

As of March 31, 2025 For Policies Applied for on or after May 1, 2016
Accumulation Value Based M&E 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 1.30% during the surrender charge period for the initial premium and 1.10% after the surrender charge period for the initial premium 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 III 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 III is ICC15-P303 or it may be 215-P303.

			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)	Year ⁴	Year⁴	Year ⁴	Year⁴	Inception
Investment Grade Bond										
NYLI VP U.S. Government Money Market – Current 7-day yield is 4.07%6										
NonStandardized ²	Low	1/29/1993	5/1/2015	0.23%	0.68%	3.38%	2.70%	1.09%	0.27%	0.46%
Standardized PIMCO VIT Low Duration Portfolio - Advisor Class	Low	1/29/1993	5/1/2015	-	-	-3.62%	0.43%	0.11%	0.27%	0.36%
	Low	3/31/2006	5/2/2016	0.21%	1.35%	4.23%	1.39%	0.01%	-0.04%	0.10%
NonStandardized ² Standardized	Low	3/31/2006	5/2/2016	0.21%	1.35%	4.23% -2.77%	-0.94%	-1.01%	-0.04%	-0.01%
PIMCO VIT Short-Term Portfolio - Advisor Class	LOW	3/31/2000	3/2/2010			-2.1170	-0.94%	-1.01%	-0.04%	-0.01%
NonStandardized ²	Low	9/30/1999	5/1/2024	0.15%	0.77%	3.93%	3.23%	2.02%	1.03%	3.50%
Standardized	Low	9/30/1999	5/1/2024	-	-	-3.07%	0.99%	1.08%	1.03%	-3.50%
American Funds IS Capital World Bond Fund® - Class 4										
NonStandardized ²	Moderate	10/4/2006	5/1/2024	0.62%	2.77%	0.73%	-3.02%	-2.74%	-1.26%	3.52%
Standardized	Moderate	10/4/2006	5/1/2024	-	-	-6.27%	-5.34%	-3.73%	-1.26%	-3.48%
American Funds IS The Bond Fund of America® - Class 4										
NonStandardized ²	Moderate	12/14/2012	5/1/2022	-0.11%	2.43%	3.30%	-1.26%	-1.06%	0.23%	0.24%
Standardized	Moderate	12/14/2012	5/1/2022	-	-	-3.70%	-3.62%	-2.07%	0.23%	-2.21%
American Funds IS U.S. Government Securities Fund® - Class 4										
NonStandardized ²	Moderate	12/2/1985	5/1/2024	0.20%	2.95%	3.68%	-1.91%	-2.16%	-0.27%	5.99%
Standardized	Moderate	12/2/1985	5/1/2024	-	-	-3.32%	-4.25%	-3.16%	-0.27%	-1.01%
Columbia Variable Portfolio — Intermediate Bond - Class 2	Moderate	5/3/2010	5/1/2022	-0.11%	3.04%	4.53%	-1.62%	-0.25%	0.50%	0.17%
NonStandardized ² Standardized	Moderate	5/3/2010	5/1/2022	-0.11%	3.04%	4.53% -2.47%	-3.97%	-0.25% -1.27%	0.50%	-2.29%
NYLI VP Bond – Service Class	Moderate	3/3/2010	3/1/2022	-		-2.4170	-3.9176	-1.2176	0.30%	-2.2976
NonStandardized ²	Moderate	6/2/2003	5/1/2015	-0.11%	2.21%	3.42%	-1.32%	-1.53%	-0.15%	-0.25%
Standardized	Moderate	6/2/2003	5/1/2015	-0.11%	2.2170	-3.58%	-3.68%	-2.54%	-0.15%	-0.25%
	Moderate	6/2/2003	5/1/2015	-		-3.58%	-3.08%	-2.54%	-0.15%	-0.36%
Fidelity® VIP Investment Grade Bond - Service Class 2 NonStandardized ²	Moderate	8/15/2005	5/1/2022	-0.11%	2.52%	3.62%	-0.69%	-0.57%	0.50%	0.87%
Standardized	Moderate	8/15/2005	5/1/2022	-	•	-3.38%	-3.06%	-1.58%	0.50%	-1.55%
Fidelity® VIP Bond Index – Service Class 2										
NonStandardized ²	Moderate	4/19/2018	11/23/2020	-0.11%	2.31%	3.15%	-1.18%	-2.21%	N/A	-3.08%
Standardized	Moderate	4/19/2018	11/23/2020	-	-	-3.85%	-3.54%	-3.21%	N/A	-4.21%
NYLI VP MacKay U.S. Infrastructure Bond – Service Class										
NonStandardized ²	Moderate	6/2/2003	5/2/2016	-0.10%	2.57%	3.17%	-0.94%	-2.10%	-0.72%	-0.81%
Standardized	Moderate	6/2/2003	5/2/2016	-	-	-3.83%	-3.31%	-3.10%	-0.72%	-0.93%
NYLI VP PIMCO Real Return – Service Class										
NonStandardized ²	Moderate	2/17/2012	5/2/2016	0.65%	4.27%	5.19%	-1.22%	1.25%	0.92%	1.26%
Standardized	Moderate	2/17/2012	5/2/2016	-	-	-1.81%	-3.58%	0.28%	0.92%	1.15%
PIMCO VIT Income Portfolio - Advisor Class										
NonStandardized ²	Moderate	4/29/2016	5/1/2020	0.03%	2.69%	5.49%	2.81%	3.59%	N/A	3.06%
Standardized	Moderate	4/29/2016	5/1/2020	-	-	-1.51%	0.55%	2.70%	N/A	2.14%



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		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										
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class										
NonStandardized ²	Moderate	5/1/2014	5/2/2016	-0.68%	-0.16%	2.94%	1.06%	0.47%	0.85%	1.08%
Standardized	Moderate	5/1/2014	5/2/2016	-	-	-4.06%	-1.28%	-0.53%	0.85%	0.97%
PIMCO VIT Total Return Portfolio - Advisor Class										
NonStandardized ²	Moderate	2/28/2006	5/2/2016	0.00%	2.97%	4.54%	-0.59%	-1.13%	0.24%	0.38%
Standardized	Moderate	2/28/2006	5/2/2016	-	•	-2.46%	-2.96%	-2.14%	0.24%	0.27%
Western Asset Core Plus VIT - Class II										
NonStandardized ²	Moderate	5/1/2015	5/1/2022	-0.32%	2.77%	1.91%	-1.93%	-1.51%	-0.03%	-0.03%
Standardized	Moderate	5/1/2015	5/1/2022	-	-	-5.09%	-4.28%	-2.52%	-0.03%	-2.49%
Non-Investment Grade Bond BlackRock® High Yield V.I. Fund – Class III Shares										
NonStandardized ²	Moderate	2/15/2012	5/2/2016	-1.31%	0.42%	5.36%	3.31%	5.73%	3.25%	3.95%
Standardized	Moderate	2/15/2012	5/2/2016	-1.5176	0.4276	-1.64%	1.07%	4.92%	3.25%	3.87%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2	Moderate	2,10,2012	0/2/2010			1.0170	1101 70	11.0270	0.2070	0.0170
NonStandardized ²	Moderate	4/30/2012	5/2/2016	-1.03%	1.75%	5.03%	1.81%	2.56%	1.37%	1.30%
Standardized	Moderate	4/30/2012	5/2/2016	-	-	-1.97%	-0.50%	1.64%	1.37%	1.20%
NYLI VP Floating Rate – Service Class										
NonStandardized ²	Moderate	5/1/2005	5/2/2016	-0.68%	-0.14%	4.37%	4.73%	5.99%	2.72%	3.08%
Standardized	Moderate	5/1/2005	5/2/2016	-	-	-2.63%	2.56%	5.18%	2.72%	2.99%
NYLI VP MacKay Convertible – Service Class	Moderate	6/2/2003	5/2/2016	-2.79%	-2.15%	2.98%	-0.01%	10.08%	6.40%	7.75%
NonStandardized ² Standardized	Moderate Moderate	6/2/2003	5/2/2016	-2.79%	-2.15%	-4.02%	-0.01%	9.39%	6.40%	7.75%
NYLI VP MacKay High Yield Corporate Bond – Service Class	Woderate	0/2/2000	3/2/2010			4.0270	2.4070	0.0070	0.4070	1.0570
NonStandardized ²	Moderate	6/2/2003	5/2/2016	-0.94%	0.60%	4.64%	3.17%	5.46%	3.49%	3.90%
Standardized	Moderate	6/2/2003	5/2/2016	-	-	-2.36%	0.93%	4.64%	3.49%	3.82%
NYLI VP MacKay Strategic Bond – Service Class										
NonStandardized ²	Moderate	5/1/2011	5/2/2016	-0.29%	2.31%	6.41%	3.59%	3.89%	1.82%	2.30%
Standardized	Moderate	5/1/2011	5/2/2016	-	-	-0.59%	1.37%	3.01%	1.82%	2.21%
Alternatives										
DWS Alternative Asset Allocation VIP - Class B										
NonStandardized ²	Moderate	5/18/2009	5/2/2016	0.27%	2.84%	5.65%	0.44%	6.49%	1.79%	2.58%
Standardized	Moderate	5/18/2009	5/2/2016	-	-	-1.35%	-1.93%	5.70%	1.79%	2.49%
NYLI VP Hedge Multi-Strategy - Service Class										
NonStandardized ²	Moderate	5/1/2013	5/2/2016	-1.49%	-0.78%	1.99%	1.59%	2.33%	-1.11%	0.24%
Standardized	Moderate	5/1/2013	5/2/2016	-	-	-5.01%	-0.72%	1.41%	-1.11%	0.13%
Asset Allocation										
American Funds IS Asset Allocation Fund - Class 4	Martanet		E(4/0040	0.000/	4 400/	0.000/	4.700/	0.000/	0.470/	0.540/
NonStandardized ²	Moderate Moderate	12/14/2012	5/1/2018 5/1/2018	-3.29%	-1.10%	6.32% -0.68%	4.73% 2.55%	9.63% 8.93%	6.47% 6.47%	6.51% 6.21%
Standardized BlackRock® Global Allocation V.I. Fund – Class III Shares	iviouerate	12/14/2012	3/1/2018	-		-0.00%	2.00%	0.9376	0.4770	0.2170
NonStandardized ²	Moderate	11/8/2003	5/2/2016	-2.75%	-0.32%	2.10%	2.03%	7.18%	3.69%	4.64%
Standardized	Moderate	11/8/2003	5/2/2016	-2.75%	-0.32%	-4.90%	-0.26%	6.42%	3.69%	4.57%
Fidelity® VIP FundsManager® 60% — Service Class	1110001010	. 1,0,2000	0,2,20.0			1.0070	0.2070	0.1270	0.0070	,
NonStandardized ²	Moderate	8/22/2007	5/1/2019	-2.76%	-0.95%	2.45%	2.32%	8.09%	4.86%	5.53%
Standardized	Moderate	8/22/2007	5/1/2019	-	-	-4.55%	0.04%	7.34%	4.86%	5.00%
NYLI VP Balanced – Service Class										
NonStandardized ²	Moderate	5/1/2005	5/2/2016	-1.31%	1.99%	5.15%	2.84%	9.40%	4.35%	5.11%
Standardized	Moderate	5/1/2005	5/2/2016		-	-1.85%	0.59%	8.69%	4.35%	5.04%
NYLI VP Conservative Allocation – Service Class	<u> </u>		<u> </u>							<u> </u>
NonStandardized ²	Moderate	2/13/2006	5/2/2016	-2.27%	-1.30%	1.10%	0.74%	4.05%	2.41%	3.04%
Standardized	Moderate	2/13/2006	5/2/2016	-	-	-5.90%	-1.61%	3.18%	2.41%	2.96%



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		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
Asset Allocation										
NYLI VP Income Builder – Service Class										
NonStandardized ²	Moderate	6/2/2003	5/2/2016	-2.15%	2.09%	7.07%	3.03%	6.73%	3.82%	4.60%
Standardized	Moderate	6/2/2003	5/2/2016	•	-	0.07%	0.78%	5.94%	3.82%	4.52%
NYLI VP Janus Henderson Balanced – Service Class										
NonStandardized ²	Moderate	2/17/2012	5/2/2016	-4.17%	-2.27%	4.18%	3.73%	9.08%	6.70%	7.89%
Standardized	Moderate	2/17/2012	5/2/2016	-	-	-2.82%	1.51%	8.36%	6.70%	7.83%
NYLI VP Moderate Allocation–Service Class										
NonStandardized ²	Moderate	2/13/2006	5/2/2016	-3.14%	-2.19%	0.66%	1.43%	6.64%	3.54%	4.45%
Standardized	Moderate	2/13/2006	5/2/2016	•	-	-6.34%	-0.89%	5.85%	3.54%	4.37%
Franklin Templeton Conservative Model Portfolio - Class II	Madaga	F /4 /0000	F/4/0000	4.000/	0.000/	0.000/	0.750/	A1/A	NI/A	4.040/
NonStandardized ²	Moderate	5/1/2020	5/1/2020	-1.30%	0.89%	3.88%	0.75%	N/A	N/A	1.84%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	-3.12%	-1.61%	N/A	N/A	0.88%
Franklin Templeton Moderate Model Portfolio - Class II	Madages			0.000/	0.700/	4.59%	0.700/	N/A	N/A	C 440/
NonStandardized ²	Moderate	5/1/2020	5/1/2020	-2.99%	-0.72%		2.76%			6.14%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	-2.41%	0.50%	N/A	N/A	5.33%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II	Moderate	E/4/2020	5/1/2020	-3.58%	-1.41%	4.77%	3.78%	N/A	N/A	8.06%
NonStandardized ²	Moderate	5/1/2020 5/1/2020	5/1/2020	-3.58%	-1.41%	4.77% -2.23%		N/A N/A	N/A N/A	7.30%
Standardized	woderate	5/1/2020	5/1/2020	-	-	-2.23%	1.57%	IN/A	N/A	7.30%
Franklin Templeton Moderately Conservative Model Portfolio - Class II	Moderate	=///		-2.16%	0.20%	4.68%	1.97%	N/A	N/A	4.48%
NonStandardized ²	Moderate	5/1/2020	5/1/2020	-2.10%	0.20%	-2.32%	-0.32%	N/A N/A	N/A N/A	3.60%
Standardized Franklin Templeton Aggressive Model Portfolio - Class II	Moderate	5/1/2020	5/1/2020	-	-	-2.3276	-0.32%	IN/A	IN/A	3.00%
	High	5/1/2020	5/1/2020	-4.67%	-2.52%	4.79%	4.84%	N/A	N/A	10.73%
NonStandardized ² Standardized	High	5/1/2020	5/1/2020	-4.07 %	-2.32%	-2.21%	2.67%	N/A	N/A	10.73%
NYLI VP Equity Allocation – Service Class	riigii	3/1/2020	3/1/2020	-		-2.2170	2.07 /0	IN/A	INA	10.0478
NonStandardized ²	High	2/13/2006	5/2/2016	-4.77%	-4.16%	-1.33%	1.84%	11.47%	5.26%	6.78%
Standardized	High	2/13/2006	5/2/2016	-4.7770	-4.1076	-8.24%	-0.47%	10.82%	5.26%	6.71%
NYLI VP Growth Allocation–Service Class	riigii	2/10/2000	3/2/2010			0.2470	0.4770	10.0270	0.2070	0.7170
NonStandardized ²	High	2/13/2006	5/2/2016	-4.10%	-3.40%	-0.47%	1.98%	9.63%	4.59%	5.83%
Standardized	High	2/13/2006	5/2/2016	4.1070	-	-7.44%	-0.31%	8.92%	4.59%	5.76%
Large Cap Equity	111911	2/10/2000	0/2/2010			111170	0.0170	0.0270	1.0070	0.7070
AB VPS Growth & Income - Class B										
NonStandardized ²	High	6/1/1999	5/1/2022	-3.61%	1.42%	2.98%	5.95%	15.39%	8.08%	7.86%
Standardized	High	6/1/1999	5/1/2022	-	-	-4.02%	3.83%	14.82%	8.08%	5.74%
American Funds IS Washington Mutual Investors Fund - Class 4	9	0/1/1000	0/ 1/2022			1.0270	0.0070	11.0270	0.0070	0.1 170
NonStandardized ²	High	12/14/2012	11/13/2017	-3.75%	-0.08%	7.78%	7.72%	16.62%	8.57%	8.86%
Standardized	High	12/14/2012	11/13/2017	-	-	0.78%	5.67%	16.07%	8.57%	8.70%
American Funds IS Growth Fund - Class 4	g									
NonStandardized ²	High	12/14/2012	11/13/2017	-7.87%	-7.50%	6.94%	7.51%	18.53%	13.49%	13.94%
Standardized	High	12/14/2012	11/13/2017	-	-	-0.06%	5.45%	18.02%	13.49%	13.82%
BNY Mellon Sustainable US Equity - Service Shares	<u>J</u>									
NonStandardized ²	High	12/31/2000	5/1/2022	-7.07%	-7.29%	1.87%	5.00%	14.13%	8.86%	8.68%
Standardized	High	12/31/2000	5/1/2022	-	-	-5.13%	2.84%	13.53%	8.86%	6.59%
ClearBridge Variable Appreciation Portfolio — Class II	<u>J</u>									
NonStandardized ²	High	2/28/2015	5/1/2017	-5.38%	-3.53%	5.16%	7.41%	15.28%	9.84%	10.68%
Standardized	High	2/28/2015	5/1/2017	-	-	-1.84%	5.35%	14.71%	9.84%	10.56%
Fidelity® VIP Contrafund® – Service Class 2	-									
NonStandardized ²	High	1/12/2000	5/2/2016	-7.40%	-5.87%	6.47%	9.52%	17.11%	10.97%	12.73%
Standardized	High	1/12/2000	5/2/2016	-	-	-0.53%	7.54%	16.57%	10.97%	12.69%
Fidelity® VIP Equity-Income – Service Class 2	-									
NonStandardized ²	High	1/12/2000	5/2/2016	-2.10%	2.85%	7.48%	6.50%	14.66%	7.87%	9.04%
Standardized	High	1/12/2000	5/2/2016	-		0.48%	4.40%	14.07%	7.87%	8.99%



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		Portfolio	Division	Month to	Date					Investment
	Volatility/	Inception	Inception	Date	(Updated		3	5	10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹		Monthly)	Year ⁴	Year ⁴	Year ⁴	Year⁴	Inception
Large Cap Equity		24.5			,					шоорион
Fidelity® VIP Growth Opportunities – Service Class 2										
NonStandardized ²	High	1/12/2000	5/2/2016	-9.91%	-11.16%	6.05%	7.12%	17.99%	14.74%	17.04%
Standardized	High	1/12/2000	5/2/2016	-	-	-0.95%	5.05%	17.47%	14.74%	17.01%
NYLI VP Epoch U.S. Equity Yield – Service Class										
NonStandardized ²	High	6/2/2003	5/2/2016	-3.28%	1.78%	9.61%	7.06%	13.96%	6.57%	8.39%
Standardized	High	6/2/2003	5/2/2016	-	-	2.61%	4.99%	13.36%	6.57%	8.33%
NYLI VP Dimensional U.S. Equity - Service Class										
NonStandardized ²	High	6/2/2003	5/2/2016	-6.47%	-3.08%	5.44%	6.80%	15.72%	9.15%	10.52%
Standardized	High	6/2/2003	5/2/2016	-	-	-1.56%	4.71%	15.15%	9.15%	10.47%
NYLI VP Wellington Growth – Service Class7										
NonStandardized ²	High	6/2/2003	5/2/2016	-8.71%	-9.43%	0.42%	4.74%	13.58%	8.95%	10.75%
Standardized	High	6/2/2003	5/2/2016	-	-	-6.58%	2.57%	12.97%	8.95%	10.70%
NYLI VP S&P 500 Index5 – Service Class										
NonStandardized ²	High	6/2/2003	5/2/2016	-5.76%	-4.67%	6.42%	7.25%	16.62%	10.61%	11.83%
Standardized	High	6/2/2003	5/2/2016	-	-	-0.58%	5.18%	16.08%	10.61%	11.78%
NYLI VP Winslow Large Cap Growth – Service Class										
NonStandardized ²	High	6/2/2003	5/2/2016	-8.70%	-8.56%	3.49%	8.69%	16.20%	12.20%	14.21%
Standardized	High	6/2/2003	5/2/2016	-	-	-3.51%	6.68%	15.64%	12.20%	14.17%
NYLI VP American Century Sustainable Equity – Service Class	10.	011710010	F 10 15 - 1 - 2	0.0001	7.0	4 4 ****	F 0 ****	45.000	7.5	0.000
NonStandardized ²	High	2/17/2012	5/2/2016	-6.99%	-7.61%	-1.41%	5.91%	15.93%	7.51%	8.69%
Standardized	High	2/17/2012	5/2/2016	-	•	-8.31%	3.79%	15.37%	7.51%	8.63%
NYLI VP MFS® Investors Trust - Service Class	12.1	F (4 /0000	0/40/0005	4.000/	0.000/	0.000/	F 000/	44.000/	0.070/	5.040/
NonStandardized ²	High High	5/1/2000 5/1/2000	2/10/2025 2/10/2025	-4.98%	-2.96%	3.63% -3.37%	5.68% 3.55%	14.22% 13.63%	8.97% 8.97%	-5.24% -11.87%
Standardized NYLI VP MFS® Research - Service Class	nign	5/1/2000	2/10/2025	-	-	-3.31%	3.55%	13.03%	8.97%	-11.87%
NonStandardized ²	High	5/1/2000	2/10/2025	-6.23%	-5.44%	0.83%	5.30%	13.54%	9.18%	-8.09%
Standardized	High	5/1/2000	2/10/2025	-0.23%	-3.44%	-6.17%	3.16%	12.93%	9.18%	-14.52%
Voya Growth and Income Portfolio - Class S	riigii	3/1/2000	2/10/2023	-		-0.1776	3.1076	12.9376	3.1076	-14.3276
NonStandardized ²	High	12/31/1979	5/1/2024	-5.93%	-3.63%	4.76%	8.11%	18.28%	10.25%	10.07%
Standardized	High	12/31/1979	5/1/2024	0.5070	3.0070	-2.24%	6.08%	17.76%	10.25%	3.07%
Small/Mid Cap Equity	g	1201/1010	G/ 1/202 1			EIE 170	0.0070	1111070	10.2070	0.01 70
Fidelity® VIP Mid Cap – Service Class 2										
NonStandardized ²	High	1/12/2000	5/2/2016	-6.71%	-7.14%	-4.20%	3.01%	16.04%	6.23%	7.79%
Standardized	High	1/12/2000	5/2/2016	-	-	-10.90%	0.76%	15.48%	6.23%	7.73%
Janus Henderson VIT Enterprise Portfolio – Service Shares										
NonStandardized ²	High	12/31/1999	11/13/2017	-5.57%	-4.40%	0.52%	4.11%	13.47%	9.46%	9.01%
Standardized	High	12/31/1999	11/13/2017	-	-	-6.48%	1.91%	12.86%	9.46%	8.85%
NYLI VP Schroders Mid Cap Opportunities - Service Class	_									
NonStandardized ²	High	6/2/2003	5/2/2016	-4.98%	-5.15%	-4.50%	-0.79%	10.51%	3.70%	4.98%
Standardized	High	6/2/2003	5/2/2016	-	-	-11.19%	-3.16%	9.83%	3.70%	4.91%
MFS® Mid Cap Value Portfolio - Service Class										
NonStandardized ²	High	3/7/2008	5/1/2020	-3.44%	-3.00%	0.13%	3.69%	15.74%	6.72%	14.00%
Standardized	High	3/7/2008	5/1/2020	-	-	-6.87%	1.48%	15.18%	6.72%	13.38%
Neuberger Berman AMT Mid-Cap Growth - Class S										
NonStandardized ²	High	2/18/2003	5/2/2016	-8.05%	-9.35%	-3.26%	1.26%	11.20%	7.03%	9.11%
Standardized	High	2/18/2003	5/2/2016	-	-	-10.03%	-1.07%	10.54%	7.03%	9.05%
Invesco V.I. Main Street Small Cap Fund - Series II				1						
NonStandardized ²	Highest	7/16/2001	5/1/2020	-6.34%	-6.34%	-2.33%	2.20%	15.67%	6.34%	13.37%
Standardized	Highest	7/16/2001	5/1/2020	-	-	-9.16%	-0.08%	15.11%	6.34%	12.74%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2				l						
NonStandardized ²	Highest	6/1/2000	5/2/2016	-5.30%	-7.99%	-4.79%	2.87%	17.78%	6.43%	7.70%
Standardized	Highest	6/1/2000	5/2/2016	-	•	-11.45%	0.61%	17.26%	6.43%	7.64%
Fidelity® VIP Extended Market Index Portfolio - Service Class 2										
NonStandardized ²	Highest	4/17/2018	5/1/2024	-6.40%	-7.39%	-4.06%	0.47%	13.95%	N/A	3.00%
Standardized	Highest	4/17/2018	5/1/2024	-	-	-10.77%	-1.90%	13.35%	N/A	-4.00%
Macquarie VIP Small Cap Value Series - Service Class	1825	E /4 /0000	44/40/0047	4.070/	E E00/	0.070/	0.040/	44.470/	F 000/	2.070/
NonStandardized ²	Highest	5/1/2000 5/1/2000	11/13/2017 11/13/2017	-4.97%	-5.52%	-2.07% -8.93%	0.01% -2.38%	14.47% 13.88%	5.03% 5.03%	3.87% 3.66%
Standardized	Highest	5/1/2000	11/13/2017		-	-0.93%	-2.38%	13.66%	5.03%	3.00%



As of March 31, 2025 For Policies Applied for on or after May 1, 2016 Accumulation Value Based M&E Structure

		Portfolio	Investment Division	Month to	Date					Since Investment
	Volatility/	Inception	Inception	Date	(Updated		3	5	10	Division
	isk Level ³	Date	Date ¹		Monthly)	Year⁴	Year ⁴	Year ⁴	Year ⁴	Inception
Small/Mid Cap Equity	ISK ECTO	Date	Dute		Wioritiny)	roui	I cui	roui	Tour	поериоп
NYLI VP Wellington Small Cap - Service Class										
NonStandardized ²	Highest	5/2/2016	5/2/2016	-7.04%	-9.21%	-3.09%	-1.61%	11.37%	N/A	4.23%
Standardized	Highest	5/2/2016	5/2/2016	-	-	-9.87%	-3.96%	10.71%	N/A	4.15%
NYLI VP Small Cap Growth – Service Class										
NonStandardized ²	Highest	2/17/2012	5/2/2016	-7.71%	-9.53%	-6.10%	-2.81%	9.79%	5.16%	6.96%
Standardized	Highest	2/17/2012	5/2/2016	-	-	-12.68%	-5.13%	9.09%	5.16%	6.89%
International/Global Equity										
American Funds IS Global Small Cap Fund® – Class 4										
NonStandardized ²	High	12/14/2012	5/2/2016	-4.67%	-6.94%	-7.86%	-4.33%	6.03%	3.01%	4.29%
Standardized	High	12/14/2012	5/2/2016	-	-	-14.31%	-6.62%	5.23%	3.01%	4.21%
Fidelity® VIP International Index — Service Class 2										
NonStandardized ²	High	4/16/2018	5/1/2019	-0.20%	5.65%	4.87%	3.42%	9.47%	N/A	4.20%
Standardized	High	4/16/2018	5/1/2019	-	-	-2.13%	1.19%	8.76%	N/A	3.64%
Invesco V.I. EQV International Equity Fund - Series II	LEAL	0/40/2004	E/0/0046	2.450/	0.000/	4.000/	4 000/	7.000/	0.540/	2.450/
NonStandardized ² Standardized	High High	9/19/2001 9/19/2001	5/2/2016 5/2/2016	-3.45%	0.80%	-4.03% -10.75%	1.62% -0.69%	7.09% 6.32%	2.51% 2.51%	3.45% 3.36%
	nign	9/19/2001	5/2/2016	-	-	-10.75%	-0.69%	0.32%	2.51%	3.30%
Janus Henderson VIT Global Research Portfolio – Service Shares NonStandardized ²	High	12/31/1999	5/2/2016	-5.29%	-1.84%	5.99%	8.50%	15.53%	8.11%	10.39%
Standardized	High	12/31/1999	5/2/2016	-3.29%	-1.0470	-1.01%	6.48%	14.96%	8.11%	10.33%
NYLI VP Pinestone International Equity – Service Class	riigii	12/01/1000	3/2/2010			1.0170	0.4070	14.5070	0.1170	10.0070
NonStandardized ²	High	6/2/2003	5/2/2016	-4.60%	0.52%	-3.27%	-4.01%	4.82%	2.89%	3.47%
Standardized	High	6/2/2003	5/2/2016	-	-	-10.04%	-6.30%	3.98%	2.89%	3.38%
MFS® International Intrinsic Value Portfolio – Service Class								0.0070		
NonStandardized ²	High	8/31/2001	5/1/2017	0.33%	8.05%	6.98%	4.89%	8.41%	6.05%	6.22%
Standardized	High	8/31/2001	5/1/2017	-		-0.02%	2.73%	7.67%	6.05%	6.05%
MFS® VIT Research International - Service Class										
NonStandardized ²	High	8/24/2001	5/1/2022	-1.12%	4.41%	1.50%	2.04%	7.92%	3.51%	4.55%
Standardized	High	8/24/2001	5/1/2022	-	-	-5.50%	-0.25%	7.17%	3.51%	2.30%
Putnam VT International Value Fund - Class IB										
NonStandardized ²	High	1/2/1997	5/1/2024	2.28%	10.88%	10.36%	8.65%	14.31%	4.76%	11.97%
Standardized	High	1/2/1997	5/1/2024	-	-	3.36%	6.64%	13.72%	4.76%	4.97%
American Funds IS New World Fund - Class 4										
NonStandardized ²	Highest	12/14/2012	5/2/2016	-0.82%	1.25%	1.43%	1.44%	8.85%	4.47%	5.80%
Standardized	Highest	12/14/2012	5/2/2016	-	-	-5.57%	-0.89%	8.13%	4.47%	5.73%
Fidelity® VIP Emerging Markets – Service Class 2										
NonStandardized ²	Highest	1/23/2008	5/1/2018	3.36%	6.20%	11.98%	3.94%	9.26%	4.80%	3.62%
Standardized	Highest	1/23/2008	5/1/2018	-		4.98%	1.73%	8.55%	4.80%	3.26%
NYLI VP Candriam Emerging Markets Equity – Service Class7	Linkant	0/47/0040	5/2/2016	0.14%	0.33%	7.28%	-3.61%	5.19%	1.01%	3.23%
NonStandardized ²	Highest Highest	2/17/2012	5/2/2016	0.14%	0.33%	0.28%	-5.91%	4.36%	1.01%	3.23%
Standardized Sector	nignesi	2/17/2012	5/2/2016	•	•	0.20%	-3.9176	4.30%	1.01%	3.14%
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 ⁸										
NonStandardized ²	High	4/30/2013	5/2/2016	3.66%	8.36%	10.11%	-0.55%	14.91%	2.32%	4.23%
Standardized	High	4/30/2013	5/2/2016	-	-	3.11%	-2.93%	14.33%	2.32%	4.15%
NYLI VP Fidelity Institutional AM® Utilities – Service Class			2							
NonStandardized ²	High	2/17/2012	5/2/2016	-0.40%	2.10%	22.30%	7.29%	12.77%	6.37%	8.15%
Standardized	High	2/17/2012	5/2/2016	-	-	15.30%	5.22%	12.14%	6.37%	8.09%
NYLI VP CBRE Global Infrastructure — Service Class	-									
NonStandardized ²	High	5/1/2015	5/2/2016	1.31%	5.75%	12.74%	1.20%	7.97%	N/A	-0.63%
Standardized	High	5/1/2015	5/2/2016	-	-	5.74%	-1.14%	7.22%	N/A	-0.74%
NYLI VP Newton Technology Growth - Service Class							-			
NonStandardized ²	Highest	12/29/2000	2/10/2025	-9.50%	-9.80%	-2.31%	4.28%	14.07%	11.83%	-14.83%
Standardized	Highest	12/29/2000	2/10/2025	-	-	-9.15%	2.09%	13.47%	11.83%	-20.79%



As of March 31, 2025 For Policies Applied for on or after May 1, 2016 Accumulation Value Based M&E Structure

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

Investment Divisions ¹ Sector	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 Year ⁴	10 Year ⁴	Since Investment Division Inception
Fidelity® VIP Health Care — Service Class 2										
NonStandardized ² Standardized	Highest Highest	7/18/2001 7/18/2001	5/1/2019 5/1/2019	-3.52%	-1.40% -	-4.14% -10.85%	-0.25% -2.63%	6.07% 5.27%	5.01% 5.01%	6.45% 5.95%
NYLI VP Natural Resources – Initial Class										
NonStandardized ²	Highest	2/17/2012	5/2/2016	-2.83%	-4.60%	-11.90%	-1.76%	23.66%	3.11%	5.61%
Standardized	Highest	2/17/2012	5/2/2016	-	-	-18.06%	-4.10%	23.23%	3.11%	5.53%
Principal VC Real Estate Securities Account - Class 2										
NonStandardized ²	Highest	5/1/1998	5/1/2024	-2.08%	3.18%	9.76%	-2.31%	8.56%	4.46%	18.46%
Standardized	Highest	5/1/1998	5/1/2024	-	-	2.76%	-4.65%	7.83%	4.46%	11.46%

Please read the important disclosures below regarding the product performance.



As of March 31, 2025 For Policies Applied for on or after May 1, 2016
Accumulation Value Based M&E 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 Janus 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 III was first offered for sale on May 1, 2015. 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 III 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 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.

7 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 17b-1 fee

⁸ 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.

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 For Policies Applied for on or after May 1, 2016 Accumulation Value Based M&E Structure

			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception	1			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 4.07%6 NonStandardized ²	Low	1/29/1993	5/1/2015	3.38%	2.70%	1.09%	0.27%	0.46%
Standardized	Low	1/29/1993	5/1/2015	-3.62%	0.43%	0.11%	0.27%	0.36%
PIMCO VIT Low Duration Portfolio - Advisor Class			0, 1, 2, 1, 0		******	*******		
NonStandardized ²	Low	3/31/2006	5/2/2016	4.23%	1.39%	0.01%	-0.04%	0.10%
Standardized	Low	3/31/2006	5/2/2016	-2.77%	-0.94%	-1.01%	-0.04%	-0.01%
PIMCO VIT Short-Term Portfolio - Advisor Class								
NonStandardized ²	Low	9/30/1999	5/1/2024	3.93%	3.23%	2.02%	1.03%	3.50%
Standardized American Funds IS Capital World Bond Fund® - Class 4	Low	9/30/1999	5/1/2024	-3.07%	0.99%	1.08%	1.03%	-3.50%
NonStandardized ²	Moderate	10/4/2006	5/1/2024	0.73%	-3.02%	-2.74%	-1.26%	3.52%
Standardized	Moderate	10/4/2006	5/1/2024	-6.27%	-5.34%	-3.73%	-1.26%	-3.48%
American Funds IS The Bond Fund of America® - Class 4								
NonStandardized ²	Moderate	12/14/2012	5/1/2022	3.30%	-1.26%	-1.06%	0.23%	0.24%
Standardized	Moderate	12/14/2012	5/1/2022	-3.70%	-3.62%	-2.07%	0.23%	-2.21%
American Funds IS U.S. Government Securities Fund® - Class 4								·
NonStandardized ²	Moderate	12/2/1985	5/1/2024	3.68%	-1.91%	-2.16%	-0.27%	5.99%
Standardized	Moderate	12/2/1985	5/1/2024	-3.32%	-4.25%	-3.16%	-0.27%	-1.01%
Columbia Variable Portfolio — Intermediate Bond - Class 2 NonStandardized ²	Moderate	5/3/2010	5/1/2022	4.53%	-1.62%	-0.25%	0.50%	0.17%
Standardized	Moderate	5/3/2010	5/1/2022	-2.47%	-3.97%	-1.27%	0.50%	-2.29%
NYLI VP Bond – Service Class	Moderate	0,0,2010	0, 1,2022	2.1770	0.0770	1.2770	0.0070	LILO70
NonStandardized ²	Moderate	6/2/2003	5/1/2015	3.42%	-1.32%	-1.53%	-0.15%	-0.25%
Standardized	Moderate	6/2/2003	5/1/2015	-3.58%	-3.68%	-2.54%	-0.15%	-0.36%
Fidelity® VIP Investment Grade Bond - Service Class 2								
NonStandardized ²	Moderate	8/15/2005	5/1/2022	3.62%	-0.69%	-0.57%	0.50%	0.87%
Standardized	Moderate	8/15/2005	5/1/2022	-3.38%	-3.06%	-1.58%	0.50%	-1.55%
Fidelity® VIP Bond Index – Service Class 2 NonStandardized²	Moderate	4/19/2018	11/23/2020	3.15%	-1.18%	-2.21%	N/A	-3.08%
Standardized	Moderate	4/19/2018	11/23/2020	-3.85%	-3.54%	-3.21%	N/A	-4.21%
NYLI VP MacKay U.S. Infrastructure Bond – Service Class								
NonStandardized ²	Moderate	6/2/2003	5/2/2016	3.17%	-0.94%	-2.10%	-0.72%	-0.81%
Standardized	Moderate	6/2/2003	5/2/2016	-3.83%	-3.31%	-3.10%	-0.72%	-0.93%
NYLI VP PIMCO Real Return – Service Class								
NonStandardized ²	Moderate	2/17/2012	5/2/2016	5.19%	-1.22%	1.25%	0.92%	1.26%
Standardized	Moderate	2/17/2012	5/2/2016	-1.81%	-3.58%	0.28%	0.92%	1.15%
PIMCO VIT Income Portfolio - Advisor Class NonStandardized²	Moderate	4/29/2016	5/1/2020	5.49%	2.81%	3.59%	N/A	3.06%
Standardized	Moderate	4/29/2016	5/1/2020	-1.51%	0.55%	2.70%	N/A N/A	2.14%
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class	Woodlate	,, 20, 2010	3, 1,2020	5170	0.0070	2070	.4/1	£.17/0
NonStandardized ²	Moderate	5/1/2014	5/2/2016	2.94%	1.06%	0.47%	0.85%	1.08%
Standardized	Moderate	5/1/2014	5/2/2016	-4.06%	-1.28%	-0.53%	0.85%	0.97%
PIMCO VIT Total Return Portfolio - Advisor Class			<u> </u>					
NonStandardized ²	Moderate	2/28/2006	5/2/2016	4.54%	-0.59%	-1.13%	0.24%	0.38%
Standardized	Moderate	2/28/2006	5/2/2016	-2.46%	-2.96%	-2.14%	0.24%	0.27%
Western Asset Core Plus VIT - Class II NonStandardized ²	Moderate	5/1/2015	5/1/2022	1.91%	-1.93%	-1.51%	-0.03%	-0.03%
NonStandardized Standardized	Moderate	5/1/2015	5/1/2022	1.91% -5.09%	-1.93% -4.28%	-1.51% -2.52%	-0.03%	-0.03% -2.49%
Non-Investment Grade Bond	iviouerale	3/1/2013	J/ 1/2022	-3.03/6	-4.2U/0	-2.02/0	-0.03/6	-Z.40/0
BlackRock® High Yield V.I. Fund – Class III Shares								
NonStandardized ²	Moderate	2/15/2012	5/2/2016	5.36%	3.31%	5.73%	3.25%	3.95%
Standardized	Moderate	2/15/2012	5/2/2016	-1.64%	1.07%	4.92%	3.25%	3.87%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2								·
NonStandardized ²	Moderate	4/30/2012	5/2/2016	5.03%	1.81%	2.56%	1.37%	1.30%
Standardized	Moderate	4/30/2012	5/2/2016	-1.97%	-0.50%	1.64%	1.37%	1.20%
NYLI VP Floating Rate – Service Class NonStandardized ²	Modorata	E/1/200E	E/2/2016	4.37%	4 720/	5.99%	2.72%	3.08%
Standardized	Moderate Moderate	5/1/2005 5/1/2005	5/2/2016 5/2/2016	4.37% -2.63%	4.73% 2.56%	5.99% 5.18%	2.72%	3.08% 2.99%
NYLI VP MacKay Convertible – Service Class	iviouerate	3/1/2005	3/2/2010	-2.03%	2.00%	ა.18%	Z.12%	2.99%
NonStandardized ²	Moderate	6/2/2003	5/2/2016	2.98%	-0.01%	10.08%	6.40%	7.75%
Standardized	Moderate	6/2/2003	5/2/2016	-4.02%	-2.40%	9.39%	6.40%	7.69%
l .	-							



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			Investment					Since
		Portfolio	Division					Investment
and the second s	Volatility/	Inception	Inception		3		10	Division
Investment Divisions ¹ Non-Investment Grade Bond	Risk Level ³	Date	Date ¹	Year⁴	Year⁴	Year⁴	Year ⁴	Inception
NYLI VP MacKay High Yield Corporate Bond – Service Class NonStandardized ²	Moderate	6/2/2003	5/2/2016	4.64%	3.17%	5.46%	3.49%	3.90%
Standardized	Moderate	6/2/2003	5/2/2016	-2.36%	0.93%	4.64%	3.49%	3.82%
NYLI VP MacKay Strategic Bond – Service Class	Moderate	0/2/2003	3/2/2016	-2.30%	0.93%	4.04%	3.49%	3.02%
NonStandardized ²	Moderate	5/1/2011	5/2/2016	6.41%	3.59%	3.89%	1.82%	2.30%
Standardized	Moderate	5/1/2011	5/2/2016	-0.59%	1.37%	3.01%	1.82%	2.21%
Alternatives	Woderate	3/1/2011	3/2/2010	0.0070	1.07 /0	0.0170	1.0270	2.2170
DWS Alternative Asset Allocation VIP - Class B								
NonStandardized ²	Moderate	5/18/2009	5/2/2016	5.65%	0.44%	6.49%	1.79%	2.58%
Standardized	Moderate	5/18/2009	5/2/2016	-1.35%	-1.93%	5.70%	1.79%	2.49%
	Moderate	3/10/2009	3/2/2010	-1.5576	-1.3376	3.7076	1.7376	2.4376
NYLI VP Hedge Multi-Strategy - Service Class NonStandardized ²	Moderate	5/1/2013	5/2/2016	1.99%	1.59%	2.33%	-1.11%	0.24%
Standardized	Moderate	5/1/2013	5/2/2016	-5.01%	-0.72%	1.41%	-1.11%	0.24%
Asset Allocation	iviouerate	3/1/2013	3/2/2010	-0.0176	-0.1270	1.4170	-1.11%	0.13%
American Funds IS Asset Allocation Fund - Class 4								<u> </u>
NonStandardized ²	Moderate	12/14/2012	5/1/2018	6.32%	4.73%	9.63%	6.47%	6.51%
Standardized	Moderate	12/14/2012	5/1/2018	-0.68%	2.55%	8.93%	6.47%	6.21%
Standardized BlackRock® Global Allocation V.I. Fund – Class III Shares	iviouerate	12/14/2012	3/1/2018	-0.00%	2.0076	0.9376	0.47%	0.2170
NonStandardized ²	Moderate	11/8/2003	5/2/2016	2.10%	2.03%	7.18%	3.69%	4.64%
Standardized	Moderate	11/8/2003	5/2/2016	-4.90%	-0.26%	6.42%	3.69%	4.57%
	Moderate	11/6/2003	3/2/2016	-4.90%	-0.20%	0.4276	3.09%	4.57 %
Fidelity® VIP FundsManager® 60% — Service Class NonStandardized ²	Moderate	8/22/2007	5/1/2019	2.45%	2.32%	8.09%	4.86%	5.53%
	Moderate	8/22/2007	5/1/2019	-4.55%	0.04%	7.34%	4.86%	5.00%
Standardized NYLI VP Balanced – Service Class	Moderate	8/22/2007	5/1/2019	-4.55%	0.04%	7.34%	4.86%	5.00%
NonStandardized - Service Class	Madazata	E/4/200E	E/0/004C	E 4E0/	0.040/	0.400/	4.050/	E 440/
	Moderate Moderate	5/1/2005 5/1/2005	5/2/2016 5/2/2016	5.15% -1.85%	2.84% 0.59%	9.40% 8.69%	4.35% 4.35%	5.11% 5.04%
Standardized Standardized	Moderate	5/1/2005	5/2/2016	-1.85%	0.59%	8.09%	4.35%	5.04%
NYLI VP Conservative Allocation – Service Class NonStandardized ²	Moderate	2/13/2006	5/2/2016	1.10%	0.74%	4.05%	2.41%	3.04%
Standardized	Moderate	2/13/2006	5/2/2016	-5.90%	-1.61%	3.18%	2.41%	2.96%
	Moderate	2/13/2006	5/2/2016	-5.90%	-1.01%	3.16%	2.41%	2.96%
NYLI VP Income Builder – Service Class NonStandardized ²	Madazata	6/2/2003	5/2/2016	7.07%	3.03%	6.73%	3.82%	4.60%
	Moderate							
Standardized NYLI VP Janus Henderson Balanced – Service Class	Moderate	6/2/2003	5/2/2016	0.07%	0.78%	5.94%	3.82%	4.52%
NonStandardized ²	Moderate	2/17/2012	5/2/2016	4.18%	3.73%	9.08%	6.70%	7.89%
	Moderate	2/17/2012						7.83%
Standardized	Moderate	2/11/2012	5/2/2016	-2.82%	1.51%	8.36%	6.70%	7.83%
NYLI VP Moderate Allocation–Service Class NonStandardized ²	Moderate	2/13/2006	5/2/2016	0.66%	1.43%	6.64%	3.54%	4.45%
		2/13/2006	5/2/2016	-6.34%	-0.89%	5.85%	3.54%	4.45%
Standardized Standardized	Moderate	2/13/2006	5/2/2016	-0.34%	-0.89%	5.85%	3.54%	4.37%
Franklin Templeton Conservative Model Portfolio - Class II NonStandardized ²	Madazata	E/4/2020	E/4/2020	2.000/	0.750/	N/A	NI/A	4.040/
	Moderate	5/1/2020	5/1/2020	3.88%	0.75%	N/A N/A	N/A N/A	1.84% 0.88%
Standardized Standardized	Moderate	5/1/2020	5/1/2020	-3.12%	-1.61%	N/A	IN/A	0.88%
Franklin Templeton Moderate Model Portfolio - Class II NonStandardized ²	Modorato	E/4/2020	E/4/2020	4.59%	2.76%	N/A	N/A	6 149/
	Moderate	5/1/2020	5/1/2020		0.50%	N/A N/A	N/A N/A	6.14% 5.33%
Standardized	Moderate	5/1/2020	5/1/2020	-2.41%	0.50%	N/A	N/A	5.33%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II NonStandardized ²	Madaga	E /4 /2020	E/4/2020	4.770/	2.700/	NI/A	NI/A	0.000/
	Moderate	5/1/2020	5/1/2020	4.77%	3.78%	N/A	N/A	8.06%
Standardized	Moderate	5/1/2020	5/1/2020	-2.23%	1.57%	N/A	N/A	7.30%
Franklin Templeton Moderately Conservative Model Portfolio - Class II	Moderate	E /4 /0000	E/4/0000	4.68%	1.97%	N/A	N/A	4.48%
NonStandardized ²	Moderate	5/1/2020	5/1/2020					
Standardized	Moderate	5/1/2020	5/1/2020	-2.32%	-0.32%	N/A	N/A	3.60%
Franklin Templeton Aggressive Model Portfolio - Class II	18-1	F/4/0000	F.(4.000C	4.700/	4.040/	A1/A	N1/A	40.700/
NonStandardized ²	High	5/1/2020	5/1/2020	4.79%	4.84%	N/A	N/A	10.73%
Standardized	High	5/1/2020	5/1/2020	-2.21%	2.67%	N/A	N/A	10.04%



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		Portfolio	Investment Division					Since Investment
	Volatility/	Inception	Inception				10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year⁴	Year ⁴	Year⁴	Year⁴	Inception
Asset Allocation								
NYLI VP Equity Allocation – Service Class								
NonStandardized ²	High	2/13/2006	5/2/2016	-1.33%	1.84%	11.47%	5.26%	6.78%
Standardized	High	2/13/2006	5/2/2016	-8.24%	-0.47%	10.82%	5.26%	6.71%
NYLI VP Growth Allocation–Service Class NonStandardized ²	12.1	0/40/0000	5/0/0040	0.470/	4.000/	0.000/	4.500/	5 000/
	High	2/13/2006	5/2/2016	-0.47%	1.98%	9.63%	4.59%	5.83%
Standardized	High	2/13/2006	5/2/2016	-7.44%	-0.31%	8.92%	4.59%	5.76%
Large Cap Equity AB VPS Growth & Income - Class B								
NonStandardized ²	High	6/1/1999	5/1/2022	2.98%	5.95%	15.39%	8.08%	7.86%
Standardized	High	6/1/1999	5/1/2022	-4.02%	3.83%	14.82%	8.08%	5.74%
American Funds IS Washington Mutual Investors Fund - Class 4	riigii	0/1/1999	3/1/2022	-4.02 /0	3.0376	14.02 /6	0.0076	3.7476
NonStandardized ²	High	12/14/2012	11/13/2017	7.78%	7.72%	16.62%	8.57%	8.86%
Standardized	High	12/14/2012	11/13/2017	0.78%	5.67%	16.07%	8.57%	8.70%
American Funds IS Growth Fund - Class 4	riigii	.2/17/2012	. 1/10/2017	0.7070	0.01 /0	10.07 /0	0.01 /0	0.7070
NonStandardized ²	High	12/14/2012	11/13/2017	6.94%	7.51%	18.53%	13.49%	13.94%
Standardized	High	12/14/2012	11/13/2017	-0.06%	5.45%	18.02%	13.49%	13.82%
BNY Mellon Sustainable US Equity - Service Shares								
NonStandardized ²	High	12/31/2000	5/1/2022	1.87%	5.00%	14.13%	8.86%	8.68%
Standardized	High	12/31/2000	5/1/2022	-5.13%	2.84%	13.53%	8.86%	6.59%
ClearBridge Variable Appreciation Portfolio — Class II								
NonStandardized ²	High	2/28/2015	5/1/2017	5.16%	7.41%	15.28%	9.84%	10.68%
Standardized	High	2/28/2015	5/1/2017	-1.84%	5.35%	14.71%	9.84%	10.56%
Fidelity® VIP Contrafund® - Service Class 2								
NonStandardized ²	High	1/12/2000	5/2/2016	6.47%	9.52%	17.11%	10.97%	12.73%
Standardized	High	1/12/2000	5/2/2016	-0.53%	7.54%	16.57%	10.97%	12.69%
Fidelity® VIP Equity-Income – Service Class 2								
NonStandardized ²	High	1/12/2000	5/2/2016	7.48%	6.50%	14.66%	7.87%	9.04%
Standardized	High	1/12/2000	5/2/2016	0.48%	4.40%	14.07%	7.87%	8.99%
Fidelity® VIP Growth Opportunities – Service Class 2								
NonStandardized ²	High	1/12/2000	5/2/2016	6.05%	7.12%	17.99%	14.74%	17.04%
Standardized	High	1/12/2000	5/2/2016	-0.95%	5.05%	17.47%	14.74%	17.01%
NYLI VP Epoch U.S. Equity Yield – Service Class								
NonStandardized ²	High	6/2/2003	5/2/2016	9.61%	7.06%	13.96%	6.57%	8.39%
Standardized	High	6/2/2003	5/2/2016	2.61%	4.99%	13.36%	6.57%	8.33%
NYLI VP Dimensional U.S. Equity - Service Class								
NonStandardized ²	High	6/2/2003	5/2/2016	5.44%	6.80%	15.72%	9.15%	10.52%
Standardized	High	6/2/2003	5/2/2016	-1.56%	4.71%	15.15%	9.15%	10.47%
NYLI VP Wellington Growth – Service Class7								
NonStandardized ²	High	6/2/2003	5/2/2016	0.42%	4.74%	13.58%	8.95%	10.75%
Standardized	High	6/2/2003	5/2/2016	-6.58%	2.57%	12.97%	8.95%	10.70%
NYLI VP S&P 500 Index5 – Service Class								
NonStandardized ²	High	6/2/2003	5/2/2016	6.42%	7.25%	16.62%	10.61%	11.83%
Standardized	High	6/2/2003	5/2/2016	-0.58%	5.18%	16.08%	10.61%	11.78%
NYLI VP Winslow Large Cap Growth – Service Class	LUMB	6/0/0000	5/0/0040	2.400/	0.000/	40.000/	40.0004	44.040/
NonStandardized ²	High	6/2/2003	5/2/2016	3.49%	8.69%	16.20%	12.20%	14.21%
Standardized NYLI VP American Century Sustainable Equity – Service Class	High	6/2/2003	5/2/2016	-3.51%	6.68%	15.64%	12.20%	14.17%
NYLI VP American Century Sustainable Equity – Service Class NonStandardized ²	High	2/17/2012	5/2/2016	-1.41%	5.91%	15.93%	7.51%	8.69%
Standardized	High High	2/17/2012	5/2/2016	-1.41% -8.31%	5.91% 3.79%	15.93%	7.51% 7.51%	8.63%
	nign	2/11/2012	3/2/2010	-0.31%	3.19%	10.37%	1.31%	0.03%
NYLI VP MFS® Investors Trust - Service Class NonStandardized²	High	5/1/2000	2/10/2025	3.63%	5.68%	14.22%	8.97%	-5.24%
	-					13.63%	8.97% 8.97%	
Standardized	High	5/1/2000	2/10/2025	-3.37%	3.55%	13.03%	0.97%	-11.87%



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			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception		3		10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Large Cap Equity								
NYLI VP MFS® Research - Service Class NonStandardized²	High	5/1/2000	2/10/2025	0.83%	5.30%	13.54%	9.18%	-8.09%
Standardized	High	5/1/2000	2/10/2025	-6.17%	3.16%	12.93%	9.18%	-14.52%
Voya Growth and Income Portfolio - Class S	nigii	3/1/2000	2/10/2023	-0.1776	3.10%	12.93%	9.10%	-14.52%
NonStandardized ²	High	12/31/1979	5/1/2024	4.76%	8.11%	18.28%	10.25%	10.07%
Standardized	High	12/31/1979	5/1/2024	-2.24%	6.08%	17.76%	10.25%	3.07%
Small/Mid Cap Equity		12,011,101,0	3, 1,232					0.0170
Fidelity® VIP Mid Cap – Service Class 2								
NonStandardized ²	High	1/12/2000	5/2/2016	-4.20%	3.01%	16.04%	6.23%	7.79%
Standardized	High	1/12/2000	5/2/2016	-10.90%	0.76%	15.48%	6.23%	7.73%
Janus Henderson VIT Enterprise Portfolio – Service Shares								
NonStandardized ²	High	12/31/1999	11/13/2017	0.52%	4.11%	13.47%	9.46%	9.01%
Standardized	High	12/31/1999	11/13/2017	-6.48%	1.91%	12.86%	9.46%	8.85%
NYLI VP Schroders Mid Cap Opportunities - Service Class								
NonStandardized ²	High	6/2/2003	5/2/2016	-4.50%	-0.79%	10.51%	3.70%	4.98%
Standardized	High	6/2/2003	5/2/2016	-11.19%	-3.16%	9.83%	3.70%	4.91%
MFS® Mid Cap Value Portfolio - Service Class			=					
NonStandardized ²	High	3/7/2008	5/1/2020	0.13%	3.69%	15.74%	6.72%	14.00%
Standardized Standardized	High	3/7/2008	5/1/2020	-6.87%	1.48%	15.18%	6.72%	13.38%
Neuberger Berman AMT Mid-Cap Growth – Class S	LUAR	2/42/2002	F/0/004C	2 200/	4.000/	44.000/	7.000/	0.440/
NonStandardized ² Standardized	High High	2/18/2003 2/18/2003	5/2/2016 5/2/2016	-3.26% -10.03%	1.26% -1.07%	11.20% 10.54%	7.03% 7.03%	9.11% 9.05%
Invesco V.I. Main Street Small Cap Fund - Series II	nigii	2/16/2003	3/2/2010	-10.03%	-1.07 %	10.34%	7.03%	9.05%
NonStandardized ²	Highest	7/16/2001	5/1/2020	-2.33%	2.20%	15.67%	6.34%	13.37%
Standardized	Highest	7/16/2001	5/1/2020	-9.16%	-0.08%	15.11%	6.34%	12.74%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2	riigiioot	7710/2001	G/ 1/2020	0.1070	0.0070	10.1170	0.0170	12.7 170
NonStandardized ²	Highest	6/1/2000	5/2/2016	-4.79%	2.87%	17.78%	6.43%	7.70%
Standardized	Highest	6/1/2000	5/2/2016	-11.45%	0.61%	17.26%	6.43%	7.64%
Fidelity® VIP Extended Market Index Portfolio - Service Class 2	_							
NonStandardized ²	Highest	4/17/2018	5/1/2024	-4.06%	0.47%	13.95%	N/A	3.00%
Standardized	Highest	4/17/2018	5/1/2024	-10.77%	-1.90%	13.35%	N/A	-4.00%
Macquarie VIP Small Cap Value Series - Service Class								
NonStandardized ²	Highest	5/1/2000	11/13/2017	-2.07%	0.01%	14.47%	5.03%	3.87%
Standardized	Highest	5/1/2000	11/13/2017	-8.93%	-2.38%	13.88%	5.03%	3.66%
NYLI VP Wellington Small Cap - Service Class								
NonStandardized ²	Highest	5/2/2016	5/2/2016	-3.09%	-1.61%	11.37%	N/A	4.23%
Standardized	Highest	5/2/2016	5/2/2016	-9.87%	-3.96%	10.71%	N/A	4.15%
NYLI VP Small Cap Growth – Service Class	Himbook	2/17/2012	5/2/2016	-6.10%	-2.81%	9.79%	5.16%	6.96%
NonStandardized ²	Highest	2/17/2012	5/2/2016	-12.68%	-5.13%	9.09%	5.16%	6.89%
Standardized International/Global Equity	Highest	4/11/2012	3/2/2010	-12.00%	-0.10%	9.0976	3.10%	0.0976
American Funds IS Global Small Cap Fund® – Class 4								
NonStandardized ²	High	12/14/2012	5/2/2016	-7.86%	-4.33%	6.03%	3.01%	4.29%
Standardized	High	12/14/2012	5/2/2016	-14.31%	-6.62%	5.23%	3.01%	4.21%
Fidelity® VIP International Index — Service Class 2	-							
NonStandardized ²	High	4/16/2018	5/1/2019	4.87%	3.42%	9.47%	N/A	4.20%
Standardized	High	4/16/2018	5/1/2019	-2.13%	1.19%	8.76%	N/A	3.64%
Invesco V.I. EQV International Equity Fund - Series II			·		·			
NonStandardized ²	High	9/19/2001	5/2/2016	-4.03%	1.62%	7.09%	2.51%	3.45%
Standardized	High	9/19/2001	5/2/2016	-10.75%	-0.69%	6.32%	2.51%	3.36%
Janus Henderson VIT Global Research Portfolio – Service Shares								
NonStandardized ²	High	12/31/1999	5/2/2016	5.99%	8.50%	15.53%	8.11%	10.39%
Standardized	High	12/31/1999	5/2/2016	-1.01%	6.48%	14.96%	8.11%	10.33%
NYLI VP Pinestone International Equity – Service Class	1.0 -4	0/0/0000	F/0/0010	0.070/	4.040/	4.0007	0.000/	0.4704
NonStandardized ²	High	6/2/2003 6/2/2003	5/2/2016	-3.27%	-4.01%	4.82% 3.98%	2.89%	3.47% 3.38%
Standardized MFS® International Intrinsic Value Portfolio – Service Class	High	0/2/2003	5/2/2016	-10.04%	-6.30%	3.95%	2.89%	3.35%
NonStandardized ²	High	8/31/2001	5/1/2017	6.98%	4.89%	8.41%	6.05%	6.22%
NonStandardized Standardized	High	8/31/2001	5/1/2017	-0.02%	2.73%	7.67%	6.05%	6.05%
Grandardized	riigii	3/3//2001	3/1/2017	0.0270	2.1070	1.0170	0.0076	0.0070



As of March 31, 2025 For Policies Applied for on or after May 1, 2016
Accumulation Value Based M&E Structure

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

	Volatility/	Portfolio Inception	Investment Division Inception Date ¹	1	3 Year⁴	5 Year⁴	10 Year⁴	Since Investment Division
Investment Divisions ¹	Risk Level ³	Date	Date.	Year⁴	Year	Year	Year	Inception
International/Global Equity								
MFS® VIT Research International - Service Class	10.1	0/04/0004	F.(4.(00000	4.500/	0.040/	7.000/	0.540/	4.550/
NonStandardized ²	High	8/24/2001	5/1/2022	1.50%	2.04%	7.92%	3.51%	4.55%
Standardized	High	8/24/2001	5/1/2022	-5.50%	-0.25%	7.17%	3.51%	2.30%
Putnam VT International Value Fund - Class IB	1.0 - 1	4/0/4007	5/4/0004	40.000/	0.050/	44.040/	4.700/	44.070/
NonStandardized ²	High	1/2/1997	5/1/2024	10.36%	8.65%	14.31%	4.76%	11.97%
Standardized	High	1/2/1997	5/1/2024	3.36%	6.64%	13.72%	4.76%	4.97%
American Funds IS New World Fund - Class 4								
NonStandardized ²	Highest	12/14/2012	5/2/2016	1.43%	1.44%	8.85%	4.47%	5.80%
Standardized	Highest	12/14/2012	5/2/2016	-5.57%	-0.89%	8.13%	4.47%	5.73%
Fidelity® VIP Emerging Markets – Service Class 2								
NonStandardized ²	Highest	1/23/2008	5/1/2018	11.98%	3.94%	9.26%	4.80%	3.62%
Standardized	Highest	1/23/2008	5/1/2018	4.98%	1.73%	8.55%	4.80%	3.26%
NYLI VP Candriam Emerging Markets Equity – Service Class7								
NonStandardized ²	Highest	2/17/2012	5/2/2016	7.28%	-3.61%	5.19%	1.01%	3.23%
Standardized	Highest	2/17/2012	5/2/2016	0.28%	-5.91%	4.36%	1.01%	3.14%
Sector								
Columbia Variable Portfolio — Commodity Strategy Fund — Class 28								
NonStandardized ²	High	4/30/2013	5/2/2016	10.11%	-0.55%	14.91%	2.32%	4.23%
Standardized	High	4/30/2013	5/2/2016	3.11%	-2.93%	14.33%	2.32%	4.15%
NYLI VP Fidelity Institutional AM® Utilities – Service Class								
NonStandardized ²	High	2/17/2012	5/2/2016	22.30%	7.29%	12.77%	6.37%	8.15%
Standardized	High	2/17/2012	5/2/2016	15.30%	5.22%	12.14%	6.37%	8.09%
NYLI VP CBRE Global Infrastructure — Service Class								
NonStandardized ²	High	5/1/2015	5/2/2016	12.74%	1.20%	7.97%	N/A	-0.63%
Standardized	High	5/1/2015	5/2/2016	5.74%	-1.14%	7.22%	N/A	-0.74%
NYLI VP Newton Technology Growth - Service Class								
NonStandardized ²	Highest	12/29/2000	2/10/2025	-2.31%	4.28%	14.07%	11.83%	-14.83%
Standardized	Highest	12/29/2000	2/10/2025	-9.15%	2.09%	13.47%	11.83%	-20.79%
Fidelity® VIP Health Care — Service Class 2								
NonStandardized ²	Highest	7/18/2001	5/1/2019	-4.14%	-0.25%	6.07%	5.01%	6.45%
Standardized	Highest	7/18/2001	5/1/2019	-10.85%	-2.63%	5.27%	5.01%	5.95%
NYLI VP Natural Resources – Initial Class								
NonStandardized ²	Highest	2/17/2012	5/2/2016	-11.90%	-1.76%	23.66%	3.11%	5.61%
Standardized	Highest	2/17/2012	5/2/2016	-18.06%	-4.10%	23.23%	3.11%	5.53%
Principal VC Real Estate Securities Account - Class 2								
NonStandardized ²	Highest	5/1/1998	5/1/2024	9.76%	-2.31%	8.56%	4.46%	18.46%
Standardized	Highest	5/1/1998	5/1/2024	2.76%	-4.65%	7.83%	4.46%	11.46%

Please read the important disclosures below regarding the product performance.



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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 Janus 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 III was first offered for sale on May 1, 2015. 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 III 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 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.

7 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 12h-1 fee.

⁸ 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.

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.