



## New York Life Income Plus Variable Annuity Performance Summary

As of March 31, 2025

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](http://www.newyorklife.com).

All performance reflects the percentage change for the period shown, with capital gains and dividends reinvested and includes an annualized Mortality and Expense Risk and Administrative Costs Charge of 1.35% and Fund Company Expenses. A policy service charge of \$30 is not included in these charges, but will be deducted each year from the policy's Accumulation Value on the policy anniversary and upon surrender of the policy. 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 8%, declining to 2% by the 7th year after that premium payment has been in the policy, with no surrender charge thereafter.

Withdrawals and surrenders may be taxable transactions, and prior to age 59½, may be subject to a 10% IRS penalty.

The Investment Divisions offered through the New York Life Income Plus 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.

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

Investment Divisions <sup>1</sup>	Volatility/ Risk Level <sup>2</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>3</sup>	Month to Date	Year to Date (Updated Monthly)	1 Year <sup>4</sup>	3 Year <sup>4</sup>	5 Year <sup>4</sup>	10 Year <sup>4</sup>	Since Investment Division Inception
<b>Investment Grade Bond</b>										
<b>NYLI VP U.S. Government Money Market – Current 7-day yield is 4.07%<sup>6</sup></b>										
NonStandardized <sup>2</sup>	Low	1/29/1993	5/1/2015	0.23%	0.67%	3.33%	2.64%	1.03%	0.22%	-0.10%
Standardized	Low	1/29/1993	5/1/2015	-	-	-4.67%	0.71%	0.26%	0.22%	-0.10%
<b>PIMCO VIT Low Duration Portfolio - Advisor Class</b>										
NonStandardized <sup>2</sup>	Low	3/31/2006	5/2/2016	0.20%	1.34%	4.17%	1.34%	-0.04%	-0.09%	0.05%
Standardized	Low	3/31/2006	5/2/2016	-	-	-3.83%	-0.65%	-0.86%	-0.09%	0.05%
<b>PIMCO VIT Short-Term Portfolio - Advisor Class</b>										
NonStandardized <sup>2</sup>	Low	9/30/1999	5/1/2024	0.14%	0.76%	3.88%	3.17%	1.97%	0.98%	3.45%
Standardized	Low	9/30/1999	5/1/2024	-	-	-4.12%	1.26%	1.22%	0.98%	-4.55%
<b>American Funds IS Capital World Bond Fund® - Class 4</b>										
NonStandardized <sup>2</sup>	Moderate	10/4/2006	5/1/2024	0.61%	2.75%	0.68%	-3.07%	-2.78%	-1.31%	3.48%
Standardized	Moderate	10/4/2006	5/1/2024	-	-	-7.32%	-5.04%	-3.58%	-1.31%	-4.52%
<b>American Funds IS The Bond Fund of America® - Class 4</b>										
NonStandardized <sup>2</sup>	Moderate	12/14/2012	5/1/2022	-0.11%	2.41%	3.24%	-1.31%	-1.11%	0.18%	0.19%
Standardized	Moderate	12/14/2012	5/1/2022	-	-	-4.76%	-3.33%	-1.91%	0.18%	-1.90%
<b>American Funds IS U.S. Government Securities Fund® - Class 4</b>										
NonStandardized <sup>2</sup>	Moderate	12/2/1985	5/1/2024	0.19%	2.94%	3.63%	-1.96%	-2.21%	-0.32%	5.94%
Standardized	Moderate	12/2/1985	5/1/2024	-	-	-4.37%	-3.96%	-3.01%	-0.32%	-2.06%
<b>Columbia Variable Portfolio — Intermediate Bond - Class 2</b>										
NonStandardized <sup>2</sup>	Moderate	5/3/2010	5/1/2022	-0.11%	3.03%	4.48%	-1.67%	-0.30%	0.45%	0.12%
Standardized	Moderate	5/3/2010	5/1/2022	-	-	-3.52%	-3.67%	-1.11%	0.45%	-1.98%
<b>NYLI VP Bond – Service Class</b>										
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2015	-0.12%	2.19%	3.37%	-1.37%	-1.58%	-0.20%	0.01%
Standardized	Moderate	6/2/2003	5/1/2015	-	-	-4.63%	-3.38%	-2.38%	-0.20%	0.01%
<b>Fidelity® VIP Investment Grade Bond - Service Class 2</b>										
NonStandardized <sup>2</sup>	Moderate	8/15/2005	5/1/2022	-0.11%	2.51%	3.56%	-0.74%	-0.62%	0.45%	0.82%
Standardized	Moderate	8/15/2005	5/1/2022	-	-	-4.44%	-2.76%	-1.42%	0.45%	-1.25%
<b>Fidelity® VIP Bond Index – Service Class 2</b>										
NonStandardized <sup>2</sup>	Moderate	4/19/2018	11/23/2020	-0.11%	2.30%	3.10%	-1.23%	-2.26%	N/A	-3.13%
Standardized	Moderate	4/19/2018	11/23/2020	-	-	-4.90%	-3.25%	-3.06%	N/A	-4.03%
<b>NYLI VP MacKay U.S. Infrastructure Bond – Service Class</b>										
NonStandardized <sup>2</sup>	Moderate	6/2/2003	7/23/2012	-0.11%	2.55%	3.12%	-0.99%	-2.15%	-0.77%	-0.66%
Standardized	Moderate	6/2/2003	7/23/2012	-	-	-4.88%	-3.01%	-2.94%	-0.77%	-0.66%
<b>NYLI VP PIMCO Real Return – Service Class</b>										
NonStandardized <sup>2</sup>	Moderate	2/17/2012	7/23/2012	0.64%	4.26%	5.13%	-1.27%	1.20%	0.87%	0.09%
Standardized	Moderate	2/17/2012	7/23/2012	-	-	-2.87%	-3.28%	0.43%	0.87%	0.09%
<b>PIMCO VIT Income Portfolio - Advisor Class</b>										
NonStandardized <sup>2</sup>	Moderate	4/29/2016	5/1/2020	0.02%	2.68%	5.44%	2.75%	3.53%	N/A	3.01%
Standardized	Moderate	4/29/2016	5/1/2020	-	-	-2.56%	0.82%	2.83%	N/A	2.28%



## New York Life Income Plus Variable Annuity Performance Summary

As of March 31, 2025

### Average Annual Total Return as of March 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 Year <sup>4</sup>	3 Year <sup>4</sup>	5 Year <sup>4</sup>	10 Year <sup>4</sup>	Since Investment Division Inception
<b>Investment Grade Bond</b>										
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class										
NonStandardized <sup>2</sup>	Moderate	5/1/2014	5/1/2014	-0.69%	-0.17%	2.89%	1.01%	0.42%	0.80%	1.52%
Standardized	Moderate	5/1/2014	5/1/2014	-	-	-5.11%	-0.99%	-0.38%	0.80%	1.52%
PIMCO VIT Total Return Portfolio - Advisor Class										
NonStandardized <sup>2</sup>	Moderate	2/28/2006	5/1/2014	0.00%	2.96%	4.49%	-0.63%	-1.18%	0.19%	0.46%
Standardized	Moderate	2/28/2006	5/1/2014	-	-	-3.51%	-2.66%	-1.98%	0.19%	0.46%
Western Asset Core Plus VIT - Class II										
NonStandardized <sup>2</sup>	Moderate	5/1/2015	5/1/2022	-0.33%	2.75%	1.86%	-1.98%	-1.56%	-0.08%	-0.08%
Standardized	Moderate	5/1/2015	5/1/2022	-	-	-6.14%	-3.98%	-2.36%	-0.08%	-2.18%
<b>Non-Investment Grade Bond</b>										
BlackRock® High Yield V.I. Fund – Class III Shares										
NonStandardized <sup>2</sup>	Moderate	2/15/2012	5/1/2014	-1.31%	0.41%	5.30%	3.26%	5.68%	3.20%	2.94%
Standardized	Moderate	2/15/2012	5/1/2014	-	-	-2.70%	1.34%	5.03%	3.20%	2.94%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2										
NonStandardized <sup>2</sup>	Moderate	4/30/2012	5/1/2015	-1.04%	1.73%	4.98%	1.76%	2.51%	1.32%	1.13%
Standardized	Moderate	4/30/2012	5/1/2015	-	-	-3.02%	-0.21%	1.77%	1.32%	1.13%
NYLI VP Floating Rate – Service Class										
NonStandardized <sup>2</sup>	Moderate	5/1/2005	7/23/2012	-0.69%	-0.15%	4.32%	4.68%	5.93%	2.67%	2.57%
Standardized	Moderate	5/1/2005	7/23/2012	-	-	-3.68%	2.82%	5.29%	2.67%	2.57%
NYLI VP MacKay Convertible – Service Class										
NonStandardized <sup>2</sup>	Moderate	6/2/2003	7/23/2012	-2.79%	-2.16%	2.93%	-0.06%	10.03%	6.35%	7.62%
Standardized	Moderate	6/2/2003	7/23/2012	-	-	-5.07%	-2.10%	9.48%	6.35%	7.62%
NYLI VP MacKay High Yield Corporate Bond – Service Class										
NonStandardized <sup>2</sup>	Moderate	6/2/2003	7/23/2012	-0.94%	0.59%	4.59%	3.12%	5.41%	3.44%	3.61%
Standardized	Moderate	6/2/2003	7/23/2012	-	-	-3.41%	1.21%	4.75%	3.44%	3.61%
NYLI VP MacKay Strategic Bond – Service Class										
NonStandardized <sup>2</sup>	Moderate	5/1/2011	7/23/2012	-0.29%	2.30%	6.36%	3.54%	3.83%	1.77%	2.01%
Standardized	Moderate	5/1/2011	7/23/2012	-	-	-1.64%	1.64%	3.14%	1.77%	2.01%
<b>Alternatives</b>										
DWS Alternative Asset Allocation VIP - Class B										
NonStandardized <sup>2</sup>	Moderate	5/18/2009	5/2/2016	0.26%	2.83%	5.60%	0.39%	6.44%	1.74%	2.53%
Standardized	Moderate	5/18/2009	5/2/2016	-	-	-2.40%	-1.64%	5.81%	1.74%	2.53%
NYLI VP Hedge Multi-Strategy - Service Class										
NonStandardized <sup>2</sup>	Moderate	5/1/2013	5/1/2013	-1.50%	-0.79%	1.93%	1.54%	2.28%	-1.16%	-1.38%
Standardized	Moderate	5/1/2013	5/1/2013	-	-	-6.07%	-0.44%	1.54%	-1.16%	-1.38%
<b>Asset Allocation</b>										
American Funds IS Asset Allocation Fund - Class 4										
NonStandardized <sup>2</sup>	Moderate	12/14/2012	5/1/2018	-3.30%	-1.12%	6.27%	4.67%	9.58%	6.42%	6.46%
Standardized	Moderate	12/14/2012	5/1/2018	-	-	-1.73%	2.82%	9.01%	6.42%	6.26%
BlackRock® Global Allocation V.I. Fund – Class III Shares										
NonStandardized <sup>2</sup>	Moderate	11/18/2003	7/23/2012	-2.76%	-0.33%	2.05%	1.98%	7.13%	3.64%	4.33%
Standardized	Moderate	11/18/2003	7/23/2012	-	-	-5.95%	0.02%	6.52%	3.64%	4.33%
Fidelity® VIP FundsManager® 60% — Service Class										
NonStandardized <sup>2</sup>	Moderate	8/22/2007	5/1/2019	-2.76%	-0.96%	2.40%	2.27%	8.03%	4.81%	5.47%
Standardized	Moderate	8/22/2007	5/1/2019	-	-	-5.60%	0.32%	7.44%	4.81%	5.08%
NYLI VP Balanced – Service Class										
NonStandardized <sup>2</sup>	Moderate	5/1/2005	7/23/2012	-1.32%	1.98%	5.10%	2.79%	9.34%	4.29%	5.95%
Standardized	Moderate	5/1/2005	7/23/2012	-	-	-2.90%	0.86%	8.78%	4.29%	5.95%
NYLI VP Conservative Allocation – Service Class										
NonStandardized <sup>2</sup>	Moderate	2/13/2006	7/23/2012	-2.28%	-1.31%	1.05%	0.69%	4.00%	2.35%	3.24%
Standardized	Moderate	2/13/2006	7/23/2012	-	-	-6.95%	-1.32%	3.30%	2.35%	3.24%



## New York Life Income Plus Variable Annuity Performance Summary

As of March 31, 2025

### Average Annual Total Return as of March 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 Year <sup>4</sup>	3 Year <sup>4</sup>	5 Year <sup>4</sup>	10 Year <sup>4</sup>	Since Investment Division Inception
<b>Asset Allocation</b>										
<b>NYLI VP Income Builder – Service Class</b>										
NonStandardized <sup>2</sup>	Moderate	6/2/2003	7/23/2012	-2.16%	2.08%	7.02%	2.98%	6.67%	3.77%	5.04%
Standardized	Moderate	6/2/2003	7/23/2012	-	-	-0.98%	1.06%	6.05%	3.77%	5.04%
<b>NYLI VP Janus Henderson Balanced – Service Class</b>										
NonStandardized <sup>2</sup>	Moderate	2/17/2012	7/23/2012	-4.18%	-2.29%	4.13%	3.67%	9.02%	6.65%	7.48%
Standardized	Moderate	2/17/2012	7/23/2012	-	-	-3.87%	1.78%	8.45%	6.65%	7.48%
<b>NYLI VP Moderate Allocation–Service Class</b>										
NonStandardized <sup>2</sup>	Moderate	2/13/2006	7/23/2012	-3.14%	-2.20%	0.61%	1.38%	6.59%	3.49%	4.68%
Standardized	Moderate	2/13/2006	7/23/2012	-	-	-7.39%	-0.60%	5.96%	3.49%	4.68%
<b>Franklin Templeton Conservative Model Portfolio - Class II</b>										
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	-1.30%	0.88%	3.83%	0.70%	N/A	N/A	1.79%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	-4.17%	-1.32%	N/A	N/A	1.02%
<b>Franklin Templeton Moderate Model Portfolio - Class II</b>										
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	-3.00%	-0.73%	4.53%	2.71%	N/A	N/A	6.09%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	-3.47%	0.78%	N/A	N/A	5.44%
<b>Franklin Templeton Moderately Aggressive Model Portfolio - Class II</b>										
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	-3.58%	-1.42%	4.71%	3.73%	N/A	N/A	8.01%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	-3.29%	1.84%	N/A	N/A	7.40%
<b>Franklin Templeton Moderately Conservative Model Portfolio - Class II</b>										
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	-2.16%	0.19%	4.63%	1.92%	N/A	N/A	4.42%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	-3.37%	-0.04%	N/A	N/A	3.73%
<b>Franklin Templeton Aggressive Model Portfolio - Class II</b>										
NonStandardized <sup>2</sup>	High	5/1/2020	5/1/2020	-4.68%	-2.53%	4.73%	4.79%	N/A	N/A	10.68%
Standardized	High	5/1/2020	5/1/2020	-	-	-3.27%	2.93%	N/A	N/A	10.12%
<b>NYLI VP Equity Allocation – Service Class</b>										
NonStandardized <sup>2</sup>	High	2/13/2006	7/23/2012	-4.78%	-4.17%	-1.38%	1.78%	11.42%	5.20%	7.01%
Standardized	High	2/13/2006	7/23/2012	-	-	-9.27%	-0.18%	10.89%	5.20%	7.01%
<b>NYLI VP Growth Allocation–Service Class</b>										
NonStandardized <sup>2</sup>	High	2/13/2006	7/23/2012	-4.10%	-3.41%	-0.52%	1.93%	9.57%	4.54%	6.08%
Standardized	High	2/13/2006	7/23/2012	-	-	-8.48%	-0.03%	9.01%	4.54%	6.08%
<b>Large Cap Equity</b>										
<b>AB VPS Growth &amp; Income - Class B</b>										
NonStandardized <sup>2</sup>	High	6/1/1999	5/1/2022	-3.61%	1.41%	2.93%	5.90%	15.33%	8.03%	7.80%
Standardized	High	6/1/1999	5/1/2022	-	-	-5.07%	4.08%	14.88%	8.03%	5.99%
<b>American Funds IS Washington Mutual Investors Fund - Class 4</b>										
NonStandardized <sup>2</sup>	High	12/14/2012	11/13/2017	-3.76%	-0.09%	7.73%	7.67%	16.56%	8.51%	8.81%
Standardized	High	12/14/2012	11/13/2017	-	-	-0.27%	5.92%	16.12%	8.51%	8.81%
<b>American Funds IS Growth Fund - Class 4</b>										
NonStandardized <sup>2</sup>	High	12/14/2012	11/13/2017	-7.88%	-7.51%	6.89%	7.45%	18.47%	13.43%	13.88%
Standardized	High	12/14/2012	11/13/2017	-	-	-1.11%	5.69%	18.06%	13.43%	13.88%
<b>BNY Mellon Sustainable US Equity - Service Shares</b>										
NonStandardized <sup>2</sup>	High	12/31/2000	5/1/2022	-7.08%	-7.30%	1.82%	4.95%	14.07%	8.81%	8.62%
Standardized	High	12/31/2000	5/1/2022	-	-	-6.18%	3.10%	13.60%	8.81%	6.84%
<b>ClearBridge Variable Appreciation Portfolio — Class II</b>										
NonStandardized <sup>2</sup>	High	2/28/2015	5/1/2017	-5.39%	-3.54%	5.10%	7.36%	15.22%	9.78%	10.63%
Standardized	High	2/28/2015	5/1/2017	-	-	-2.90%	5.60%	14.76%	9.78%	10.63%
<b>Fidelity® VIP Contrafund® – Service Class 2</b>										
NonStandardized <sup>2</sup>	High	1/12/2000	7/23/2012	-7.41%	-5.88%	6.42%	9.47%	17.05%	10.91%	11.97%
Standardized	High	1/12/2000	7/23/2012	-	-	-1.58%	7.77%	16.62%	10.91%	11.97%
<b>Fidelity® VIP Equity-Income – Service Class 2</b>										
NonStandardized <sup>2</sup>	High	1/12/2000	7/23/2012	-2.10%	2.84%	7.43%	6.45%	14.60%	7.81%	8.90%
Standardized	High	1/12/2000	7/23/2012	-	-	-0.57%	4.65%	14.13%	7.81%	8.90%



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Average Annual Total Return as of March 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 Year <sup>4</sup>	3 Year <sup>4</sup>	5 Year <sup>4</sup>	10 Year <sup>4</sup>	Since Investment Division Inception
<b>Large Cap Equity</b>										
Fidelity® VIP Growth Opportunities – Service Class 2										
NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2014	-9.92%	-11.17%	5.99%	7.07%	17.93%	14.69%	14.89%
Standardized	High	1/12/2000	5/1/2014	-	-	-2.01%	5.29%	17.51%	14.69%	14.89%
NYLI VP Epoch U.S. Equity Yield – Service Class										
NonStandardized <sup>2</sup>	High	6/2/2003	7/23/2012	-3.29%	1.76%	9.56%	7.01%	13.90%	6.51%	8.17%
Standardized	High	6/2/2003	7/23/2012	-	-	1.56%	5.23%	13.42%	6.51%	8.17%
NYLI VP Dimensional U.S. Equity - Service Class										
NonStandardized <sup>2</sup>	High	6/2/2003	7/23/2012	-6.47%	-3.09%	5.39%	6.74%	15.66%	9.09%	10.98%
Standardized	High	6/2/2003	7/23/2012	-	-	-2.61%	4.96%	15.21%	9.09%	10.98%
NYLI VP Wellington Growth – Service Class <sup>7</sup>										
NonStandardized <sup>2</sup>	High	6/2/2003	7/23/2012	-8.72%	-9.44%	0.37%	4.69%	13.53%	8.89%	9.61%
Standardized	High	6/2/2003	7/23/2012	-	-	-7.63%	2.83%	13.04%	8.89%	9.61%
NYLI VP S&P 500 Index5 – Service Class										
NonStandardized <sup>2</sup>	High	6/2/2003	7/23/2012	-5.77%	-4.68%	6.37%	7.20%	16.56%	10.52%	11.65%
Standardized	High	6/2/2003	7/23/2012	-	-	-1.63%	5.43%	16.13%	10.52%	11.65%
NYLI VP Winslow Large Cap Growth – Service Class										
NonStandardized <sup>2</sup>	High	6/2/2003	7/23/2012	-8.71%	-8.58%	3.44%	8.64%	16.14%	12.14%	13.20%
Standardized	High	6/2/2003	7/23/2012	-	-	-4.56%	6.91%	15.70%	12.14%	13.20%
NYLI VP American Century Sustainable Equity – Service Class										
NonStandardized <sup>2</sup>	High	2/17/2012	7/23/2012	-6.99%	-7.62%	-1.46%	5.86%	15.87%	7.46%	8.64%
Standardized	High	2/17/2012	7/23/2012	-	-	-9.35%	4.04%	15.42%	7.46%	8.64%
NYLI VP MFS® Investors Trust - Service Class										
NonStandardized <sup>2</sup>	High	5/1/2000	2/10/2025	-4.98%	-2.97%	3.57%	5.63%	14.16%	8.91%	-5.25%
Standardized	High	5/1/2000	2/10/2025	-	-	-4.43%	3.81%	13.69%	8.91%	-12.83%
NYLI VP MFS® Research - Service Class										
NonStandardized <sup>2</sup>	High	5/1/2000	2/10/2025	-6.23%	-5.45%	0.78%	5.25%	13.48%	9.12%	-8.09%
Standardized	High	5/1/2000	2/10/2025	-	-	-7.22%	3.41%	12.99%	9.12%	-15.45%
Voya Growth and Income Portfolio - Class S										
NonStandardized <sup>2</sup>	High	12/31/1979	5/1/2024	-5.94%	-3.64%	4.71%	8.06%	18.22%	10.20%	10.02%
Standardized	High	12/31/1979	5/1/2024	-	-	-3.29%	6.32%	17.81%	10.20%	2.02%
<b>Small/Mid Cap Equity</b>										
Fidelity® VIP Mid Cap – Service Class 2										
NonStandardized <sup>2</sup>	High	1/12/2000	7/23/2012	-6.72%	-7.15%	-4.24%	2.96%	15.98%	6.18%	8.45%
Standardized	High	1/12/2000	7/23/2012	-	-	-11.90%	1.04%	15.54%	6.18%	8.45%
Janus Henderson VIT Enterprise Portfolio – Service Shares										
NonStandardized <sup>2</sup>	High	12/31/1999	11/13/2017	-5.57%	-4.41%	0.47%	4.06%	13.42%	9.41%	8.96%
Standardized	High	12/31/1999	11/13/2017	-	-	-7.53%	2.18%	12.93%	9.41%	8.96%
NYLI VP Schroders Mid Cap Opportunities - Service Class										
NonStandardized <sup>2</sup>	High	6/2/2003	7/23/2012	-4.98%	-5.16%	-4.55%	-0.84%	10.45%	3.64%	7.38%
Standardized	High	6/2/2003	7/23/2012	-	-	-12.19%	-2.87%	9.91%	3.64%	7.38%
MFS® Mid Cap Value Portfolio - Service Class										
NonStandardized <sup>2</sup>	High	3/7/2008	5/1/2020	-3.45%	-3.01%	0.08%	3.64%	15.68%	6.67%	13.94%
Standardized	High	3/7/2008	5/1/2020	-	-	-7.92%	1.75%	15.23%	6.67%	13.45%
Neuberger Berman AMT Mid-Cap Growth – Class S										
NonStandardized <sup>2</sup>	High	2/18/2003	7/23/2012	-8.05%	-9.36%	-3.31%	1.21%	11.15%	6.97%	8.98%
Standardized	High	2/18/2003	7/23/2012	-	-	-11.04%	-0.78%	10.62%	6.97%	8.98%
Invesco V.J. Main Street Small Cap Fund - Series II										
NonStandardized <sup>2</sup>	Highest	7/16/2001	5/1/2020	-6.34%	-6.35%	-2.38%	2.15%	15.61%	6.29%	13.32%
Standardized	Highest	7/16/2001	5/1/2020	-	-	-10.19%	0.20%	15.16%	6.29%	12.81%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2										
NonStandardized <sup>2</sup>	Highest	6/1/2000	7/23/2012	-5.30%	-8.01%	-4.84%	2.82%	17.72%	6.37%	8.25%
Standardized	Highest	6/1/2000	7/23/2012	-	-	-12.45%	0.89%	17.30%	6.37%	8.25%
Fidelity® VIP Extended Market Index Portfolio - Service Class 2										
NonStandardized <sup>2</sup>	Highest	4/17/2018	5/1/2024	-6.40%	-7.40%	-4.10%	0.42%	13.90%	N/A	2.96%
Standardized	Highest	4/17/2018	5/1/2024	-	-	-11.78%	-1.61%	13.42%	N/A	-5.04%
Macquarie VIP Small Cap Value Series - Service Class										
NonStandardized <sup>2</sup>	Highest	5/1/2000	11/13/2017	-4.97%	-5.53%	-2.12%	-0.04%	14.41%	4.98%	3.82%
Standardized	Highest	5/1/2000	11/13/2017	-	-	-9.95%	-2.08%	13.94%	4.98%	3.82%



**New York Life Income Plus Variable Annuity Performance Summary**  
As of March 31, 2025

**Average Annual Total Return as of March 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 Year <sup>4</sup>	3 Year <sup>4</sup>	5 Year <sup>4</sup>	10 Year <sup>4</sup>	Since Investment Division Inception
<b>Small/Mid Cap Equity</b>										
NYLI VP Wellington Small Cap - Service Class										
NonStandardized <sup>2</sup>	Highest	5/2/2016	5/2/2016	-7.04%	-9.22%	-3.13%	-1.66%	11.32%	N/A	4.18%
Standardized	Highest	5/2/2016	5/2/2016	-	-	-10.88%	-3.66%	10.79%	N/A	4.18%
NYLI VP Small Cap Growth – Service Class										
NonStandardized <sup>2</sup>	Highest	2/17/2012	7/23/2012	-7.72%	-9.54%	-6.15%	-2.86%	9.73%	5.10%	6.93%
Standardized	Highest	2/17/2012	7/23/2012	-	-	-13.66%	-4.84%	9.17%	5.10%	6.93%
<b>International/Global Equity</b>										
American Funds IS Global Small Cap Fund® – Class 4										
NonStandardized <sup>2</sup>	High	12/14/2012	5/1/2015	-4.68%	-6.95%	-7.90%	-4.38%	5.98%	2.95%	2.69%
Standardized	High	12/14/2012	5/1/2015	-	-	-15.27%	-6.33%	5.34%	2.95%	2.69%
Fidelity® VIP International Index — Service Class 2										
NonStandardized <sup>2</sup>	High	4/16/2018	5/1/2019	-0.20%	5.63%	4.81%	3.37%	9.41%	N/A	4.15%
Standardized	High	4/16/2018	5/1/2019	-	-	-3.19%	1.46%	8.85%	N/A	3.73%
Invesco V.I. EQV International Equity Fund - Series II										
NonStandardized <sup>2</sup>	High	9/19/2001	5/1/2014	-3.45%	0.79%	-4.08%	1.57%	7.04%	2.46%	2.24%
Standardized	High	9/19/2001	5/1/2014	-	-	-11.75%	-0.40%	6.42%	2.46%	2.24%
Janus Henderson VIT Global Research Portfolio – Service Shares										
NonStandardized <sup>2</sup>	High	12/31/1999	7/23/2012	-5.30%	-1.86%	5.94%	8.44%	15.47%	8.05%	10.02%
Standardized	High	12/31/1999	7/23/2012	-	-	-2.06%	6.71%	15.02%	8.05%	10.02%
NYLI VP Pinestone International Equity – Service Class										
NonStandardized <sup>2</sup>	High	6/2/2003	7/23/2012	-4.61%	0.51%	-3.32%	-4.06%	4.77%	2.84%	3.67%
Standardized	High	6/2/2003	7/23/2012	-	-	-11.05%	-6.02%	4.10%	2.84%	3.67%
MFS® International Intrinsic Value Portfolio – Service Class										
NonStandardized <sup>2</sup>	High	8/31/2001	5/1/2017	0.33%	8.04%	6.93%	4.84%	8.35%	6.00%	6.17%
Standardized	High	8/31/2001	5/1/2017	-	-	-1.07%	2.99%	7.77%	6.00%	6.17%
MFS® VIT Research International - Service Class										
NonStandardized <sup>2</sup>	High	8/24/2001	5/1/2022	-1.12%	4.40%	1.45%	1.99%	7.87%	3.45%	4.50%
Standardized	High	8/24/2001	5/1/2022	-	-	-6.55%	0.03%	7.27%	3.45%	2.57%
Putnam VT International Value Fund - Class IB										
NonStandardized <sup>2</sup>	High	1/2/1997	5/1/2024	2.28%	10.87%	10.30%	8.60%	14.25%	4.71%	11.92%
Standardized	High	1/2/1997	5/1/2024	-	-	2.30%	6.87%	13.78%	4.71%	3.92%
American Funds IS New World Fund - Class 4										
NonStandardized <sup>2</sup>	Highest	12/14/2012	5/1/2014	-0.83%	1.23%	1.38%	1.38%	8.80%	4.42%	3.45%
Standardized	Highest	12/14/2012	5/1/2014	-	-	-6.62%	-0.60%	8.22%	4.42%	3.45%
Fidelity® VIP Emerging Markets – Service Class 2										
NonStandardized <sup>2</sup>	Highest	1/23/2008	5/1/2018	3.35%	6.18%	11.92%	3.89%	9.21%	4.75%	3.56%
Standardized	Highest	1/23/2008	5/1/2018	-	-	3.92%	2.00%	8.64%	4.75%	3.33%
NYLI VP Candriam Emerging Markets Equity – Service Class7										
NonStandardized <sup>2</sup>	Highest	2/17/2012	7/23/2012	0.13%	0.32%	7.23%	-3.66%	5.14%	0.96%	-0.24%
Standardized	Highest	2/17/2012	7/23/2012	-	-	-0.77%	-5.62%	4.48%	0.96%	-0.24%
<b>Sector</b>										
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 <sup>8</sup>										
NonStandardized <sup>2</sup>	High	4/30/2013	5/1/2015	3.66%	8.35%	10.05%	-0.60%	14.86%	2.27%	1.63%
Standardized	High	4/30/2013	5/1/2015	-	-	2.05%	-2.63%	14.39%	2.27%	1.63%
NYLI VP Fidelity Institutional AM® Utilities – Service Class										
NonStandardized <sup>2</sup>	High	2/17/2012	7/23/2012	-0.41%	2.08%	22.23%	7.23%	12.71%	6.32%	7.62%
Standardized	High	2/17/2012	7/23/2012	-	-	14.23%	5.46%	12.21%	6.32%	7.62%
NYLI VP CBRE Global Infrastructure — Service Class										
NonStandardized <sup>2</sup>	High	5/1/2015	5/1/2015	1.31%	5.73%	12.69%	1.15%	7.91%	N/A	-2.67%
Standardized	High	5/1/2015	5/1/2015	-	-	4.69%	-0.85%	7.32%	N/A	-2.67%
NYLI VP Newton Technology Growth - Service Class										
NonStandardized <sup>2</sup>	Highest	12/29/2000	2/10/2025	-9.50%	-9.81%	-2.36%	4.23%	14.02%	11.77%	-14.84%
Standardized	Highest	12/29/2000	2/10/2025	-	-	-10.17%	2.35%	13.54%	11.77%	-21.65%



New York Life Income Plus Variable Annuity Performance Summary  
As of March 31, 2025

Average Annual Total Return as of March 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 Year <sup>4</sup>	3 Year <sup>4</sup>	5 Year <sup>4</sup>	10 Year <sup>4</sup>	Since Investment Division Inception
<b>Sector</b>										
<b>Fidelity® VIP Health Care — Service Class 2</b>										
NonStandardized <sup>2</sup>	Highest	7/18/2001	5/1/2019	-3.52%	-1.41%	-4.19%	-0.30%	6.02%	4.96%	6.40%
Standardized	Highest	7/18/2001	5/1/2019	-	-	-11.86%	-2.33%	5.38%	4.96%	6.02%
<b>NYLI VP Natural Resources – Initial Class</b>										
NonStandardized <sup>2</sup>	Highest	2/17/2012	7/23/2012	-2.84%	-4.61%	-11.94%	-1.80%	23.60%	3.06%	1.56%
Standardized	Highest	2/17/2012	7/23/2012	-	-	-18.99%	-3.81%	23.25%	3.06%	1.56%
<b>Principal VC Real Estate Securities Account - Class 2</b>										
NonStandardized <sup>2</sup>	Highest	5/1/1998	5/1/2024	-2.09%	3.17%	9.71%	-2.36%	8.50%	4.41%	18.41%
Standardized	Highest	5/1/1998	5/1/2024	-	-	1.71%	-4.35%	7.92%	4.41%	10.41%

Please read the important disclosures below regarding the product performance.



## New York Life Income Plus Variable Annuity Performance Summary

As of March 31, 2025

**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.**

<sup>1</sup> 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

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

<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.

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

<sup>4</sup> The New York Life Income Plus Variable Annuity was first offered for sale on August 17, 2012. Certain Portfolios existed prior to that date. The performance for NYLI

VP Funds Trust 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 Income Plus Variable Annuity invests in the New York Life Insurance and Annuity Corporation (NYLIAC) 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.

<sup>6</sup> An Investment in the NYLI VP U.S. Government Money Market Portfolio is neither insured nor guaranteed by the Federal Deposit Insurance Corporation

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

<sup>7</sup> New allocations to the NYLI VP Wellington Growth and NYLI VP Candriam Emerging Markets Equity Investment Divisions will not be accepted from Policyowners who were not invested in the Investment Divisions on November 13, 2017. For existing Policyowners, if you remove all of your Accumulation Value from these Investment Divisions on or after November 13, 2017, you will not be able to reinvest in these Investment Divisions. The Service Class versions of these Investment Divisions impose a 12b-1 fee.

<sup>8</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.

If you purchase the Guaranteed Future Income Benefit Rider there will be certain investment division restrictions. These restrictions will limit the amount you can invest in the investment divisions. Once you have allocated your premium payments to your desired investment divisions in compliance with such restrictions or one of the pre-selected asset allocation models, we will automatically rebalance the assets in the investment divisions to your specified premium allocations or to the pre-selected asset allocation models you chose on a quarterly basis so long as they are within the stated limits. Also note that the investment division restrictions may limit the growth of the policy's Accumulation Value.

In most jurisdictions, the New York Life Income Plus Variable Annuity policy form number is ICC11-P105, the IB Rider form number is ICC11-R109, and the GFIB Rider form number is ICC11-R108.

Sales of the New York Life Income Plus 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 FINRA/SIPC) a Licensed Insurance Agency. Both NYLIAC and NYLIFE Securities LLC are wholly-owned subsidiaries of New York Life Insurance Company, 51 Madison Avenue, New York, New York 10010. There are fees, guidelines, risks, restrictions and limitations to consider when purchasing variable annuities. For costs and complete details, contact a financial professional.



**New York Life Income Plus Variable Annuity Performance Summary**  
As of March 31, 2025

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

Investment Divisions <sup>1</sup>	Volatility/ Risk Level <sup>3</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>1</sup>	1 Year <sup>4</sup>	3 Year <sup>4</sup>	5 Year <sup>4</sup>	10 Year <sup>4</sup>	Since Investment Division Inception
<b>Investment Grade Bond</b>								
NYLI VP U.S. Government Money Market – Current 7-day yield is 4.07% <sup>6</sup>								
NonStandardized <sup>2</sup>	Low	1/29/1993	5/1/2015	3.33%	2.64%	1.03%	0.22%	-0.10%
Standardized	Low	1/29/1993	5/1/2015	-4.67%	0.71%	0.26%	0.22%	-0.10%
PIMCO VIT Low Duration Portfolio - Advisor Class								
NonStandardized <sup>2</sup>	Low	3/31/2006	5/2/2016	4.17%	1.34%	-0.04%	-0.09%	0.05%
Standardized	Low	3/31/2006	5/2/2016	-3.83%	-0.65%	-0.86%	-0.09%	0.05%
PIMCO VIT Short-Term Portfolio - Advisor Class								
NonStandardized <sup>2</sup>	Low	9/30/1999	5/1/2024	3.88%	3.17%	1.97%	0.98%	3.45%
Standardized	Low	9/30/1999	5/1/2024	-4.12%	1.26%	1.22%	0.98%	-4.55%
American Funds IS Capital World Bond Fund® - Class 4								
NonStandardized <sup>2</sup>	Moderate	10/4/2006	5/1/2024	0.68%	-3.07%	-2.78%	-1.31%	3.48%
Standardized	Moderate	10/4/2006	5/1/2024	-7.32%	-5.04%	-3.58%	-1.31%	-4.52%
American Funds IS The Bond Fund of America® - Class 4								
NonStandardized <sup>2</sup>	Moderate	12/14/2012	5/1/2022	3.24%	-1.31%	-1.11%	0.18%	0.19%
Standardized	Moderate	12/14/2012	5/1/2022	-4.76%	-3.33%	-1.91%	0.18%	-1.90%
American Funds IS U.S. Government Securities Fund® - Class 4								
NonStandardized <sup>2</sup>	Moderate	12/2/1985	5/1/2024	3.63%	-1.96%	-2.21%	-0.32%	5.94%
Standardized	Moderate	12/2/1985	5/1/2024	-4.37%	-3.96%	-3.01%	-0.32%	-2.06%
Columbia Variable Portfolio — Intermediate Bond - Class 2								
NonStandardized <sup>2</sup>	Moderate	5/3/2010	5/1/2022	4.48%	-1.67%	-0.30%	0.45%	0.12%
Standardized	Moderate	5/3/2010	5/1/2022	-3.52%	-3.67%	-1.11%	0.45%	-1.98%
NYLI VP Bond – Service Class								
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2015	3.37%	-1.37%	-1.58%	-0.20%	0.01%
Standardized	Moderate	6/2/2003	5/1/2015	-4.63%	-3.38%	-2.38%	-0.20%	0.01%
Fidelity® VIP Investment Grade Bond - Service Class 2								
NonStandardized <sup>2</sup>	Moderate	8/15/2005	5/1/2022	3.56%	-0.74%	-0.62%	0.45%	0.82%
Standardized	Moderate	8/15/2005	5/1/2022	-4.44%	-2.76%	-1.42%	0.45%	-1.25%
Fidelity® VIP Bond Index – Service Class 2								
NonStandardized <sup>2</sup>	Moderate	4/19/2018	11/23/2020	3.10%	-1.23%	-2.26%	N/A	-3.13%
Standardized	Moderate	4/19/2018	11/23/2020	-4.90%	-3.25%	-3.06%	N/A	-4.03%
NYLI VP MacKay U.S. Infrastructure Bond – Service Class								
NonStandardized <sup>2</sup>	Moderate	6/2/2003	7/23/2012	3.12%	-0.99%	-2.15%	-0.77%	-0.66%
Standardized	Moderate	6/2/2003	7/23/2012	-4.88%	-3.01%	-2.94%	-0.77%	-0.66%
NYLI VP PIMCO Real Return – Service Class								
NonStandardized <sup>2</sup>	Moderate	2/17/2012	7/23/2012	5.13%	-1.27%	1.20%	0.87%	0.09%
Standardized	Moderate	2/17/2012	7/23/2012	-2.87%	-3.28%	0.43%	0.87%	0.09%
PIMCO VIT Income Portfolio - Advisor Class								
NonStandardized <sup>2</sup>	Moderate	4/29/2016	5/1/2020	5.44%	2.75%	3.53%	N/A	3.01%
Standardized	Moderate	4/29/2016	5/1/2020	-2.56%	0.82%	2.83%	N/A	2.28%
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class								
NonStandardized <sup>2</sup>	Moderate	5/1/2014	5/1/2014	2.89%	1.01%	0.42%	0.80%	1.52%
Standardized	Moderate	5/1/2014	5/1/2014	-5.11%	-0.99%	-0.38%	0.80%	1.52%
PIMCO VIT Total Return Portfolio - Advisor Class								
NonStandardized <sup>2</sup>	Moderate	2/28/2006	5/1/2014	4.49%	-0.63%	-1.18%	0.19%	0.46%
Standardized	Moderate	2/28/2006	5/1/2014	-3.51%	-2.66%	-1.98%	0.19%	0.46%
Western Asset Core Plus VIT - Class II								
NonStandardized <sup>2</sup>	Moderate	5/1/2015	5/1/2022	1.86%	-1.98%	-1.56%	-0.08%	-0.08%
Standardized	Moderate	5/1/2015	5/1/2022	-6.14%	-3.98%	-2.36%	-0.08%	-2.18%
<b>Non-Investment Grade Bond</b>								
BlackRock® High Yield V.I. Fund – Class III Shares								
NonStandardized <sup>2</sup>	Moderate	2/15/2012	5/1/2014	5.30%	3.26%	5.68%	3.20%	2.94%
Standardized	Moderate	2/15/2012	5/1/2014	-2.70%	1.34%	5.03%	3.20%	2.94%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2								
NonStandardized <sup>2</sup>	Moderate	4/30/2012	5/1/2015	4.98%	1.76%	2.51%	1.32%	1.13%
Standardized	Moderate	4/30/2012	5/1/2015	-3.02%	-0.21%	1.77%	1.32%	1.13%
NYLI VP Floating Rate – Service Class								
NonStandardized <sup>2</sup>	Moderate	5/1/2005	7/23/2012	4.32%	4.68%	5.93%	2.67%	2.57%
Standardized	Moderate	5/1/2005	7/23/2012	-3.68%	2.82%	5.29%	2.67%	2.57%
NYLI VP MacKay Convertible – Service Class								
NonStandardized <sup>2</sup>	Moderate	6/2/2003	7/23/2012	2.93%	-0.06%	10.03%	6.35%	7.62%
Standardized	Moderate	6/2/2003	7/23/2012	-5.07%	-2.10%	9.48%	6.35%	7.62%





**New York Life Income Plus Variable Annuity Performance Summary**  
As of March 31, 2025

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

Investment Divisions <sup>1</sup>	Volatility/ Risk Level <sup>3</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>1</sup>	1 Year <sup>4</sup>	3 Year <sup>4</sup>	5 Year <sup>4</sup>	10 Year <sup>4</sup>	Since Investment Division Inception
<b>Non-Investment Grade Bond</b>								
NYLI VP MacKay High Yield Corporate Bond – Service Class								
NonStandardized <sup>2</sup>	Moderate	6/2/2003	7/23/2012	4.59%	3.12%	5.41%	3.44%	3.61%
Standardized	Moderate	6/2/2003	7/23/2012	-3.41%	1.21%	4.75%	3.44%	3.61%
NYLI VP MacKay Strategic Bond – Service Class								
NonStandardized <sup>2</sup>	Moderate	5/1/2011	7/23/2012	6.36%	3.54%	3.83%	1.77%	2.01%
Standardized	Moderate	5/1/2011	7/23/2012	-1.64%	1.64%	3.14%	1.77%	2.01%
<b>Alternatives</b>								
DWS Alternative Asset Allocation VIP - Class B								
NonStandardized <sup>2</sup>	Moderate	5/18/2009	5/2/2016	5.60%	0.39%	6.44%	1.74%	2.53%
Standardized	Moderate	5/18/2009	5/2/2016	-2.40%	-1.64%	5.81%	1.74%	2.53%
NYLI VP Hedge Multi-Strategy - Service Class								
NonStandardized <sup>2</sup>	Moderate	5/1/2013	5/1/2013	1.93%	1.54%	2.28%	-1.16%	-1.38%
Standardized	Moderate	5/1/2013	5/1/2013	-6.07%	-0.44%	1.54%	-1.16%	-1.38%
<b>Asset Allocation</b>								
American Funds IS Asset Allocation Fund - Class 4								
NonStandardized <sup>2</sup>	Moderate	12/14/2012	5/1/2018	6.27%	4.67%	9.58%	6.42%	6.46%
Standardized	Moderate	12/14/2012	5/1/2018	-1.73%	2.82%	9.01%	6.42%	6.26%
BlackRock® Global Allocation V.I. Fund – Class III Shares								
NonStandardized <sup>2</sup>	Moderate	11/18/2003	7/23/2012	2.05%	1.98%	7.13%	3.64%	4.33%
Standardized	Moderate	11/18/2003	7/23/2012	-5.95%	0.02%	6.52%	3.64%	4.33%
Fidelity® VIP FundsManager® 60% — Service Class								
NonStandardized <sup>2</sup>	Moderate	8/22/2007	5/1/2019	2.40%	2.27%	8.03%	4.81%	5.47%
Standardized	Moderate	8/22/2007	5/1/2019	-5.60%	0.32%	7.44%	4.81%	5.08%
NYLI VP Balanced – Service Class								
NonStandardized <sup>2</sup>	Moderate	5/1/2005	7/23/2012	5.10%	2.79%	9.34%	4.29%	5.95%
Standardized	Moderate	5/1/2005	7/23/2012	-2.90%	0.86%	8.78%	4.29%	5.95%
NYLI VP Conservative Allocation – Service Class								
NonStandardized <sup>2</sup>	Moderate	2/13/2006	7/23/2012	1.05%	0.69%	4.00%	2.35%	3.24%
Standardized	Moderate	2/13/2006	7/23/2012	-6.95%	-1.32%	3.30%	2.35%	3.24%
NYLI VP Income Builder – Service Class								
NonStandardized <sup>2</sup>	Moderate	6/2/2003	7/23/2012	7.02%	2.98%	6.67%	3.77%	5.04%
Standardized	Moderate	6/2/2003	7/23/2012	-0.98%	1.06%	6.05%	3.77%	5.04%
NYLI VP Janus Henderson Balanced – Service Class								
NonStandardized <sup>2</sup>	Moderate	2/17/2012	7/23/2012	4.13%	3.67%	9.02%	6.65%	7.48%
Standardized	Moderate	2/17/2012	7/23/2012	-3.87%	1.78%	8.45%	6.65%	7.48%
NYLI VP Moderate Allocation–Service Class								
NonStandardized <sup>2</sup>	Moderate	2/13/2006	7/23/2012	0.61%	1.38%	6.59%	3.49%	4.68%
Standardized	Moderate	2/13/2006	7/23/2012	-7.39%	-0.60%	5.96%	3.49%	4.68%
Franklin Templeton Conservative Model Portfolio - Class II								
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	3.83%	0.70%	N/A	N/A	1.79%
Standardized	Moderate	5/1/2020	5/1/2020	-4.17%	-1.32%	N/A	N/A	1.02%
Franklin Templeton Moderate Model Portfolio - Class II								
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	4.53%	2.71%	N/A	N/A	6.09%
Standardized	Moderate	5/1/2020	5/1/2020	-3.47%	0.78%	N/A	N/A	5.44%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II								
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	4.71%	3.73%	N/A	N/A	8.01%
Standardized	Moderate	5/1/2020	5/1/2020	-3.29%	1.84%	N/A	N/A	7.40%
Franklin Templeton Moderately Conservative Model Portfolio - Class II								
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	4.63%	1.92%	N/A	N/A	4.42%
Standardized	Moderate	5/1/2020	5/1/2020	-3.37%	-0.04%	N/A	N/A	3.73%
Franklin Templeton Aggressive Model Portfolio - Class II								
NonStandardized <sup>2</sup>	High	5/1/2020	5/1/2020	4.73%	4.79%	N/A	N/A	10.68%
Standardized	High	5/1/2020	5/1/2020	-3.27%	2.93%	N/A	N/A	10.12%



**New York Life Income Plus Variable Annuity Performance Summary**  
As of March 31, 2025

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

Investment Divisions <sup>1</sup>	Volatility/ Risk Level <sup>3</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>1</sup>	1 Year <sup>4</sup>	3 Year <sup>4</sup>	5 Year <sup>4</sup>	10 Year <sup>4</sup>	Since Investment Division Inception
<b>Asset Allocation</b>								
<b>NYLI VP Equity Allocation – Service Class</b>								
NonStandardized <sup>2</sup>	High	2/13/2006	7/23/2012	-1.38%	1.78%	11.42%	5.20%	7.01%
Standardized	High	2/13/2006	7/23/2012	-9.27%	-0.18%	10.89%	5.20%	7.01%
<b>NYLI VP Growth Allocation–Service Class</b>								
NonStandardized <sup>2</sup>	High	2/13/2006	7/23/2012	-0.52%	1.93%	9.57%	4.54%	6.08%
Standardized	High	2/13/2006	7/23/2012	-8.48%	-0.03%	9.01%	4.54%	6.08%
<b>Large Cap Equity</b>								
<b>AB VPS Growth &amp; Income - Class B</b>								
NonStandardized <sup>2</sup>	High	6/1/1999	5/1/2022	2.93%	5.90%	15.33%	8.03%	7.80%
Standardized	High	6/1/1999	5/1/2022	-5.07%	4.08%	14.88%	8.03%	5.99%
<b>American Funds IS Washington Mutual Investors Fund - Class 4</b>								
NonStandardized <sup>2</sup>	High	12/14/2012	11/13/2017	7.73%	7.67%	16.56%	8.51%	8.81%
Standardized	High	12/14/2012	11/13/2017	-0.27%	5.92%	16.12%	8.51%	8.81%
<b>American Funds IS Growth Fund - Class 4</b>								
NonStandardized <sup>2</sup>	High	12/14/2012	11/13/2017	6.89%	7.45%	18.47%	13.43%	13.88%
Standardized	High	12/14/2012	11/13/2017	-1.11%	5.69%	18.06%	13.43%	13.88%
<b>BNY Mellon Sustainable US Equity - Service Shares</b>								
NonStandardized <sup>2</sup>	High	12/31/2000	5/1/2022	1.82%	4.95%	14.07%	8.81%	8.62%
Standardized	High	12/31/2000	5/1/2022	-6.18%	3.10%	13.60%	8.81%	6.84%
<b>ClearBridge Variable Appreciation Portfolio — Class II</b>								
NonStandardized <sup>2</sup>	High	2/28/2015	5/1/2017	5.10%	7.36%	15.22%	9.78%	10.63%
Standardized	High	2/28/2015	5/1/2017	-2.90%	5.60%	14.76%	9.78%	10.63%
<b>Fidelity® VIP Contrafund® – Service Class 2</b>								
NonStandardized <sup>2</sup>	High	1/12/2000	7/23/2012	6.42%	9.47%	17.05%	10.91%	11.97%
Standardized	High	1/12/2000	7/23/2012	-1.58%	7.77%	16.62%	10.91%	11.97%
<b>Fidelity® VIP Equity-Income – Service Class 2</b>								
NonStandardized <sup>2</sup>	High	1/12/2000	7/23/2012	7.43%	6.45%	14.60%	7.81%	8.90%
Standardized	High	1/12/2000	7/23/2012	-0.57%	4.65%	14.13%	7.81%	8.90%
<b>Fidelity® VIP Growth Opportunities – Service Class 2</b>								
NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2014	5.99%	7.07%	17.93%	14.69%	14.89%
Standardized	High	1/12/2000	5/1/2014	-2.01%	5.29%	17.51%	14.69%	14.89%
<b>NYLI VP Epoch U.S. Equity Yield – Service Class</b>								
NonStandardized <sup>2</sup>	High	6/2/2003	7/23/2012	9.56%	7.01%	13.90%	6.51%	8.17%
Standardized	High	6/2/2003	7/23/2012	1.56%	5.23%	13.42%	6.51%	8.17%
<b>NYLI VP Dimensional U.S. Equity - Service Class</b>								
NonStandardized <sup>2</sup>	High	6/2/2003	7/23/2012	5.39%	6.74%	15.66%	9.09%	10.98%
Standardized	High	6/2/2003	7/23/2012	-2.61%	4.96%	15.21%	9.09%	10.98%
<b>NYLI VP Wellington Growth – Service Class7</b>								
NonStandardized <sup>2</sup>	High	6/2/2003	7/23/2012	0.37%	4.69%	13.53%	8.89%	9.61%
Standardized	High	6/2/2003	7/23/2012	-7.63%	2.83%	13.04%	8.89%	9.61%
<b>NYLI VP S&amp;P 500 Index5 – Service Class</b>								
NonStandardized <sup>2</sup>	High	6/2/2003	7/23/2012	6.37%	7.20%	16.56%	10.52%	11.65%
Standardized	High	6/2/2003	7/23/2012	-1.63%	5.43%	16.13%	10.52%	11.65%
<b>NYLI VP Winslow Large Cap Growth – Service Class</b>								
NonStandardized <sup>2</sup>	High	6/2/2003	7/23/2012	3.44%	8.64%	16.14%	12.14%	13.20%
Standardized	High	6/2/2003	7/23/2012	-4.56%	6.91%	15.70%	12.14%	13.20%
<b>NYLI VP American Century Sustainable Equity – Service Class</b>								
NonStandardized <sup>2</sup>	High	2/17/2012	7/23/2012	-1.46%	5.86%	15.87%	7.46%	8.64%
Standardized	High	2/17/2012	7/23/2012	-9.35%	4.04%	15.42%	7.46%	8.64%
<b>NYLI VP MFS® Investors Trust - Service Class</b>								
NonStandardized <sup>2</sup>	High	5/1/2000	2/10/2025	3.57%	5.63%	14.16%	8.91%	-5.25%
Standardized	High	5/1/2000	2/10/2025	-4.43%	3.81%	13.69%	8.91%	-12.83%



## New York Life Income Plus Variable Annuity Performance Summary

As of March 31, 2025

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

Investment Divisions <sup>1</sup>	Volatility/ Risk Level <sup>3</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>1</sup>	1 Year <sup>4</sup>	3 Year <sup>4</sup>	5 Year <sup>4</sup>	10 Year <sup>4</sup>	Since Investment Division Inception
<b>Large Cap Equity</b>								
NYLI VP MFS® Research - Service Class								
NonStandardized <sup>2</sup>	High	5/1/2000	2/10/2025	0.78%	5.25%	13.48%	9.12%	-8.09%
Standardized	High	5/1/2000	2/10/2025	-7.22%	3.41%	12.99%	9.12%	-15.45%
Voya Growth and Income Portfolio - Class S								
NonStandardized <sup>2</sup>	High	12/31/1979	5/1/2024	4.71%	8.06%	18.22%	10.20%	10.02%
Standardized	High	12/31/1979	5/1/2024	-3.29%	6.32%	17.81%	10.20%	2.02%
<b>Small/Mid Cap Equity</b>								
Fidelity® VIP Mid Cap – Service Class 2								
NonStandardized <sup>2</sup>	High	1/12/2000	7/23/2012	-4.24%	2.96%	15.98%	6.18%	8.45%
Standardized	High	1/12/2000	7/23/2012	-11.90%	1.04%	15.54%	6.18%	8.45%
Janus Henderson VIT Enterprise Portfolio – Service Shares								
NonStandardized <sup>2</sup>	High	12/31/1999	11/13/2017	0.47%	4.06%	13.42%	9.41%	8.96%
Standardized	High	12/31/1999	11/13/2017	-7.53%	2.18%	12.93%	9.41%	8.96%
NYLI VP Schroders Mid Cap Opportunities - Service Class								
NonStandardized <sup>2</sup>	High	6/2/2003	7/23/2012	-4.55%	-0.84%	10.45%	3.64%	7.38%
Standardized	High	6/2/2003	7/23/2012	-12.19%	-2.87%	9.91%	3.64%	7.38%
MFS® Mid Cap Value Portfolio - Service Class								
NonStandardized <sup>2</sup>	High	3/7/2008	5/1/2020	0.08%	3.64%	15.68%	6.67%	13.94%
Standardized	High	3/7/2008	5/1/2020	-7.92%	1.75%	15.23%	6.67%	13.45%
Neuberger Berman AMT Mid-Cap Growth – Class S								
NonStandardized <sup>2</sup>	High	2/18/2003	7/23/2012	-3.31%	1.21%	11.15%	6.97%	8.98%
Standardized	High	2/18/2003	7/23/2012	-11.04%	-0.78%	10.62%	6.97%	8.98%
Invesco V.I. Main Street Small Cap Fund - Series II								
NonStandardized <sup>2</sup>	Highest	7/16/2001	5/1/2020	-2.38%	2.15%	15.61%	6.29%	13.32%
Standardized	Highest	7/16/2001	5/1/2020	-10.19%	0.20%	15.16%	6.29%	12.81%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2								
NonStandardized <sup>2</sup>	Highest	6/1/2000	7/23/2012	-4.84%	2.82%	17.72%	6.37%	8.25%
Standardized	Highest	6/1/2000	7/23/2012	-12.45%	0.89%	17.30%	6.37%	8.25%
Fidelity® VIP Extended Market Index Portfolio - Service Class 2								
NonStandardized <sup>2</sup>	Highest	4/17/2018	5/1/2024	-4.10%	0.42%	13.90%	N/A	2.96%
Standardized	Highest	4/17/2018	5/1/2024	-11.78%	-1.61%	13.42%	N/A	-5.04%
Macquarie VIP Small Cap Value Series - Service Class								
NonStandardized <sup>2</sup>	Highest	5/1/2000	11/13/2017	-2.12%	-0.04%	14.41%	4.98%	3.82%
Standardized	Highest	5/1/2000	11/13/2017	-9.95%	-2.08%	13.94%	4.98%	3.82%
NYLI VP Wellington Small Cap - Service Class								
NonStandardized <sup>2</sup>	Highest	5/2/2016	5/2/2016	-3.13%	-1.66%	11.32%	N/A	4.18%
Standardized	Highest	5/2/2016	5/2/2016	-10.88%	-3.66%	10.79%	N/A	4.18%
NYLI VP Small Cap Growth – Service Class								
NonStandardized <sup>2</sup>	Highest	2/17/2012	7/23/2012	-6.15%	-2.86%	9.73%	5.10%	6.93%
Standardized	Highest	2/17/2012	7/23/2012	-13.66%	-4.84%	9.17%	5.10%	6.93%
<b>International/Global Equity</b>								
American Funds IS Global Small Cap Fund® – Class 4								
NonStandardized <sup>2</sup>	High	12/14/2012	5/1/2015	-7.90%	-4.38%	5.98%	2.95%	2.69%
Standardized	High	12/14/2012	5/1/2015	-15.27%	-6.33%	5.34%	2.95%	2.69%
Fidelity® VIP International Index — Service Class 2								
NonStandardized <sup>2</sup>	High	4/16/2018	5/1/2019	4.81%	3.37%	9.41%	N/A	4.15%
Standardized	High	4/16/2018	5/1/2019	-3.19%	1.46%	8.85%	N/A	3.73%
Invesco V.I. EQV International Equity Fund - Series II								
NonStandardized <sup>2</sup>	High	9/19/2001	5/1/2014	-4.08%	1.57%	7.04%	2.46%	2.24%
Standardized	High	9/19/2001	5/1/2014	-11.75%	-0.40%	6.42%	2.46%	2.24%
Janus Henderson VIT Global Research Portfolio – Service Shares								
NonStandardized <sup>2</sup>	High	12/31/1999	7/23/2012	5.94%	8.44%	15.47%	8.05%	10.02%
Standardized	High	12/31/1999	7/23/2012	-2.06%	6.71%	15.02%	8.05%	10.02%
NYLI VP Pinestone International Equity – Service Class								
NonStandardized <sup>2</sup>	High	6/2/2003	7/23/2012	-3.32%	-4.06%	4.77%	2.84%	3.67%
Standardized	High	6/2/2003	7/23/2012	-11.05%	-6.02%	4.10%	2.84%	3.67%
MFS® International Intrinsic Value Portfolio – Service Class								
NonStandardized <sup>2</sup>	High	8/31/2001	5/1/2017	6.93%	4.84%	8.35%	6.00%	6.17%
Standardized	High	8/31/2001	5/1/2017	-1.07%	2.99%	7.77%	6.00%	6.17%



**New York Life Income Plus Variable Annuity Performance Summary**  
As of March 31, 2025

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

Investment Divisions <sup>1</sup>	Volatility/ Risk Level <sup>3</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>1</sup>	1 Year <sup>4</sup>	3 Year <sup>4</sup>	5 Year <sup>4</sup>	10 Year <sup>4</sup>	Since Investment Division Inception
<b>International/Global Equity</b>								
<b>MFS® VIT Research International - Service Class</b>								
NonStandardized <sup>2</sup>	High	8/24/2001	5/1/2022	1.45%	1.99%	7.87%	3.45%	4.50%
Standardized	High	8/24/2001	5/1/2022	-6.55%	0.03%	7.27%	3.45%	2.57%
<b>Putnam VT International Value Fund - Class IB</b>								
NonStandardized <sup>2</sup>	High	1/2/1997	5/1/2024	10.30%	8.60%	14.25%	4.71%	11.92%
Standardized	High	1/2/1997	5/1/2024	2.30%	6.87%	13.78%	4.71%	3.92%
<b>American Funds IS New World Fund - Class 4</b>								
NonStandardized <sup>2</sup>	Highest	12/14/2012	5/1/2014	1.38%	1.38%	8.80%	4.42%	3.45%
Standardized	Highest	12/14/2012	5/1/2014	-6.62%	-0.60%	8.22%	4.42%	3.45%
<b>Fidelity® VIP Emerging Markets – Service Class 2</b>								
NonStandardized <sup>2</sup>	Highest	1/23/2008	5/1/2018	11.92%	3.89%	9.21%	4.75%	3.56%
Standardized	Highest	1/23/2008	5/1/2018	3.92%	2.00%	8.64%	4.75%	3.33%
<b>NYLI VP Candriam Emerging Markets Equity – Service Class7</b>								
NonStandardized <sup>2</sup>	Highest	2/17/2012	7/23/2012	7.23%	-3.66%	5.14%	0.96%	-0.24%
Standardized	Highest	2/17/2012	7/23/2012	-0.77%	-5.62%	4.48%	0.96%	-0.24%
<b>Sector</b>								
<b>Columbia Variable Portfolio — Commodity Strategy Fund — Class 2<sup>8</sup></b>								
NonStandardized <sup>2</sup>	High	4/30/2013	5/1/2015	10.05%	-0.60%	14.86%	2.27%	1.63%
Standardized	High	4/30/2013	5/1/2015	2.05%	-2.63%	14.39%	2.27%	1.63%
<b>NYLI VP Fidelity Institutional AM® Utilities – Service Class</b>								
NonStandardized <sup>2</sup>	High	2/17/2012	7/23/2012	22.23%	7.23%	12.71%	6.32%	7.62%
Standardized	High	2/17/2012	7/23/2012	14.23%	5.46%	12.21%	6.32%	7.62%
<b>NYLI VP CBRE Global Infrastructure — Service Class</b>								
NonStandardized <sup>2</sup>	High	5/1/2015	5/1/2015	12.69%	1.15%	7.91%	N/A	-2.67%
Standardized	High	5/1/2015	5/1/2015	4.69%	-0.85%	7.32%	N/A	-2.67%
<b>NYLI VP Newton Technology Growth - Service Class</b>								
NonStandardized <sup>2</sup>	Highest	12/29/2000	2/10/2025	-2.36%	4.23%	14.02%	11.77%	-14.84%
Standardized	Highest	12/29/2000	2/10/2025	-10.17%	2.35%	13.54%	11.77%	-21.65%
<b>Fidelity® VIP Health Care — Service Class 2</b>								
NonStandardized <sup>2</sup>	Highest	7/18/2001	5/1/2019	-4.19%	-0.30%	6.02%	4.96%	6.40%
Standardized	Highest	7/18/2001	5/1/2019	-11.86%	-2.33%	5.38%	4.96%	6.02%
<b>NYLI VP Natural Resources – Initial Class</b>								
NonStandardized <sup>2</sup>	Highest	2/17/2012	7/23/2012	-11.94%	-1.80%	23.60%	3.06%	1.56%
Standardized	Highest	2/17/2012	7/23/2012	-18.99%	-3.81%	23.25%	3.06%	1.56%
<b>Principal VC Real Estate Securities Account - Class 2</b>								
NonStandardized <sup>2</sup>	Highest	5/1/1998	5/1/2024	9.71%	-2.36%	8.50%	4.41%	18.41%
Standardized	Highest	5/1/1998	5/1/2024	1.71%	-4.35%	7.92%	4.41%	10.41%

Please read the important disclosures below regarding the product performance.



## New York Life Income Plus Variable Annuity Performance Summary

As of March 31, 2025

**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.**

<sup>1</sup> 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,

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

<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.

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

<sup>4</sup> The New York Life Income Plus Variable Annuity was first offered for sale on August 17, 2012. Certain Portfolios existed prior to that date. The performance for NYLI

VP Funds Trust 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 Income Plus Variable Annuity invests in the New York Life Insurance and Annuity Corporation (NYLIAC) 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.

<sup>6</sup> An Investment in the NYLI VP U.S. Government Money Market Portfolio is neither insured nor guaranteed by the Federal Deposit Insurance Corporation

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

<sup>7</sup> New allocations to the NYLI VP Wellington Growth and NYLI VP Candriam Emerging Markets Equity Investment Divisions will not be accepted from Policyowners who were not invested in the Investment Divisions on November 13, 2017. For existing Policyowners, if you remove all of your Accumulation Value from these Investment Divisions on or after November 13, 2017, you will not be able to reinvest in these Investment Divisions. The Service Class versions of these Investment Divisions impose a 12b-1 fee.

<sup>8</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.

If you purchase the Guaranteed Future Income Benefit Rider there will be certain investment division restrictions. These restrictions will limit the amount you can invest in the investment divisions. Once you have allocated your premium payments to your desired investment divisions in compliance with such restrictions or one of the pre-selected asset allocation models, We will automatically rebalance the assets in the investment divisions to your specified premium allocations or to the pre-selected asset allocation models you chose on a quarterly basis so long as they are within the stated limits. Also note that the investment division restrictions may limit the growth of the policy's Accumulation Value.

In most jurisdictions, the New York Life Income Plus Variable Annuity policy form number is ICC11-P105, the IB Rider form number is ICC11-R109, and the GFIB Rider form number is ICC11-R108.

Sales of the New York Life Income Plus 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 FINRA/SIPC) a Licensed Insurance Agency. Both NYLIAC and NYLIFE Securities LLC are wholly-owned subsidiaries of New York Life Insurance Company, 51 Madison Avenue, New York, New York 10010. There are fees, guidelines, risks, restrictions and limitations to consider when purchasing variable annuities. For costs and complete details, contact a financial professional.