

As of May 31, 2025

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

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

All performance reflects the percentage change for the period shown, with capital gains and dividends reinvested and includes an annualized Mortality and Expense Risk and Administrative Costs Charge of 1.40% and Fund Company Expenses. An annual policy service charge of \$30 is not included, but will be deducted each year from the policy's Accumulation Value on the policy anniversary and upon surrender if on that date the Accumulation Value is less than \$20,000. The performance shown, therefore, would be slightly lower if your policy's Accumulation Value is less than \$20,000. Charges for any optional riders, if reflected, would reduce the performance shown.

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

Standardized Performance ("Assuming Surrender") reflects the maximum Surrender Charge under the policy. The maximum Surrender Charge for each premium payment is 7%, declining to 1% by the 9th year after that premium payment has been in the policy, with no surrender charge thereafter.

Withdrawals and surrenders may be taxable transactions, and prior to age 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 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 is 000-190.

			Investment		Year to					Since
	Maladillad	Portfolio	Division	Month to					40	Investment
and the second s	Volatility/	Inception	Inception	Date	(Updated				10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>		Monthly)	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Investment Grade Bond										
NYLI VP U.S. Government Money Market – Current 7-day yield is 4.06%8										
NonStandardized <sup>2</sup>	Low	1/29/1993	5/1/2015	0.23%	1.11%	3.12%	2.81%	1.12%	0.24%	0.82%
Standardized PIMCO VIT Low Duration Portfolio - Advisor Class	Low	1/29/1993	5/1/2015	-	-	-3.88%	0.56%	0.15%	0.24%	0.82%
NonStandardized <sup>2</sup>	Low	3/31/2006	5/2/2016	-0.30%	1.55%	4.23%	1.55%	-0.32%	-0.10%	0.02%
Standardized	Low	3/31/2006	5/2/2016	-0.30%	1.55%	-2.77%	-0.76%	-0.32%	-0.10%	0.02%
PIMCO VIT Short-Term Portfolio - Advisor Class	LOW	3/31/2000	3/2/2010			2.1170	0.7070	1.0470	0.1070	0.0270
NonStandardized <sup>2</sup>	Low	9/30/1999	5/1/2024	0.47%	1.18%	3.52%	3.37%	1.55%	0.95%	3.56%
Standardized	Low	9/30/1999	5/1/2024	-	-	-3.48%	1.14%	0.59%	0.95%	-2.91%
American Funds IS Capital World Bond Fund® - Class 4										
NonStandardized <sup>2</sup>	Moderate	10/4/2006	5/1/2024	-0.42%	5.26%	4.75%	-0.53%	-2.99%	-1.00%	5.51%
Standardized	Moderate	10/4/2006	5/1/2024	-	-	-2.25%	-2.91%	-3.98%	-1.00%	-0.96%
American Funds IS The Bond Fund of America® - Class 4										
NonStandardized <sup>2</sup>	Moderate	12/14/2012	5/1/2022	-0.97%	1.73%	3.77%	-0.41%	-1.90%	0.16%	-0.08%
Standardized	Moderate	12/14/2012	5/1/2022		-	-3.23%	-2.79%	-2.90%	0.16%	-2.07%
American Funds IS U.S. Government Securities Fund® - Class 4										
NonStandardized <sup>2</sup>	Moderate	12/2/1985 12/2/1985	5/1/2024 5/1/2024	-1.33%	2.59%	4.45% -2.55%	-1.14% -3.50%	-2.44% -3.44%	-0.36%	5.12% -1.35%
Standardized Standardized	Moderate	12/2/1985	5/1/2024	-	-	-2.55%	-3.50%	-3.44%	-0.36%	-1.35%
Columbia Variable Portfolio — Intermediate Bond - Class 2	Moderate	5/3/2010	5/1/2022	-0.81%	3.26%	6.05%	-0.08%	-1.44%	0.50%	0.14%
NonStandardized <sup>2</sup> Standardized	Moderate	5/3/2010	5/1/2022	-0.01%	3.20%	-0.95%	-2.46%	-1.44%	0.50%	-1.85%
NYLI VP Bond – Service Class	Woderate	3/3/2010	3/1/2022			-0.5576	-2.4076	-2.40/0	0.3076	-1.0076
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2015	-0.78%	1.37%	3.49%	-0.23%	-2.46%	-0.24%	1.37%
Standardized	Moderate	6/2/2003	5/1/2015	-0.7676	1.37 /6	-3.51%	-2.61%	-3.46%	-0.24%	1.37%
Fidelity® VIP Investment Grade Bond - Service Class 2	Woderate	0/2/2003	3/1/2013	-	-	-3.3176	-2.0176	-3.40 /6	-0.2476	1.37 /6
NonStandardized <sup>2</sup>	Moderate	8/15/2005	5/1/2022	-0.76%	1.89%	3.92%	0.29%	-1.56%	0.42%	0.53%
	Moderate	8/15/2005	5/1/2022	-0.7076	1.0370	-3.08%	-2.09%	-2.56%	0.42%	-1.43%
Standardized Fidelity® VIP Bond Index – Service Class 2	Woderate	6/15/2005	5/1/2022	-		-3.00%	-2.09%	-2.30%	0.4276	-1.43%
NonStandardized <sup>2</sup>	Moderate	4/19/2018	11/23/2020	-0.84%	1.73%	3.61%	-0.27%	-2.74%	N/A	-3.18%
									N/A N/A	-3.18% -4.27%
Standardized	Moderate	4/19/2018	11/23/2020	-	•	-3.39%	-2.66%	-3.73%	N/A	-4.27%
NYLI VP MacKay U.S. Infrastructure Bond – Service Class		0/0/0000	5/4/0045	0.7700/	0.000/	4.000/	0.4407	0.050/	0.040/	0.000/
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2015	-0.76%	2.30%	4.23%	-0.44%	-2.35%	-0.81%	0.69%
Standardized	Moderate	6/2/2003	5/1/2015	-	-	-2.77%	-2.82%	-3.35%	-0.81%	0.69%
NYLI VP PIMCO Real Return – Service Class										
NonStandardized <sup>2</sup>	Moderate	2/17/2012	5/1/2015	-0.59%	3.50%	4.45%	-0.44%	0.33%	0.82%	0.23%
Standardized	Moderate	2/17/2012	5/1/2015	-	-	-2.55%	-2.82%	-0.68%	0.82%	0.23%
PIMCO VIT Income Portfolio - Advisor Class										
NonStandardized <sup>2</sup>	Moderate	4/29/2016	5/1/2020	0.03%	2.62%	5.41%	3.65%	2.28%	N/A	2.85%
Standardized	Moderate	4/29/2016	5/1/2020	-	-	-1.59%	1.44%	1.35%	N/A	2.14%





			Investment		Year to					Since
		Portfolio	Division	Month to	Date					Investment
	Volatility/	Inception	Inception	Date	(Updated				10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>		Monthly)	Year <sup>4</sup>	Year⁴	Year <sup>4</sup>	Year <sup>4</sup>	Inception
Investment Grade Bond					,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,					
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class										
NonStandardized <sup>2</sup>	Moderate	5/1/2014	5/1/2015	-0.14%	0.47%	4.33%	2.29%	-0.04%	1.09%	1.50%
Standardized	Moderate	5/1/2014	5/1/2015	-	-	-2.67%	0.01%	-1.06%	1.09%	1.50%
PIMCO VIT Total Return Portfolio - Advisor Class	modorato	0, 1,2011	0/ 1/2010			2.01 /0	0.0170	1.0070	1.0070	1.0070
NonStandardized <sup>2</sup>	Moderate	2/28/2006	5/1/2015	-0.84%	2.09%	4.33%	0.34%	-1.94%	0.17%	0.33%
Standardized	Moderate	2/28/2006	5/1/2015	0.0470	-	-2.67%	-2.04%	-2.94%	0.17%	0.33%
Western Asset Core Plus VIT - Class II	Woderate	2/20/2000	3/1/2013			2.01 /0	2.0470	2.5470	0.1770	0.0070
NonStandardized <sup>2</sup>	Moderate	5/1/2015	5/1/2022	-0.54%	2.29%	2.86%	-0.69%	-2.76%	-0.20%	-0.27%
Standardized	Moderate	5/1/2015	5/1/2022	-0.54%	2.29%	-4.14%	-3.06%	-2.76%	-0.20%	-0.27%
	Moderate	5/1/2015	5/1/2022	-	-	-4.14%	-3.00%	-3.76%	-0.20%	-2.23%
Non-Investment Grade Bond BlackRock® High Yield V.I. Fund – Class III Shares										
*_	Madarata	2/15/2012	5/1/2015	4 6 4 9 /	2.17%	7.03%	5.20%	4.12%	3.20%	3.01%
NonStandardized <sup>2</sup> Standardized	Moderate Moderate	2/15/2012	5/1/2015	1.64%	2.17%	0.03%	3.05%	3.26%	3.20%	3.01%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2	iviouerate	2/10/2012	3/1/2013	<u> </u>		0.03%	3.00%	3.20%	3.20%	3.01%
NonStandardized <sup>2</sup>	Moderate	4/30/2012	5/1/2015	0.89%	2.00%	5.60%	3.67%	0.76%	1.14%	1.09%
Standardized	Moderate	4/30/2012	5/1/2015	-	-	-1.40%	1.45%	-0.23%	1.14%	1.09%
NYLI VP Floating Rate – Service Class								0.20,0		
NonStandardized <sup>2</sup>	Moderate	5/1/2005	5/1/2015	1.44%	0.96%	4.40%	5.98%	4.56%	2.67%	2.44%
Standardized	Moderate	5/1/2005	5/1/2015	-	-	-2.60%	3.86%	3.71%	2.67%	2.44%
NYLI VP MacKay Convertible – Service Class										
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2015	4.02%	2.08%	7.78%	3.34%	7.21%	6.52%	6.65%
Standardized	Moderate	6/2/2003	5/1/2015	-	-	0.78%	1.10%	6.44%	6.52%	6.65%
NYLI VP MacKay High Yield Corporate Bond – Service Class										
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2015	1.24%	1.37%	5.27%	4.27%	3.89%	3.29%	4.97%
Standardized	Moderate	6/2/2003	5/1/2015	-	-	-1.73%	2.08%	3.02%	3.29%	4.97%
NYLI VP MacKay Strategic Bond – Service Class										
NonStandardized <sup>2</sup>	Moderate	5/1/2011	5/1/2015	0.39%	2.79%	6.83%	4.55%	2.81%	1.71%	2.14%
Standardized	Moderate	5/1/2011	5/1/2015	-	-	-0.17%	2.37%	1.90%	1.71%	2.14%
Alternatives										
DWS Alternative Asset Allocation VIP - Class B										
NonStandardized <sup>2</sup>	Moderate	5/18/2009	5/2/2016	0.82%	3.09%	5.10%	1.34%	5.11%	1.72%	2.46%
Standardized	Moderate	5/18/2009	5/2/2016	-	-	-1.90%	-0.99%	4.28%	1.72%	2.46%
NYLI VP Hedge Multi-Strategy - Service Class		0,10,200								
NonStandardized <sup>2</sup>	Moderate	5/1/2013	5/1/2015	1.68%	0.48%	3.48%	3.40%	1.54%	-1.12%	-1.31%
Standardized	Moderate	5/1/2013	5/1/2015	-	-	-3.52%	1.17%	0.59%	-1.12%	-1.31%
Asset Allocation	modorato	0/1/2010	0/1/2010			0.0270	11170	0.0070	111270	1.0170
American Funds IS Asset Allocation Fund - Class 4										
NonStandardized <sup>2</sup>	Moderate	12/14/2012	5/1/2018	3.92%	2.87%	11.32%	7.95%	7.91%	6.59%	6.85%
Standardized	Moderate	12/14/2012	5/1/2018	3.3276	2.07 /6	4.32%	5.90%	7.16%	6.59%	6.66%
BlackRock® Global Allocation V.I. Fund – Class III Shares	Wiodelate	12/14/2012	3/1/2010			4.02.70	3.3070	7.1070	0.0070	0.0070
	Madanta	11/18/2003	5/1/2015	3.97%	5.91%	9.06%	5.70%	5.93%	4.02%	3.84%
NonStandardized <sup>2</sup>	Moderate Moderate	11/18/2003	5/1/2015	3.97%	5.91%	2.06%	3.57%	5.93%	4.02%	3.84%
Standardized	wouerate	11/10/2003	3/1/2013	<del>-</del> -		2.00%	3.3776	3.13%	4.0270	3.04%
Fidelity® VIP FundsManager® 60% — Service Class	Mode	9/22/2007	E/1/2010	2.469/	2 929/	6 969/	E 740/	6 220/	E 020/	E 039/
NonStandardized <sup>2</sup>	Moderate	8/22/2007	5/1/2019	3.46%	2.83%	6.86%	5.74%	6.33%	5.02%	5.92%
Standardized	Moderate	8/22/2007	5/1/2019	-	-	-0.14%	3.61%	5.53%	5.02%	5.55%
NYLI VP Balanced – Service Class		E (4 (000E	E440045	4 040/	4 700/	F 750/	0.000/	0.070/	4.000/	4.000/
NonStandardized <sup>2</sup>	Moderate	5/1/2005	5/1/2015	1.61%	1.72%	5.75%	3.29%	6.97%	4.22%	4.80%
Standardized	Moderate	5/1/2005	5/1/2015	-	-	-1.25%	1.06%	6.20%	4.22%	4.80%
NYLI VP Conservative Allocation – Service Class				l						
NonStandardized <sup>2</sup>	Moderate	2/13/2006	5/1/2015	2.05%	0.76%	3.89%	2.96%	2.79%	2.46%	N/A
Standardized	Moderate	2/13/2006	5/1/2015	-	-	-3.11%	0.71%	1.88%	2.46%	N/A





			Investment		Year to					Since
		Portfolio	Division	Month to	Date					Investment
	Volatility/	Inception	Inception	Date	(Updated				10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>		Monthly)	Year <sup>4</sup>	Year <sup>4</sup>	Year⁴	Year⁴	Inception
Asset Allocation										
NYLI VP Income Builder – Service Class										
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2015	2.78%	4.73%	10.06%	5.45%	5.47%	3.88%	4.85%
Standardized	Moderate	6/2/2003	5/1/2015	-	=	3.06%	3.31%	4.65%	3.88%	4.85%
NYLI VP Janus Henderson Balanced – Initial Class7										
NonStandardized <sup>2</sup>	Moderate	2/17/2012	2/17/2012	4.58%	2.67%	9.89%	8.28%	8.12%	7.28%	7.85%
Standardized	Moderate	2/17/2012	2/17/2012	-	-	2.89%	6.25%	7.38%	7.28%	7.85%
NYLI VP Janus Henderson Balanced – Service Class										
NonStandardized <sup>2</sup>	Moderate	2/17/2012	5/1/2015	4.56%	2.56%	9.61%	8.01%	7.85%	7.02%	7.58%
Standardized	Moderate	2/17/2012	5/1/2015	-	-	2.61%	5.97%	7.10%	7.02%	7.58%
NYLI VP Moderate Allocation–Service Class										
NonStandardized <sup>2</sup>	Moderate	2/13/2006	5/1/2015	3.07%	0.88%	4.63%	4.41%	5.00%	3.65%	N/A
Standardized	Moderate	2/13/2006	5/1/2015	-	-	-2.37%	2.22%	4.16%	3.65%	N/A
Franklin Templeton Conservative Model Portfolio - Class II										
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	0.68%	1.84%	5.58%	2.46%	1.45%	N/A	1.88%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	-1.42%	0.19%	0.49%	N/A	1.14%
Franklin Templeton Moderate Model Portfolio - Class II					0.0:-:	7.55				
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	2.93%	2.21%	7.58%	5.79%	5.77%	N/A	6.45%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	0.58%	3.66%	4.96%	N/A	5.83%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II										
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	4.06%	2.46%	8.72%	7.38%	7.61%	N/A	8.51%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	1.72%	5.31%	6.85%	N/A	7.94%
Franklin Templeton Moderately Conservative Model Portfolio - Class II				4.000/	0.400/	0.700/	4.000/	4.000/		4.000/
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	1.98%	2.13%	6.78%	4.26%	4.03%	N/A	4.62%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	-0.22%	2.07%	3.16%	N/A	3.96%
Franklin Templeton Aggressive Model Portfolio - Class II		E (4 (0000	E (4 (0000	E 0.40/	0.000/	0.500/	0.400/	40.000/		44.000/
NonStandardized <sup>2</sup>	High	5/1/2020	5/1/2020	5.34%	2.33%	9.59%	9.19%	10.28%	N/A	11.32%
Standardized	High	5/1/2020	5/1/2020	-	-	2.59%	7.19%	9.60%	N/A	10.81%
NYLI VP Equity Allocation – Service Class		0/40/0000	5/1/2015	5.04%	0.43%	4.47%	6.17%	9.00%	5.45%	N/A
NonStandardized <sup>2</sup>	High	2/13/2006 2/13/2006	5/1/2015 5/1/2015	5.04%	0.43%	4.47% -2.53%	4.06%	9.00% 8.28%	5.45% 5.45%	N/A N/A
Standardized	High	2/13/2006	5/1/2015	-		-2.53%	4.06%	8.28%	5.45%	N/A
NYLI VP Growth Allocation–Service Class	High	2/13/2006	5/1/2015	4.06%	0.39%	4.34%	5.53%	7.51%	4.73%	N/A
NonStandardized <sup>2</sup>	•			4.06%	0.39%					
Standardized	High	2/13/2006	5/1/2015	-		-2.66%	3.40%	6.75%	4.73%	N/A
Large Cap Equity										
AB VPS Growth & Income - Class B	Lliah	6/1/1999	5/1/2022	2.69%	0.17%	3.11%	6.42%	11.68%	7.76%	6.89%
NonStandardized <sup>2</sup>	High High	6/1/1999	5/1/2022	2.69%	0.17%	3.11% -3.89%	6.42% 4.32%	11.68%	7.76% 7.76%	6.89% 5.16%
Standardized American Funds IS Washington Mutual Investors Fund - Class 4	nign	0/1/1999	5/1/2022	-	-	-3.89%	4.32%	11.03%	1.10%	5.10%
American Funds is Washington Mutual Investors Fund - Class 4  NonStandardized <sup>2</sup>	High	12/14/2012	11/13/2017	5.13%	3.75%	12.98%	10.62%	13.45%	8.63%	9.09%
	High	12/14/2012	11/13/2017	5.13%	3.13%	5.98%	8.68%	13.45%	8.63%	9.09% 8.94%
Standardized American Funds IS Growth Fund - Class 4	підп	12/14/2012	11/13/2017	<u> </u>	-	3.90%	0.00%	12.0470	0.03%	0.9476
American Funds is Growth Fund - Class 4 NonStandardized <sup>2</sup>	High	12/14/2012	11/13/2017	8.80%	2.55%	19.94%	17.21%	16.10%	14.20%	15.06%
NonStandardized Standardized	High	12/14/2012	11/13/2017	0.00%	2.00%	12.94%	17.21%	15.54%	14.20%	14.96%
BNY Mellon Sustainable US Equity - Service Shares	riigir	.2/17/2012	. 17 10/2017			.2.5770	10.70/0	10.0770	17.20/0	17.5076
NonStandardized <sup>2</sup>	High	12/31/2000	5/1/2022	8.32%	0.33%	8.24%	11.12%	12.12%	9.51%	10.90%
Standardized	High	12/31/2000	5/1/2022	0.32 /6	0.55%	1.24%	9.20%	11.48%	9.51%	9.31%
ClearBridge Variable Appreciation Portfolio — Class II	riigir	.2/01/2000	3/1/2022			1.2770	3.2070	11.70/0	3.0170	3.5170
NonStandardized <sup>2</sup>	High	2/28/2015	5/1/2017	5.49%	1.59%	10.61%	11.55%	13.07%	10.14%	11.05%
Standardized	High	2/28/2015	5/1/2017	0.4070	1.5976	3.61%	9.64%	12.45%	10.14%	10.99%
Standardized Fidelity® VIP Contrafund® – Service Class 2	riigii	2/20/2013	3/1/2017	<u> </u>		3.0170	3.0470	12.40/0	10.1470	10.33 /6
NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2015	7.98%	2.83%	13.91%	17.77%	14.69%	11.62%	10.07%
Nonstandardized Standardized	High	1/12/2000	5/1/2015	1.30%	2.03%	6.91%	16.06%	14.09%	11.62%	10.07%
Statioardized	riigii	1/12/2000	3/1/2013		-	0.3170	10.0076	14.11/0	11.02/0	10.07 /6



			Investment		Year to					Since
		Portfolio	Division	Month to	Date					Investment
	Volatility/	Inception	Inception	Date	(Updated		3	5	10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>		Monthly)	Year⁴	Year⁴	Year <sup>4</sup>	Year <sup>4</sup>	Inception
Large Cap Equity		2010			,,					шоорион
Fidelity® VIP Equity-Income – Service Class 2										
NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2015	3.63%	4.36%	8.20%	8.07%	12.15%	7.66%	6.75%
Standardized	High	1/12/2000	5/1/2015	-	-	1.20%	6.03%	11.51%	7.66%	6.75%
Fidelity® VIP Growth Opportunities – Service Class 2	g	1712/2000	0, 1,2010			1.2070	0.0070	11.0170	7.0070	0.7070
NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2015	11.06%	-0.83%	16.05%	18.38%	14.27%	15.58%	15.74%
Standardized	High	1/12/2000	5/1/2015	-	-	9.05%	16.69%	13.68%	15.58%	15.74%
NYLI VP Epoch U.S. Equity Yield – Service Class										
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	3.37%	2.05%	9.88%	7.72%	11.17%	6.25%	6.63%
Standardized	High	6/2/2003	5/1/2015	-	-	2.88%	5.67%	10.51%	6.25%	6.63%
NYLI VP Dimensional U.S. Equity - Service Class										
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	5.70%	1.13%	9.81%	11.52%	12.68%	9.37%	8.18%
Standardized	High	6/2/2003	5/1/2015	-	-	2.81%	9.62%	12.05%	9.37%	8.18%
NYLI VP Wellington Growth – Service Class9	-									
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	8.31%	0.70%	12.10%	14.68%	11.18%	9.81%	7.20%
Standardized	High	6/2/2003	5/1/2015		-	5.10%	12.87%	10.52%	9.81%	7.20%
NYLI VP S&P 500 Index5 – Service Class										
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	6.14%	0.32%	11.50%	12.40%	13.90%	10.82%	8.55%
Standardized	High	6/2/2003	5/1/2015	-	-	4.50%	10.52%	13.30%	10.82%	8.55%
NYLI VP Winslow Large Cap Growth – Service Class										
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	9.75%	2.45%	16.85%	19.59%	14.04%	13.21%	9.60%
Standardized	High	6/2/2003	5/1/2015	-	-	9.85%	17.93%	13.44%	13.21%	9.60%
NYLI VP American Century Sustainable Equity – Service Class										
NonStandardized <sup>2</sup>	High	2/17/2012	5/1/2015	6.25%	-2.87%	4.41%	10.05%	14.29%	7.76%	8.78%
Standardized	High	2/17/2012	5/1/2015	-	-	-2.59%	8.09%	13.70%	7.76%	8.78%
NYLI VP MFS® Investors Trust - Service Class										
NonStandardized <sup>2</sup>	High	5/1/2000	2/10/2025	5.25%	0.53%	6.59%	9.29%	11.25%	9.10%	-1.82%
Standardized	High	5/1/2000	2/10/2025	-	-	-0.41%	7.31%	10.59%	9.10%	-8.69%
NYLI VP MFS® Research - Service Class		E /4 /0000	0/40/0005	0.400/	0.700/	7.400/	0.040/	40.000/	0.4407	0.470/
NonStandardized <sup>2</sup>	High	5/1/2000	2/10/2025	6.16%	-0.70%	7.10%	9.64%	10.90%	9.44%	-3.47%
Standardized	High	5/1/2000	2/10/2025	-	-	0.10%	7.66%	10.23%	9.44%	-10.23%
Voya Growth and Income Portfolio - Class S	10-6	12/31/1979	5/1/2024	6.39%	-0.38%	9.68%	12.18%	15.24%	10.33%	12.63%
NonStandardized <sup>2</sup> Standardized	High High	12/31/1979	5/1/2024	6.39%	-0.38%	2.68%	12.18%	15.24%	10.33%	6.20%
Small/Mid Cap Equity	riigii	12/31/19/9	3/1/2024	-	-	2.00 /6	10.2376	14.00 /6	10.5576	0.2078
Fidelity® VIP Mid Cap – Service Class 2										
NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2015	6.50%	-3.43%	0.40%	7.04%	12.41%	6.48%	8.44%
Standardized	High	1/12/2000	5/1/2015	-	-	-6.60%	4.96%	11.78%	6.48%	8.44%
Janus Henderson VIT Enterprise Portfolio – Service Shares	g	1712/2000	0, 1,2010			0.0070	1.0070	111.7070	0.1070	0.1170
NonStandardized <sup>2</sup>	High	12/31/1999	11/13/2017	5.26%	-0.79%	6.87%	7.91%	9.65%	9.74%	9.24%
Standardized	High	12/31/1999	11/13/2017	-	-	-0.13%	5.87%	8.95%	9.74%	9.09%
NYLI VP Schroders Mid Cap Opportunities - Service Class										
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	4.12%	-4.05%	1.11%	2.84%	6.36%	3.71%	7.13%
Standardized	High	6/2/2003	5/1/2015	-		-5.89%	0.58%	5.56%	3.71%	7.13%
MFS® Mid Cap Value Portfolio - Service Class	_									
NonStandardized <sup>2</sup>	High	3/7/2008	5/1/2020	4.51%	-2.86%	1.12%	4.52%	11.77%	6.53%	13.44%
Standardized	High	3/7/2008	5/1/2020	-		-5.88%	2.34%	11.12%	6.53%	12.96%
Neuberger Berman AMT Mid-Cap Growth - Class S	-									
NonStandardized <sup>2</sup>	High	2/18/2003	5/1/2015	9.82%	3.65%	15.95%	11.13%	8.85%	8.14%	8.75%
Standardized	High	2/18/2003	5/1/2015	-	-	8.95%	9.21%	8.13%	8.14%	8.75%
Invesco V.I. Main Street Small Cap Fund - Series II										
NonStandardized <sup>2</sup>	Highest	7/16/2001	5/1/2020	5.29%	-2.70%	4.05%	6.47%	11.41%	6.74%	13.65%
Standardized	Highest	7/16/2001	5/1/2020	-	-	-2.95%	4.37%	10.75%	6.74%	13.18%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2										
NonStandardized <sup>2</sup>	Highest	6/1/2000	5/1/2015	5.68%	-6.88%	-2.30%	5.10%	13.91%	6.63%	6.35%
Standardized	Highest	6/1/2000	5/1/2015	-	-	-9.13%	2.95%	13.31%	6.63%	6.35%



Part				Investment		Year to					Since
Marked   M			Portfolio	Division	Month to	Date					Investment
Section   Page					Date		4				
Rights   Page		Risk Level*	Date	Date <sup>-</sup>		Monthly)	Year*	Year*	Year*	Year*	Inception
Non-Simentender   Highest   4177018   1070024   1070054   1070054   1070054   1070054   1070054   1070054   1070054   1070054   1070054   1070054   1070054   1070054   1070054   1070054   1070054   1070054   1070056											
Mighel   M		Highort	4/17/2019	E/1/2024	5 599/	4 25%	2 699/	4 649/	0.01%	NI/A	E 929/
Management   Man		•									
Highest   High		nigriesi	4/17/2016	5/1/2024	-	-	-4.32%	2.4176	9.2176	IN/A	-0.03%
Seame state   Mighest   Si/12000   11/12077		Highest	5/1/2000	11/13/2017	5.06%	-4.46%	-0.44%	1 62%	11 37%	5 18%	3 84%
NYLLY Willington Small Capi - Service Class  Highway 5/2016 5/201											
Nocisiandirector   Highest   59/2016   59/2016   3.76%   5.12%   2.85%   2.14%   7.67%   N.M.   4.00%   N.M.		riigiloot	G/ 1/2000	11/10/2017			7.1170	0.0070	10.7 170	0.1070	0.0070
Mighest   Sizzon		Highest	5/2/2016	5/2/2016	3 74%	-9 12%	-2 83%	2 14%	7.07%	N/A	4.06%
NYLLY PS small Crig Growth - Initial Classé		•				-					
No-Standardized* Highes 21770712 21770		<u> </u>									
Seach standed   Highest   2177/2012   217/2012   2 - 4.67%   1.09%   4.89%   5.66%   5.67%   5.7%   5.25%		Highest	2/17/2012	2/17/2012	5.74%	-6.03%	0.33%	3.42%	5.67%	5.66%	6.62%
NVLI VP Standardood (1940) 1970/001 Standardood (1940) 197		•				-	-6.67%	1.19%			
Sembaticide   Highes   2/17/2012   5/12/015   7.   6. 02%   0.02%   4.58%   5.9%   6. 35%	NYLI VP Small Cap Growth - Service Class										
### High 12/14/2012 5/12/15 7.41% 1.00% 1.80% 2.41% 3.19% 2.79% 3.43% Anterior Funds 5 (bloods Small Cap Fund* - Class 4   High 12/14/2012 5/12/15 7.41% 1.00% 1.80% 2.41% 3.19% 2.79% 3.43% Anterior Funds 5 (bloods Small Cap Fund* - Class 2   High 12/14/2012 5/12/15 7.41% 1.00% 1.80% 2.41% 3.19% 2.79% 3.43% Anterior Funds 5 (bloods Small Cap Fund* - Class 2   High 12/14/2012 5/12/15 7.41% 1.00% 1.80% 5.80% 1.80% 5.80% 7.77% NA 4.88% 5.80% 5.80% 7.77% NA 4.88% 5.80% 5.80% 7.77% NA 4.88% 5.80% 7.77% NA 4.88% 5.80% 7.77% NA 4.88% 5.80% 5.	NonStandardized <sup>2</sup>	Highest	2/17/2012	5/1/2015	5.71%	-6.13%	0.08%	3.16%	5.41%	5.39%	6.35%
Mamerican Funds   Solebal Small Cap Fund" - Class 4	Standardized		2/17/2012	5/1/2015		-	-6.92%	0.92%	4.58%	5.39%	6.35%
NocShardstratery   High   1214/2012   517/2015   1.0   1.0   1.0   1.0   2.0   2.0   3.1	International/Global Equity										
High   12/14/2012   5/12/2015	American Funds IS Global Small Cap Fund® - Class 4										
Fidelity of Platernational Index — Service Class 2 High 4/16/2018 5/1/2019 4.65% 13.80% 11.62% 7.88% 8.50% N.M. 5.22% Sandardized High 4/16/2018 5/1/2015 - 0. 4.62% 5.84% 7.77% N.M. 4.88% Invesce VI. E.DV International Equity Fund - Service II Nor.Standardized High 9/19/2001 5/1/2015 4.40% 8.34% 4.34% 5.69% 5.26% 2.28% 2.83% Sandardized High 9/19/2001 5/1/2015 - 0. 5.26% 3.60% 5.22% 2.89% 2.83% Sandardized High 9/19/2001 5/1/2015 - 0. 5.26% 3.60% 5.22% 2.89% 2.83% Sandardized High 1/23/1/1999 5/1/2015 - 0. 5.26% 3.60% 5.22% 5.80% 5.22% 6.83% Sandardized High 1/23/1/1999 5/1/2015 - 0. 5.26% 3.60% 5.22% 5.80% 5.22% 5.80% 5.22% 5.80% 5.22% 5.80% 5.22% 5.80% 5.22% 5.80% 5.22% 5.80% 5.22% 5.80% 5.22% 5.80% 5.22% 5.80% 5.22% 5.80% 5.20% 5.20% 5.80% 5.22% 5.80% 5.22% 5.80% 5.20% 5.80% 5.22% 5.80% 5.20% 5.80% 5.22% 5.80% 5.20% 5.20% 5.80% 5.22% 5.80% 5.22% 5.80% 5.20% 5.80% 5.22% 5.80% 5.20% 5.80% 5.22% 5.80% 5.20% 5.80% 5.22% 5.80% 5.20% 5.20% 5.80% 5.20% 5.20% 5.80% 5.20% 5.80% 5.20% 5.80% 5.20% 5.80% 5.20% 5.80% 5.20% 5.80% 5.20% 5.80% 5.20% 5.80% 5.20% 5.80% 5.2	NonStandardized <sup>2</sup>	High	12/14/2012	5/1/2015	7.41%	1.00%	1.90%	2.41%	3.19%	2.79%	3.43%
Non-Shandratizered*   High   4/16/2018   5/1/2019   4.65%   13.80%   11.80%   7.88%   8.50%   N.A.   5.26%   10 minuser VL EGV International Equity Fund - Series II   High   4/16/2018   5/1/2015   5/1/2015   4.40%   8.34%   4.34%   5.69%   6.00%   2.88%   2.83%	Standardized	High	12/14/2012	5/1/2015	-	-	-5.10%	0.14%	2.30%	2.79%	3.43%
Samdardized	Fidelity® VIP International Index — Service Class 2										
Invesce VI. E. CV International Equity Fund - Series II Non-Standardized High 9/19/2001 5/12/015 26/8 3.49% 4.34% 5.89% 6.33% 2.88% 2.83%	NonStandardized <sup>2</sup>		4/16/2018	5/1/2019	4.65%	13.80%					
Non-Standardized*   High   919/2001   51/2015   4.0%   8.34%   4.34%   6.09%   6.03%   2.88%   2.83%	Standardized	High	4/16/2018	5/1/2019	-	-	4.62%	5.84%	7.77%	N/A	4.88%
High   9/19/2001   5/1/2015       -2.66%   3.56%   5.2%   2.88%   2.83%     Jamus Henderson VIT Global Research Portfolio - Service Shares	Invesco V.I. EQV International Equity Fund - Series II										
Jamus Henderson VTT Global Research Portfolio – Service Shares    High   12/31/1999   5/1/2015   6.66%   6.02%   12.82%   14.39%   13.36%   8.62%   6.83%     Slandardized   High   12/31/1999   5/1/2015   5.82%   12.58%   12.74%   8.62%   6.83%     WTL VP Pinestone International Equity – Service Class    WTL VP Pinestone International Equity – Service Class   High   6/2/2003   5/1/2015   2.99%   6.81%   2.41%   1.49%   3.09%   3.09%   4.45%     Slandardized   High   6/2/2003   5/1/2015   2.99%   6.81%   2.41%   1.49%   3.09%   3.09%   4.45%     Slandardized   High   8/31/2001   5/1/2017   4.69%   -0.83%   2.19%   3.09%   4.45%     Slandardized   High   8/31/2001   5/1/2017   6.54%   8.49%   6.40%   6.48%   6.98%     MFSS International Intrinsic Value Portfolio – Service Class   High   8/31/2001   5/1/2017	NonStandardized <sup>2</sup>	•			4.40%	8.34%					
NorStandardized*   High   12/31/1999   5/1/2015   6.66%   6.02%   12.8%   14.39%   13.36%   8.62%   6.83%   Standardized*   High   12/31/1999   5/1/2015   5.82%   12.58%   12.74%   8.62%   6.83%   Standardized*   High   6/2/2003   5/1/2015   5.82%   12.74%   8.62%   6.83%   Standardized*   High   6/2/2003   5/1/2015	Standardized	High	9/19/2001	5/1/2015	-	-	-2.66%	3.56%	5.22%	2.88%	2.83%
Standardized   High   12/31/1999   5/1/2015	_										
NYLL VP Pirestone international Equity - Service Class Norsiandrafized* High 6/2/2003 5/1/2015 2.90% 6.81% 2.41% 1.49% 3.09% 3.09% 4.45% Standardrized* High 6/2/2003 5/1/2015 4.59% -0.83% 2.19% 3.09% 4.45% ME/Se International Intrinsic Value Portfolio - Service Class Norsiandrafized* High 8/31/2001 5/1/2017 5.49% 8.49% 6.40% 6.48% 6.94% Standardrized* High 8/31/2001 5/1/2017 5.44% 8.49% 6.40% 6.48% 6.86% ME/Se VIT Research International - Service Class Norsiandrafized* High 8/24/2001 5/1/2017 5.44% 8.49% 6.40% 6.48% 6.86% ME/Se VIT Research International - Service Class Norsiandrafized* High 8/24/2001 5/1/2012 0.83% 4.22% 6.26% 3.78% 6.88% ME/Se VIT Research International - Service Class Norsiandrafized* High 8/24/2001 5/1/2012 0.83% 4.22% 6.26% 3.78% 6.81% Standardrized* High 1/2/1997 5/1/2024 4.72% 18.79% 13.94% 11.91% 13.60% 4.99% 18.27% Standardrized* High 1/2/1997 5/1/2024 4.72% 18.79% 13.94% 11.91% 13.60% 4.99% 18.27% Standardrized* Highest 12/14/2012 5/1/2015 5.57% 8.87% 8.43% 6.83% 7.00% 4.99% 11.85% Standardrized* Highest 1/2/2008 5/1/2015 1.43% 6.83% 7.00% 4.92% 4.03% Standardrized* Highest 1/2/2008 5/1/2015 1.43% 3.93% 6.21% 5.02% 3.53% NorSiandrafized* Highest 1/2/2008 5/1/2015 1.43% 3.93% 6.21% 5.02% 3.53% NorSiandrafized* Highest 1/2/2008 5/1/2015 1.43% 3.93% 6.21% 5.02% 3.53% NorSiandrafized* Highest 1/2/2008 5/1/2015 1.43% 3.93% 6.21% 5.02% 3.53% NorSiandrafized* Highest 1/2/2008 5/1/2015 2.21% 1.86% 2.48% 0.99% 0.06% Standardrized* Highest 2/17/2012 5/1/2015 2.21% 1.86% 2.48% 0.99% 0.06% Standardrized* Highest 1/2/2012 5/1/2015 2.21% 1.86% 2.48% 0.99% 0.06% Standardrized* Highest 1/2/2012 5/1/2015 2.21% 1.86% 2.48% 0.99% 0.06% Standardrized* Highest 1/2/2012 5/1/2015 2.21% 1.86% 2.48% 0.99% 0.06% Standardrized* Highest 2/17/2012 5/1/2015 2.21% 1.86% 2.48% 0.99% 0.06% Standardrized* Highest 2/17/2012 5/1/2015 2.21% 1.86% 2.48% 0.99% 0.06% Standardrized* High 4/30/2013 5/1/2015 2.21% 1.86% 2.48% 0.99% 0.06% Standardrized*	NonStandardized <sup>2</sup>										
NonStandardized*   High   6/2/2003   5/1/2015   2.90%   6.81%   2.41%   1.49%   3.09%   3.09%   4.45%   Standardized   High   6/2/2003   5/1/2015		High	12/31/1999	5/1/2015	-	-	5.82%	12.58%	12.74%	8.62%	6.83%
Night   6/2/2003   5/1/2015											
MFS@ International Intrinsic Value Portfolio - Service Class											
NonStandardized High 8/31/2001 5/1/2017 5.44% 10.44% 7.17% 6.48% 6.94% Standardized High 8/31/2001 5/1/2017 5.44% 10.44% 7.17% 6.48% 6.94% Standardized Standardized High 8/31/2001 5/1/2017 5.44% 10.44% 7.17% 6.48% 6.86% 6.		High	6/2/2003	5/1/2015	-	-	-4.59%	-0.83%	2.19%	3.09%	4.45%
High   8/31/2001   5/1/2017   -   -   5.44%   8.49%   6.40%   6.48%   6.86%     MFS9 VIT Research International - Service Class     MFS9 VIT Research International Value Fund - Class (8.81%		I Date	0/04/0004	E (4 /0047	4.040/	40 400/	40 440/	40.440/	7.470/	0.400/	0.040/
MFS® VIT Research International - Service Class         High st24/2001 st24/2001 st2022 st.		-			4.0176	10.13%					
NonStandardized		High	8/31/2001	5/1/2017	-		5.44%	8.49%	6.40%	6.48%	0.80%
Standardized   High   8/24/2001   5/1/2022   0.83%   4.2%   6.26%   3.78%   5.08%		High	9/24/2004	E/1/2022	4 999/.	12 64%	7 920/	6 22%	7.04%	2 700/	6 919/
Putnam VT International Value Fund - Class IB   High   1/2/1997   5/1/2024   4.72%   18.79%   13.94%   11.91%   13.60%   4.99%   18.27%   18.60%   14.99%   18.27%   18.60%   14.99%   18.27%   18.60%   14.99%   18.27%   18.60%   14.99%   18.27%   18.60%   19.00%   19.99%   18.27%   18.60%   19.00%   19.99%   18.27%   18.60%   19.00%   19.99%   18.27%   18.60%   19.00%   19.99%   18.27%   18.60%   19.00%   19.99%   18.27%   18.60%   19.00%   19.99%   18.27%   18.60%   19.00%   19.99%   18.27%   18.60%   19.00%   19.99%   18.27%   18.60%   19.00%   19.99%   18.27%   18.60%   19.00%   19.99%   18.27%   18.60%   19.00%   19.99%   18.27%   18.60%   19.00%   19.99%   18.27%   18.60%   19.00%   19.90%   19.99%   18.27%   18.60%   19.00%   19.90%   19.90%   18.27%   18.60%   19.00%   19.90%   18.27%   18.60%   19.00%   19.90%   19.90%   18.27%   18.60%   19.90%   19.90%   18.27%   18.60%   19.90%   19.90%   18.27%   18.60%   19.90%   19.90%   18.27%   18.60%   19.90%   18.27%   18.60%   19.90%   18.27%   18.60%   19.90%   18.27%   18.60%   19.90%   18.27%   18.60%   19.90%   18.27%   18.60%   19.90%   18.27%   18.60%   19.90%   18.27%   18.60%   18.20%						12.0478					
NonStandardized		riigii	0/24/2001	3/1/2022			0.0070	7.22/0	0.2070	3.7070	3.0070
Standardized   High   1/2/1997   5/1/2024     6.94%   10.02%   12.99%   4.99%   11.86%		High	1/2/1997	5/1/2024	4 72%	18 79%	13 94%	11 91%	13 60%	4 99%	18 27%
American Funds IS New World Fund - Class 4 NonStandardized											
NonStandardized		9									
Highest   12/14/2012   5/1/2015   -   -   1.43%   4.74%   6.23%   4.92%   4.03%     Fidelity VIP Emerging Markets - Service Class 2   Highest   1/23/2008   5/1/2018   -   -   1.43%   4.74%   6.23%   4.92%   4.03%     Fidelity VIP Emerging Markets - Service Class 2   Highest   1/23/2008   5/1/2018   -   -   3.17%   3.93%   6.21%   5.02%   3.53%     Fidelity VIP Emerging Markets - Service Class 2   Highest   1/23/2008   5/1/2018   -   -   3.17%   3.93%   6.21%   5.02%   3.53%     Fidelity VIP Candriam Emerging Markets Equity - Service Class 9   Highest   2/17/2012   5/1/2015   3.73%   4.34%   9.21%   0.50%   3.37%   0.99%   -0.66%     Fidelity VIP Candriam Emerging Markets Equity - Service Class 9   Highest   2/17/2012   5/1/2015   -   -   2.21%   -1.86%   2.48%   0.99%   -0.66%     Fidelity VIP Candriam Emerging Markets Equity - Service Class 9   High   4/30/2013   5/1/2015   -   -   -   7.28%   -5.03%   1.27%   1.20%   0.93%     Fidelity VIP Candriam Emerging Markets Equity - Service Class 9   High   4/30/2013   5/1/2015   -   -   -   -   7.28%   -7.28%   12.13%   1.20%   0.93%     Fidelity VIP Candriam Emerging Markets - Service Class 9   High   4/30/2013   5/1/2015   -   -   -   -   -   -   -   -   -	_	Highest	12/14/2012	5/1/2015	5.57%	8.87%	8.43%	6.83%	7.00%	4.92%	4.03%
Fidelity® VIP Emerging Markets – Service Class 2  NonStandardized  Mighest 1/23/2008 5/1/2018 4.12% 8.61% 10.17% 6.04% 6.98% 5.02% 3.76% Standardized  NonStandardized  NonStand						-					
NonStandardized											
Standardized   Highest   1/23/2008   5/1/2018   -   -   3.17%   3.93%   6.21%   5.02%   3.53%     NYLI VP Candriam Emerging Markets Equity - Service Class9		Highest	1/23/2008	5/1/2018	4.12%	8.61%	10.17%	6.04%	6.98%	5.02%	3.76%
NonStandardized <sup>2</sup> Highest 2/17/2012 5/1/2015 3.73% 4.34% 9.21% 0.50% 3.37% 0.99% -0.66% Standardized 5/1/2015 5/1/2015 2.21% -1.86% 2.48% 0.99% -0.66% Standardized 5/1/2015 2.21% -1.86% 2.48% 0.99% 0.99% -0.66% Standardized 5/1/2015 2.21% -1.86% 2.48% 0.99% 0.99% 0.66% Standardized 5/1/2015 2.21% 0.21% 0.99% 0.99% 0.99% 0.99% 0.99% 0.90% 0.99% 0.99% 0.90% 0.99% 0	Standardized	Highest			-	-	3.17%	3.93%	6.21%	5.02%	3.53%
Standardized   Highest   2/17/2012   5/1/2015   2.21%   -1.86%   2.48%   0.99%   -0.66%	NYLI VP Candriam Emerging Markets Equity – Service Class9										
Sector  Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 <sup>19</sup> NonStandardized  High 4/30/2013 5/1/2015 -0.37% 1.79% -0.30% -5.01% 12.75% 1.20% 0.93% Standardized  High 4/30/2013 5/1/2015 7.28% -7.28% 12.13% 1.20% 0.93% NYLI VP Fidelity Institutional AM® Utilities — Service Class  NonStandardized  High 2/17/2012 5/1/2015 1.72% 3.51% 9.75% 8.02% 10.82% 6.16% 7.57%	NonStandardized <sup>2</sup>	Highest	2/17/2012	5/1/2015	3.73%	4.34%	9.21%	0.50%	3.37%	0.99%	-0.66%
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 <sup>19</sup> NonStandardized	Standardized	Highest		5/1/2015	-	-	2.21%	-1.86%	2.48%	0.99%	-0.66%
NonStandardized	Sector										
Standardized         High         4/30/2013         5/1/2015         -         -         -7.28%         -7.28%         12.13%         1.20%         0.93%           NYLI VP Fidelity Institutional AM® Utilities – Service Class           NonStandardized²         High         2/17/2012         5/1/2015         1.72%         3.51%         9.75%         8.02%         10.82%         6.16%         7.57%	Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 <sup>10</sup>	<del></del>									
NYLI VP Fidelity Institutional AM® Utilities – Service Class  NonStandardized² High 2/17/2012 5/1/2015 1.72% 3.51% 9.75% 8.02% 10.82% 6.16% 7.57%	NonStandardized <sup>2</sup>				-0.37%	1.79%					
NonStandardized <sup>2</sup> High 2/17/2012 5/1/2015 1.72% 3.51% 9.75% 8.02% 10.82% 6.16% 7.57%		High	4/30/2013	5/1/2015	-	-	-7.28%	-7.28%	12.13%	1.20%	0.93%
J. Control of the con	NYLI VP Fidelity Institutional AM® Utilities - Service Class										
Standardized High 2/17/2012 5/1/2015 2.75% 5.98% 10.15% 6.16% 7.57%	NonStandardized <sup>2</sup>	•			1.72%	3.51%					
	Standardized	High	2/17/2012	5/1/2015	-	-	2.75%	5.98%	10.15%	6.16%	7.57%



As of May 31, 2025

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

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

Investment Divisions <sup>1</sup>	Volatility/ Risk Level <sup>3</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>1</sup>	Month to Date	Year to Date (Updated Monthly)	1 Year⁴	3 Year <sup>4</sup>	5 Year⁴	10 Year <sup>4</sup>	Since Investment Division Inception
Sector					,,					
NYLI VP CBRE Global Infrastructure — Service Class										
NonStandardized <sup>2</sup>	High	5/1/2015	5/1/2015	1.50%	8.96%	12.27%	3.02%	6.27%	-2.21%	-2.38%
Standardized	High	5/1/2015	5/1/2015	-	-	5.27%	0.77%	5.47%	-2.21%	-2.38%
NYLI VP Newton Technology Growth - Service Class										
NonStandardized <sup>2</sup>	Highest	12/29/2000	2/10/2025	10.64%	1.30%	12.46%	16.75%	11.26%	12.74%	-4.34%
Standardized	Highest	12/29/2000	2/10/2025	-	-	5.46%	15.02%	10.60%	12.74%	-11.04%
Fidelity® VIP Health Care — Service Class 2										
NonStandardized <sup>2</sup>	Highest	4/30/2019	5/1/2019	-4.12%	-6.80%	-4.75%	1.93%	1.15%	3.99%	5.19%
Standardized	Highest	4/30/2019	5/1/2019	-	-	-11.42%	-0.36%	0.18%	3.99%	4.81%
NYLI VP Natural Resources – Initial Class										
NonStandardized <sup>2</sup>	Highest	2/17/2012	5/1/2015	6.31%	-7.23%	-17.95%	-4.49%	18.34%	2.46%	0.27%
Standardized	Highest	2/17/2012	5/1/2015	-	-	-23.69%	-6.78%	17.83%	2.46%	0.27%
Principal VC Real Estate Securities Account - Class 2										
NonStandardized <sup>2</sup>	Highest	5/1/1998	5/1/2024	0.05%	2.10%	10.77%	0.62%	6.33%	4.94%	15.77%
Standardized	Highest	5/1/1998	5/1/2024	-	-	3.77%	-1.74%	5.53%	4.94%	9.35%

Please read the important disclosures below regarding the product performance.



As of May 31, 2025

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

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

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

NYLI VP Small Cap Growth — Initial Class, NYLI VP Janus Balanced — Initial Class and NYLI VP Natural Resources — Initial Class). Performance for these classes/shares are 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.

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

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

<sup>4</sup> The New York Life Flexible Premium Variable Annuity was first offered for sale on October 1, 1999. 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 invests in the New York Life Insurance and Annuity Corporation (NYLIAC) Variable Annuity Separate Account III.

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

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

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

7 New allocations to the NYLI VP Junua Fenderon Balanced—Initial Class Investment Division will not be accepted from Policyowners who were universed in the

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

8 Investment In PVILY IPUS. Somewhere Morely Maker Potrolis is neither investor or 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.

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

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

Performance information less than 1 year has not been annualized

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

Sales of the New York Life Flexible Premium Variable Annuity 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 FINRACIPC) 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, New York and State Productions, risks, restrictions and limitations to consider when purchasing variable annuities. For costs and complete details, contact a financial professional.



		5 46 H	Investment					Since
	Volatility/	Portfolio Inception	Division Inception		3	5	10	Investment Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>	Year⁴	Year⁴	Year <sup>4</sup>	Year <sup>4</sup>	Inception
Investment Grade Bond	RISK Level	Date	Date	rear	rear	rear	rear	inception
NYLI VP U.S. Government Money Market – Current 7-day yield is 4.06%8								
NonStandardized <sup>2</sup>	Low	1/29/1993	5/1/2015	3.28%	2.59%	0.99%	0.17%	0.81%
Standardized	Low	1/29/1993	5/1/2015	-3.72%	0.33%	0.00%	0.17%	0.81%
PIMCO VIT Low Duration Portfolio - Advisor Class								
NonStandardized <sup>2</sup>	Low	3/31/2006	5/2/2016	4.12%	1.29%	-0.09%	-0.14%	0.00%
Standardized Standardized	Low	3/31/2006	5/2/2016	-2.88%	-1.04%	-1.11%	-0.14%	-0.12%
PIMCO VIT Short-Term Portfolio - Advisor Class	Low	9/30/1999	5/1/2024	3.83%	3.12%	1.92%	0.93%	3.41%
NonStandardized <sup>2</sup> Standardized	Low	9/30/1999	5/1/2024	-3.17%	0.88%	0.98%	0.93%	-3.59%
American Funds IS Capital World Bond Fund® - Class 4	LOW	3/30/1333	3/1/2024	0.1770	0.0070	0.3070	0.5576	3.3376
NonStandardized <sup>2</sup>	Moderate	10/4/2006	5/1/2024	0.63%	-3.11%	-2.83%	-1.36%	3.43%
Standardized	Moderate	10/4/2006	5/1/2024	-6.37%	-5.43%	-3.82%	-1.36%	-3.57%
American Funds IS The Bond Fund of America® - Class 4								
NonStandardized <sup>2</sup>	Moderate	12/14/2012	5/1/2022	3.19%	-1.36%	-1.16%	0.13%	0.14%
Standardized	Moderate	12/14/2012	5/1/2022	-3.81%	-3.72%	-2.17%	0.13%	-2.31%
American Funds IS U.S. Government Securities Fund® - Class 4 NonStandardized²	Moderate	12/2/1985	5/1/2024	3.57%	-2.01%	-2.26%	-0.37%	5.89%
NonStandardized Standardized	Moderate	12/2/1985	5/1/2024	-3.43%	-4.35%	-3.26%	-0.37%	-1.11%
Columbia Variable Portfolio — Intermediate Bond - Class 2		.22,1000	3, 1, LOL 7	0. 1070	1.00 /3	0.2070	0.01 70	
NonStandardized <sup>2</sup>	Moderate	5/3/2010	5/1/2022	4.42%	-1.71%	-0.35%	0.40%	0.07%
Standardized	Moderate	5/3/2010	5/1/2022	-2.58%	-4.06%	-1.37%	0.40%	-2.39%
NYLI VP Bond – Service Class								
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2015	3.32%	-1.42%	-1.63%	-0.25%	1.41%
Standardized	Moderate	6/2/2003	5/1/2015	-3.68%	-3.78%	-2.64%	-0.25%	1.41%
Fidelity® VIP Investment Grade Bond - Service Class 2								
NonStandardized <sup>2</sup>	Moderate	8/15/2005	5/1/2022	3.51%	-0.79%	-0.67%	0.40%	0.77%
Standardized	Moderate	8/15/2005	5/1/2022	-3.49%	-3.16%	-1.68%	0.40%	-1.65%
Fidelity® VIP Bond Index - Service Class 2								
NonStandardized <sup>2</sup>	Moderate	4/19/2018	11/23/2020	3.05%	-1.28%	-2.31%	N/A	-3.18%
Standardized	Moderate	4/19/2018	11/23/2020	-3.95%	-3.64%	-3.31%	N/A	-4.31%
NYLI VP MacKay U.S. Infrastructure Bond – Service Class		0/0/0000	5/4/0045	0.070/	4.040/	0.000/	0.000/	0.740/
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2015	3.07%	-1.04%	-2.20%	-0.82%	0.71%
Standardized	Moderate	6/2/2003	5/1/2015	-3.93%	-3.40%	-3.19%	-0.82%	0.71%
NYLI VP PIMCO Real Return – Service Class NonStandardized <sup>2</sup>	Moderate	2/17/2012	5/1/2015	5.08%	-1.32%	1.15%	0.82%	0.28%
Standardized	Moderate	2/17/2012	5/1/2015	-1.92%	-3.68%	0.18%	0.82%	0.28%
PIMCO VIT Income Portfolio - Advisor Class	Woderate	2/11/2012	3/1/2013	-1.32/0	-3.00 /6	0.1076	0.02 /6	0.2076
NonStandardized <sup>2</sup>	Moderate	4/29/2016	5/1/2020	5.38%	2.70%	3.48%	N/A	2.96%
Standardized	Moderate	4/29/2016	5/1/2020	-1.62%	0.44%	2.59%	N/A	2.04%
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class	Woderate	4/25/2010	3/1/2020	1.0270	0.4470	2.0070	13//3	2.0470
NonStandardized <sup>2</sup>	Moderate	5/1/2014	5/1/2015	2.84%	0.96%	0.37%	0.75%	1.47%
Standardized	Moderate	5/1/2014	5/1/2015	-4.16%	-1.39%	-0.64%	0.75%	1.47%
PIMCO VIT Total Return Portfolio - Advisor Class								
NonStandardized <sup>2</sup>	Moderate	2/28/2006	5/1/2015	4.43%	-0.68%	-1.23%	0.14%	0.41%
Standardized	Moderate	2/28/2006	5/1/2015	-2.57%	-3.06%	-2.24%	0.14%	0.41%
Western Asset Core Plus VIT - Class II								
NonStandardized <sup>2</sup>	Moderate	5/1/2015	5/1/2022	1.81%	-2.03%	-1.61%	-0.13%	-0.13%
Standardized	Moderate	5/1/2015	5/1/2022	-5.19%	-4.37%	-2.61%	-0.13%	-2.59%
Non-Investment Grade Bond								
BlackRock® High Yield V.I. Fund – Class III Shares								
NonStandardized <sup>2</sup>	Moderate	2/15/2012	5/1/2015	5.25%	3.20%	5.62%	3.15%	2.89%
Standardized Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2	Moderate	2/15/2012	5/1/2015	-1.75%	0.96%	4.81%	3.15%	2.89%
NonStandardized <sup>2</sup>	Moderate	4/30/2012	5/1/2015	4.92%	1.71%	2.46%	1.27%	1.08%
Standardized	Moderate	4/30/2012	5/1/2015	-2.08%	-0.60%	1.53%	1.27%	1.08%
NYLI VP Floating Rate – Service Class								
NonStandardized <sup>2</sup>	Moderate	5/1/2005	5/1/2015	4.26%	4.63%	5.88%	2.62%	2.40%
Standardized	Moderate	5/1/2005	5/1/2015	-2.74%	2.45%	5.07%	2.62%	2.40%
NYLI VP MacKay Convertible – Service Class	Mad	0/0/0000	E /4 /00 4 E	0.070/	0.4107	0.070/	0.0007	0.7007
NonStandardized <sup>2</sup>	Moderate Moderate	6/2/2003 6/2/2003	5/1/2015 5/1/2015	2.87% -4.13%	-0.11% -2.49%	9.97% 9.28%	6.30% 6.30%	6.49% 6.49%
Standardized	woderate	0/2/2003	5/1/2015	-4.13%	-2.49%	9.28%	0.30%	6.49%



Volume   V				Investment					Since
No.   Statistical   No.   No.   Statistical   No.			Portfolio						
Moderate   Davis Davis   Davis   Davis   Davis   Davis   Vasar   Vas		Volatility/				3	5	10	
Non-stands	Instrument Biototom 1								
Machastary High Yield Corporate Bond — Service Class   Machastary 1 (2020)   Machastar		Risk Level	Date	Date	Year	Year	Year	Year	Inception
Nocherunderdier Monderer Property of Transport Property of Transpo									
Smithsing									
Moderate									
Moderate   Moderate   S1/2011   S1/2015   S1/30   S1		Moderate	6/2/2003	5/1/2015	-2.46%	0.83%	4.53%	3.39%	4.97%
Sandsarded   Moderate   1/2011   5/12/015   5/12/015   2/87%   1/2014   1									
Moderate									
Moderate		Moderate	5/1/2011	5/1/2015	-0.69%	1.26%	2.91%	1.72%	2.14%
Norshandsridergi Moderate (1960) 5,02016 1,040, 0,34% 0,34% 0,34% 0,34% 0,47% 0,47% 0,58m/starbiderge (1960) 5,02016 1,040, 0,34% 0,34% 0,34% 0,47% 0,									
Smith State	_								
NTLU PF Hadge Mails Strategy - Service Class Non-Shandardzed Moderate 5/12013 5/12015 5.12% 0.83% 1.30% 1.21% 1.43% Asset Allocation Fund - Class 4 Non-Shandardzed Moderate 5/12013 5/12015 5.12% 0.83% 1.30% 1.21% 1.43% Asset Allocation Fund - Class 4 Non-Shandardzed Moderate 5/12012 5/12015 5.12% 0.83% 1.30% 1.21% 1.43% Asset Allocation Fund - Class 4 Non-Shandardzed Moderate 1.2142012 5/12015 5.02% 0.83% 1.30% 0.41% 0.43%	NonStandardized <sup>2</sup>	Moderate			5.54%	0.34%	6.38%	1.69%	
NorShardardzeer   Moderate   Mode	Standardized	Moderate	5/18/2009	5/2/2016	-1.46%	-2.03%	5.59%	1.69%	2.38%
Sanch action	NYLI VP Hedge Multi-Strategy - Service Class								
Moderate	NonStandardized <sup>2</sup>	Moderate	5/1/2013	5/1/2015	1.88%	1.49%	2.23%	-1.21%	-1.43%
Moderate	Standardized	Moderate	5/1/2013	5/1/2015	-5.12%	-0.83%	1.30%	-1.21%	-1.43%
Non-Standardized	Asset Allocation								
Sandardized	American Funds IS Asset Allocation Fund - Class 4								
Black Rock® Global Allocation V.I. Fund - Class III Shares   Moderate   11/18/2003   51/2015   2,00%   1,33%   7,08%   3,59%   3,43%   Standardized   Moderate   11/18/2003   51/2015   5,00%   0,37%   6,31%   3,59%   3,43%   5,24	NonStandardized <sup>2</sup>	Moderate	12/14/2012	5/1/2018	6.21%	4.62%	9.52%	6.37%	6.41%
BlackRock® Global Allocation V. Fund - Class III Shares   Moderate   11/18/2003   51/2015   5.00%   1.33%   7.08%   3.59%   3.43%   5.00%	Standardized	Moderate	12/14/2012	5/1/2018	-0.79%	2.45%	8.82%	6.37%	6.11%
Sandardized	BlackRock® Global Allocation V.I. Fund - Class III Shares								
Fledsity VIP FundsManager® 69% — Service Class	NonStandardized <sup>2</sup>	Moderate	11/18/2003	5/1/2015	2.00%	1.93%	7.08%	3.59%	3.43%
Fledsity VIP FundsManager® 69% — Service Class	Standardized	Moderate	11/18/2003	5/1/2015	-5.00%	-0.37%	6.31%	3.59%	3.43%
Norshandradræer Moderate 8/22/2007 5/1/2019 2.85% 2.21% 7.98% 4.78% 5.42% 5.81% 5.81% 5.82	Fidelity® VIP FundsManager® 60% — Service Class								
Sandardized		Moderate	8/22/2007	5/1/2019	2.35%	2.21%	7.98%	4.76%	5.42%
NYLI VP Balanced - Service Class	Standardized			5/1/2019		-0.07%	7.23%	4.76%	4.89%
Moderate   Moderate   Moderate   Moderate   S/1/2005   S/1/2015									
Standardized		Moderate	5/1/2005	5/1/2015	5.05%	2.74%	9.29%	4.24%	4.86%
NYLIVP Conservative Allocation – Service Class NonSiandardizeed*  Moderate 2/13/2006 5/1/2015 6.00% 0.64% 3.95% 2.30% N/A NYLIVP Income Builder – Service Class NonSiandardizeed* Moderate 6/2/2003 5/1/2015 6.00% 1.72% 3.07% 2.30% N/A NYLIVP Income Builder – Service Class NonSiandardizeed* Moderate 6/2/2003 5/1/2015 6.06% 2.33% 6.62% 3.72% 4.77% NonSiandardizeed* Moderate 6/2/2003 5/1/2015 6.06% 2.33% 6.62% 3.72% 4.77% NYLIVP Janus Henderson Balanced – Initial Class7 NYLIVP Janus Henderson Balanced – Initial Class7 NYLIVP Janus Henderson Balanced – Service Class NYLIVP Moderate Allocation–Service Class NYLIVP Moderate Allocation–Service Class NYLIVP Moderate Allocation–Service Class NYLIVP Moderate Allocation–Service Class NYLIVP Moderate Model Portfolio - Class II NonSiandardized* Moderate 5/1/2020 5/1/2015 - 8.4% - 0.99% 5.7% 3.44% N/A Siandardized* Moderate 5/1/2020 5/1/2020 - 3.2% 1.17% N/A N/A N/A N/A N/A NYA N/A N/A N/A N/A N/A N/A N/A N/A N/A N/									
Noderate   Moderate   Moderate   2/13/2006   5/12/2015   1.0%   0.64%   3.95%   2.30%   NA     Standardized   Moderate   2/13/2006   5/12/2015   5.10%   0.60%   3.75%   2.30%   NA     Note									
Sandardized   Moderate   Z/13/2006   S/1/2015   S/10/2015   S/10		Moderate	2/13/2006	5/1/2015	1.00%	0.64%	3.95%	2.30%	N/A
NorStandardized									
NonStandardized		Moderate	2,10,2000	G/ 1/2010	0.0070	1.1.270	0.01 70	2.0070	1071
Standardized		Moderate	6/2/2003	5/1/2015	6 96%	2 93%	6.62%	3 72%	4 77%
Notes   Note									
NonStandardized		moderate	G/2/2000	0/1/2010	0.0170	0.0070	0.0070	0.7270	,0
Standardized   Moderate   2/17/2012   2/17/2012   -2.66%   1.67%   8.53%   6.86%   7.55%		Moderate	2/17/2012	2/17/2012	4 34%	3.88%	9 24%	6.86%	7 55%
NorStandardized									
NonStandardized		Woderate	2/11/2012	Z/11/Z01Z	2.0070	1.07 /0	0.0070	0.0070	1.0070
Standardized   Moderate   2/17/2012   5/1/2015   -2.92%   1.40%   8.25%   6.60%   7.28%		Moderate	2/17/2012	5/1/2015	4.08%	3 62%	8 97%	6 60%	7 28%
NonStandardized   NonStandar									
NonStandardized²         Moderate Moderate         2/13/2006         5/1/2015         0.56%         1.33%         6.53%         3.44%         N/A           Standardized         Moderate         2/13/2006         5/1/2015         6.44%         -0.99%         5.74%         3.44%         N/A           Franklin Templeton Conservative Model Portfolio - Class II         NonStandardized²         5/1/2020         5/1/2020         5/1/2020         3.78%         0.65%         N/A         N/A         1.74%           Standardized         Moderate         5/1/2020         5/1/2020         3.78%         0.65%         N/A         N/A         0.77%           Franklin Templeton Moderate Model Portfolio - Class II         Moderate         5/1/2020         5/1/2020         4.48%         2.66%         N/A         N/A         6.04%           Standardized²         Moderate         5/1/2020         5/1/2020         4.48%         2.66%         N/A         N/A         5.22%           Franklin Templeton Moderately Aggressive Model Portfolio - Class II         Moderate         5/1/2020         5/1/2020         4.66%         3.68%         N/A         N/A         7.95%           Standardized²         Moderate         5/1/2020         5/1/2020         5/1/2020         4.66%		Woderate	2/11/2012	3/1/2013	-2.32/0	1.4070	0.2376	0.0076	7.2076
Standardized   Moderate   2/13/2006   5/1/2015   -6.44%   -0.99%   5.74%   3.44%   NA     Franklin Templeton Conservative Model Portfolio - Class II     NonStandardized		Madarata	2/12/2006	E/1/201E	0.569/	1 220/	6 530/	2 440/	NI/A
Franklin Templeton Conservative Model Portfolio - Class II									
NonStandardized²         Moderate S/1/2020         5/1/2020         5/1/2020         3.78% John John John John John John John John		wouerate	2/13/2000	3/1/2013	-0.4476	-0.9976	3.7476	3.44%	IWA
Standardized   Moderate   S/1/2020   S/1/2020   -3.22%   -1.71%   N/A   N/A   0.77%		Moderat-	E/4/2020	E/1/2020	2 700/	0.659/	NI/A	NI/A	4 740/
Franklin Templeton Moderate Model Portfolio - Class II									
NonStandardized²         Moderate Moderate         5/1/2020 5		woderate	3/1/2020	5/1/2020	-3.22%	-1./1%	N/A	N/A	U.//%
Standardized         Moderate         5/1/2020         5/1/2020         -2.52%         0.40%         N/A         N/A         5.22%           Franklin Templeton Moderately Aggressive Model Portfolio - Class II         Moderate         5/1/2020         5/1/2020         5/1/2020         4.66%         3.68%         N/A         N/A         7.95%           Standardized         Moderate         5/1/2020         5/1/2020         5/1/2020         -2.34%         1.46%         N/A         N/A         7.95%           Franklin Templeton Moderately Conservative Model Portfolio - Class II         Non-Standardized         Moderate         5/1/2020         5/1/2020         4.68%         1.87%         N/A         N/A         4.37%		Mad	E 14 10	E1410	4.4007	0.0007	N1/A	A.//A	0.040
Franklin Templeton Moderately Aggressive Model Portfolio - Class II									
NonStandardized²         Moderate         5/1/2020         5/1/2020         4.66%         3.68%         N/A         N/A         7.95%           Standardized         Moderate         5/1/2020         5/1/2020         -2.34%         1.46%         N/A         N/A         7.19%           Franklin Templeton Moderately Conservative Model Portfolio - Class II         Moderate         5/1/2020         5/1/2020         4.58%         1.87%         N/A         N/A         4.37%		Moderate	5/1/2020	5/1/2020	-2.52%	0.40%	N/A	N/A	5.22%
Standardized         Moderate         5/1/2020         5/1/2020         -2.34%         1.46%         N/A         N/A         7.19%           Franklin Templeton Moderately Conservative Model Portfolio - Class II         Moderate         5/1/2020         5/1/2020         4.58%         1.87%         N/A         N/A         4.37%			E 14 10000	E (4 (0005	4.000/	0.000/	A1/A		7.050/
Franklin Templeton Moderately Conservative Model Portfolio - Class II  NonStandardized² Moderate 5/1/2020 5/1/2020 4.58% 1.87% N/A N/A 4.37%									
NonStandardized <sup>2</sup> Moderate 5/1/2020 5/1/2020 4.58% 1.87% N/A N/A 4.37%		Moderate	5/1/2020	5/1/2020	-2.34%	1.46%	N/A	N/A	7.19%
Standardized Moderate 5/1/2020 5/1/2020 -2.42% -0.43% N/A N/A 3.50%	NonStandardized <sup>4</sup>		5/1/2020	5/1/2020					
	Standardized	Moderate	5/1/2020	5/1/2020	-2.42%	-0.43%	N/A	N/A	3.50%



			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception	1			10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>	Year <sup>4</sup>	Year <sup>4</sup>	Year <sup>4</sup>	Year⁴	Inception
Asset Allocation								
Franklin Templeton Aggressive Model Portfolio - Class II								
NonStandardized <sup>2</sup>	High	5/1/2020	5/1/2020	4.68%	4.74%	N/A	N/A	10.62%
Standardized	High	5/1/2020	5/1/2020	-2.32%	2.56%	N/A	N/A	9.93%
NYLI VP Equity Allocation – Service Class								
NonStandardized <sup>2</sup>	High	2/13/2006	5/1/2015	-1.43%	1.73%	11.36%	5.15%	N/A
Standardized	High	2/13/2006	5/1/2015	-8.33%	-0.57%	10.70%	5.15%	N/A
NYLI VP Growth Allocation-Service Class								
NonStandardized <sup>2</sup>	High	2/13/2006	5/1/2015	-0.57%	1.88%	9.52%	4.49%	N/A
Standardized	High	2/13/2006	5/1/2015	-7.53%	-0.42%	8.81%	4.49%	N/A
Large Cap Equity								
AB VPS Growth & Income - Class B								
NonStandardized <sup>2</sup>	High	6/1/1999	5/1/2022	2.87%	5.84%	15.27%	7.97%	7.75%
Standardized	High	6/1/1999	5/1/2022	-4.13%	3.72%	14.70%	7.97%	5.62%
American Funds IS Washington Mutual Investors Fund - Class 4								
NonStandardized <sup>2</sup>	High	12/14/2012	11/13/2017	7.67%	7.62%	16.50%	8.46%	8.75%
Standardized	High	12/14/2012	11/13/2017	0.67%	5.56%	15.95%	8.46%	8.59%
American Funds IS Growth Fund - Class 4				İ				
NonStandardized <sup>2</sup>	High	12/14/2012	11/13/2017	6.83%	7.40%	18.41%	13.37%	13.82%
Standardized	High	12/14/2012	11/13/2017	-0.17%	5.34%	17.90%	13.37%	13.70%
BNY Mellon Sustainable US Equity - Service Shares								
NonStandardized <sup>2</sup>	High	12/31/2000	5/1/2022	1.77%	4.89%	14.02%	8.75%	8.57%
Standardized	High	12/31/2000	5/1/2022	-5.23%	2.73%	13.42%	8.75%	6.48%
ClearBridge Variable Appreciation Portfolio — Class II								
NonStandardized <sup>2</sup>	High	2/28/2015	5/1/2017	5.05%	7.31%	15.16%	9.73%	10.57%
Standardized	High	2/28/2015	5/1/2017	-1.95%	5.24%	14.59%	9.73%	10.44%
Fidelity® VIP Contrafund® – Service Class 2								
NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2015	6.37%	9.41%	16.99%	10.86%	9.70%
Standardized	High	1/12/2000	5/1/2015	-0.63%	7.43%	16.45%	10.86%	9.70%
Fidelity® VIP Equity-Income – Service Class 2				Ì				
NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2015	7.37%	6.39%	14.54%	7.76%	6.73%
Standardized	High	1/12/2000	5/1/2015	0.37%	4.29%	13.96%	7.76%	6.73%
Fidelity® VIP Growth Opportunities – Service Class 2								
NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2015	5.94%	7.01%	17.87%	14.63%	14.84%
Standardized	High	1/12/2000	5/1/2015	-1.06%	4.94%	17.35%	14.63%	14.84%
NYLI VP Epoch U.S. Equity Yield – Service Class				Ì				
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	9.50%	6.96%	13.84%	6.46%	6.67%
Standardized	High	6/2/2003	5/1/2015	2.50%	4.88%	13.24%	6.46%	6.67%
NYLI VP Dimensional U.S. Equity - Service Class								
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	5.33%	6.69%	15.60%	9.04%	8.03%
Standardized	High	6/2/2003	5/1/2015	-1.67%	4.60%	15.03%	9.04%	8.03%
NYLI VP Wellington Growth – Service Class9								
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	0.32%	4.64%	13.47%	8.84%	6.73%
Standardized	High	6/2/2003	5/1/2015	-6.68%	2.46%	12.86%	8.84%	6.73%
NYLI VP S&P 500 Index5 – Service Class				ĺ				
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	6.32%	7.14%	16.51%	10.46%	8.36%
Standardized	High	6/2/2003	5/1/2015	-0.68%	5.07%	15.96%	10.46%	8.36%
NYLI VP Winslow Large Cap Growth – Service Class				İ				
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	3.39%	8.58%	16.08%	12.08%	9.11%
Standardized	High	6/2/2003	5/1/2015	-3.61%	6.57%	15.53%	12.08%	9.11%
NYLI VP American Century Sustainable Equity – Service Class				İ				
NonStandardized <sup>2</sup>	High	2/17/2012	5/1/2015	-1.51%	5.81%	15.81%	7.40%	8.48%
Standardized	High	2/17/2012	5/1/2015	-8.41%	3.68%	15.25%	7.40%	8.48%



Marie   Mari				Investment					Since
Process   Proc			Portfolio	Division					Investment
March Control   March Contro		Volatility/	Inception	Inception				10	Division
NOLY PM 800 Investors Trust - Service Class Seminative of 1909 197000 27000005 3.50% 5.80% 1.41% 8.80% 2.90% 5.80% 5.80% 1.41% 8.80% 2.90% 5.80% 5.80% 5.80% 5.80% 5.90% 5.10% 5.80% 5.90% 5.10% 5.80% 5.90% 5.10% 5.80% 5.10% 5.90% 5.10% 5.90% 5.10% 5.90% 5.10% 5.90% 5.10% 5.90% 5.10% 5.90% 5.10% 5.90% 5.10% 5.90% 5.10%	Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>	Year <sup>4</sup>	Year <sup>4</sup>	Year⁴	Year <sup>4</sup>	Inception
No-Southersteed 1949 6170000 21700025 3-481 50505 5591 41179 0860 - 2-295 500000000000000000000000000000000000	Large Cap Equity								
Sementations	NYLI VP MFS® Investors Trust - Service Class								
NYLLY PM RSP Research - Service Class  18gh 51/2000 21/00/2005 0.73 % 5.20% 13.46% 9.07% 4.50% Service Class 1 18gh 51/2000 21/00/2005 0.73 % 5.20% 13.46% 9.07% 4.50% Service Class 1 18gh 51/2000 21/00/2005 0.73 % 5.20% 13.46% 9.07% 4.50% Service Class 1 18gh 51/2000 21/00/2005 0.73 % 5.20% 13.66% 10.14% 9.27% 14.50% 10.14% 9.27% 14.50%	NonStandardized <sup>2</sup>								
NocSignatediaced   High   Sri/2000   21/10/2005   6.73 h   5.00 h   1.44 h   5.00 h   1.44 h   5.00 h   1.44 h   5.00 h   1.44 h   5.00 h   1.44 h   5.00 h   1.44 h   5.00 h   1.44 h   5.00 h   1.44 h   5.00 h	Standardized	High	5/1/2000	2/10/2025	-3.48%	3.44%	13.51%	8.86%	-11.89%
Standarded shome Perfolio Class S	NYLI VP MFS® Research - Service Class								
Vigo   Control and Income Portfolio   Class   S   Nigh   12/31/1979   51/2024   4.65%   6.00%   18.16%   10.14%   9.97%   S   Standarded   19.16%   12/31/1979   51/2024   2.30%   5.06%   17.64%   2.97%	NonStandardized <sup>2</sup>	-							
NosBardandesceré 1969 12311979 51/2024 4.59% 0.09% 18.16% 0.1416 2.97% 2		High	5/1/2000	2/10/2025	-6.27%	3.05%	12.81%	9.07%	-14.53%
Standardicage									
Small Mini Carp Equation   Small Mini Carp County   Small Carp Mini Carp M	NonStandardized <sup>2</sup>	-							
Fisheling VP Mid Cap - Service Class 2 High 1/12/2000 5/12/015 4.29% 2.91% 15.92% 6.12% 8.31% Silenderized High 1/12/2000 5/12/015 1.00.99% 0.68% 15.09% 6.12% 8.31% Silenderized High 1/12/2000 5/12/015 1.00.99% 0.68% 15.09% 6.12% 8.31% Silenderized High 1/12/2000 5/12/015 1.00.99% 0.68% 15.09% 15.09% 8.29% 8.29% Silenderized High 1/12/2009 1/11/32/017 6.58% 1.29% 0.35% 8.29%		High	12/31/1979	5/1/2024	-2.35%	5.96%	17.64%	10.14%	2.97%
No-Signardiscider   High   11/20000   51/2016   4,29%   2,91%   15,92%   6,12%   8,31%   Signardiscider   High   11/20000   51/2016   51/2006   15,98%   15,98%   15,98%   15,98%   10,98%   2,08%   2									
Samular Standard St									
James Menderson VT Enterprise Portfolio - Service Shares    Fig.   12/31/1999   11/13/2017   0.42%   4.00%   13.36%   9.35%   8.20%   5.80%		•							
NocSundardizer   High 12311199 111322117 0 42% 40% 10% 1339% 8.09% 8.09% 8.74% SININIDATE OF CONTROL 12311199 111322117 0 4.58% 10.0% 12.0% 13.0% 9.39% 8.74% SININIDATE OF CONTROL 12311199 111322117 0 4.58% 10.0% 12.0% 13.0% 9.39% 8.74% NTL VP Schroders Mid Cap Opportunities - Service Class NUCS Landardizer   High 6.2003 51/2015 1.12% 3.26% 0.71% 3.59% 7.13% SININIDATE OF CONTROL 12311199 11132211 0 4.00% 0.00% 13.0% 0.00%		High	1/12/2000	5/1/2015	-10.99%	0.65%	15.36%	6.12%	8.31%
Sambardized									
NYLI VS Gérinders Mid Cap Opportunities - Service Class  NorSandardized  High 6/22003 5/1/2015 -4,60% 0,80% 10,40% 3,59% 7,13% Sondardized  MSS Mid Cap U ylaus Portfolio - Service Class  NorSandardized  High 3/72008 5/1/2015 -1,128% 3,26% 9,71% 3,59% 7,13% Sondardized  High 3/72008 5/1/2000 5,97% 1,37% 1,50% 6,62% 13,89% 7,13% Sondardized High 3/72008 5/1/2000 5,00% 3,59% 15,62% 6,62% 13,89% NorSandardized High 3/72008 5/1/2000 5,00% 3,59% 15,62% 6,62% 13,89% NorSandardized High 3/72008 5/1/2015 1,36% 1,16% 10,40% 6,52% 8,15% Sondardized High 2/18,2003 5/1/2015 1,01,21% 1,11% 10,43% 6,52% 8,15% Sondardized High 2/18,2003 5/1/2015 1,01,21% 1,11% 10,43% 6,52% 8,15% Sondardized Highest 7/16,2001 5/1/2015 2,24% 2,10% 15,65% 6,24% 13,25% Sondardized Highest 7/16,2001 5/1/2010 2,24% 2,00% 1,15% 1,15% 10,43% 6,52% 8,15% Sondardized Highest 7/16,2001 5/1/2010 2,24% 2,00% 1,11% 10,49% 6,22% 8,15% Sondardized Highest 7/16,2001 5/1/2010 2,24% 2,00% 1,15% 1,15% 6,52% 6,24% 13,25% Sondardized Highest 7/16,2001 5/1/2015 4,85% 2,76% 17,66% 6,22% 6,34% Sondardized Highest 8/1/2000 5/1/2015 4,85% 2,76% 17,66% 6,23% 6,34% Sondardized Highest 9/1/2016 5/1/2015 4,85% 2,76% 17,66% 6,23% 6,34% Sondardized Highest 9/1/2018 5/1/2015 4,85% 2,76% 17,66% 6,23% 6,34% Sondardized Highest 9/1/2018 5/1/2015 4,15% 0,37% 13,84% N/A 2,91% Sondardized Highest 9/1/2018 5/1/2015 4,15% 0,37% 13,84% N/A 2,91% Sondardized Highest 9/1/2018 5/1/2015 4,15% 0,37% 13,84% N/A 2,91% Sondardized Highest 9/1/2018 5/1/2014 1,00% 2,00% 2,00% 3									
NonShandratizer   High   8/2003   \$1/2015   12.08%   0.40%   0.35%   0.73%   5.73%   5.73%   5.58%   0.73%   5		High	12/31/1999	11/13/2017	-6.58%	1.80%	12.75%	9.35%	8.74%
Main   May		1.0-1	0/0/0000	F/4/004F	4.000/	0.000/	40.400/	0.5001	7.400/
MESS MICROP Value Portrolio - Service Class  MES MICROP Value Portrolio - Service Class  High 37/2008 5/1/2020 0.03% 3.59% 15.62% 6.62% 13.89% Sundactized  High 37/2008 5/1/2020 - 6.97% 13.79% 15.60% 6.62% 13.89% Sundactized 1.00% 1.00% 1.00% 1.00% 1.00% 6.62% 13.89% Sundactized 1.00% 1.		-							
NorShandardzeer   High 37/2008 51/2020 0.05% 3.59% 1.52% 6.25% 13.87% Shandardzeer   High 37/2008 51/2020 0.05% 3.59% 1.52% 6.25% 13.87% Shandardzeer   High 27/82003 51/2015 0.05% 1.01.22% 1.01.09% 0.05%		High	6/2/2003	5/1/2015	-11.28%	-3.26%	9.71%	3.59%	7.13%
Sandardized   High   3/7/2008   5/1/2015   3.3%   1.5%   1.50%   6.2%   13.27%     NonStandardized   High   2/18/2003   5/1/2015   3.3%   1.16%   1.10%   6.82%   8.15%     Sandardized   High   2/18/2003   5/1/2015   3.3%   1.16%   1.10%   6.82%   8.15%     Sandardized   High   2/18/2003   5/1/2015   3.3%   1.16%   1.10%   1.00%   6.82%   8.15%     NonStandardized   High   2/18/2003   5/1/2015   5/1/2020   2.4%   2.10%   1.55%   6.2%   8.15%     NonStandardized   High   5/1/2020   5/1/2015   5/1/2020   2.4%   2.10%   1.55%   6.2%   8.15%     NonStandardized   High   6/1/2000   5/1/2015   5/1/2020   2.4%   2.10%   1.55%   6.2%   3.2%     NonStandardized   High   6/1/2000   5/1/2015   4.88%   2.76%   1.76%   6.32%   6.34%     Sandardized   High   6/1/2000   5/1/2015   5/1/2015   5/1/2015   5/1/2016   5/1/2016     NonStandardized   High   6/1/2000   5/1/2015   5/1/2015   5/1/2016   5/1/2016   5/1/2016     NonStandardized   High   6/1/2000   5/1/2015   5/1/2016   5/1/2016   5/1/2016   5/1/2016   5/1/2016   5/1/2016     NonStandardized   High   6/1/2000   5/1/2015   5/1/2016		10-6	0/7/0000	E (4 /0000	0.000/	0.500/	45.000/	0.000/	40.000/
Non-Standardzeed*   High   2/18/2003   5/1/2015   3.3%   1.6%   1.10%   6.2%   8.15%   5.5%   5.2%		-							
NorStandardzeder   High   218/2003   51/2015   3.5%   1.16%   1.09%   6.2%   8.15%   1.00   1		пуп	3/1/2006	5/1/2020	-0.97 %	1.37%	13.00%	0.02%	13.21%
Sandardized   High   2/18/2003   5/1/2015   -10.12%   -1.18%   10.43%   5.92%   8.15%     Invesco V.I. Main Street Small Cap Fund - Series II     Michigan Street Small Cap Fund - Series II     Michigan Street Small Cap Fund - Series II     Michigan Street Small Cap Fund - Series II     Michigan Street Small Cap Value Fund — Class 2     Mighest   6/1/2000   5/1/2015   -4.28%   -2.19%   15.56%   6.24%   12.85%     Sandardized   Highest   6/1/2000   5/1/2015   -4.88%   2.76%   17.66%   6.32%   6.34%     Sandardized   Highest   6/1/2000   5/1/2015   -4.88%   2.76%   17.66%   6.32%   6.34%     Sandardized   Highest   4/17/2018   5/1/2005   -5/1/2015   -4.15%   0.37%   13.84%   N/A   2.91%     Sandardized   Highest   4/17/2018   5/1/2024   -4.15%   0.37%   13.84%   N/A   2.91%     Sandardized   Highest   4/17/2018   5/1/2024   -4.15%   0.37%   13.84%   N/A   2.91%     Sandardized   Highest   5/1/2000   1/1/3/2017   -2.17%   -0.09%   14.32%   0.37%     Sandardized   Highest   5/1/2000   1/1/3/2017   -2.17%   -0.09%   14.32%   0.37%     Sandardized   Highest   5/1/2000   1/1/3/2017   -2.17%   -0.09%   14.32%   0.35%     Sandardized   Highest   5/1/2000   -3.60%   -3.60%   -3.60%   0.36%   0.36%     Sandardized   Highest   5/1/2012   -3.60%   -3.60%   -3.60%   0.36%   0.36%     Sandardized   Highest   -3.17/2012   -3.17/2012   -3.18%   -3.17%   -3.28%   -3.37%     Sandardized   Highest   -3.17/2012   -3.17/2012   -3.18%   -3.17%   -3.28%   -3.37%   -3.38%   -3.4%   -3.38%     Sandardized   Highest   -3.17/2012   -3.17/2012   -3.18%   -3.28%   -3.38%   -3.3%   -3.4%   -3.4%     Sandardized   Highest   -3.17/2012   -3.17/2012   -3.18%   -3.28%   -3.28%   -3.38%   -3.3%   -3.4%   -3.4%   -3.28%   -3.38%   -3.4%   -3.28%   -3.28%   -3.28%   -3.28%   -3.28%   -3.28%   -3.2	_	High	2/19/2002	E/1/201E	2 26%	1 169/	11 00%	6 02%	0.150/.
Image		-							
Nor.  Standardized   Highest   716/2001   517/2020   2.43%   2.10%   15.56%   6.24%   12.68		підп	2/10/2003	5/1/2015	-10.12%	-1.10%	10.43%	0.92%	0.15%
Mighest   Migh		Highort	7/16/2001	E/1/2020	-2 /120/	2 10%	15 56%	6 2/19/	12 26%
Columbia Variable Portfolio = Small Cap Value Fund — Class 2   Highest   6/1/2000   5/1/2015   -4.88%   2.76%   17.66%   6.32%   6.34%     MonStandardized   Highest   6/1/2000   5/1/2015   -4.88%   2.76%   17.66%   6.32%   6.34%     MonStandardized   Highest   6/1/2000   5/1/2015   -1.15.4%   0.51%   17.14%   6.32%   6.34%     MonStandardized   Highest   4/17/2018   5/1/2024   -4.15%   0.37%   13.84%   N/A   2.91%     Standardized   Highest   4/17/2018   5/1/2024   -4.15%   0.37%   13.24%   N/A   -4.09%     Macquarie VIP Small Cap Value Series - Service Class     MonStandardized   Highest   5/1/2000   11/13/2017   -2.17%   -0.09%   14.35%   4.92%   3.77%     Standardized   Highest   5/1/2000   11/13/2017   -9.02%   -2.48%   13.76%   4.92%   3.55%     MVIL VIP Willington Small Cap - Service Class     MonStandardized   Highest   5/1/2001   5/1/2016   5/1/2016   -3.18%   -1.17%   11.28%   N/A   4.12%     MVIL VIP Small Cap Growth - Initial Class6   Highest   2/17/2012   2/17/2012   2/17/2012   -5.96%   -2.66%   9.95%   5.31%   6.40%     MVIL VIP Small Cap Growth - Service Class     MonStandardized   Highest   2/17/2012   5/1/2015   -8.20%   -2.68%   9.95%   5.31%   6.40%     MVIL VIP Small Cap Growth - Service Class     MonStandardized   Highest   2/17/2012   5/1/2015   -8.20%   -2.68%   9.95%   5.31%   6.40%     MVIL VIP Small Cap Growth - Service Class     MonStandardized   High   1/2/14/2012   5/1/2015   -8.20%   -2.21%   9.68%   5.05%   6.14%     MonStandardized   High   1/2/14/2012   5/1/2015   -7.95%   -4.43%   5.92%   2.90%   2.63%     MonStandardized   High   4/16/2018   5/1/2015   -7.95%   -4.43%   5.92%   2.90%   2.63%     MonStandardized   High   4/16/2018   5/1/2015   -4.13%   1.52%   6.99%   2.41%   2.19%     MonStandardized   High   4/16/2018   5/1/2015   -4.13%   1.52%   6.99%   2.41%   2.19%     MonStandardized   High   4/16/2018   5/1/2015   -4.13%   1.52%   6.99%   2.41%   2.19%     MonStandardized   High   4/16/2018   5/1/2015   -4.13%   1.52%   6.99%   2.41%   2.19%     MonStandardized   High									
NonStandardized** NonStandardi		riigiiost	1710/2001	3/1/2020	3.2070	0.1370	14.5576	0.2470	12.0070
Standardized   Highest   6/1/2000   5/1/2015   -11.54%   0.51%   17.14%   6.32%   6.34%     Ficelity SVIP Extended Market Index Portfolio - Service Class 2   Highest   4/17/2018   5/1/2024   -1.086%   -2.01%   13.24%   N/A   2.91%     Standardized   Highest   4/17/2018   5/1/2024   -1.086%   -2.01%   13.24%   N/A   2.91%     Standardized   Highest   5/1/2000   11/13/2017   -2.17%   -0.09%   14.35%   4.92%   3.77%     Standardized   Highest   5/1/2000   11/13/2017   -2.17%   -0.09%   14.35%   4.92%   3.57%     Standardized   Highest   5/2/2016   5/2/2016   -2.18%   -1.71%   -1.26%   -4.92%   -3.25%     Nor.Standardized   Highest   5/2/2016   5/2/2016   -3.18%   -1.71%   -1.26%   -3.26%	I to the second of the second	Highest	6/1/2000	5/1/2015	-4 88%	2 76%	17 66%	6 32%	6.34%
Fidelity® VIP Extended Market Index Portfolio - Service Class 2  NonStandardized* Highest 4/17/2018 5/1/2024 -1.0.80% 2.0.1% 13.24% N/A 2.91% Standardized* NonStandardized* Non									
NonStandardized* Highest 4/17/2018 5/1/2024 -1.5% 0.37% 13.84% N/A 2.91% Standardized* Highest 4/17/2018 5/1/2024 -1.0.66% 2.01% 13.24% N/A 4.09% Macquarie VIP Small Cap Value Series - Service Class  NonStandardized* Highest 5/1/2000 11/13/2017 2.17% 0.0.09% 14.55% 4.92% 3.75% Standardized* Highest 5/1/2000 11/13/2017 -0.02% 2.48% 13.76% 4.92% 3.55% N/L VIP Wellington Small Cap - Service Class  NonStandardized* Highest 5/2/2016 5/2/2016 -3.18% -1.71% 11.26% N/A 4.12% Standardized* Highest 5/2/2016 5/2/2016 -3.18% -1.71% 11.26% N/A 4.12% Standardized* Highest 5/2/2016 5/2/2016 -9.96% 4.06% 10.60% N/A 4.04% N/L VIP Small Cap Growth - Initial Class6  NonStandardized* Highest 2/17/2012 2/17/2012 -5.96% 2.66% 9.95% 5.31% 6.40% N/L VIP Small Cap Growth - Service Class  NonStandardized* Highest 2/17/2012 2/17/2012 -1.2.54% 4.99% 9.26% 5.31% 6.40% N/L VIP Small Cap Growth - Service Class  NonStandardized* Highest 2/17/2012 5/1/2015 -6.20% 2.91% 9.68% 5.05% 6.14% N/L VIP Small Cap Growth - Service Class  NonStandardized* Highest 2/17/2012 5/1/2015 -6.20% 2.91% 9.68% 5.05% 6.14% N/L VIP Small Cap Growth - Service Class  NonStandardized* Highest 2/17/2012 5/1/2015 -6.20% 2.91% 9.68% 5.05% 6.14% N/L VIP Small Cap Growth - Service Class 4 N/L VIP Small Cap Growth - Service Class 4 N/L VIP Small Cap Growth - Service Class 4 N/L VIP Small Cap Growth - Service Class 4 N/L VIP Small Cap Growth - Service Class 4 N/L VIP Small Cap Growth - Service Class 4 N/L VIP Small Cap Growth - Service Class 4 N/L VIP Small Cap Growth - Service Class 4 N/L VIP Small Cap Growth - Service Class 4 N/L VIP Small Cap Growth - Service Class 5 N/L VIP Small Cap Growth - Service Class 5 N/L VIP Small Cap Growth - Service Class 6 N/L VIP Small Cap Growth - Service Class 6 N/L VIP Small Cap Growth - Service Class 6 N/L VIP Small Cap Growth - Service Class 6 N/L VIP Small Cap Growth - Service Class 6 N/L VIP Small Cap Growth - Service Class 6 N/L VIP Small Cap Growth - Service Class 6 N/L VIP Small Cap Growth - Service Class 6 N/L VIP Small Cap Growth -		riigiiost	0/1/2000	3/1/2013	11.0470	0.0170	17.1470	0.0270	0.0470
Standardized   Highest   4/17/2018   5/1/2024   -10.86%   -2.01%   13.24%   N/A   -4.09%     Macquarie VP Small Cap Value Series - Service Class     Macquarie VP Small Cap Value Series - Service Class     Macquarie VP Small Cap Value Series - Service Class     Mighest   5/1/2000   11/13/2017   -2.17%   -0.09%   -14.35%   4.92%   3.75%     Standardized   Highest   5/1/2000   11/13/2017   -2.17%   -0.09%   -2.48%   13.76%   4.92%   3.55%     NYL VP Wellington Small Cap - Service Class     NonStandardized   Highest   5/2/2016   5/2/2016   -3.18%   -1.71%   11.26%   N/A   4.12%     Standardized   Highest   5/2/2016   5/2/2016   -9.96%   -4.06%   10.60%   N/A   4.04%     NYL VP Small Cap Growth - Initial Class6   Highest   2/17/2012   2/17/2012   -5.96%   -2.66%   9.95%   5.31%   6.40%     Standardized   Highest   2/17/2012   2/17/2012   -12.64%   -4.99%   9.26%   5.31%   6.40%     Standardized   Highest   2/17/2012   5/1/2015   -12.67%   -3.28%   9.96%   5.05%   6.14%     Standardized   Highest   2/17/2012   5/1/2015   -12.76%   -3.28%   9.96%   5.05%   6.14%     Standardized   High   12/14/2012   5/1/2015   -12.76%   -3.28%   9.96%   5.05%   6.14%     Standardized   High   12/14/2012   5/1/2015   -7.95%   -4.43%   5.92%   2.90%   2.63%     Standardized   High   4/16/2018   5/1/2015   -7.95%   -4.43%   5.92%   2.90%   2.63%     Standardized   High   4/16/2018   5/1/2015   -7.95%   -4.43%   5.92%   2.90%   2.63%     Standardized   High   4/16/2018   5/1/2015   -7.95%   -4.43%   5.92%   2.90%   2.63%     Standardized   High   4/16/2018   5/1/2015   -7.95%   -4.43%   5.92%   2.90%   2.63%     Standardized   High   4/16/2018   5/1/2015   -7.95%   -4.43%   5.92%   2.90%   2.63%     Standardized   High   4/16/2018   5/1/2015   -7.95%   -4.43%   5.92%   2.90%   2.63%     Standardized   High   4/16/2018   5/1/2015   -7.95%   -4.43%   5.92%   2.90%   2.63%     Standardized   High   4/16/2018   5/1/2015   -7.95%   -4.43%   5.92%   -7.20%   -7.20%   -7.20%     Standardized   High   4/16/2018   5/1/2015   -7.95%   -4.43%   -		Highest	4/17/2018	5/1/2024	-4 15%	0.37%	13.84%	N/A	2 91%
Macquarie VIP Small Cap Value Series - Service Class   Highest   5/1/2000   11/13/2017   -2.17%   -0.09%   14.35%   4.92%   3.77%   Standardized   Highest   5/1/2000   11/13/2017   -2.17%   -0.09%   14.35%   4.92%   3.75%   Standardized   Highest   5/1/2000   11/13/2017   -9.02%   -2.48%   13.76%   4.92%   3.75%   Standardized   Highest   5/1/2016   5/2/2016   5/2/2016   -3.18%   -1.71%   11.26%   N/A   4.12%   Standardized   Highest   5/2/2016   5/2/2016   5/2/2016   -3.18%   -1.71%   11.26%   N/A   4.04%   N/A   4.04%   N/A   4.04%   N/A   N/		-							
NonStandardized		riigiiost	4/11/2010	3/1/2024	10.0070	2.0170	10.2470	19/73	4.0370
Highest   Standardized   Highest   Standardized   Standardized   Standardized   Highest   Standardized   Standardized   Highest   Standardized   Standardized   Highest   Standardized   Standardized   Standardized   Highest   Standardized   Standardized   Highest   Standardized   Standardized   Highest   Standardized   Standardized   Highest   Standardized   Standardi		Highest	5/1/2000	11/13/2017	-2.17%	-0.09%	14.35%	4.92%	3.77%
NorStandardized									
NonStandardized									
Highest   S/2/2016		Highest	5/2/2016	5/2/2016	-3.18%	-1.71%	11.26%	N/A	4.12%
NYLI VP Small Cap Growth - Initial Class6 NonStandardized Highest 2/17/2012 2/17/2012 -5.96% -2.66% 9.95% 5.31% 6.40% 5.514 6.40% 5.514 6.40% 5.514 6.40% 6.		•							
NonStandardized		J						-	
Standardized   Highest   2/17/2012   2/17/2012   -12.54%   -4.99%   9.26%   5.31%   6.40%     NYLI VP Small Cap Growth - Service Class     NonStandardized   Highest   2/17/2012   5/1/2015   -6.20%   -2.91%   9.68%   5.05%   6.14%     Standardized   Highest   2/17/2012   5/1/2015   -6.20%   -2.91%   9.68%   5.05%   6.14%     Standardized   Highest   2/17/2012   5/1/2015   -12.76%   -5.23%   8.98%   5.05%   6.14%     International/Global Equity     American Funds IS Global Small Cap Fund - Class 4     NonStandardized   High   12/14/2012   5/1/2015   -7.95%   -4.43%   5.92%   2.90%   2.63%     Standardized   High   12/14/2012   5/1/2015   -7.95%   -4.43%   -6.71%   5.12%   2.90%   2.63%     Standardized   High   4/16/2018   5/1/2015   -14.39%   -6.71%   5.12%   2.90%   2.63%     Standardized   High   4/16/2018   5/1/2015   -14.39%   -6.71%   5.12%   2.90%   2.63%     Standardized   High   4/16/2018   5/1/2015   -2.24%   1.09%   8.65%   N/A   4.10%     Standardized   High   9/19/2001   5/1/2015   -4.13%   1.52%   6.99%   2.41%   2.19%     Standardized   High   9/19/2001   5/1/2015   -10.84%   -0.79%   6.21%   2.41%   2.19%     Standardized   High   9/19/2001   5/1/2015   -10.84%   -0.79%   6.21%   2.41%   2.19%     Standardized   High   9/19/2001   5/1/2015   -10.84%   -0.79%   6.21%   2.41%   2.19%     Standardized   High   9/19/2001   5/1/2015   -10.84%   -0.79%   6.21%   2.41%   2.19%     Standardized   High   9/19/2001   5/1/2015   -10.84%   -0.79%   6.21%   2.41%   2.19%     Standardized   High   9/19/2001   5/1/2015   -10.84%   -0.79%   6.21%   2.41%   2.19%     Standardized   High   9/19/2001   5/1/2015   -10.84%   -0.79%   6.21%   2.41%   2.19%     Standardized   High   9/19/2001   5/1/2015   -10.84%   -0.79%   6.21%   2.41%   2.19%     Standardized   High   9/19/2001   5/1/2015   -10.84%   -0.79%   6.21%   2.41%   2.19%     Standardized   High   9/19/2001   5/1/2015   -10.84%   -0.79%   6.21%   2.41%   2.19%     Standardized   High   9/19/2001   5/1/2015   -1.084%   -0.79%   6.21%   2.41%   2.19%     Sta	· ·	Highest	2/17/2012	2/17/2012	-5.96%	-2.66%	9.95%	5.31%	6.40%
NYLI VP Small Cap Growth – Service Class NonStandardized		•							
NonStandardized									
Standardized   Highest   2/17/2012   5/1/2015   -12.76   -5.23   8.98   5.05   6.14   14   14   14   14   14   14   14		Highest	2/17/2012	5/1/2015	-6.20%	-2.91%	9.68%	5.05%	6.14%
Merican Funds IS Global Small Cap Fund® – Class 4   High   12/14/2012   5/1/2015   -7.95%   -4.43%   5.92%   2.90%   2.63%   5.82%   2.90%   2.63%   5.82%   2.90%   2.63%   5.82%   2.90%   2.63%   5.82%   2.90%   2.63%   5.82%   2.90%   2.63%   5.82%   2.90%   2.63%   2.90%   2.90%   2.63%   2.90%   2.90%   2.63%   2.90%   2.90%   2.63%   2.90%			2/17/2012	5/1/2015	-12.76%	-5.23%	8.98%	5.05%	6.14%
American Funds IS Global Small Cap Fund® - Class 4   High   12/14/2012   5/1/2015   -7.95%   -4.43%   5.92%   2.90%   2.63%   5.50%   2.63%   5.50%   2.63%   5.50%   2.63%   5.50%   2.63%   2.63%   5.50%   2.63%									
NonStandardized									
Fidelity® VIP International Index — Service Class 2   High   4/16/2018   5/1/2019   4.76%   3.32%   9.36%   N/A   4.10%   Standardized   4.76%   4.7	NonStandardized <sup>2</sup>	High	12/14/2012	5/1/2015	-7.95%	-4.43%	5.92%	2.90%	2.63%
NonStandardized²	Standardized	High	12/14/2012	5/1/2015	-14.39%	-6.71%	5.12%	2.90%	2.63%
Standardized   High   4/16/2018   5/1/2019   -2.24%   1.09%   8.65%   N/A   3.53%     Invesco V.I. EQV International Equity Fund - Series II	Fidelity® VIP International Index — Service Class 2								
Invesco V.I. EQV International Equity Fund - Series II  NonStandardized High 9/19/2001 5/1/2015 -4.13% 1.52% 6.99% 2.41% 2.19% Standardized High 9/19/2001 5/1/2015 -10.84% -0.79% 6.21% 2.41% 2.19% Janus Henderson VIT Global Research Portfolio - Service Shares  NonStandardized High 12/31/1999 5/1/2015 5.89% 8.39% 15.42% 8.00% 6.50%	NonStandardized <sup>2</sup>	High	4/16/2018	5/1/2019					
NonStandardized	Standardized	High	4/16/2018	5/1/2019	-2.24%	1.09%	8.65%	N/A	3.53%
Standardized         High         9/19/2001         5/1/2015         -10.84%         -0.79%         6.21%         2.41%         2.19%           Janus Henderson VIT Global Research Portfolio – Service Shares         High         12/31/1999         5/1/2015         5.89%         8.39%         15.42%         8.00%         6.50%	Invesco V.I. EQV International Equity Fund - Series II				-				
Janus Henderson VIT Global Research Portfolio - Service Shares   Janus Henderson VIT Global Research Portfolio - Service Shares   High 12/31/1999 5/1/2015   5.89% 8.39% 15.42% 8.00% 6.50%	NonStandardized <sup>2</sup>	High	9/19/2001	5/1/2015	-4.13%	1.52%	6.99%	2.41%	2.19%
NonStandardized <sup>2</sup> High 12/31/1999 5/1/2015 5.89% 8.39% 15.42% 8.00% 6.50%	Standardized	High	9/19/2001	5/1/2015	-10.84%	-0.79%	6.21%	2.41%	2.19%
•	Janus Henderson VIT Global Research Portfolio – Service Shares								
Standardized High 12/31/1999 5/1/2015 -1.11% 6.36% 14.85% 8.00% 6.50%	NonStandardized <sup>2</sup>	High	12/31/1999	5/1/2015	5.89%	8.39%	15.42%	8.00%	6.50%
	Standardized	High	12/31/1999	5/1/2015	-1.11%	6.36%	14.85%	8.00%	6.50%



As of May 31, 2025

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

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

								0.
			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception				10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>	Year <sup>4</sup>	Year⁴	Year⁴	Year⁴	Inception
International/Global Equity								
NYLI VP Pinestone International Equity – Service Class								
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	-3.37%	-4.11%	4.72%	2.79%	4.19%
Standardized	High	6/2/2003	5/1/2015	-10.13%	-6.40%	3.87%	2.79%	4.19%
MFS® International Intrinsic Value Portfolio – Service Class								
NonStandardized <sup>2</sup>	High	8/31/2001	5/1/2017	6.88%	4.79%	8.30%	5.94%	6.11%
Standardized	High	8/31/2001	5/1/2017	-0.12%	2.62%	7.56%	5.94%	5.94%
MFS® VIT Research International - Service Class								
NonStandardized <sup>2</sup>	High	8/24/2001	5/1/2022	1.40%	1.94%	7.81%	3.40%	4.45%
Standardized	High	8/24/2001	5/1/2022	-5.60%	-0.36%	7.06%	3.40%	2.19%
Putnam VT International Value Fund - Class IB								
NonStandardized <sup>2</sup>	High	1/2/1997	5/1/2024	10.25%	8.54%	14.20%	4.66%	11.87%
Standardized	High	1/2/1997	5/1/2024	3.25%	6.53%	13.60%	4.66%	4.87%
American Funds IS New World Fund - Class 4								
NonStandardized <sup>2</sup>	Highest	12/14/2012	5/1/2015	1.33%	1.33%	8.74%	4.36%	3.40%
Standardized	Highest	12/14/2012	5/1/2015	-5.67%	-0.99%	8.02%	4.36%	3.40%
Fidelity® VIP Emerging Markets – Service Class 2								
NonStandardized <sup>2</sup>	Highest	1/23/2008	5/1/2018	11.87%	3.83%	9.16%	4.69%	3.51%
Standardized	Highest	1/23/2008	5/1/2018	4.87%	1.62%	8.44%	4.69%	3.15%
NYLI VP Candriam Emerging Markets Equity – Service Class9								
NonStandardized <sup>2</sup>	Highest	2/17/2012	5/1/2015	7.17%	-3.70%	5.09%	0.91%	-0.96%
Standardized	Highest	2/17/2012	5/1/2015	0.17%	-6.00%	4.26%	0.91%	-0.96%
Sector								
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 <sup>10</sup>								
NonStandardized <sup>2</sup>	High	4/30/2013	5/1/2015	10.00%	-0.65%	14.80%	2.22%	1.58%
Standardized	High	4/30/2013	5/1/2015	3.00%	-3.03%	14.22%	2.22%	1.58%
NYLI VP Fidelity Institutional AM® Utilities – Service Class								
NonStandardized <sup>2</sup>	High	2/17/2012	5/1/2015	22.17%	7.18%	12.65%	6.26%	7.55%
Standardized	High	2/17/2012	5/1/2015	15.17%	5.11%	12.03%	6.26%	7.55%
NYLI VP CBRE Global Infrastructure — Service Class								
NonStandardized <sup>2</sup>	High	5/1/2015	5/1/2015	12.63%	1.09%	7.86%	N/A	-2.71%
Standardized	High	5/1/2015	5/1/2015	5.63%	-1.24%	7.11%	N/A	-2.71%
NYLI VP Newton Technology Growth - Service Class								
NonStandardized <sup>2</sup>	Highest	12/29/2000	2/10/2025	-2.40%	4.18%	13.96%	11.72%	-14.84%
Standardized	Highest	12/29/2000	2/10/2025	-9.24%	1.98%	13.36%	11.72%	-20.80%
Fidelity® VIP Health Care — Service Class 2								
NonStandardized <sup>2</sup>	Highest	4/30/2019	5/1/2019	-4.24%	-0.35%	5.96%	4.91%	6.35%
Standardized	Highest	4/30/2019	5/1/2019	-10.94%	-2.73%	5.16%	4.91%	5.84%
NYLI VP Natural Resources – Initial Class			-					
NonStandardized <sup>2</sup>	Highest	2/17/2012	5/1/2015	-11.98%	-1.85%	23.54%	3.00%	0.48%
Standardized	Highest	2/17/2012	5/1/2015	-18.15%	-4.20%	23.10%	3.00%	0.48%
Principal VC Real Estate Securities Account - Class 2								
NonStandardized <sup>2</sup>	Highest	5/1/1998	5/1/2024	9.65%	-2.41%	8.45%	4.36%	18.36%
Standardized	Highest	5/1/1998	5/1/2024	2.65%	-4.74%	7.72%	4.36%	11.36%
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Please read the important disclosures below regarding the product performance.  $\label{eq:please} % \begin{center} \begin{cen$ 



As of May 31, 2025

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

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

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

NYLI VP Small Cap Growth — Initial Class, NYLI VP Janus Balanced — Initial Class and NYLI VP Natural Resources — Initial Class). Performance for these classes/shares are 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.

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

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

<sup>4</sup> The New York Life Flexible Premium Variable Annuity was first offered for sale on October 1, 1999. 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 invests in the New York Life Insurance and Annuity Corporation (NYLIAC) Variable Annuity Separate Account III.

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

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

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

7 New allocations to the NYLI VP Junua Fenderon Balanced—Initial Class Investment Division will not be accepted from Policyowners who were universed in the

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

8 Investment In PVILY IPUS. Somewhere Morely Maker Potrolis is neither investor or guaranteed by the Federal Deposit Insurance Corporation

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

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

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

Performance information less than 1 year has not been annualized

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

Sales of the New York Life Flexible Premium Variable Annuity 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 FINRACIPC) 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, New York and State Productions and limitations to consider when purchasing variable annuities. For costs and complete details, contact a financial professional.