

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 1.35% during the surrender charge period for the initial premium and 1.15% after the surrender charge period for the initial premium and 1.15% 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 59%, may be subject to a 10% IRS penalty (the penalty tax is increased to 25% in the case of a distribution from a SIMPLE IRA within the first two years of your participation in the SIMPLE IRA plan).

The Investment Divisions offered through the New York Life Flexible Premium Variable Annuity 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		3	5	10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹		Monthly)	Year⁴	Year ⁴	Year ⁴	Year⁴	Inception
Investment Grade Bond	RISK ECTO	Date	Dute		wontiny)	I cui	- Cui	Tear	- Cui	nception
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%	0.67%	3.33%	2.64%	1.04%	0.22%	0.24%
Standardized	Low	1/29/1993	5/1/2015	-	-	-3.67%	0.38%	0.06%	0.22%	0.24%
PIMCO VIT Low Duration Portfolio - Advisor Class										
NonStandardized ²	Low	3/31/2006	5/2/2016	0.20%	1.34%	4.17%	1.34%	-0.04%	-0.09%	0.05%
Standardized	Low	3/31/2006	5/2/2016	-	-	-2.83%	-0.99%	-1.06%	-0.09%	-0.07%
PIMCO VIT Short-Term Portfolio - Advisor Class										
NonStandardized ²	Low	9/30/1999	5/1/2024	0.14%	0.76%	3.88%	3.17%	1.97%	0.98%	3.45%
Standardized	Low	9/30/1999	5/1/2024	-	-	-3.12%	0.93%	1.03%	0.98%	-3.55%
American Funds IS Capital World Bond Fund® - Class 4										
NonStandardized ²	Moderate	10/4/2006	5/1/2024	0.61%	2.75%	0.68%	-3.07%	-2.78%	-1.31%	3.48%
Standardized	Moderate	10/4/2006	5/1/2024	-	-	-6.32%	-5.38%	-3.78%	-1.31%	-3.52%
American Funds IS The Bond Fund of America® - Class 4										
NonStandardized ²	Moderate	12/14/2012	5/1/2022	-0.11%	2.41%	3.24%	-1.31%	-1.11%	0.18%	0.19%
Standardized	Moderate	12/14/2012	5/1/2022	-	-	-3.76%	-3.67%	-2.12%	0.18%	-2.26%
American Funds IS U.S. Government Securities Fund® - Class 4	Madazata	12/2/1985	5/1/2024	0.19%	2.94%	3.63%	-1.96%	-2.21%	-0.32%	5.94%
NonStandardized ² Standardized	Moderate Moderate	12/2/1985	5/1/2024	0.19%	2.94%	3.63% -3.37%	-1.96%	-2.21%	-0.32%	-1.06%
Columbia Variable Portfolio — Intermediate Bond - Class 2	Moderate	12/2/1903	5/1/2024	-	-	-3.3776	-4.30%	-3.21%	-0.32%	-1.00%
NonStandardized ²	Moderate	5/3/2010	5/1/2022	-0.11%	3.03%	4.48%	-1.67%	-0.30%	0.45%	0.12%
Standardized	Moderate	5/3/2010	5/1/2022	-0.1178	5.0578	-2.52%	-4.02%	-1.32%	0.45%	-2.34%
NYLI VP Bond – Service Class	Moderate	3/3/2010	J/1/2022	-		-2.32 /0	-4.0278	-1.02/0	0.4378	-2.3478
NonStandardized ²	Moderate	6/2/2003	5/1/2015	-0.12%	2.19%	3.37%	-1.37%	-1.58%	-0.20%	-0.12%
Standardized	Moderate	6/2/2003	5/1/2015	-0.12/0	2.1370	-3.63%	-3.73%	-2.59%	-0.20%	-0.12%
Fidelity® VIP Investment Grade Bond - Service Class 2	Moderate	0/2/2003	3/1/2013	-	-	-3.03%	-3.73%	-2.09%	-0.20%	-0.1276
NonStandardized ²	Moderate	8/15/2005	5/1/2022	-0.11%	2.51%	3.56%	-0.74%	-0.62%	0.45%	0.82%
										-1.60%
Standardized	Moderate	8/15/2005	5/1/2022	-	-	-3.44%	-3.11%	-1.63%	0.45%	-1.60%
Fidelity® VIP Bond Index – Service Class 2										
NonStandardized ²	Moderate	4/19/2018	11/23/2020	-0.11%	2.30%	3.10%	-1.23%	-2.26%	N/A	-3.13%
Standardized	Moderate	4/19/2018	11/23/2020	-	-	-3.90%	-3.59%	-3.26%	N/A	-4.26%
NYLI VP MacKay U.S. Infrastructure Bond – Service Class										
NonStandardized ²	Moderate	6/2/2003	5/1/2015	-0.11%	2.55%	3.12%	-0.99%	-2.15%	-0.77%	-0.78%
Standardized	Moderate	6/2/2003	5/1/2015	-	-	-3.88%	-3.35%	-3.15%	-0.77%	-0.78%
NYLI VP PIMCO Real Return – Service Class										
NonStandardized ²	Moderate	2/17/2012	5/1/2015	0.64%	4.26%	5.13%	-1.27%	1.20%	0.87%	0.89%
Standardized	Moderate	2/17/2012	5/1/2015	-	-	-1.87%	-3.63%	0.23%	0.87%	0.89%
PIMCO VIT Income Portfolio - Advisor Class										
NonStandardized ²	Moderate	4/29/2016	5/1/2020	0.02%	2.68%	5.44%	2.75%	3.53%	N/A	3.01%
Standardized	Moderate	4/29/2016	5/1/2020	-	-	-1.56%	0.50%	2.65%	N/A	2.09%
									,	



New York Life Flexible Premium Variable Annuity III Performance Summary As of March 31, 2025 for Policies Applied for Before May 1, 2016

Accumulation Value Based M&E Structure

Investment Vera to Portfolio Division Month to Date Volatility/ Inception Inception Inception Date Update Investment Divisions ¹ Risk Level ³ Date Date ¹ Month to Date Investment Grade Bond Fill Date Date ¹ Monthly PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class Moderate 5/1/2014 5/1/2015 -0.69% -0.17% Standardized ² Moderate 5/1/2014 5/1/2015 - - PIMCO VIT Total Return Portfolio - Advisor Class - - - -	ed 1 y) Year ⁴	3 Year⁴	5 Year⁴	10 Year ⁴	Since Investment Division
Volatility/ Investment Divisions ¹ Inception Risk Level ³ Inception Date Date Update Monthly Investment Grade Bond - <td< th=""><th>y) Year⁴</th><th></th><th></th><th></th><th></th></td<>	y) Year ⁴				
Investment Divisions ¹ Risk Level ² Date Date ¹ Monthly Investment Grade Bond PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class NonStandardized ² Moderate 5/1/2014 5/1/2015 -0.69% -0.17% Standardized bolt for the standard bolt bolt bolt bolt bolt bolt bolt bolt	y) Year ⁴				Division
Investment Grade Bond PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class NonStandardized ² Moderate 5/1/2014 5/1/2015 - 0.69% -0.17% Standardized PIMCO VIT Total Return Portfolio - Advisor Class		Year⁴	Year ⁴	Voor ⁴	
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class Moderate 5/1/2014 5/1/2015 -0.69% -0.17% Standardized Moderate 5/1/2014 5/1/2015 - - PIMCO VIT Total Return Portfolio - Advisor Class - - -	2.89%			Tear	Inception
NonStandardized ² Moderate 5/1/2014 5/1/2015 -0.69% -0.17% Standardized Moderate 5/1/2014 5/1/2015 - - PIMCO VIT Total Return Portfolio - Advisor Class - - - -	2.89%				
Standardized Moderate 5/1/2014 5/1/2015 PIMCO VIT Total Return Portfolio - Advisor Class	2.89%				
PIMCO VIT Total Return Portfolio - Advisor Class		1.01%	0.42%	0.80%	0.95%
	-4.11%	-1.33%	-0.58%	0.80%	0.95%
					-
NonStandardized ² Moderate 2/28/2006 5/1/2015 0.00% 2.96%	4.49%	-0.63%	-1.18%	0.19%	0.28%
Standardized Moderate 2/28/2006 5/1/2015	-2.51%	-3.01%	-2.19%	0.19%	0.28%
Western Asset Core Plus VIT - Class II					
NonStandardized ² Moderate 5/1/2015 5/1/2022 -0.33% 2.75%	1.86%	-1.98%	-1.56%	-0.08%	-0.08%
Standardized Moderate 5/1/2015 5/1/2022	-5.14%	-4.32%	-2.57%	-0.08%	-2.54%
Non-Investment Grade Bond					
BlackRock® High Yield V.I. Fund – Class III Shares					
NonStandardized ² Moderate 2/15/2012 5/1/2015 -1.31% 0.41%	5.30%	3.26%	5.68%	3.20%	3.12%
Moderate 2/15/2012 5/1/2015 -	-1.70%	1.02%	4.86%	3.20%	3.12%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2					
NonStandardized ² Moderate 4/30/2012 5/1/2015 -1.04% 1.73%		1.76%	2.51%	1.32%	1.13%
Standardized Moderate 4/30/2012 5/1/2015 -	-2.02%	-0.55%	1.59%	1.32%	1.13%
NYLI VP Floating Rate – Service Class					
NonStandardized ² Moderate 5/1/2005 5/1/2015 -0.69% -0.15%		4.68%	5.93%	2.67%	2.62%
Standardized Moderate 5/1/2005 5/1/2015 -	-2.68%	2.50%	5.13%	2.67%	2.62%
NYLI VP MacKay Convertible – Service Class NonStandardized ² Moderate 6/2/2003 5/1/2015 -2.79% -2.16%	2.93%	-0.06%	10.03%	6.35%	6.26%
NonStandardized ² Moderate 6/2/2003 5/1/2015 -2.79% -2.16% Standardized Moderate 6/2/2003 5/1/2015 - -	-4.07%	-0.06%	9.34%	6.35%	6.26%
Standardized woodenie 0/22000 0/12/10 NVL/179 MacKay High Yield Corporate Bond – Service Class	-4.07 /8	-2.44 /0	3.3478	0.3376	0.2078
NonStandardized ² Moderate 6/2/2003 5/1/2015 -0.94% 0.59%	4.59%	3.12%	5.41%	3.44%	3.33%
Standardized Moderate 6/2/2003 5/1/2015	-2.41%	0.88%	4.58%	3.44%	3.33%
NYLI VP MacKay Strategic Bond – Service Class					
NonStandardized ² Moderate 5/1/2011 5/1/2015 -0.29% 2.30%	6.36%	3.54%	3.84%	1.77%	1.72%
Standardized Moderate 5/1/2011 5/1/2015	-0.64%	1.32%	2.96%	1.77%	1.72%
Alternatives					
DWS Alternative Asset Allocation VIP - Class B					
NonStandardized ² Moderate 5/18/2009 5/1/2016 0.26% 2.83%	5.60%	0.39%	6.44%	1.74%	2.53%
Standardized Moderate 5/18/2009 5/1/2016	-1.40%	-1.98%	5.65%	1.74%	2.43%
NYLI VP Hedge Multi-Strategy - Service Class					
NonStandardized ² Moderate 5/1/2013 5/1/2015 -1.50% -0.79%	5 1.93%	1.54%	2.28%	-1.16%	-1.39%
Standardized Moderate 5/1/2013 5/1/2015	-5.07%	-0.78%	1.35%	-1.16%	-1.39%
Asset Allocation					
American Funds IS Asset Allocation Fund - Class 4					
NonStandardized ² Moderate 12/14/2012 5/1/2018 -3.30% -1.12%	6.27%	4.67%	9.58%	6.42%	6.46%
Standardized Moderate 12/14/2012 5/1/2018	-0.73%	2.50%	8.87%	6.42%	6.16%
BlackRock® Global Allocation V.I. Fund – Class III Shares					
NonStandardized ² Moderate 11/8/2003 5/1/2015 -2.76% -0.33%	2.05%	1.98%	7.13%	3.64%	3.45%
Standardized Moderate 11/8/2003 5/1/2015	-4.95%	-0.32%	6.36%	3.64%	3.45%
Fidelity® VIP FundsManager® 60% — Service Class					
NonStandardized ² Moderate 8/22/2007 5/1/2019 -2.76% -0.96%	2.40%	2.27%	8.03%	4.81%	5.47%
Standardized Moderate 8/22/2007 5/1/2019	-4.60%	-0.02%	7.29%	4.81%	4.95%
NYLI VP Balanced – Service Class					
NonStandardized ² Moderate 5/1/2005 5/1/2015 -1.32% 1.98%	5.10%	2.79%	9.34%	4.29%	4.37%
Standardized Moderate 5/1/2005 5/1/2015 -	-1.90%	0.53%	8.63%	4.29%	4.37%
NYLI VP Conservative Allocation – Service Class					
NonStandardized ² Moderate 2/13/2006 5/1/2015 -2.28% -1.31%		0.69%	4.00%	2.35%	2.31%
Standardized Moderate 2/13/2006 5/1/2015 - -	-5.95%	-1.67%	3.13%	2.35%	2.31%



New York Life Flexible Premium Variable Annuity III Performance Summary As of March 31, 2025 for Policies Applied for Before May 1, 2016

Accumulation Value Based M&E Structure

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		Deutfelle	Investment	Mandh 4a	Year to					Since
		Portfolio	Division	Month to	Date			5	40	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	5/1/2015	-2.16%	2.08%	7.02%	2.98%	6.67%	3.77%	3.67%
Standardized	Moderate	6/2/2003	5/1/2015	-	-	0.02%	0.73%	5.89%	3.77%	3.67%
NYLI VP Janus Henderson Balanced – Service Class	Madaata	0/47/0040	E/4/004E	4.400/	2 200/	4 4 2 0 /	3.67%	0.000/	0.050/	C C09/
NonStandardized ² Standardized	Moderate Moderate	2/17/2012 2/17/2012	5/1/2015 5/1/2015	-4.18%	-2.29%	4.13% -2.87%	3.67% 1.46%	9.02% 8.30%	6.65% 6.65%	6.60% 6.60%
NYLI VP Moderate Allocation-Service Class	Moderate	2/17/2012	5/1/2015	-	-	-2.07 %	1.40%	0.30%	0.03%	0.00%
NonStandardized ²	Moderate	2/13/2006	5/1/2015	-3.14%	-2.20%	0.61%	1.38%	6.59%	3.49%	3.41%
Standardized	Moderate	2/13/2006	5/1/2015	-3.1478	-2.20%	-6.39%	-0.94%	5.80%	3.49%	3.41%
Franklin Templeton Conservative Model Portfolio - Class II	Moderate	2/10/2000	3/1/2013			0.0070	0.0470	0.0070	0.4070	0.4170
NonStandardized ²	Moderate	5/1/2020	5/1/2020	-1.30%	0.88%	3.83%	0.70%	N/A	N/A	1.79%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	-3.17%	-1.66%	N/A	N/A	0.83%
Franklin Templeton Moderate Model Portfolio - Class II										
NonStandardized ²	Moderate	5/1/2020	5/1/2020	-3.00%	-0.73%	4.53%	2.71%	N/A	N/A	6.09%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	-2.47%	0.45%	N/A	N/A	5.27%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II										
NonStandardized ²	Moderate	5/1/2020	5/1/2020	-3.58%	-1.42%	4.71%	3.73%	N/A	N/A	8.01%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	-2.29%	1.51%	N/A	N/A	7.25%
Franklin Templeton Moderately Conservative Model Portfolio - Class II										
NonStandardized ²	Moderate	5/1/2020	5/1/2020	-2.16%	0.19%	4.63%	1.92%	N/A	N/A	4.42%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	-2.37%	-0.38%	N/A	N/A	3.55%
Franklin Templeton Aggressive Model Portfolio - Class II										
NonStandardized ²	High	5/1/2020	5/1/2020	-4.68%	-2.53%	4.73%	4.79%	N/A	N/A	10.68%
Standardized	High	5/1/2020	5/1/2020	-	-	-2.27%	2.62%	N/A	N/A	9.98%
NYLI VP Equity Allocation – Service Class										
NonStandardized ²	High	2/13/2006	5/1/2015	-4.78%	-4.17%	-1.38%	1.78%	11.42%	5.20%	5.06%
Standardized	High	2/13/2006	5/1/2015	-		-8.29%	-0.52%	10.76%	5.20%	5.06%
NYLI VP Growth Allocation–Service Class										
NonStandardized ²	High	2/13/2006	5/1/2015	-4.10%	-3.41%	-0.52%	1.93%	9.57%	4.54%	4.42% 4.42%
Standardized	High	2/13/2006	5/1/2015	-	-	-7.49%	-0.37%	8.87%	4.54%	4.42%
Large Cap Equity AB VPS Growth & Income - Class B										
NonStandardized ²	High	6/1/1999	5/1/2022	-3.61%	1.41%	2.93%	5.90%	15.33%	8.03%	7.80%
Standardized	High	6/1/1999	5/1/2022	-3.01%	1.4170	-4.07%	3.90%	14.76%	8.03%	5.68%
American Funds IS Washington Mutual Investors Fund - Class 4	riigii	0/1/1333	3/1/2022	-		-4.07 /8	5.1176	14.70%	0.0378	5.0078
NonStandardized ²	High	12/14/2012	11/13/2017	-3.76%	-0.09%	7.73%	7.67%	16.56%	8.51%	8.81%
Standardized	High	12/14/2012	11/13/2017	-	-	0.73%	5.62%	16.01%	8.51%	8.65%
American Funds IS Growth Fund - Class 4										
NonStandardized ²	High	12/14/2012	11/13/2017	-7.88%	-7.51%	6.89%	7.45%	18.47%	13.43%	13.88%
Standardized	High	12/14/2012	11/13/2017	-	-	-0.11%	5.39%	17.96%	13.43%	13.76%
BNY Mellon Sustainable US Equity - Service Shares										
NonStandardized ²	High	12/31/2000	5/1/2022	-7.08%	-7.30%	1.82%	4.95%	14.07%	8.81%	8.62%
Standardized	High	12/31/2000	5/1/2022	-	-	-5.18%	2.78%	13.48%	8.81%	6.53%
ClearBridge Variable Appreciation Portfolio — Class II										
NonStandardized ²	High	2/27/2015	5/1/2017	-5.39%	-3.54%	5.10%	7.36%	15.22%	9.78%	10.63%
Standardized	High	2/27/2015	5/1/2017	-		-1.90%	5.30%	14.65%	9.78%	10.50%
Fidelity® VIP Contrafund® – Service Class 2										
NonStandardized ²	High	1/12/2000	5/1/2015	-7.41%	-5.88%	6.42%	9.47%	17.05%	10.91%	10.86%
Standardized	High	1/12/2000	5/1/2015	-	-	-0.58%	7.49%	16.51%	10.91%	10.86%
Fidelity® VIP Equity-Income – Service Class 2										
NonStandardized ²	High	1/12/2000	5/1/2015	-2.10%	2.84%	7.43%	6.45%	14.60%	7.81%	7.60%
Standardized	High	1/12/2000	5/1/2015	-	-	0.43%	4.34%	14.02%	7.81%	7.60%



New York Life Flexible Premium Variable Annuity III Performance Summary

As of March 31, 2025 for Policies Applied for Before May 1, 2016 Accumulation Value Based M&E Structure

Periodic bill Periodic				Investment		Year to					Since
Valuetty Restand Norther Data			Portfolio		Month to						
Decision 2 Data Parally Yant		Volatilitv/						3	5	10	
ange Cas Provide Number of the second s	Investment Divisions ¹						Year⁴				
Nuclear biological standardHigh 10 12020010 1000 <td>Large Cap Equity</td> <td></td> <td></td> <td></td> <td></td> <td>,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,</td> <td></td> <td></td> <td></td> <td></td> <td></td>	Large Cap Equity					,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,					
sindustrand si	Fidelity® VIP Growth Opportunities – Service Class 2										
NUL VP Exologing Yield—Service Class High 6-20203 61/10/16 - - 2.6% - - - 6.5% 6.6% <	NonStandardized ²	High	1/12/2000	5/1/2015	-9.92%	-11.17%	5.99%	7.07%	17.93%	14.69%	14.60%
High Bog 2003 S V1015	Standardized	High	1/12/2000	5/1/2015	-	-	-1.01%	4.99%	17.41%	14.69%	14.60%
Jamabandon High 69/2003 69/1010 6 - - 2.89% 4.89% 13.39% 6.51% 6.4%% Inclusioned Manadardand High 62/2013 61/2015 - - 1.89% 6.74% 1.30% 6.74% 1.80% 6.74% 1.80% 6.74% 1.80% 6.74% 1.80% 6.74% 1.80% 6.74% 1.80% 6.74% 1.80% 6.74% 1.80% 6.74% 1.80% 6.74% 1.80% 6.74% 1.80% 6.74% 1.80% 6.74% 1.80% 6.74% 1.80% 1.80% 1.61%	NYLI VP Epoch U.S. Equity Yield – Service Class										
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IndependentationalHigh62/200361/201661/201661/201661/201661/201661/201661/201661/201660/201		High	6/2/2003	5/1/2015	-	-	2.56%	4.93%	13.30%	6.51%	6.40%
Bandendom High D22003 FU1071 - 1.61% 4.88 1.69% 0.89% 0.80% Understandard High 62200.0 517.015 - - 6.44% 0.37% 4.89% 1.33% 6.89% 6.77% Markaboultard High 62200.0 517.015 - - 6.65% 6.15% 6.89% 6.27% 4.89% 6.37% 7.8% 6.89% 6.37% 6.89% 6.37% 6.89% 6.37% 6.89% 6.37% 6.89% 6.37% 6.89% 6.37% 6.89% 6.37% 6.89% 6.37% 6.89% 6.89% 6.02% 10.41% More Source Class High 6.2200.0 91/016 - - - 5.89% 16.87% 7.8% 1.48% 5.87%		11.1	0/0/0000	E (4 /00 4 E	0.470/	0.000/	5 000/	0 7 404	45.000/	0.000/	0.049/
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Single standard High 02/2003 91/015 - - 0.80% 2.51% 1.22% 8.2% 8.7% UNU VS SS D00 doced S-Service Class High 6/2003 51/2015 5.77% 4.6% 6.37% 7.20% 16.05% 10.41% <t< td=""><td></td><td>High</td><td>6/2/2003</td><td>5/1/2015</td><td>-8 72%</td><td>-9 44%</td><td>0.37%</td><td>4 69%</td><td>13 53%</td><td>8 89%</td><td>8 78%</td></t<>		High	6/2/2003	5/1/2015	-8 72%	-9 44%	0.37%	4 69%	13 53%	8 89%	8 78%
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VIL VF Mindow Large Cap Growth – Service Class High 6/22/003 51/12/15 - <td>NonStandardized²</td> <td>High</td> <td>6/2/2003</td> <td>5/1/2015</td> <td>-5.77%</td> <td>-4.68%</td> <td>6.37%</td> <td>7.20%</td> <td>16.56%</td> <td>10.52%</td> <td>10.41%</td>	NonStandardized ²	High	6/2/2003	5/1/2015	-5.77%	-4.68%	6.37%	7.20%	16.56%	10.52%	10.41%
High 6/22003 6/12016 8/17% 8.88% 8.44% 8.84% 16.14% 12.14% 12.20% Standardzed High 6/22003 5/12015 - - 3.68% 6.82% 1.51% 1.24% 12.20% VTL VF American Century Statianable Equity - Service Class High 2/17/2012 5/12015 - - 8.89% 1.51% 7.46% 7.27% Standardzed High 2/17/2012 5/12000 2/10/2025 4.96% 3.77% 5.63% 1.41% 8.14% 8.21% 6.25% Standardzed High 5/12000 2/10/2025 4.96% 2.67% 5.63% 1.44% 8.14%	Standardized				-	-	-0.63%	5.13%			10.41%
Bandmatzad High 6/2000 9/12015 - <td>NYLI VP Winslow Large Cap Growth – Service Class</td> <td></td>	NYLI VP Winslow Large Cap Growth – Service Class										
VIV UP Merican Century Statistable Equity - Service Class High 2/17/2012 5/1/2015 -	NonStandardized ²				-8.71%	-8.58%					
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Jandandzod High 217/2012 51/2016 - </td <td></td>											
VIL VP HPSP Investors Trust - Service Class High 5/1/2000 2/10/2025 -		•			-6.99%	-7.62%					
High F1/2000 21/10200 21/10200 21/10200 2.07% 3.5% 5.6% 1.41(%) 8.91% -5.25% W11 VP K58 Presench - Service Class High 57/10000 21/102025 - <		High	2/17/2012	5/1/2015	-	-	-8.36%	3.73%	15.31%	7.46%	1.21%
Simulatization High 57/2000 2/10/2025 - - - - - - 3.43% 3.50% 1.57% 8.91% 1.188% VIL JP MFSB Resert - Service Class High 57/2000 2/10/2025 - </td <td></td> <td>High</td> <td>E/1/2000</td> <td>2/10/2025</td> <td>4 0.00/</td> <td>2.07%</td> <td>2 570/</td> <td>E 620/</td> <td>14 169/</td> <td>0.010/</td> <td>E 2E%</td>		High	E/1/2000	2/10/2025	4 0.00/	2.07%	2 570/	E 620/	14 169/	0.010/	E 2E%
VILUP HF8P Research - Service Class -						-2.97%					
High 51/2000 21/20202 6.28% 6.38% 0.78% 5.29% 13.48% 9.12% 4.69% Simulatized High 51/2000 21/02025 - - 6.22% 3.10% 12.87% 9.12% 4.69% More Simulatized High 12/31/1979 51/2020 - - 6.22% 3.0% 12.87% 9.12% - 4.59% Simulatized High 12/31/1979 51/2020 - - 6.22% 6.02% 17.70% 10.20% 3.02% Simulatized High 12/31/1979 51/2015 - - 10.96% 0.71% 15.42% 6.18% 6.29% Simulatized High 11/12/2001 51/2015 - - 10.96% 0.71% 15.42% 9.41% 8.99% Simulatized High 12/31/1999 11/13/2017 - - - 4.55% 0.44% 3.77% Simulatized High 6/270/03 51/2015 -		- iigii	0/1/2000	2/10/2020			0.1070	0.0070	10.07 /0	0.0170	1110070
Sindadized High 5/1/2000 2/1/2002 -<	NonStandardized ²	Hiah	5/1/2000	2/10/2025	-6.23%	-5.45%	0.78%	5.25%	13.48%	9.12%	-8.09%
vion/Standardized ² High 12/31/1979 5/1/2024 -	Standardized	•			-	-					
Standardized High 12/31/1979 5/1/2024 - - - -2.28% 6.02% 17.70% 10.20% 3.02% Small/Mid Cap - Service Class 2 - - -2.28% 6.02% 17.70% 10.20% 3.02% Small/Mid Cap - Service Class 2 - - -6.72% 7.715% -4.24% 2.96% 6.18% 6.29% Standardized High 1/12/2000 5/1/2015 - - -10.95% 0.71% 16.42% 6.18% 6.29% Standardized High 1/12/2000 5/1/2015 - - - -6.05% 1.41% 8.96% V11 UP Schroders Mid Cap Oportunities - Service Class High 6/22003 5/1/2015 - - -1.25% 0.94% 3.44% 3.86% 3.77% Standardized High 3/7/2008 5/1/2015 - - -1.25% 0.44% 3.64% 3.77% Standardized High 3/7/2008 5/1/2015 - - -1.6.92%	Voya Growth and Income Portfolio - Class S										
Small/Mild Cap Equity Fildelity VIP Mild Cap - Service Class 2 High 1/12/2000 5/1/2015 -	NonStandardized ²	High	12/31/1979	5/1/2024	-5.94%	-3.64%	4.71%	8.06%	18.22%	10.20%	10.02%
High High <th< td=""><td>Standardized</td><td>High</td><td>12/31/1979</td><td>5/1/2024</td><td>-</td><td>-</td><td>-2.29%</td><td>6.02%</td><td>17.70%</td><td>10.20%</td><td>3.02%</td></th<>	Standardized	High	12/31/1979	5/1/2024	-	-	-2.29%	6.02%	17.70%	10.20%	3.02%
NonStandardized ² High 11/12/2000 51/12/15 -											
Standardized High 1/12/2000 5/1/2015 - - -10.95% 0.71% 15.42% 6.18% 6.29% Janus Henderson VIT Enterprise Portfolio – Service Shares High 12/31/1999 11/13/2017 - - - -0.95% 0.71% 15.42% 6.18% 6.29% Standardized ¹ High 12/31/1999 11/13/2017 - - - 5.5% 4.41% 0.47% 4.06% 13.42% 9.41% 8.96% VILI VP Schroders Mid Cap Opportunities - Service Class High 6/22003 5/1/2015 - - -1.5% -0.4% 0.4% 0.4% 3.64% 3.77% Standardized ¹ High 6/22003 5/1/2015 - - - 1.5% -0.8% 3.64% 3.77% 3.77% Standardized ¹ High 3/72008 5/1/2020 - - - 6.58% 6.67% 13.34% Standardized ¹ High 3/72008 5/1/2020 - - - <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>											
Vanus Henderson VIT Enterprise Portfolio – Service Shares High 12/31/1999 11/13/2017 -					-6.72%	-7.15%					
NonStandardized High 12/31/1999 11/13/2017 -5.57% -4.41% 0.47% 4.06% 13.42% 9.41% 8.96% Standardized High 12/31/1999 11/13/2017 - - -6.53% 1.86% 12.81% 9.41% 8.80% VILI VP Schroders Mid Cap Opportunities - Service Class High 6/2/2003 5/1/2015 -4.41% -4.55% -0.84% 10.45% 3.64% 3.77% Standardized High 6/2/2003 5/1/2015 - - -11.23% -3.21% 9.77% 3.64% 3.77% Standardized High 3/7/2008 5/1/2010 - - -6.92% 1.42% 15.12% 6.67% 13.94% Standardized ² High 3/7/2008 5/1/2020 - - -6.92% 1.42% 11.15% 6.97% 7.09% Standardized ² High 2/18/2003 5/1/2015 - - 10.08% 1.21% 11.15% 6.97% 7.09% Standardized ² High 2/18/2003 5/1/2015 - - 10.08% 6.29%<		High	1/12/2000	5/1/2015	-	-	-10.95%	0.71%	15.42%	6.18%	6.29%
High 12/31/1999 11/13/2017 -<		High	12/21/1000	11/12/2017	E E 70/	4 419/	0 479/	4.069/	12 / 20/	0.419/	9.06%
VYL1 VP Schroders Mid Cap Opportunities - Service Class High 6/2/2003 5/1/2015 -		•									
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Standardized High 6/2/2003 5/1/2015 -		Hiah	6/2/2003	5/1/2015	-4.98%	-5.16%	-4.55%	-0.84%	10.45%	3.64%	3.77%
NonStandardized ² High 3/7/2008 5/1/2020 -3.45% -3.01% 0.08% 3.64% 15.68% 6.67% 13.94% Standardized High 3/7/2008 5/1/2012 - - -6.92% 1.42% 15.12% 6.67% 13.33% Neuberger Berman AMT Mid-Cap Growth – Class S High 2/18/2003 5/1/2015 - - -6.92% 1.42% 15.12% 6.67% 13.33% NonStandardized ² High 2/18/2003 5/1/2015 - - -10.08% -1.12% 10.48% 6.97% 7.09% NonStandardized ² High 2/18/2003 5/1/2015 - - -10.08% -1.12% 10.48% 6.97% 7.09% NonStandardized ² Highest 7/16/2001 5/1/2015 - - -0.08% -2.15% 15.61% 6.29% 13.32% Standardized ² Highest 7/16/2001 5/1/2015 - - -9.21% -0.14% 15.65% 6.29% 13.32% Standardized ² Highest 6/1/2000 5/1/2015 - -	Standardized					-					
Standardized High 3/7/2008 5/1/2020 - <th<< td=""><td>MFS® Mid Cap Value Portfolio - Service Class</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></th<<>	MFS® Mid Cap Value Portfolio - Service Class										
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NonStandardized ² High 2/18/2003 5/1/2015 -8.05% -9.36% -3.31% 1.21% 11.15% 6.97% 7.09% Standardized High 2/18/2003 5/1/2015 - - -10.08% -1.12% 10.48% 6.97% 7.09% NonStandardized ² High 2/18/2003 5/1/2015 - - -10.08% -1.12% 10.48% 6.97% 7.09% NonStandardized ² Highest 7/16/2001 5/1/2010 5/1/2010 - - -0.10.8% -1.12% 10.48% 6.97% 7.09% NonStandardized ² Highest 7/16/2001 5/1/2010 5/1/2010 - - -0.21% -0.14% 15.05% 6.29% 12.69% Standardized Highest 6/1/2000 5/1/2015 -5.30% -8.01% -4.84% 2.82% 17.72% 6.37% 6.56% Standardized ² Highest 6/1/2000 5/1/2015 - - -11.50% 0.56% 17.20% 6.37% 6.56% Standardized ² Highest 6/1/2000 5/1/2015 - - -11.50% <td>Standardized</td> <td>High</td> <td>3/7/2008</td> <td>5/1/2020</td> <td>-</td> <td>-</td> <td>-6.92%</td> <td>1.42%</td> <td>15.12%</td> <td>6.67%</td> <td>13.33%</td>	Standardized	High	3/7/2008	5/1/2020	-	-	-6.92%	1.42%	15.12%	6.67%	13.33%
Standardized High 2/18/2003 5/1/2015 - - -10.08% -1.12% 10.48% 6.97% 7.09% nvesco V.I. Main Street Small Cap Fund - Series II Highest 7/16/2001 5/1/2015 - - -0.08% -1.12% 10.48% 6.97% 7.09% NonStandardized ² Highest 7/16/2001 5/1/2015 - - -0.08% -1.12% 10.48% 6.97% 7.09% Standardized ² Highest 7/16/2001 5/1/2015 - - -0.21% -2.15% 15.61% 6.29% 13.32% Standardized ² Kighest 6/1/2000 5/1/2015 - - -9.21% 0.14% 15.05% 6.29% 12.69% Standardized ² Highest 6/1/2000 5/1/2015 - - -11.50% 0.56% 17.20% 6.56% Standardized ² WP Extended Market Index Portfolio - Service Class 2 - - -11.50% 0.42% 13.90% N/A 2.96% Standardized ² Highest 4/17/2018 5/1/2014 - - - -	Neuberger Berman AMT Mid-Cap Growth – Class S										
nvesco V.I. Main Street Small Cap Fund - Series II VonStandardized ² Highest 7/16/2001 5/1/2020 -6.34% -6.35% -2.38% 2.15% 15.61% 6.29% 13.32% Standardized ² Highest 7/16/2001 5/1/2020 - - -9.21% -0.14% 15.05% 6.29% 12.69% Oolumbia Variable Portfolio – Small Cap Value Fund — Class 2 Highest 6/1/2000 5/1/2015 -5.30% -8.01% -4.84% 2.82% 17.72% 6.37% 6.56% Standardized ² Highest 6/1/2000 5/1/2015 - - -11.50% 0.56% 17.20% 6.56% Vin Standardized ² Highest 4/17/2018 5/1/2024 - - -10.82% 13.90% N/A 2.96% Standardized ² Highest 4/17/2018 5/1/2024 - - - -0.02% 13.90% N/A 2.96% Standardized ² Highest 4/17/2018 5/1/2024 - - - -0.02% 13.90% N/A 2.96% Standardized ² Highest <	NonStandardized ²										
NonStandardized ² Highest 7/16/2001 5/1/2000 -6.34% -6.35% -2.38% 2.15% 15.61% 6.29% 13.32% Standardized Highest 7/16/2001 5/1/2000 - - -9.21% -0.14% 15.05% 6.29% 12.69% Columbia Variable Portfolio – Small Cap Value Fund — Class 2 Highest 6/1/2000 5/1/2015 - - -9.21% -0.14% 15.05% 6.29% 12.69% NonStandardized ² Highest 6/1/2000 5/1/2015 - - -11.50% 0.56% 17.20% 6.37% 6.56% Standardized ² Highest 6/1/2000 5/1/2015 - - -11.50% 0.42% 13.90% N/A 2.96% Standardized ² Highest 4/17/2018 5/1/2024 - - -10.82% 13.90% N/A 2.96% Standardized ² Highest 4/17/2018 5/1/2024 - - -0.82% 13.30% N/A 2.96% Standardized ² Highest 5/1/2016 5/1/2016 - - - 10.82%	Standardized	High	2/18/2003	5/1/2015	-	-	-10.08%	-1.12%	10.48%	6.97%	7.09%
Highest 7/16/2001 5/1/2020 -<		18-6	7/16/0004	E/1/2020	6 2 40/	6 250/	2 200/	2 150/	15 040/	6 200/	12 200/
Columbia Variable Portfolio – Small Cap Value Fund — Class 2 Highest 6/1/2000 5/1/2015 -5.30% -8.01% -4.84% 2.82% 17.72% 6.37% 6.56% Standardized ² Highest 6/1/2000 5/1/2015 - - -11.50% 0.56% 17.72% 6.37% 6.56% Standardized ² Highest 6/1/2000 5/1/2015 - - -11.50% 0.56% 17.72% 6.37% 6.56% VonStandardized ² Highest 4/17/2018 5/1/2014 - - -10.82% 13.90% N/A 2.96% Standardized Highest 4/17/2018 5/1/2024 - - - -10.82% -19.95% N/A 2.96% Vacquarie VIP Small Cap Value Series - Service Class Highest 5/1/2000 1/113/2017 - - - -0.04% 1/A.41% 4.98% 3.82%		-			-6.34%	-6.35%					
NonStandardized ² Highest 6/1/2000 5/1/2015 -5.30% -8.01% -4.84% 2.82% 17.72% 6.37% 6.56% Standardized Highest 6/1/2000 5/1/2015 - - -11.50% 0.56% 17.20% 6.37% 6.56% Standardized Highest 6/1/2000 5/1/2015 - - -11.50% 0.56% 17.20% 6.37% 6.56% Standardized Highest 4/17/2018 5/1/2015 - - -11.50% 0.56% 17.20% 6.37% 6.56% Standardized ² Highest 4/17/2018 5/1/2024 - - -10.82% 13.90% N/A 2.96% Standardized Highest 4/17/2018 5/1/2024 - - - -10.82% 13.30% N/A -2.96% Macquarie VIP Small Cap Value Series - Service Class - - - - - - - - - - - - - - - <td></td> <td>rignest</td> <td>1/10/2001</td> <td>3/1/2020</td> <td>-</td> <td>-</td> <td>-9.21%</td> <td>-0.14%</td> <td>10.05%</td> <td>0.29%</td> <td>12.09%</td>		rignest	1/10/2001	3/1/2020	-	-	-9.21%	-0.14%	10.05%	0.29%	12.09%
Standardized Highest 6/1/2000 5/1/2015 - - -11.50% 0.56% 17.20% 6.37% 6.56% Fidelity® VIP Extended Market Index Portfolio - Service Class 2 Highest 4/17/2018 5/1/2014 -6.40% -7.40% -4.10% 0.42% 13.90% N/A 2.96% Standardized ² Highest 4/17/2018 5/1/2024 - - -10.82% 1.95% 13.30% N/A 2.96% Macquarie VIP Small Cap Value Series - Service Class Highest 5/1/2024 - - -10.82% -1.95% 13.30% N/A -4.04% NonStandardized ² Highest 5/1/2007 11/13/2017 -4.97% -5.53% -2.12% -0.04% 14.41% 4.98% 3.82%		Highest	6/1/2000	5/1/2015	-5.30%	-8.01%	-4.84%	2.82%	17.72%	6.37%	6.56%
Fidelity® VIP Extended Market Index Portfolio - Service Class 2 Highest 4/17/2018 5/1/2024 -6.40% -7.40% -4.10% 0.42% 13.90% N/A 2.96% Standardized ² Highest 4/17/2018 5/1/2024 - - -10.82% -1.95% 13.30% N/A -4.04% Macquarie VIP Small Cap Value Series - Service Class Highest 5/1/2024 - - -10.82% -1.95% 13.30% N/A -4.04% NonStandardized ² Highest 5/1/2000 11/13/2017 -4.97% -5.53% -2.12% -0.04% 14.41% 4.98% 3.82%	Standardized	-									
NonStandardized ² Highest 4/17/2018 5/1/2024 -6.40% -7.40% -4.10% 0.42% 13.90% N/A 2.96% Standardized Highest 4/17/2018 5/1/2024 - - -10.82% -1.95% 13.30% N/A -4.04% Macquarie VIP Small Cap Value Series - Service Class Highest 5/1/2020 11/13/2017 -4.97% -5.53% -2.12% -0.04% 14.41% 4.98% 3.82%											
Standardized Highest 4/17/2018 5/1/2024 - - -10.82% -1.95% 13.30% N/A -4.04% Macquarie VIP Small Cap Value Series - Service Class	NonStandardized ²	Highest	4/17/2018	5/1/2024	-6.40%	-7.40%	-4.10%	0.42%	13.90%	N/A	2.96%
NonStandardized ² Highest 5/1/2000 11/13/2017 -4.97% -5.53% -2.12% -0.04% 14.41% 4.98% 3.82%	Standardized										
	Macquarie VIP Small Cap Value Series - Service Class										
المعاملة المعاملة 11/13/2017 8.97% -2.43% 13.82% 4.98% 3.60%	NonStandardized ²	•			-4.97%	-5.53%					
	Standardized	Highest	5/1/2000	11/13/2017	-	-	-8.97%	-2.43%	13.82%	4.98%	3.60%



New York Life Flexible Premium Variable Annuity III Performance Summary

As of March 31, 2025 for Policies Applied for Before May 1, 2016 Accumulation Value Based M&E Structure

										0.
			Investment		Year to					Since
		Portfolio	Division	Month to						Investment
	Volatility/	Inception	Inception	Date	(Updated	1			10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹		Monthly)	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Small/Mid Cap Equity										
NYLI VP Wellington Small Cap - Service Class										
NonStandardized ²	Highest	5/1/2016	5/1/2016	-7.04%	-9.22%	-3.13%	-1.66%	11.32%	N/A	4.18%
Standardized	Highest	5/1/2016	5/1/2016	-	-	-9.91%	-4.01%	10.66%	N/A	4.09%
NYLI VP Small Cap Growth – Service Class										
NonStandardized ²	Highest	2/17/2012	5/1/2015	-7.72%	-9.54%	-6.15%	-2.86%	9.73%	5.10%	5.41%
Standardized	Highest	2/17/2012	5/1/2015	-	-	-12.72%	-5.18%	9.03%	5.10%	5.41%
International/Global Equity										
American Funds IS Global Small Cap Fund [®] – Class 4										
NonStandardized ²	High	12/14/2012	5/1/2015	-4.68%	-6.95%	-7.90%	-4.38%	5.98%	2.95%	2.69%
Standardized	High	12/14/2012	5/1/2015	-	-	-14.35%	-6.67%	5.17%	2.95%	2.69%
Fidelity [®] VIP International Index — Service Class 2										
NonStandardized ²	High	4/16/2018	5/1/2019	-0.20%	5.63%	4.81%	3.37%	9.41%	N/A	4.15%
Standardized	High	4/16/2018	5/1/2019	-	-	-2.19%	1.14%	8.71%	N/A	3.59%
Invesco V.I. EQV International Equity Fund - Series II										
NonStandardized ²	High	9/19/2001	5/1/2015	-3.45%	0.79%	-4.08%	1.57%	7.04%	2.46%	2.07%
Standardized	High	9/19/2001	5/1/2015	-	-	-10.79%	-0.74%	6.27%	2.46%	2.07%
Janus Henderson VIT Global Research Portfolio – Service Shares										
NonStandardized ²	High	12/31/1999	5/1/2015	-5.30%	-1.86%	5.94%	8.44%	15.47%	8.05%	7.93%
Standardized	High	12/31/1999	5/1/2015	-	-	-1.06%	6.42%	14.91%	8.05%	7.93%
NYLI VP Pinestone International Equity – Service Class										
NonStandardized ²	High	6/2/2003	5/1/2015	-4.61%	0.51%	-3.32%	-4.06%	4.77%	2.84%	2.54%
Standardized	High	6/2/2003	5/1/2015	-	-	-10.09%	-6.35%	3.93%	2.84%	2.54%
MFS® International Intrinsic Value Portfolio – Service Class										
NonStandardized ²	High	8/24/2001	5/1/2017	0.33%	8.04%	6.93%	4.84%	8.35%	6.00%	6.17%
Standardized	High	8/24/2001	5/1/2017	-	-	-0.07%	2.67%	7.62%	6.00%	6.00%
MFS® VIT Research International - Service Class										
NonStandardized ²	High	8/24/2001	5/1/2022	-1.12%	4.40%	1.45%	1.99%	7.87%	3.45%	4.50%
Standardized	High	8/24/2001	5/1/2022	-	-	-5.55%	-0.31%	7.12%	3.45%	2.25%
Putnam VT International Value Fund - Class IB										
NonStandardized ²	High	1/2/1997	5/1/2024	2.28%	10.87%	10.30%	8.60%	14.25%	4.71%	11.92%
Standardized	High	1/2/1997	5/1/2024	-	-	3.30%	6.58%	13.66%	4.71%	4.92%
American Funds IS New World Fund - Class 4										
NonStandardized ²	Highest	12/14/2012	5/1/2015	-0.83%	1.23%	1.38%	1.38%	8.80%	4.42%	4.16%
Standardized	Highest	12/14/2012	5/1/2015	-	-	-5.62%	-0.94%	8.07%	4.42%	4.16%
Fidelity® VIP Emerging Markets – Service Class 2										
NonStandardized ²	Highest	1/23/2008	5/1/2018	3.35%	6.18%	11.92%	3.89%	9.21%	4.75%	3.56%
Standardized	Highest	1/23/2008	5/1/2018	-	-	4.92%	1.68%	8.50%	4.75%	3.21%
NYLI VP Candriam Emerging Markets Equity – Service Class7										
NonStandardized ²	Highest	2/17/2012	5/1/2015	0.13%	0.32%	7.23%	-3.66%	5.14%	0.96%	0.33%
Standardized	Highest	2/17/2012	5/1/2015	-	-	0.23%	-5.96%	4.31%	0.96%	0.33%
Sector										
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 ⁸										
NonStandardized ²	High	4/30/2013	5/1/2015	3.66%	8.35%	10.05%	-0.60%	14.86%	2.27%	1.63%
Standardized	High	4/30/2013	5/1/2015			3.05%	-2.98%	14.28%	2.27%	1.63%
NYLI VP Fidelity Institutional AM® Utilities – Service Class										
NonStandardized ²	High	2/17/2012	5/1/2015	-0.41%	2.08%	22.23%	7.23%	12.71%	6.32%	6.15%
Standardized	High	2/17/2012	5/1/2015	-	-	15.23%	5.16%	12.08%	6.32%	6.15%
NYLI VP CBRE Global Infrastructure — Service Class										
NonStandardized ²	High	5/1/2015	5/1/2015	1.31%	5.73%	12.69%	1.15%	7.91%	N/A	-2.67%
Standardized	High	5/1/2015	5/1/2015	-	-	5.69%	-1.19%	7.17%	N/A	-2.67%
NYLI VP Newton Technology Growth - Service Class										
NonStandardized ²	Highest	12/29/2000	2/10/2025	-9.50%	-9.81%	-2.36%	4.23%	14.02%	11.77%	-14.84%
Standardized	Highest	12/29/2000	2/10/2025	-	-	-9.19%	2.03%	13.42%	11.77%	-20.80%



New York Life Flexible Premium Variable Annuity III Performance Summary

As of March 31, 2025 for Policies Applied for Before 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 Year ⁴	3 Year ⁴	5 Year⁴	10 Year ⁴	Since Investment Division Inception
Fidelity® VIP Health Care — Service Class 2										
NonStandardized ²	Highest	7/18/2001	5/1/2019	-3.52%	-1.41%	-4.19%	-0.30%	6.02%	4.96%	6.40%
Standardized	Highest	7/18/2001	5/1/2019	-	-	-10.90%	-2.68%	5.21%	4.96%	5.89%
NYLI VP Natural Resources – Initial Class										
NonStandardized ²	Highest	2/17/2012	5/1/2015	-2.84%	-4.61%	-11.94%	-1.80%	23.60%	3.06%	2.19%
Standardized	Highest	2/17/2012	5/1/2015	-	-	-18.10%	-4.15%	23.17%	3.06%	2.19%
Principal VC Real Estate Securities Account - Class 2										
NonStandardized ²	Highest	5/1/1998	5/1/2024	-2.09%	3.17%	9.71%	-2.36%	8.50%	4.41%	18.41%
Standardized	Highest	5/1/1998	5/1/2024	-	-	2.71%	-4.69%	7.77%	4.41%	11.41%

Please read the important disclosures below regarding the product performance.



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

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

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.

Sales of this version of the New York Life Flexible Premium Variable Annuity III 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.



			Investment					Since
	Volatility/	Portfolio	Division		3	5	10	Investment
Investment Divisions ¹	Risk Level ³	Inception Date	Inception Date ¹	1 Year ⁴	ہ Year⁴	э Year⁴	10 Year⁴	Division Inception
Investment Grade Bond	NISK LEVEI	Date	Date	i cai	Icai	rear	Ieai	псерион
NYLI VP U.S. Government Money Market – Current 7-day yield is 4.07%6								
NonStandardized ²	Low	1/29/1993	5/1/2015	3.33%	2.64%	1.04%	0.22%	0.24%
Standardized	Low	1/29/1993	5/1/2015	-3.67%	0.38%	0.06%	0.22%	0.24%
PIMCO VIT Low Duration Portfolio - Advisor Class	1	0/04/00000	5/0/0010	4.470/	1.0.101	0.040/	0.000/	0.050/
NonStandardized ² Standardized	Low Low	3/31/2006 3/31/2006	5/2/2016 5/2/2016	4.17% -2.83%	1.34% -0.99%	-0.04% -1.06%	-0.09% -0.09%	0.05% -0.07%
PIMCO VIT Short-Term Portfolio - Advisor Class	LOW	0/01/2000	5/2/2010	2.0070	0.0070	1.0070	0.0370	0.0770
NonStandardized ²	Low	9/30/1999	5/1/2024	3.88%	3.17%	1.97%	0.98%	3.45%
Standardized	Low	9/30/1999	5/1/2024	-3.12%	0.93%	1.03%	0.98%	-3.55%
American Funds IS Capital World Bond Fund® - Class 4 NonStandardized ²	Moderate	10/4/2006	5/1/2024	0.68%	-3.07%	-2.78%	-1.31%	3.48%
Standardized	Moderate	10/4/2006	5/1/2024	-6.32%	-5.38%	-3.78%	-1.31%	-3.52%
American Funds IS The Bond Fund of America® - Class 4								
NonStandardized ²	Moderate	12/14/2012	5/1/2022	3.24%	-1.31%	-1.11%	0.18%	0.19%
Standardized	Moderate	12/14/2012	5/1/2022	-3.76%	-3.67%	-2.12%	0.18%	-2.26%
American Funds IS U.S. Government Securities Fund® - Class 4 NonStandardized ²	Moderate	12/2/1985	5/1/2024	3.63%	-1.96%	-2.21%	-0.32%	5.94%
Standardized	Moderate	12/2/1985	5/1/2024	-3.37%	-4.30%	-3.21%	-0.32%	-1.06%
Columbia Variable Portfolio — Intermediate Bond - Class 2								
NonStandardized ²	Moderate	5/3/2010	5/1/2022	4.48%	-1.67%	-0.30%	0.45%	0.12%
Standardized	Moderate	5/3/2010	5/1/2022	-2.52%	-4.02%	-1.32%	0.45%	-2.34%
NYLI VP Bond – Service Class	Moderate	6/2/2003	5/1/2015	3.37%	-1.37%	-1.58%	-0.20%	-0.12%
NonStandardized ² Standardized	Moderate	6/2/2003	5/1/2015	-3.63%	-3.73%	-1.58%	-0.20%	-0.12%
Fidelity® VIP Investment Grade Bond - Service Class 2	Woderate	0/2/2005	3/1/2013	-3.03 /8	-3.1378	-2.3378	-0.2078	-0.1278
NonStandardized ²	Moderate	8/15/2005	5/1/2022	3.56%	-0.74%	-0.62%	0.45%	0.82%
Standardized	Moderate	8/15/2005	5/1/2022	-3.44%	-3.11%	-1.63%	0.45%	-1.60%
Fidelity® VIP Bond Index – Service Class 2								
NonStandardized ²	Moderate	4/19/2018	11/23/2020	3.10%	-1.23%	-2.26%	N/A	-3.13%
Standardized	Moderate	4/19/2018	11/23/2020	-3.90%	-3.59%	-3.26%	N/A	-4.26%
NYLI VP MacKay U.S. Infrastructure Bond – Service Class								
NonStandardized ²	Moderate	6/2/2003	5/1/2015	3.12%	-0.99%	-2.15%	-0.77%	-0.78%
Standardized	Moderate	6/2/2003	5/1/2015	-3.88%	-3.35%	-3.15%	-0.77%	-0.78%
NYLI VP PIMCO Real Return – Service Class NonStandardized ²	Moderate	2/17/2012	5/1/2015	5.13%	-1.27%	1.20%	0.87%	0.89%
Standardized	Moderate	2/17/2012	5/1/2015	-1.87%	-3.63%	0.23%	0.87%	0.89%
PIMCO VIT Income Portfolio - Advisor Class	Moderate	2/11/2012	0/1/2010	1.0770	0.0070	0.2070	0.0170	0.0070
NonStandardized ²	Moderate	4/29/2016	5/1/2020	5.44%	2.75%	3.53%	N/A	3.01%
Standardized	Moderate	4/29/2016	5/1/2020	-1.56%	0.50%	2.65%	N/A	2.09%
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class								
NonStandardized ²	Moderate	5/1/2014	5/1/2015	2.89%	1.01%	0.42%	0.80%	0.95%
Standardized	Moderate	5/1/2014	5/1/2015	-4.11%	-1.33%	-0.58%	0.80%	0.95%
PIMCO VIT Total Return Portfolio - Advisor Class								
NonStandardized ²	Moderate	2/28/2006	5/1/2015	4.49%	-0.63%	-1.18%	0.19%	0.28%
Standardized Western Asset Core Plus VIT - Class II	Moderate	2/28/2006	5/1/2015	-2.51%	-3.01%	-2.19%	0.19%	0.28%
NonStandardized ²	Moderate	5/1/2015	5/1/2022	1.86%	-1.98%	-1.56%	-0.08%	-0.08%
Standardized	Moderate	5/1/2015	5/1/2022	-5.14%	-4.32%	-2.57%	-0.08%	-2.54%
Non-Investment Grade Bond								
BlackRock® High Yield V.I. Fund – Class III Shares								
NonStandardized ²	Moderate	2/15/2012	5/1/2015	5.30%	3.26%	5.68%	3.20%	3.12%
Standardized	Moderate	2/15/2012	5/1/2015	-1.70%	1.02%	4.86%	3.20%	3.12%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2 NonStandardized ²	Moderate	4/30/2012	5/1/2015	4.98%	1.76%	2.51%	1.32%	1.13%
Standardized	Moderate	4/30/2012	5/1/2015	-2.02%	-0.55%	1.59%	1.32%	1.13%
NYLI VP Floating Rate – Service Class								
NonStandardized ²	Moderate	5/1/2005	5/1/2015	4.32%	4.68%	5.93%	2.67%	2.62%
Standardized NYLI VP MacKay Convertible – Service Class	Moderate	5/1/2005	5/1/2015	-2.68%	2.50%	5.13%	2.67%	2.62%
NonStandardized ²	Moderate	6/2/2003	5/1/2015	2.93%	-0.06%	10.03%	6.35%	6.26%
Standardized	Moderate	6/2/2003	5/1/2015	-4.07%	-2.44%	9.34%	6.35%	6.26%



			Investment					Since
	Volotility/	Portfolio	Division			5	10	Investment Division
Investment Divisions ¹	Volatility/ Risk Level ³	Inception Date	Inception Date ¹	1 Year⁴	3 Year⁴	ວ Year⁴	10 Year ⁴	Inception
Non-Investment Grade Bond		Date	Duto	Tear	real	real	Tear	псерион
NYLI VP MacKay High Yield Corporate Bond – Service Class								
NonStandardized ²	Moderate	6/2/2003	5/1/2015	4.59%	3.12%	5.41%	3.44%	3.33%
Standardized	Moderate	6/2/2003	5/1/2015	-2.41%	0.88%	4.58%	3.44%	3.33%
NYLI VP MacKay Strategic Bond – Service Class								
NonStandardized ²	Moderate	5/1/2011	5/1/2015	6.36%	3.54%	3.84%	1.77%	1.72%
Standardized	Moderate	5/1/2011	5/1/2015	-0.64%	1.32%	2.96%	1.77%	1.72%
Alternatives								
DWS Alternative Asset Allocation VIP - Class B NonStandardized ²	Madaanta	5/49/2000	E/4/0040	F C00/	0.200/	C 440/	4 7 40/	0.50%
Standardized	Moderate Moderate	5/18/2009 5/18/2009	5/1/2016 5/1/2016	5.60% -1.40%	0.39% -1.98%	6.44% 5.65%	1.74% 1.74%	2.53% 2.43%
NYLI VP Hedge Multi-Strategy - Service Class	Woderate	3/18/2009	5/1/2010	-1.40%	-1.90%	5.05%	1.74%	2.43%
NonStandardized ²	Moderate	5/1/2013	5/1/2015	1.93%	1.54%	2.28%	-1.16%	-1.39%
Standardized	Moderate	5/1/2013	5/1/2015	-5.07%	-0.78%	1.35%	-1.16%	-1.39%
Asset Allocation								
American Funds IS Asset Allocation Fund - Class 4								
NonStandardized ²	Moderate	12/14/2012	5/1/2018	6.27%	4.67%	9.58%	6.42%	6.46%
Standardized	Moderate	12/14/2012	5/1/2018	-0.73%	2.50%	8.87%	6.42%	6.16%
BlackRock® Global Allocation V.I. Fund – Class III Shares								
NonStandardized ²	Moderate	11/8/2003	5/1/2015	2.05%	1.98%	7.13%	3.64%	3.45%
Standardized	Moderate	11/8/2003	5/1/2015	-4.95%	-0.32%	6.36%	3.64%	3.45%
Fidelity® VIP FundsManager® 60% — Service Class		0/00/0007	5/1/0010	0.400/	0.070/	0.000/	4.0400	5 470/
NonStandardized ²	Moderate	8/22/2007 8/22/2007	5/1/2019 5/1/2019	2.40% -4.60%	2.27% -0.02%	8.03%	4.81%	5.47% 4.95%
Standardized NYLI VP Balanced – Service Class	Moderate	8/22/2007	5/1/2019	-4.60%	-0.02%	7.29%	4.81%	4.95%
NonStandardized ²	Moderate	5/1/2005	5/1/2015	5.10%	2.79%	9.34%	4.29%	4.37%
Standardized	Moderate	5/1/2005	5/1/2015	-1.90%	0.53%	8.63%	4.29%	4.37%
NYLI VP Conservative Allocation – Service Class							,	
NonStandardized ²	Moderate	2/13/2006	5/1/2015	1.05%	0.69%	4.00%	2.35%	2.31%
Standardized	Moderate	2/13/2006	5/1/2015	-5.95%	-1.67%	3.13%	2.35%	2.31%
NYLI VP Income Builder – Service Class								
NonStandardized ²	Moderate	6/2/2003	5/1/2015	7.02%	2.98%	6.67%	3.77%	3.67%
Standardized	Moderate	6/2/2003	5/1/2015	0.02%	0.73%	5.89%	3.77%	3.67%
NYLI VP Janus Henderson Balanced – Service Class								
NonStandardized ²	Moderate	2/17/2012	5/1/2015	4.13%	3.67%	9.02%	6.65%	6.60%
Standardized NYLI VP Moderate Allocation–Service Class	Moderate	2/17/2012	5/1/2015	-2.87%	1.46%	8.30%	6.65%	6.60%
NonStandardized ²	Moderate	2/13/2006	5/1/2015	0.61%	1.38%	6.59%	3.49%	3.41%
Standardized	Moderate	2/13/2006	5/1/2015	-6.39%	-0.94%	5.80%	3.49%	3.41%
Franklin Templeton Conservative Model Portfolio - Class II	modorato	2,10,2000	0/11/2010	0.0070	0.0170	0.0070	0.1070	0.1170
NonStandardized ²	Moderate	5/1/2020	5/1/2020	3.83%	0.70%	N/A	N/A	1.79%
Standardized	Moderate	5/1/2020	5/1/2020	-3.17%	-1.66%	N/A	N/A	0.83%
Franklin Templeton Moderate Model Portfolio - Class II								
NonStandardized ²	Moderate	5/1/2020	5/1/2020	4.53%	2.71%	N/A	N/A	6.09%
Standardized	Moderate	5/1/2020	5/1/2020	-2.47%	0.45%	N/A	N/A	5.27%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II								
NonStandardized ²	Moderate	5/1/2020	5/1/2020	4.71%	3.73%	N/A	N/A	8.01%
Standardized	Moderate	5/1/2020	5/1/2020	-2.29%	1.51%	N/A	N/A	7.25%
Franklin Templeton Moderately Conservative Model Portfolio - Class II	Madaget	54 10000	514 100005	4.000/	4.000/	N1/A	NIZA	4.400/
NonStandardized ²	Moderate	5/1/2020	5/1/2020	4.63%	1.92%	N/A	N/A	4.42%
Standardized	Moderate	5/1/2020	5/1/2020	-2.37%	-0.38%	N/A	N/A	3.55%
Franklin Templeton Aggressive Model Portfolio - Class II NonStandardized ²	High	5/1/2020	5/1/2020	4.73%	4.79%	N/A	N/A	10.68%
Standardized	High	5/1/2020	5/1/2020	4.73%	4.79% 2.62%	N/A N/A	N/A N/A	9.98%
olandara.Eou		5/ 1/2020	0, 1, 2020	2.2.75	2.02.70			0.0070



			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception				10	Division
Investment Divisions ¹	Risk Level ^a	Date	Date ¹	Year⁴	Year ⁴	Year⁴	Year⁴	Inception
Asset Allocation								
NYLI VP Equity Allocation – Service Class								
NonStandardized ²	High	2/13/2006	5/1/2015	-1.38%	1.78%	11.42%	5.20%	5.06%
Standardized	High	2/13/2006	5/1/2015	-8.29%	-0.52%	10.76%	5.20%	5.06%
NYLI VP Growth Allocation–Service Class								
NonStandardized ²	High	2/13/2006	5/1/2015	-0.52%	1.93%	9.57%	4.54%	4.42%
Standardized	High	2/13/2006	5/1/2015	-7.49%	-0.37%	8.87%	4.54%	4.42%
Large Cap Equity								
AB VPS Growth & Income - Class B	11.1	0// // 000	5/4/0000	0.000/	5 000/	45.000/	0.000/	7 000/
NonStandardized ²	High	6/1/1999	5/1/2022	2.93%	5.90%	15.33%	8.03%	7.80%
Standardized	High	6/1/1999	5/1/2022	-4.07%	3.77%	14.76%	8.03%	5.68%
American Funds IS Washington Mutual Investors Fund - Class 4 NonStandardized ²	Link	12/14/2012	44/42/2047	7.73%	7.67%	40 500/	8.51%	8.81%
	High		11/13/2017			16.56%		
Standardized	High	12/14/2012	11/13/2017	0.73%	5.62%	16.01%	8.51%	8.65%
American Funds IS Growth Fund - Class 4 NonStandardized ²	High	12/14/2012	11/13/2017	6.89%	7.45%	18.47%	13.43%	13.88%
	-	12/14/2012	11/13/2017	-0.11%	5.39%	17.96%	13.43%	
Standardized BNY Mellon Sustainable US Equity - Service Shares	High	12/14/2012	11/13/2017	-0.1170	0.0870	17.30%	13.4376	13.76%
NonStandardized ²	High	12/31/2000	5/1/2022	1.82%	4.95%	14.07%	8.81%	8.62%
Standardized	High	12/31/2000	5/1/2022	-5.18%	2.78%	13.48%	8.81%	6.53%
ClearBridge Variable Appreciation Portfolio — Class II	riigii	12/31/2000	3/1/2022	-5.1078	2.7078	13.4078	0.0176	0.5578
NonStandardized ²	High	2/27/2015	5/1/2017	5.10%	7.36%	15.22%	9.78%	10.63%
Standardized	High	2/27/2015	5/1/2017	-1.90%	5.30%	14.65%	9.78%	10.50%
Fidelity® VIP Contrafund® – Service Class 2	riigii	2/2//2010	5/1/2011	1.5070	0.0070	14.0070	5.7070	10.0070
NonStandardized ²	High	1/12/2000	5/1/2015	6.42%	9.47%	17.05%	10.91%	10.86%
Standardized	High	1/12/2000	5/1/2015	-0.58%	7.49%	16.51%	10.91%	10.86%
Fidelity® VIP Equity-Income – Service Class 2		17122000	0/1/2010	0.0070	111070	10.0170	10.0170	10.0070
NonStandardized ²	High	1/12/2000	5/1/2015	7.43%	6.45%	14.60%	7.81%	7.60%
Standardized	High	1/12/2000	5/1/2015	0.43%	4.34%	14.02%	7.81%	7.60%
Fidelity® VIP Growth Opportunities – Service Class 2	9							
NonStandardized ²	High	1/12/2000	5/1/2015	5.99%	7.07%	17.93%	14.69%	14.60%
Standardized	High	1/12/2000	5/1/2015	-1.01%	4.99%	17.41%	14.69%	14.60%
NYLI VP Epoch U.S. Equity Yield – Service Class	ÿ							
NonStandardized ²	High	6/2/2003	5/1/2015	9.56%	7.01%	13.90%	6.51%	6.40%
Standardized	High	6/2/2003	5/1/2015	2.56%	4.93%	13.30%	6.51%	6.40%
NYLI VP Dimensional U.S. Equity - Service Class	-							
NonStandardized ²	High	6/2/2003	5/1/2015	5.39%	6.74%	15.66%	9.09%	9.04%
Standardized	High	6/2/2003	5/1/2015	-1.61%	4.66%	15.09%	9.09%	9.04%
NYLI VP Wellington Growth – Service Class7								
NonStandardized ²	High	6/2/2003	5/1/2015	0.37%	4.69%	13.53%	8.89%	8.78%
Standardized	High	6/2/2003	5/1/2015	-6.63%	2.51%	12.92%	8.89%	8.78%
NYLI VP S&P 500 Index5 – Service Class								
NonStandardized ²	High	6/2/2003	5/1/2015	6.37%	7.20%	16.56%	10.52%	10.41%
Standardized	High	6/2/2003	5/1/2015	-0.63%	5.13%	16.02%	10.52%	10.41%
NYLI VP Winslow Large Cap Growth – Service Class								
NonStandardized ²	High	6/2/2003	5/1/2015	3.44%	8.64%	16.14%	12.14%	12.20%
Standardized	High	6/2/2003	5/1/2015	-3.56%	6.62%	15.59%	12.14%	12.20%
NYLI VP American Century Sustainable Equity – Service Class								
NonStandardized ²	High	2/17/2012	5/1/2015	-1.46%	5.86%	15.87%	7.46%	7.27%
Standardized	High	2/17/2012	5/1/2015	-8.36%	3.73%	15.31%	7.46%	7.27%
NYLI VP MFS® Investors Trust - Service Class								
NonStandardized ²	High	5/1/2000	2/10/2025	3.57%	5.63%	14.16%	8.91%	-5.25%
Standardized	High	5/1/2000	2/10/2025	-3.43%	3.50%	13.57%	8.91%	-11.88%



			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception	1			10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year ⁴	Year⁴	Year ⁴	Year⁴	Inception
Large Cap Equity								
NYLI VP MFS® Research - Service Class								
NonStandardized ²	High	5/1/2000	2/10/2025	0.78%	5.25%	13.48%	9.12%	-8.09%
Standardized	High	5/1/2000	2/10/2025	-6.22%	3.10%	12.87%	9.12%	-14.53%
Voya Growth and Income Portfolio - Class S								
NonStandardized ²	High	12/31/1979	5/1/2024	4.71%	8.06%	18.22%	10.20%	10.02%
Standardized	High	12/31/1979	5/1/2024	-2.29%	6.02%	17.70%	10.20%	3.02%
Small/Mid Cap Equity								
Fidelity® VIP Mid Cap – Service Class 2	High	1/12/2000	5/1/2015	-4.24%	2.96%	15.98%	6.18%	6.29%
NonStandardized ²	High	1/12/2000	5/1/2015	-4.24%	2.96%	15.98%	6.18%	6.29%
Standardized Janus Henderson VIT Enterprise Portfolio – Service Shares	Tilgit	1/12/2000	3/1/2013	-10.3378	0.7178	13.4278	0.1076	0.2378
NonStandardized ²	High	12/31/1999	11/13/2017	0.47%	4.06%	13.42%	9.41%	8.96%
Standardized	High	12/31/1999	11/13/2017	-6.53%	1.86%	12.81%	9.41%	8.80%
NYLI VP Schroders Mid Cap Opportunities - Service Class	riigii	12/01/1000	11/10/2017	0.0070	1.0070	12.0170	5.4170	0.0070
NonStandardized ²	High	6/2/2003	5/1/2015	-4.55%	-0.84%	10.45%	3.64%	3.77%
Standardized	High	6/2/2003	5/1/2015	-11.23%	-3.21%	9.77%	3.64%	3.77%
MFS® Mid Cap Value Portfolio - Service Class								
NonStandardized ²	High	3/7/2008	5/1/2020	0.08%	3.64%	15.68%	6.67%	13.94%
Standardized	High	3/7/2008	5/1/2020	-6.92%	1.42%	15.12%	6.67%	13.33%
Neuberger Berman AMT Mid-Cap Growth – Class S								
NonStandardized ²	High	2/18/2003	5/1/2015	-3.31%	1.21%	11.15%	6.97%	7.09%
Standardized	High	2/18/2003	5/1/2015	-10.08%	-1.12%	10.48%	6.97%	7.09%
Invesco V.I. Main Street Small Cap Fund - Series II	-							
NonStandardized ²	Highest	7/16/2001	5/1/2020	-2.38%	2.15%	15.61%	6.29%	13.32%
Standardized	Highest	7/16/2001	5/1/2020	-9.21%	-0.14%	15.05%	6.29%	12.69%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2								
NonStandardized ²	Highest	6/1/2000	5/1/2015	-4.84%	2.82%	17.72%	6.37%	6.56%
Standardized	Highest	6/1/2000	5/1/2015	-11.50%	0.56%	17.20%	6.37%	6.56%
Fidelity® VIP Extended Market Index Portfolio - Service Class 2								
NonStandardized ²	Highest	4/17/2018	5/1/2024	-4.10%	0.42%	13.90%	N/A	2.96%
Standardized	Highest	4/17/2018	5/1/2024	-10.82%	-1.95%	13.30%	N/A	-4.04%
Macquarie VIP Small Cap Value Series - Service Class								
NonStandardized ²	Highest	5/1/2000	11/13/2017	-2.12%	-0.04%	14.41%	4.98%	3.82%
Standardized	Highest	5/1/2000	11/13/2017	-8.97%	-2.43%	13.82%	4.98%	3.60%
NYLI VP Wellington Small Cap - Service Class								
NonStandardized ²	Highest	5/1/2016	5/1/2016	-3.13%	-1.66%	11.32%	N/A	4.18%
Standardized	Highest	5/1/2016	5/1/2016	-9.91%	-4.01%	10.66%	N/A	4.09%
NYLI VP Small Cap Growth – Service Class	Llinkent	0/47/0040	E/4/2045	C 450/	0.000/	0.700/	E 400/	E 440/
NonStandardized ²	Highest	2/17/2012	5/1/2015	-6.15%	-2.86%	9.73%	5.10%	5.41%
Standardized International/Global Equity	Highest	2/17/2012	5/1/2015	-12.72%	-5.18%	9.03%	5.10%	5.41%
International/Global Equity American Funds IS Global Small Cap Fund [®] – Class 4								
American Funds IS Global Small Cap Fund – Class 4 NonStandardized ²	High	12/14/2012	5/1/2015	-7.90%	-4.38%	5.98%	2.95%	2.69%
Standardized	High	12/14/2012	5/1/2015	-14.35%	-4.38% -6.67%	5.98% 5.17%	2.95%	2.69%
Fidelity [®] VIP International Index — Service Class 2			0, 1,2010	1 1.00 /0	0.01 /0	0	2.0070	2.0070
NonStandardized ²	High	4/16/2018	5/1/2019	4.81%	3.37%	9.41%	N/A	4.15%
Standardized	High	4/16/2018	5/1/2019	-2.19%	1.14%	8.71%	N/A	3.59%
Invesco V.I. EQV International Equity Fund - Series II	2	".io,2010	0, 1,2010					
NonStandardized ²	High	9/19/2001	5/1/2015	-4.08%	1.57%	7.04%	2.46%	2.07%
Standardized	High	9/19/2001	5/1/2015	-10.79%	-0.74%	6.27%	2.46%	2.07%
Janus Henderson VIT Global Research Portfolio – Service Shares	-			İ				
NonStandardized ²	High	12/31/1999	5/1/2015	5.94%	8.44%	15.47%	8.05%	7.93%
Standardized	High	12/31/1999	5/1/2015	-1.06%	6.42%	14.91%	8.05%	7.93%
NYLI VP Pinestone International Equity – Service Class								
NonStandardized ²	High	6/2/2003	5/1/2015	-3.32%	-4.06%	4.77%	2.84%	2.54%
Standardized	High	6/2/2003	5/1/2015	-10.09%	-6.35%	3.93%	2.84%	2.54%
MFS® International Intrinsic Value Portfolio – Service Class								
NonStandardized ²	High	8/24/2001	5/1/2017	6.93%	4.84%	8.35%	6.00%	6.17%
Standardized	High	8/24/2001	5/1/2017	-0.07%	2.67%	7.62%	6.00%	6.00%



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

			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception		3		10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year⁴	Year⁴	Year ⁴	Year⁴	Inception
International/Global Equity								
MFS® VIT Research International - Service Class	1.8.1	0/04/0004	E 14 100000	4 450/	4.000/	7.070/	0.450/	1.500/
NonStandardized ²	High	8/24/2001	5/1/2022	1.45%	1.99%	7.87%	3.45%	4.50%
Standardized	High	8/24/2001	5/1/2022	-5.55%	-0.31%	7.12%	3.45%	2.25%
Putnam VT International Value Fund - Class IB								
NonStandardized ²	High	1/2/1997	5/1/2024	10.30%	8.60%	14.25%	4.71%	11.92%
Standardized	High	1/2/1997	5/1/2024	3.30%	6.58%	13.66%	4.71%	4.92%
American Funds IS New World Fund - Class 4								
NonStandardized ²	Highest	12/14/2012	5/1/2015	1.38%	1.38%	8.80%	4.42%	4.16%
Standardized	Highest	12/14/2012	5/1/2015	-5.62%	-0.94%	8.07%	4.42%	4.16%
Fidelity® VIP Emerging Markets – Service Class 2								
NonStandardized ²	Highest	1/23/2008	5/1/2018	11.92%	3.89%	9.21%	4.75%	3.56%
Standardized	Highest	1/23/2008	5/1/2018	4.92%	1.68%	8.50%	4.75%	3.21%
NYLI VP Candriam Emerging Markets Equity – Service Class7								
NonStandardized ²	Highest	2/17/2012	5/1/2015	7.23%	-3.66%	5.14%	0.96%	0.33%
Standardized	Highest	2/17/2012	5/1/2015	0.23%	-5.96%	4.31%	0.96%	0.33%
Sector								
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 ⁸								
NonStandardized ²	High	4/30/2013	5/1/2015	10.05%	-0.60%	14.86%	2.27%	1.63%
Standardized	High	4/30/2013	5/1/2015	3.05%	-2.98%	14.28%	2.27%	1.63%
NYLI VP Fidelity Institutional AM® Utilities – Service Class								
NonStandardized ²	High	2/17/2012	5/1/2015	22.23%	7.23%	12.71%	6.32%	6.15%
Standardized	High	2/17/2012	5/1/2015	15.23%	5.16%	12.08%	6.32%	6.15%
NYLI VP CBRE Global Infrastructure — Service Class								
NonStandardized ²	High	5/1/2015	5/1/2015	12.69%	1.15%	7.91%	N/A	-2.67%
Standardized	High	5/1/2015	5/1/2015	5.69%	-1.19%	7.17%	N/A	-2.67%
NYLI VP Newton Technology Growth - Service Class								
NonStandardized ²	Highest	12/29/2000	2/10/2025	-2.36%	4.23%	14.02%	11.77%	-14.84%
Standardized	Highest	12/29/2000	2/10/2025	-9.19%	2.03%	13.42%	11.77%	-20.80%
Fidelity [®] VIP Health Care — Service Class 2								
NonStandardized ²	Highest	7/18/2001	5/1/2019	-4.19%	-0.30%	6.02%	4.96%	6.40%
Standardized	Highest	7/18/2001	5/1/2019	-10.90%	-2.68%	5.21%	4.96%	5.89%
NYLI VP Natural Resources – Initial Class								
NonStandardized ²	Highest	2/17/2012	5/1/2015	-11.94%	-1.80%	23.60%	3.06%	2.19%
Standardized	Highest	2/17/2012	5/1/2015	-18.10%	-4.15%	23.17%	3.06%	2.19%
Principal VC Real Estate Securities Account - Class 2								
NonStandardized ²	Highest	5/1/1998	5/1/2024	9.71%	-2.36%	8.50%	4.41%	18.41%
Standardized	Highest	5/1/1998	5/1/2024	2.71%	-4.69%	7.77%	4.41%	11.41%

Please read the important disclosures below regarding the product performance.



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

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

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.

Sales of this version of the New York Life Flexible Premium Variable Annuity III 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.