

# As of March 31, 2025 Accumulation Value Based M&E Structure

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

All performance reflects the percentage change for the period shown, with capital gains and dividends reinvested and includes an annualized Mortality and Expense Risk and Administrative Costs Charge of 1.65% 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 \$100,000. The performance shown, therefore, would be slightly lower if your policy's Accumulation Value is less than \$100,000. 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 8%, declining to 2% by the 8th year after that premium payment has been in the policy, with no surrender charge thereafter.

Withdrawals and surrenders may be taxable transactions, and prior to age 59½, may be subject to a 10% IRS penalty (the penalty tax is increased to 25% in the case of a distribution from a SIMPLE IRA within the first two years of your participation in the SIMPLE IRA plan).

The Investment Divisions offered through the New York Life Premier 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.

In certain jurisdictions, this product was sold as a single premium variable annuity. In most jurisdictions, the policy form number for the New York Life Premier Plus Variable Annuity is 208-192.

Volatility/ Risk Level <sup>3</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>1</sup>	Month to Date	Year to Date (Updated				10	Since Investment Division
Risk Level <sup>3</sup>	Inception	Inception		(Updated				10	
Risk Level <sup>3</sup>			Date			3	5	10	Division
	Date	Date'							
Low				Monthly)	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Low									
Low									
	1/29/1993	5/1/2015	0.20%	0.60%	3.02%	2.34%	0.73%	-0.08%	-0.64%
Low	1/29/1993	5/1/2015	-	-	-4.98%	0.06%	-0.26%	-0.08%	-0.64%
1	2/24/2000	F/0/004C	0.400/	4.000/	2.000/	4.000/	0.240/	0.200/	-0.25%
									-0.25% -0.25%
LOW	3/31/2000	3/2/2010	-		-4.1470	-1.01/0	-1.5076	-0.5576	-0.2376
Low	9/30/1999	5/1/2024	0.12%	0.68%	3.57%	2 87%	1 67%	0.68%	3.17%
Low			-	-					-4.83%
Moderate	10/4/2006	5/1/2024	0.59%	2.68%	0.38%	-3.35%	-3.07%	-1.60%	3.19%
Moderate	10/4/2006	5/1/2024	-	-	-7.62%	-5.66%	-4.06%	-1.60%	-4.81%
Moderate	12/14/2012	5/1/2022	-0.14%	2.34%	2.93%	-1.61%	-1.40%	-0.12%	-0.11%
Moderate	12/14/2012	5/1/2022	-	-	-5.07%	-3.96%	-2.41%	-0.12%	-2.57%
									5.65%
Moderate	12/2/1985	5/1/2024	-	-	-4.68%	-4.58%	-3.49%	-0.62%	-2.35%
									-0.18%
Moderate	5/3/2010	5/1/2022	-	-	-3.84%	-4.30%	-1.61%	0.15%	-2.64%
	0/0/0000	5/4/0045	0.440/	0.400/	0.000/	4.070/	4.000/	0.500/	0.700/
									0.73%
Moderate	6/2/2003	5/1/2015	-	-	-4.94%	-4.02%	-2.88%	-0.50%	0.73%
									0.52%
Moderate	8/15/2005	5/1/2022	-	-	-4.75%	-3.40%	-1.92%	0.16%	-1.92%
			-0.14%	2.22%					-3.42%
Moderate	4/19/2018	11/23/2020	-	-	-5.21%	-3.88%	-3.55%	N/A	-4.55%
Moderate	6/2/2003	7/27/2009	-0.13%	2.48%	2.81%	-1.28%	-2.44%	-1.07%	-0.16%
Moderate	6/2/2003	7/27/2009		-	-5.19%	-3.64%	-3.44%	-1.07%	-0.16%
									<u> </u>
Moderate	2/17/2012	2/17/2012	0.62%	4.18%	4.82%	-1.56%	0.90%	0.57%	0.03%
Moderate	2/17/2012	2/17/2012	-	-	-3.18%	-3.92%	-0.09%	0.57%	0.03%
Moderate	4/29/2016	5/1/2020	0.00%	2.60%	5.12%	2.45%	3.22%	N/A	2.70%
Moderate	4/29/2016	5/1/2020		-	-2.88%	0.17%	2.33%	N/A	1.77%
	Moderate	Low 3/31/2006 Low 3/31/2006 Low 9/30/1999 Low 9/30/1999 Moderate 10/4/2006 Moderate 12/14/2012 Moderate 12/14/2012 Moderate 12/14/2012 Moderate 12/2/1985 Moderate 5/3/2010 Moderate 6/2/2003 Moderate 6/2/2003 Moderate 8/15/2005 Moderate 4/19/2018 Moderate 4/19/2018 Moderate 4/19/2018 Moderate 6/2/2003 Moderate 4/19/2018 Moderate 4/19/2018 Moderate 4/19/2018 Moderate 6/2/2003 Moderate 4/19/2018	Low 3/31/2006 5/2/2016 Low 3/31/2006 5/2/2016 Low 3/31/2006 5/2/2016  Low 9/30/1999 5/1/2024  Moderate 10/4/2006 5/1/2024  Moderate 10/4/2006 5/1/2024  Moderate 12/14/2012 5/1/2022  Moderate 12/14/2012 5/1/2022  Moderate 12/2/1985 5/1/2024  Moderate 5/3/2010 5/1/2024  Moderate 5/3/2010 5/1/2022  Moderate 6/2/2003 5/1/2015  Moderate 8/15/2005 5/1/2022  Moderate 4/19/2018 11/23/2020  Moderate 4/19/2018 11/23/2020  Moderate 6/2/2003 7/27/2009  Moderate 6/2/2003 7/27/2009  Moderate 4/19/2018 11/23/2020  Moderate 6/2/2003 7/27/2009  Moderate 6/2/2003 7/27/2009  Moderate 4/19/2018 11/23/2020  Moderate 5/2/2003 7/27/2009  Moderate 2/17/2012 2/17/2012  Moderate 4/29/2016 5/1/2020	Low         3/31/2006         5/2/2016         0.18%           Low         3/31/2006         5/2/2016         -           Low         9/30/1999         5/1/2024         0.12%           Low         9/30/1999         5/1/2024         -           Moderate         10/4/2006         5/1/2024         -           Moderate         10/4/2006         5/1/2024         -           Moderate         12/14/2012         5/1/2022         -0.14%           Moderate         12/14/2012         5/1/2022         -0.14%           Moderate         12/2/1985         5/1/2024         -         -           Moderate         5/3/2010         5/1/2024         -         -         -           Moderate         5/3/2010         5/1/2022         -0.14%         -	Low 3/31/2006 5/2/2016 0.18% 1.26% Low 3/31/2006 5/2/2016  Low 3/31/2006 5/2/2016  Low 3/31/2006 5/2/2016  Low 9/30/1999 5/1/2024 0.12% 0.68%  Moderate 10/4/2006 5/1/2024  Moderate 10/4/2006 5/1/2024  Moderate 12/14/2012 5/1/2022 -0.14% 2.34%  Moderate 12/14/2012 5/1/2022  Moderate 12/2/1985 5/1/2024 0.17% 2.86%  Moderate 12/2/1985 5/1/2024  Moderate 5/3/2010 5/1/2022 - 0.14% 2.95%  Moderate 5/3/2010 5/1/2022 - 0.14% 2.95%  Moderate 6/2/2003 5/1/2015 - 0.14% 2.12%  Moderate 8/15/2005 5/1/2022 - 0.14% 2.44%  Moderate 8/15/2005 5/1/2022  Moderate 8/15/2005 5/1/2022  Moderate 4/19/2018 11/23/2020 - 0.14% 2.22%  Moderate 4/19/2018 11/23/2020 - 0.14% 2.22%  Moderate 6/2/2003 7/27/2009 - 0.13% 2.48%  Moderate 6/2/2003 7/27/2009 - 0.13% 2.48%  Moderate 2/17/2012 2/17/2012 0.62% 4.18%  Moderate 4/29/2016 5/1/2020 0.00% 2.60%	Low         3/31/2006         5/2/2016         0.18%         1.26%         3.86%           Low         3/31/2006         5/2/2016         -         -         -         4.14%           Low         9/30/1999         5/1/2024         0.12%         0.68%         3.57%           Low         9/30/1999         5/1/2024         0.12%         0.68%         3.57%           Moderate         10/4/2006         5/1/2024         0.59%         2.68%         0.38%           Moderate         10/4/2006         5/1/2024         0.59%         2.68%         0.38%           Moderate         12/14/2012         5/1/2024         -	Low 3/31/2006 5/2/2016 0.18% 1.26% 3.86% 1.03% 1.03% 1.00% 3/31/2006 5/2/2016	Low         3/31/2006         5/2/2016         0.18%         1.26%         3.86%         1.03%         -0.34%           Low         3/31/2006         5/2/2016         -         -         -4.14%         -1.31%         -1.36%           Low         9/30/1999         5/1/2024         0.12%         0.68%         3.57%         2.87%         1.67%           Low         9/30/1999         5/1/2024         -         -         -         -4.43%         0.61%         0.72%           Moderate         10/4/2006         5/1/2024         -         -         -         -4.43%         0.61%         0.72%           Moderate         10/4/2006         5/1/2024         -         -         -         -7.62%         -5.66%         -3.07%           Moderate         12/14/2012         5/1/2022         -         -         -         -5.66%         -4.06%           Moderate         12/21/985         5/1/2022         -         -         -         -5.07%         -3.96%         -2.41%           Moderate         12/21/985         5/1/2024         0.17%         2.86%         3.32%         -2.25%         -2.50%           Moderate         5/3/2010         5/1/2022         -	Low 3/31/2006 5/2/2016 0.18% 1.26% 3.86% 1.03% -0.34% -0.39%   Low 3/31/2006 5/2/2016 4.14% -1.31% -1.36% -0.39%   Low 9/30/1999 5/1/2024 0.12% 0.68% 3.57% 2.87% 1.67% 0.68%   Low 9/30/1999 5/1/2024 4.43% 0.61% 0.72% 0.68%   Moderate 10/4/2006 5/1/2024 4.43% 0.61% 0.72% 0.68%   Moderate 10/4/2006 5/1/2024 7.62% -5.66% -4.06% -1.60%   Moderate 10/4/2006 5/1/2024 7.62% -5.66% -4.06% -1.60%   Moderate 12/14/2012 5/1/2022 -0.14% 2.34% 2.93% -1.61% -1.40% -0.12%   Moderate 12/14/2012 5/1/2022 5.07% -3.96% -2.41% -0.12%   Moderate 12/2/1985 5/1/2024 0.17% 2.86% 3.32% -2.25% -2.50% -0.62%   Moderate 12/2/1985 5/1/2024 4.68% -4.58% -3.49% -0.62%   Moderate 12/2/1985 5/1/2024 4.68% -4.58% -3.49% -0.62%   Moderate 5/3/2010 5/1/2022 0.14% 2.95% 4.16% -1.96% -0.60% 0.15%   Moderate 5/3/2010 5/1/2022 4.46% -4.58% -0.50%   Moderate 6/2/2003 5/1/2015 -0.14% 2.12% 3.06% -1.67% -1.88% -0.50%   Moderate 8/15/2005 5/1/2022 4.94% -4.02% -2.88% -0.50%   Moderate 8/15/2005 5/1/2022 4.94% -4.02% -2.88% -0.50%   Moderate 8/15/2003 5/1/2015 4.94% -4.02% -2.88% -0.50%   Moderate 8/15/2005 5/1/2022



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Post	Since
Non-Standard Standard Standa	Investment
Investment Grade Bond	Division
Moderate   S1/2014   S1/	Inception
NonStandardized*  Moderate 51/2014 57/2014 - 0.71% - 0.24% 2.89% 0.70% 0.12% 0.09% 0.509   IMMODITY Total Return Portfolio - Advisor Class   Moderate 2/28/2006 57/2014 - 0.03% 2.89% 4.17% 0.03% 0.29% 0.509   IMMODITY Total Return Portfolio - Advisor Class   Moderate 2/28/2006 57/2014 - 0.03% 2.89% 4.17% 0.03% 0.29% 0.509   IMMODITY Total Return Portfolio - Advisor Class   Moderate 2/28/2006 57/2014 - 0.03% 2.89% 4.17% 0.03% 0.29% 0.20	
Sandsridzed	
Moderate   2/28/2006   5/1/2014   -0.03%   2.89%   4.17%   -0.93%   -1.48%   -0.11%   Standardized   Moderate   2/28/2006   5/1/2014   -0.03%   2.89%   4.17%   -0.93%   -1.48%   -0.11%   Standardized   Moderate   2/28/2006   5/1/2014   -0.03%   -1.48%   -0.11%   Standardized   Moderate   5/1/2015   5/1/2015   5/1/2012   -0.35%   2.68%   1.55%   -2.28%   -1.85%   -0.38	1.21%
Non-Standardized	1.21%
Sandardized   Moderate   2/28/2006   5/1/2015   5/1/2022	
Western Asset Core Plus VIT - Class II   Moderate   5/1/2015   5/1/2022   - 0.35%   2.68%   1.55%   -2.28%   -1.85%   -0.38   Sandardizade   Moderate   5/1/2015   5/1/2022   - 0.35%   2.68%   1.55%   -2.28%   -1.85%   -0.38   Sandardizade   San	0.16%
NonStandardized Noderate 5/12/015 5/12/022 -0.36% 2.6% 1.56% 2.28% -1.85% 0.38* 3.38* 0.38* 3.58 0.	0.16%
Sandardized   Moderate   5/1/2015   5/1/2012   6.6%   6.6%   6.6%   6.6%	
Non-Investment Grade Bond   SinckRock® High Yield VI. Fund - Class III Shares   Non-Standardized	-0.38%
BlackRock® High Yield VJ. Fund - Class III Shares   Moderate 2/15/2012 5/1/2014 5/1/2014	-2.83%
Non-Standardized	
Moderate   2/15/2012   5/1/2014	
Moderate   A/30/2012   5/1/2015   -1.06%   1.66%   4.66%   1.45%   2.20%   1.02%   1	2.63%
NonStandardized	2.63%
Standardized   Moderate   4/30/2012   5/1/2015	0.83%
Notes   Note	0.83%
NonStandardized	0.0070
Standardized   Moderate   5/1/2005   7/27/2009   -   -   -   -   -   -   -   -   -	2.64%
NonStandardized	2.64%
Standardized   Moderate   6/2/2003   7/27/2009   -   -   -5.38%   -2.74%   9.00%   6.03%     NYLI VP MacKay High Yield Corporate Bond - Service Class     NonStandardized   Moderate   6/2/2003   7/27/2009   -   -   -3.72%   0.52%   4.28%   2.81%   5.09%   3.13%     Standardized   Moderate   6/2/2003   7/27/2009   -   -   -3.72%   0.56%   4.26%   3.13%     NYLI VP MacKay Strategic Bond - Service Class     NonStandardized   Moderate   5/1/2011   5/1/2011   -0.32%   2.22%   6.04%   3.23%   3.52%   1.46%     Standardized   Moderate   5/1/2011   5/1/2011   -   -   -1.96%   0.99%   2.64%   1.46%     Alternatives     DWS Alternative Asset Allocation VIP - Class B     NonStandardized   Moderate   5/18/2009   5/2/2016   0.24%   2.75%   5.28%   0.09%   6.12%   1.44%     NYLI VP Hedge Multi-Strategy - Service Class     NonStandardized   Moderate   5/1/2013   5/1/2013   -   -   -2.72%   -2.30%   5.32%   1.46%     NonStandardized   Moderate   5/1/2013   5/1/2013   -   -   -6.37%   -1.09%   1.03%   -1.45%     Asset Allocation VII - Class 1     NonStandardized   Moderate   5/1/2013   5/1/2013   -   -   -6.37%   -1.09%   1.03%   -1.45%     Asset Allocation	
Norstandardized	7.67%
NonStandardized	7.67%
Standardized   Moderate   6/2/2003   7/27/2009   -   -   -   -   -   -   -   -   -	
Note	4.64%
NonStandardized² Moderate 5/1/2011 5/1/2011 -0.32% 2.22% 6.04% 3.23% 3.52% 1.46% Standardized Moderate 5/1/2011 5/1/2011 1.96% 0.99% 2.64% 1.46% Alternatives	4.64%
Standardized   Moderate   S/1/2011   S/1/2	1.88%
Alternatives  DWS Alternative Asset Allocation VIP - Class B  NonStandardized² Moderate 5/18/2009 5/2/2016 0.24% 2.75% 5.28% 0.09% 6.12% 1.44%  Standardized Moderate 5/18/2009 5/2/2016 2.72% -2.30% 5.32% 1.44%  NYLI VP Hedge Multi-Strategy - Service Class  NonStandardized Moderate 5/1/2013 5/1/2013 -1.52% -0.86% 1.63% 1.24% 1.98% -1.45%  Standardized Moderate 5/1/2013 5/1/2013 6.37% -1.09% 1.03% -1.45%  Asset Allocation  American Funds IS Asset Allocation Fund - Class 4  NonStandardized Moderate 12/14/2012 5/1/2018 -3.32% -1.19% 5.95% 4.36% 9.25% 6.10%  Standardized Moderate 12/14/2012 5/1/2018 2.05% 2.17% 8.54% 6.10%  BlackRock® Global Allocation V.I. Fund - Class III Shares	
DWS Alternative Asset Allocation VIP - Class B	1.88%
NonStandardized² Moderate 5/18/2009 5/2/2016 0.24% 2.75% 5.28% 0.09% 6.12% 1.44%	
Standardized   Moderate   S/18/2009   S/2/2016   2.72%   -2.30%   5.32%   1.44%     NYLI VP Hedge Multi-Strategy - Service Class     NonStandardized   Moderate   S/18/2013   5/1/2013   -1.52%   -0.86%   1.63%   1.24%   1.98%   -1.45%     Standardized   Moderate   S/18/2013   S/18/2013	0.000/
NYLI VP Hedge Multi-Strategy - Service Class NonStandardized* NonStandardized* Moderate 5/1/2013 5/1/2013 -1.52% -0.86% 1.63% 1.24% 1.98% -1.455 Standardized Moderate 5/1/2013 5/1/2013 6.37% -1.09% 1.03% -1.455  Asset Allocation American Funds IS Asset Allocation Fund - Class 4 NonStandardized* Moderate 12/14/2012 5/1/2018 -3.32% -1.19% 5.95% 4.36% 9.25% 6.10% Standardized Moderate 12/14/2012 5/1/2018 2.05% 2.17% 8.54% 6.10% BlackRock® Global Allocation V.I. Fund - Class III Shares	2.22%
NonStandardized² Moderate 5/1/2013 5/1/2013 -1.52% -0.86% 1.63% 1.24% 1.98% -1.45%	2.22%
Standardized         Moderate         5/1/2013         5/1/2013         6.37%         -1.09%         1.03%         -1.45%           Asset Allocation         American Funds IS Asset Allocation Fund - Class 4           NonStandardized <sup>2</sup> Moderate         12/14/2012         5/1/2018         -3.32%         -1.19%         5.95%         4.36%         9.25%         6.10%           Standardized         Moderate         12/14/2012         5/1/2018          - 2.05%         2.17%         8.54%         6.10%           BlackRock® Global Allocation V.I. Fund - Class III Shares	-1.68%
Asset Allocation   American Funds IS Asset Allocation Fund - Class 4	-1.68%
American Funds IS Asset Allocation Fund - Class 4       Moderate       12/14/2012       5/1/2018       -3.32%       -1.19%       5.95%       4.36%       9.25%       6.10%         Standardized       Moderate       12/14/2012       5/1/2018       -       -       -2.05%       2.17%       8.54%       6.10%         BlackRock® Global Allocation V.I. Fund - Class III Shares       BlackRock® Global Allocation V.I. Fund - Class III Shares       -       -       -2.05%       2.17%       8.54%       6.10%	-1.00 /8
NonStandardized <sup>2</sup> Moderate 12/14/2012 5/1/2018 -3.32% -1.19% 5.95% 4.36% 9.25% 6.10%   Standardized Moderate 12/14/2012 5/1/20182.05% 2.17% 8.54% 6.10%   BlackRock® Global Allocation V.I. Fund – Class III Shares	
Standardized         Moderate         12/14/2012         5/1/2018         -         -         -2.05%         2.17%         8.54%         6.10%           BlackRock® Global Allocation V.I. Fund – Class III Shares         -         -         -2.05%         2.17%         8.54%         6.10%	6.14%
BlackRock® Global Allocation V.I. Fund - Class III Shares	5.84%
	0.0170
	3.17%
Standardized Moderate 11/18/2003 5/1/20116.25% -0.64% 6.03% 3.33%	3.17%
Cutarionizada 1.0250 UN FundsManager® 60% — Service Class	
Moderate 8/22/2007 5/1/2019 -2.79% -1.03% 2.09% 1.96% 7.71% 4.50%	5.16%
Standardized Moderate 8/22/2007 5/1/2019 5.91% -0.34% 6.96% 4.50%	4.62%
NYLI VP Balanced – Service Class	
NonStandardized <sup>2</sup> Moderate 5/1/2005 7/27/2009 -1.34% 1.90% 4.78% 2.48% 9.01% 3.98%	6.23%
Standardized Moderate 5/1/2005 7/27/20093.22% 0.21% 8.30% 3.98%	6.23%
NYLI VP Conservative Allocation – Service Class	
NonStandardized <sup>2</sup> Moderate 2/13/2006 7/27/2009 -2.30% -1.39% 0.75% 0.39% 3.69% 2.05%	3.83%
Standardized Moderate 2/13/2006 7/27/20097.25% -1.98% 2.81% 2.05%	3.83%



## As of March 31, 2025 Accumulation Value Based M&E Structure

			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)	Year⁴	Year⁴	Year <sup>4</sup>	Year⁴	Inception
Asset Allocation										
NYLI VP Income Builder – Service Class										
NonStandardized <sup>2</sup>	Moderate	6/2/2003	7/27/2009	-2.18%	2.00%	6.69%	2.67%	6.35%	3.46%	5.97%
Standardized	Moderate	6/2/2003	7/27/2009	-	-	-1.31%	0.41%	5.56%	3.46%	5.97%
NYLI VP Janus Henderson Balanced – Initial Class7										
NonStandardized <sup>2</sup>	Moderate	2/17/2012	2/17/2012	-4.18%	-2.30%	4.08%	3.62%	8.97%	6.60%	7.28%
Standardized	Moderate	2/17/2012	2/17/2012	-	-	-3.92%	1.40%	8.25%	6.60%	7.28%
NYLI VP Janus Henderson Balanced – Service Class										
NonStandardized <sup>2</sup>	Moderate	2/17/2012	2/17/2012	-4.20%	-2.36%	3.82%	3.36%	8.70%	6.33%	7.01%
Standardized	Moderate	2/17/2012	2/17/2012	-	-	-4.18%	1.13%	7.97%	6.33%	7.01%
NYLI VP Moderate Allocation–Service Class										
NonStandardized <sup>2</sup>	Moderate	2/13/2006	7/27/2009	-3.17%	-2.27%	0.30%	1.08%	6.27%	3.18%	5.09%
Standardized	Moderate	2/13/2006	7/27/2009	-	-	-7.70%	-1.26%	5.47%	3.18%	5.09%
Franklin Templeton Conservative Model Portfolio - Class II	Madees	E /4 /0000	E (4 (0000	4 000/	0.000/	0.500/	0.000/	NI/A	NI/A	4 4004
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	-1.33%	0.80%	3.52%	0.39%	N/A	N/A	1.49%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	-4.48%	-1.98%	N/A	N/A	0.51%
Franklin Templeton Moderate Model Portfolio - Class II	Moderate	F.(4.1000C	F /4 /000C	-3.02%	-0.80%	4.22%	2.40%	N/A	N/A	5.77%
NonStandardized <sup>2</sup>	Moderate Moderate	5/1/2020 5/1/2020	5/1/2020 5/1/2020	-3.02%	-0.80%	4.22% -3.78%	0.13%	N/A N/A	N/A N/A	5.77% 4.94%
Standardized Franklin Templeton Moderately Aggressive Model Portfolio - Class II	iviouerate	5/1/2020	5/1/2020	-	-	-0.1070	0.1370	IN/A	IN/A	4.3470
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	-3.61%	-1.49%	4.40%	3.42%	N/A	N/A	7.69%
Standardized	Moderate	5/1/2020	5/1/2020	-3.0176	-1.4976	-3.60%	1.19%	N/A	N/A	6.91%
Franklin Templeton Moderately Conservative Model Portfolio - Class II	Moderate	G/ 1/2020	0/ 1/2020			0.0070	11.1070	1471	1471	0.0170
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	-2.19%	0.12%	4.31%	1.61%	N/A	N/A	4.11%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	-3.69%	-0.70%	N/A	N/A	3.23%
Franklin Templeton Aggressive Model Portfolio - Class II		O/ 1/LOLO	0/1/2020							
NonStandardized <sup>2</sup>	High	5/1/2020	5/1/2020	-4.70%	-2.61%	4.42%	4.47%	N/A	N/A	10.35%
Standardized	High	5/1/2020	5/1/2020	-	-	-3.58%	2.29%	N/A	N/A	9.64%
NYLI VP Equity Allocation – Service Class										
NonStandardized <sup>2</sup>	High	2/13/2006	7/27/2009	-4.80%	-4.24%	-1.68%	1.48%	11.08%	4.89%	7.08%
Standardized	High	2/13/2006	7/27/2009	-	-	-9.55%	-0.84%	10.42%	4.89%	7.08%
NYLI VP Growth Allocation-Service Class										
NonStandardized <sup>2</sup>	High	2/13/2006	7/27/2009	-4.12%	-3.48%	-0.82%	1.63%	9.24%	4.23%	6.30%
Standardized	High	2/13/2006	7/27/2009	-	-	-8.76%	-0.69%	8.53%	4.23%	6.30%
Large Cap Equity										
AB VPS Growth & Income - Class B										
NonStandardized <sup>2</sup>	High	6/1/1999	5/1/2022	-3.64%	1.34%	2.62%	5.58%	14.99%	7.71%	7.48%
Standardized	High	6/1/1999	5/1/2022	-	-	-5.38%	3.44%	14.41%	7.71%	5.34%
American Funds IS Washington Mutual Investors Fund - Class 4										
NonStandardized <sup>2</sup>	High	12/14/2012	11/13/2017	-3.78%	-0.16%	7.40%	7.35%	16.21%	8.19%	8.48%
Standardized	High	12/14/2012	11/13/2017	-	-	-0.60%	5.28%	15.66%	8.19%	8.32%
American Funds IS Growth Fund - Class 4	1.0.1	10/11/0010	44/40/0047	7.000/	7.500/	0.500/	7.400/	10.100/	40.000/	10.540/
NonStandardized <sup>2</sup>	High	12/14/2012 12/14/2012	11/13/2017 11/13/2017	-7.90%	-7.58%	6.56% -1.44%	7.13% 5.06%	18.12% 17.60%	13.09% 13.09%	13.54% 13.42%
Standardized	High	12/14/2012	11/13/2017	-	-	-1.44%	5.00%	17.00%	13.09%	13.42%
BNY Mellon Sustainable US Equity - Service Shares	Lliab	12/31/2000	5/1/2022	-7.10%	-7.37%	1.52%	4.63%	13.73%	8.49%	8.30%
NonStandardized <sup>2</sup>	High High	12/31/2000	5/1/2022	-7.10%	-7.37%	-6.48%	4.63% 2.46%	13.73%	8.49% 8.49%	8.30% 6.19%
Standardized ClearBridge Variable Appreciation Portfolio — Class II	riigii	12/31/2000	3/1/2022	-	-	-U. <del>4</del> 070	2.4070	13.13%	0.4870	0.1976
NonStandardized <sup>2</sup>	High	2/28/2015	5/1/2017	-5.41%	-3.61%	4.79%	7.04%	14.88%	9.46%	10.29%
Non-standardized Standardized	High	2/28/2015	5/1/2017	-0.4170	-3.0176	-3.21%	4.96%	14.88%	9.46%	10.29%
Fidelity® VIP Contrafund® – Service Class 2	riigii	2/20/2010	3/1/2017			0.2170	4.5070	17.0070	5.4070	10.1770
NonStandardized <sup>2</sup>	High	1/12/2000	7/27/2009	-7.43%	-5.95%	6.10%	9.14%	16.70%	10.58%	11.58%
Standardized	High	1/12/2000	7/27/2009	-7.4576	-5.5576	-1.90%	7.15%	16.15%	10.58%	11.58%
	9		2000							



#### As of March 31, 2025 Accumulation Value Based M&E Structure

			Investment		Year to					Since
		Portfolio	Division	Month to	Date					Investment
1	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	Year⁴	Year⁴	Inception
Large Cap Equity										
Fidelity® VIP Equity-Income – Service Class 2										
NonStandardized <sup>2</sup>	High	1/12/2000	7/27/2009	-2.13%	2.76%	7.10%	6.13%	14.26%	7.49%	9.06%
Standardized	High	1/12/2000	7/27/2009	-	-	-0.90%	4.01%	13.67%	7.49%	9.06%
Fidelity® VIP Growth Opportunities – Service Class 2				ł						
NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2014	-9.94%	-11.24%	5.67%	6.75%	17.58%	14.34%	14.55%
Standardized	High	1/12/2000	5/1/2014			-2.33%	4.66%	17.05%	14.34%	14.55%
NYLI VP Epoch U.S. Equity Yield – Service Class				ł						
NonStandardized <sup>2</sup>	High	6/2/2003	7/27/2009	-3.31%	1.69%	9.23%	6.69%	13.56%	6.19%	8.18%
Standardized	High	6/2/2003	7/27/2009	<del>-</del>	-	1.23%	4.60%	12.95%	6.19%	8.18%
NYLI VP Dimensional U.S. Equity - Service Class	1.05 - 1.	0/0/0000	7/07/0000	0.400/	0.400/	F 070/	0.400/	45.040/	0.770/	10.500/
NonStandardized <sup>2</sup>	High	6/2/2003 6/2/2003	7/27/2009 7/27/2009	-6.49%	-3.16%	5.07% -2.93%	6.42% 4.32%	15.31% 14.74%	8.77% 8.77%	10.53% 10.53%
Standardized	High	6/2/2003	7/27/2009	<del>-</del>		-2.93%	4.32%	14.74%	8.77%	10.53%
NYLI VP Wellington Growth – Service Class9 NonStandardized <sup>2</sup>	High	6/2/2003	7/27/2009	-8.74%	-9.51%	0.06%	4.37%	13.19%	8.56%	9.38%
Standardized	High	6/2/2003	7/27/2009	-0.7470	-9.0176	-7.94%	2.19%	12.57%	8.56%	9.38%
NYLI VP S&P 500 Index5 – Service Class	111911	3/2/2000	./2//2009			7.0470	2.1370	12.01 /0	3.0070	3.3070
NonStandardized <sup>2</sup>	High	6/2/2003	7/27/2009	-5.79%	-4.75%	6.05%	6.88%	16.22%	10.19%	11.49%
Standardized	High	6/2/2003	7/27/2009	-	-	-1.95%	4.79%	15.66%	10.19%	11.49%
NYLI VP Winslow Large Cap Growth – Service Class										
NonStandardized <sup>2</sup>	High	6/2/2003	7/27/2009	-8.73%	-8.64%	3.13%	8.31%	15.79%	11.80%	12.56%
Standardized	High	6/2/2003	7/27/2009	-	-	-4.87%	6.28%	15.23%	11.80%	12.56%
NYLI VP American Century Sustainable Equity – Service Class										
NonStandardized <sup>2</sup>	High	2/17/2012	2/17/2012	-7.02%	-7.69%	-1.76%	5.54%	15.52%	7.14%	8.21%
Standardized	High	2/17/2012	2/17/2012	-	-	-9.62%	3.40%	14.95%	7.14%	8.21%
NYLI VP MFS® Investors Trust - Service Class				l						
NonStandardized <sup>2</sup>	High	5/1/2000	2/10/2025	-5.00%	-3.04%	3.27%	5.32%	13.83%	8.59%	-5.29%
Standardized	High	5/1/2000	2/10/2025	-	-	-4.73%	3.17%	13.22%	8.59%	-12.86%
NYLI VP MFS® Research - Service Class				ł						
NonStandardized <sup>2</sup>	High	5/1/2000	2/10/2025	-6.26%	-5.52%	0.48%	4.94%	13.15%	8.80%	-8.13%
Standardized	High	5/1/2000	2/10/2025		-	-7.52%	2.78%	12.53%	8.80%	-15.48%
Voya Growth and Income Portfolio - Class S				ł						
NonStandardized <sup>2</sup>	High	12/31/1979	5/1/2024	-5.96%	-3.71%	4.39%	7.74%	17.87%	9.87%	9.72%
Standardized	High	12/31/1979	5/1/2024			-3.61%	5.69%	17.35%	9.87%	1.72%
Small/Mid Cap Equity										
Fidelity® VIP Mid Cap – Service Class 2	Liter	4/40/0000	7/07/0000	C 740/	7 220/	4.520/	0.050/	45 000/	E 000/	0.520/
NonStandardized <sup>2</sup> Standardized	High High	1/12/2000 1/12/2000	7/27/2009 7/27/2009	-6.74%	-7.22%	-4.53% -12.17%	2.65% 0.39%	15.63% 15.07%	5.86% 5.86%	8.53% 8.53%
Janus Henderson VIT Enterprise Portfolio – Service Shares	nigii	1/12/2000	1/21/2009	<del>-</del>		-12.1770	0.3976	15.07 %	3.00%	6.55%
NonStandardized <sup>2</sup>	High	12/31/1999	11/13/2017	-5.59%	-4.48%	0.16%	3.75%	13.08%	9.08%	8.63%
Standardized	High	12/31/1999	11/13/2017	-3.3376	-4.40 /6	-7.84%	1.53%	12.46%	9.08%	8.47%
NYLI VP Schroders Mid Cap Opportunities - Service Class		12/01/1000	11/10/2011	1		7.0170	1.0070	12.1070	0.0070	0.1170
NonStandardized <sup>2</sup>	High	6/2/2003	7/27/2009	-5.01%	-5.23%	-4.84%	-1.14%	10.12%	3.33%	8.23%
Standardized	High	6/2/2003	7/27/2009	-	-	-12.45%	-3.50%	9.43%	3.33%	8.23%
MFS® Mid Cap Value Portfolio - Service Class				ſ						
NonStandardized <sup>2</sup>	High	3/7/2008	5/1/2020	-3.47%	-3.08%	-0.22%	3.33%	15.34%	6.35%	13.60%
Standardized	High	3/7/2008	5/1/2020	<u> </u>	-	-8.20%	1.10%	14.76%	6.35%	12.98%
Neuberger Berman AMT Mid-Cap Growth - Class S										
NonStandardized <sup>2</sup>	High	2/18/2003	7/27/2009	-8.08%	-9.42%	-3.60%	0.91%	10.81%	6.65%	9.85%
Standardized	High	2/18/2003	7/27/2009	<u> </u>		-11.31%	-1.44%	10.14%	6.65%	9.85%
Invesco V.I. Main Street Small Cap Fund - Series II			ļ	ł						
NonStandardized <sup>2</sup>	Highest	7/16/2001	5/1/2020	-6.37%	-6.42%	-2.67%	1.84%	15.27%	5.97%	12.98%
Standardized	Highest	7/16/2001	5/1/2020	<del>-</del>	-	-10.46%	-0.46%	14.70%	5.97%	12.34%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2										
NonStandardized <sup>2</sup>	Highest	6/1/2000	7/27/2009	-5.33%	-8.07%	-5.12%	2.51%	17.37%	6.05%	7.90%
Standardized	Highest	6/1/2000	7/27/2009		_	-12.71%	0.24%	16.84%	6.05%	7.90%



#### As of March 31, 2025 Accumulation Value Based M&E Structure

			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)	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Small/Mid Cap Equity										
Fidelity® VIP Extended Market Index Portfolio - Service Class 2										
NonStandardized <sup>2</sup>	Highest	4/17/2018	5/1/2024	-6.43%	-7.47%	-4.39%	0.12%	13.56%	N/A	2.67%
Standardized	Highest	4/17/2018	5/1/2024	-	-	-12.04%	-2.27%	12.95%	N/A	-5.33%
Macquarie VIP Small Cap Value Series - Service Class		=///								
NonStandardized <sup>2</sup>	Highest	5/1/2000 5/1/2000	11/13/2017 11/13/2017	-5.00%	-5.60%	-2.42% -10.22%	-0.34% -2.72%	14.07%	4.66%	3.51%
Standardized	Highest	5/1/2000	11/13/2017	-		-10.22%	-2.72%	13.47%	4.66%	3.29%
NYLI VP Wellington Small Cap - Service Class	Highest	5/2/2016	5/2/2016	-7.07%	-9.28%	-3.43%	-1.95%	10.98%	N/A	3.86%
NonStandardized <sup>2</sup> Standardized	Highest	5/2/2016	5/2/2016	-1.01/6	-9.2076	-11.15%	-4.30%	10.32%	N/A	3.86%
NYLI VP Small Cap Growth – Initial Class6	riigilesi	3/2/2010	3/2/2010			-11.1376	-4.50 /6	10.3276	INA	3.0078
NonStandardized <sup>2</sup>	Highest	2/17/2012	2/17/2012	-7.72%	-9.55%	-6.20%	-2.91%	9.68%	5.05%	6.14%
Standardized	Highest	2/17/2012	2/17/2012	-	-	-13.70%	-5.23%	8.98%	5.05%	6.14%
NYLI VP Small Cap Growth – Service Class	<u> </u>									
NonStandardized <sup>2</sup>	Highest	2/17/2012	5/1/2013	-7.74%	-9.60%	-6.43%	-3.15%	9.40%	4.79%	5.72%
Standardized	Highest	2/17/2012	5/1/2013	-	-	-13.92%	-5.47%	8.69%	4.79%	5.72%
International/Global Equity										
American Funds IS Global Small Cap Fund® – Class 4										
NonStandardized <sup>2</sup>	High	12/14/2012	5/1/2015	-4.70%	-7.02%	-8.18%	-4.67%	5.66%	2.65%	2.38%
Standardized	High	12/14/2012	5/1/2015	-	-	-15.53%	-6.95%	4.85%	2.65%	2.38%
Fidelity® VIP International Index — Service Class 2										
NonStandardized <sup>2</sup>	High	4/16/2018	5/1/2019	-0.23%	5.56%	4.50%	3.06%	9.09%	N/A	3.84%
Standardized	High	4/16/2018	5/1/2019	-	-	-3.50%	0.82%	8.37%	N/A	3.27%
Invesco V.I. EQV International Equity Fund - Series II										
NonStandardized <sup>2</sup>	High	9/19/2001	5/1/2014	-3.48%	0.71%	-4.37%	1.27%	6.72%	2.15%	1.93%
Standardized	High	9/19/2001	5/1/2014	-	-	-12.02%	-1.06%	5.94%	2.15%	1.93%
Janus Henderson VIT Global Research Portfolio – Service Shares	10.1	10/01/1000	7/07/0000	5.000/	4.000/	5.62%	8.12%	15.13%	7 700/	0.540/
NonStandardized <sup>2</sup> Standardized	High High	12/31/1999 12/31/1999	7/27/2009 7/27/2009	-5.32%	-1.93%	-2.38%	6.08%	14.55%	7.73% 7.73%	8.54% 8.54%
NYLI VP Pinestone International Equity – Service Class	nigii	12/31/1999	1/21/2009	-		-2.30%	0.00%	14.55%	1.13%	0.34%
NonStandardized <sup>2</sup>	High	6/2/2003	7/27/2009	-4.63%	0.43%	-3.61%	-4.34%	4.46%	2.53%	2.95%
Standardized	High	6/2/2003	7/27/2009	-4.0378	-	-11.32%	-6.63%	3.60%	2.53%	2.95%
MFS® International Intrinsic Value Portfolio – Service Class	g	0/2/2000	172172000			11.0270	0.0070	0.0070	2.0070	2.0070
NonStandardized <sup>2</sup>	High	8/31/2001	5/1/2017	0.30%	7.96%	6.61%	4.53%	8.03%	5.68%	5.85%
Standardized	High	8/31/2001	5/1/2017	-	-	-1.39%	2.34%	7.28%	5.68%	5.68%
MFS® VIT Research International - Service Class										
NonStandardized <sup>2</sup>	High	8/24/2001	5/1/2022	-1.15%	4.32%	1.15%	1.68%	7.55%	3.15%	4.19%
Standardized	High	8/24/2001	5/1/2022	-	-	-6.85%	-0.63%	6.79%	3.15%	1.92%
Putnam VT International Value Fund - Class IB										
NonStandardized <sup>2</sup>	High	1/2/1997	5/1/2024	2.25%	10.79%	9.97%	8.27%	13.92%	4.40%	11.62%
Standardized	High	1/2/1997	5/1/2024	-	-	1.97%	6.25%	13.32%	4.40%	3.62%
American Funds IS New World Fund - Class 4										
NonStandardized <sup>2</sup>	Highest	12/14/2012	5/1/2014	-0.85%	1.16%	1.08%	1.08%	8.47%	4.10%	3.14%
Standardized	Highest	12/14/2012	5/1/2014	-	-	-6.92%	-1.26%	7.74%	4.10%	3.14%
Fidelity® VIP Emerging Markets – Service Class 2										
NonStandardized <sup>2</sup>	Highest	1/23/2008	5/1/2018	3.33%	6.11%	11.59%	3.58%	8.88%	4.43%	3.25%
Standardized	Highest	1/23/2008	5/1/2018	-	-	3.59%	1.35%	8.16%	4.43%	2.89%
NYLI VP Candriam Emerging Markets Equity – Service Class9	Highest	0/47/0040	2/17/2012	0.11%	0.24%	6.90%	-3.94%	4.83%	0.65%	-1.21%
NonStandardized <sup>4</sup> Standardized	Highest Highest	2/17/2012 2/17/2012	2/17/2012	0.11%	0.24%	-1.10%	-3.94% -6.24%	4.83% 3.98%	0.65%	-1.21% -1.21%
Sector	nigilest	2/11/2012	2/11/2012			-1.1076	-0.2470	3.90%	0.0076	-1.2170
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 <sup>10</sup>										
NonStandardized <sup>2</sup>	High	4/30/2013	5/1/2015	3.63%	8.27%	9.72%	-0.90%	14.51%	1.96%	1.33%
Standardized	High	4/30/2013	5/1/2015	-	-	1.72%	-3.27%	13.92%	1.96%	1.33%
NYLI VP Fidelity Institutional AM® Utilities – Service Class						,				
NonStandardized <sup>2</sup>	High	2/17/2012	2/17/2012	-0.43%	2.01%	21.87%	6.91%	12.37%	6.00%	7.28%
Standardized	High	2/17/2012	2/17/2012	-	-	13.87%	4.83%	11.74%	6.00%	7.28%
<del></del>										



#### As of March 31, 2025 Accumulation Value Based M&E Structure

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

	Volatility/	Portfolio Inception	Investment Division Inception	Month to Date	Year to Date (Updated	1	3	5	10	Since Investment Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>		Monthly)	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Sector										
NYLI VP CBRE Global Infrastructure — Service Class										
NonStandardized <sup>2</sup>	High	5/1/2015	5/1/2015	1.28%	5.65%	12.35%	0.84%	7.59%	N/A	-2.96%
Standardized	High	5/1/2015	5/1/2015	-	-	4.35%	-1.51%	6.83%	N/A	-2.96%
NYLI VP Newton Technology Growth - Service Class										
NonStandardized <sup>2</sup>	Highest	12/29/2000	2/10/2025	-9.53%	-9.87%	-2.64%	3.92%	13.68%	11.44%	-14.87%
Standardized	Highest	12/29/2000	2/10/2025	-	-	-10.43%	1.71%	13.07%	11.44%	-21.68%
Fidelity® VIP Health Care — Service Class 2										
NonStandardized <sup>2</sup>	Highest	7/18/2001	5/1/2019	-3.55%	-1.48%	-4.48%	-0.60%	5.70%	4.65%	6.08%
Standardized	Highest	7/18/2001	5/1/2019	-	-	-12.12%	-2.97%	4.89%	4.65%	5.57%
NYLI VP Natural Resources – Initial Class										
NonStandardized <sup>2</sup>	Highest	2/17/2012	2/17/2012	-2.86%	-4.68%	-12.21%	-2.10%	23.23%	2.75%	0.23%
Standardized	Highest	2/17/2012	2/17/2012	-	-	-19.23%	-4.44%	22.79%	2.75%	0.23%
Principal VC Real Estate Securities Account - Class 2										
NonStandardized <sup>2</sup>	Highest	5/1/1998	5/1/2024	-2.11%	3.09%	9.38%	-2.65%	8.18%	4.10%	18.09%
Standardized	Highest	5/1/1998	5/1/2024	-	-	1.38%	-4.98%	7.44%	4.10%	10.09%

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



# As of March 31, 2025 Accumulation Value Based M&E Structure

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

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

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

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 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 Premier Plus Variable Annuity was first offered for sale on July 27, 2009. Certain Portfolios and Investment Divisions existed prior to the date. 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 Premier 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.

New allocations to the NYL1 VP Small Cap Growth - Initial Class Investment Division will not be accepted from Policyowners who were not invested in the NYL

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

\*\*Tree Relocation Laborated Intelligence Relocation Control Con

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.

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.

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.

New York Life Premier Plus Variable Annuity is a flexible premium deferred variable annuity issued by NYLIAC. Under this policy, we will apply a Credit to premiums paid in a percentage amount according to the credit rate schedule then in effect. Policies with a premium Credit may have higher fees and expenses, and may have longer surrender charge periods than policies that do not provide the Credit feature. There may be circumstances in which the purchase of a New York Life Premier Plus Variable Annuity is less advantageous than the purchase of another New York Life variable annuity which may have lower fees but no credit. This may be the case, for example, if you intended to make fewer and smaller payments into the contract, or if you anticipate retaining the contract for a significant time beyond the surrender charge period.

Sales of the New York Life Premier Plus Variable Annuity were discontinued. Current policyowners may continue to make premium payments, subject to their contract

Sales of the New York Life Premier 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.



#### As of March 31, 2025 Accumulation Value Based M&E Structure

Monitor   Moni				Investment					Since
Montamon   Division   Division   Division   Division   No.   Montamon   Mon			Portfolio						
Montemark   Mont	Investment Divisions <sup>1</sup>				1 Voor⁴				
Marcian		KISK Level	Date	Date	Tear	Teal	Teal	Tear	inception
Nestinguistations   Lew   1947/1950   1917/205   4,879   0,279   0,279   0,289   0,249									
PRICO FUEL FOR Part Profition - Advisor Class   Low   S012000   S02000   4,14%   1,37%   1,38%   0,39%   0,29%   0,29%   1,20%   1,20%   0,39%   0,29%   0,29%   1,20%   0,29%   1,20%   0,29%   1,20%   0,29%   1,20%   0,29%   1,20%   0,29%   1,20%   0,29%   1,20%   0,29%   1,20%   0,29%   1,20%   0,29%   1,20%   0,29%   1,20%   0,29%   1,20%   0,29%   1,20%   0,29%   1,20%   0,29%   0,29%   1,20%   0,29%   0,29%   1,20%   0,29%   0,2		Low	1/29/1993	5/1/2015	3.02%	2.34%	0.73%	-0.08%	-0.64%
Nosibility of the part of the	Standardized	Low	1/29/1993	5/1/2015	-4.98%	0.06%	-0.26%	-0.08%	-0.64%
Seminate   Low   301/200   520/201   4.14%   5.13%   5.26%   5.25%	PIMCO VIT Low Duration Portfolio - Advisor Class								
PRINCE   TRAIN-From Portfolio - Advisor Class   Low   9,001999   51/2024   4,29%   0,51%   0,21%   0,01%   0,31%   0	NonStandardized <sup>2</sup>	Low	3/31/2006	5/2/2016	3.86%	1.03%	-0.34%	-0.39%	-0.25%
No. Standardiscare	Standardized	Low	3/31/2006	5/2/2016	-4.14%	-1.31%	-1.36%	-0.39%	-0.25%
Second part   Control									
Moderate					0.0.70				
Moderate		Low	9/30/1999	5/1/2024	-4.43%	0.61%	0.72%	0.68%	-4.83%
Semination		Madasata	40/4/2000	E/4/2024	0.200/	2.250/	2.070/	4.000/	2.400/
Americans Plunds 13 The Bond Fund of Americans 0 - Class 4   Moderate   1214/2012   51/2022   2.95%   1.61%   1.40%   -0.12%   -0.12%   2.57%   2.57%   3.96%   2.41%   -0.12%   2.57%   2.57%   3.96%   2.41%   -0.12%   2.57%   2.57%   3.96%   2.41%   -0.12%   2.57%   2.57%   3.96%   2.41%   -0.12%   2.57%   2.57%   3.96%   2.41%   -0.12%   2.57%   2.57%   3.96%   2.41%   -0.12%   2.57%   2.57%   3.96%   2.41%   -0.12%   2.57%   2.57%   3.96%   2.41%   -0.12%   2.57%   2.57%   2.56									
Nocalizationalization   Moderate   1214/2012   1214/		Woderate	10/4/2006	3/1/2024	-7.0276	-3.00%	-4.00%	-1.00%	-4.01%
Sandarizard		Moderate	12/14/2012	5/1/2022	2 93%	-1 61%	-1 40%	-0.12%	-0.11%
American Funds IS U.S. Government Securities Funds - Class 4   Moderate   12/21/985   51/10204   3.25%   2.25%   2.25%   0.25%   6.25%   2.2									
NonSmandardizer   Modername					2.20		,	070	
Sandardized		Moderate	12/2/1985	5/1/2024	3.32%	-2.25%	-2.50%	-0.62%	5.65%
NorShandardzee's Moders Moders Sa2010 51/2022 3.81% 4.95% 0.60% 0.15% 0.15% 0.24% 1.24% 1.25% 0.24% 1.25% 0.24% 1.25% 0.24% 1.25% 0.24% 1.25% 0.24% 1.25% 0.	Standardized		12/2/1985	5/1/2024	-4.68%	-4.58%	-3.49%	-0.62%	-2.35%
Sandardized									
NTL VP Back Service Class 2 NonStandardzed 6/20203 5/1/2015 4.84% 4.02% 2.88% 0.50% 0.73% 1726/185 1836/185 0.53% 0.53% 0.73% 0.73% 1726/185 0.25% 0.53% 0.5	NonStandardized <sup>2</sup>	Moderate	5/3/2010	5/1/2022	4.16%	-1.96%	-0.60%	0.15%	-0.18%
Moderate	Standardized	Moderate	5/3/2010	5/1/2022	-3.84%	-4.30%	-1.61%	0.15%	-2.64%
Sandardized									
Fleelings VIP Investment Grade Bond - Service Class 2   Noderate   B15/2005   51/2022   3.2%   1.03%   0.91%   0.16%   0.52%   Standardized   Moderate   B15/2005   51/2022   4.76%   3.40%   1.92%   0.16%   0.52%   Standardized   Moderate	NonStandardized <sup>2</sup>								
Moderate		Moderate	6/2/2003	5/1/2015	-4.94%	-4.02%	-2.88%	-0.50%	0.73%
Sandardized   Moderate   8/15/2005   5/1/2002   4.75%   3.40%   -1.92%   0.16%   -1.92%									
Fledity   WP Bond Index - Service Class 2									0.00
Non-Standardized* Moderate 4/19/2018 11/23/2020 2.79% 1.53% 2.55% NA 3.45% Standardized* Moderate 4/19/2018 11/23/2020 2.79% 1.53% 2.55% NA 3.45% Standardized* Moderate 6/20203 7/27/2009 2.81% 3.88% 3.55% NA 4.55% NA 4.		Moderate	8/15/2005	5/1/2022	-4.75%	-3.40%	-1.92%	0.16%	-1.92%
Sandardized		Madasata	4/40/0040	44/00/0000	0.700/	4.500/	0.550/	NI/A	2.400/
NYLI VP IMCC Agric Moderate 6/2/2003 7/27/2009 5.81% 3.84% -1.28% -2.44% -1.07% -0.16% Standardized Moderate 6/2/2003 7/27/2009 5.81% 3.84% -3.44% -1.07% -0.16% Standardized Moderate 6/2/2003 7/27/2009 5.81% 3.84% -3.44% -1.07% -0.16% Standardized Moderate 2/17/2012 2/17/2012 4.82% -1.56% 0.90% 0.57% 0.03% Standardized Moderate 2/17/2012 2/17/2012 -3.18% 3.92% 0.90% 0.57% 0.03% Standardized Moderate 2/17/2012 2/17/2012 -3.18% 0.32% 0.90% 0.57% 0.03% Standardized Moderate 4/29/2016 5/1/2002 5.12% 2.45% 3.22% N/A 2.70% Standardized Moderate 4/29/2016 5/1/2002 5.28% 0.17% 0.23% N/A 1.77% 0.03% Standardized Moderate 5/1/2014 5/1/									
Norstandardized Noderate (2020) 7(27)00 (2.81% 1.28% 2.44% 1.10% 0.16% 1.20% 1.20% 0.10% 0		Woderate	4/19/2016	11/23/2020	-3.2176	-3.00%	-3.33%	IN/A	-4.55%
Sandardized   Moderate   6/2/2003   7/27/2009   5.19%   3.64%   3.44%   1.07%   -0.16%   NTL IVP PIMCO Real Return — Service Class   NonStandardized   Moderate   2/17/2012   2/17/2012   2/17/2012   3.18%   3.32%   0.09%   0.57%   0.03%   NonStandardized   Moderate   2/17/2012   2/17/2012   2/17/2012   3.18%   3.32%   0.09%   0.57%   0.03%   NonStandardized   Moderate   4/29/2016   5/17/2012   2/17/2012   2/17/2012   3.18%   3.32%   0.09%   0.57%   0.03%   NonStandardized   Moderate   4/29/2016   5/17/2012   2/17/20		Moderate	6/2/2003	7/27/2009	2 81%	-1 28%	-2 44%	-1 07%	-0.16%
NYLI VP PIMCO Real Return — Service Class  Moderate 2/17/2012 2/17/2012 2/17/2012 4.82% -1.56% 0.90% 0.57% 0.03% 258nadardized Moderate 2/17/2012 2/17/2012 -3.18% 3.32% -0.09% 0.57% 0.03% 258nadardized Moderate 2/17/2012 2/17/2012 -3.18% 3.32% -0.09% 0.57% 0.03% 258nadardized Moderate 4/29/2016 5/1/2020 5.12% 2.45% 3.22% N/A 2.70% 258nadardized Moderate 4/29/2016 5/1/2020 -2.88% 0.17% 2.33% N/A 1.77% 258nadardized Moderate 4/29/2016 5/1/2020 -2.88% 0.70% 0.50% 0.50% 0.57% 0.03% 258nadardized Moderate 5/1/2014 5/1/2014 -5.42% 1.65% 0.90% 0.5									
Standardized   Moderate   Z/17/2012   Z/17/2012   3.18%   3.92%   0.08%   0.57%   0.03%   0.03%   0.05%   0.03%   0.05%   0.03%   0.05%   0.03%   0.05%   0.03%   0.05%   0.03%   0.05%   0.05%   0.03%   0.05%   0.									
Sandardized   Moderate   2/17/2012   2/17/2012   3.18%   3.92%   0.09%   0.57%   0.03%   0.08%   0.0		Moderate	2/17/2012	2/17/2012	4.82%	-1.56%	0.90%	0.57%	0.03%
NonStandardized	Standardized	Moderate	2/17/2012	2/17/2012	-3.18%	-3.92%	-0.09%	0.57%	0.03%
Standardized Moderate 4/29/2016 5/1/2020 -2.88% 0.17% 2.33% N/A 1.77% PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class NonStandardized Moderate 5/1/2014 5/1/2014 -5.68% 0.70% 0.12% 0.50% 1.21% 5/1/2014 5/1/2014 -5.68% 0.70% 0.12% 0.50% 1.21% 5/1/2014 5/1/2014 -5.42% 1.65% 0.90% 0.50% 1.21% 5/1/2014 5/1/2014 -5.42% 1.65% 0.90% 0.50% 1.21% 5/1/2014 5/1/2014 -5.42% 1.65% 0.90% 0.50% 1.21% 5/1/2014 5/1/2014 -5.42% 1.65% 0.90% 0.50% 1.21% 5/1/2014 5/1/2014 -5.42% 1.65% 0.90% 0.50% 1.21% 5/1/2014 5/1/2014 -5.42% 1.65% 0.90% 0.50% 1.21% 5/1/2014 5/1/2014 -5.42% 1.65% 0.90% 0.50% 1.21% 5/1/2014 5/1/2014 -5.42% 1.65% 0.90% 0.50% 1.21% 5/1/2014	PIMCO VIT Income Portfolio - Advisor Class								
Moderate	NonStandardized <sup>2</sup>	Moderate	4/29/2016	5/1/2020	5.12%	2.45%	3.22%	N/A	2.70%
NonStandardized	Standardized	Moderate	4/29/2016	5/1/2020	-2.88%	0.17%	2.33%	N/A	1.77%
Standardized   Moderate   S/1/2014   S/1/2									
PIMCO VIT Total Return Portfolio - Advisor Class   NonStandardized									
NonStandardized		Moderate	5/1/2014	5/1/2014	-5.42%	-1.65%	-0.90%	0.50%	1.21%
Standardized   Moderate   2/28/2006   5/1/2014   -3.83%   -3.30%   -2.48%   -0.11%   0.16%									
Moderate									
NonStandardized		Moderate	2/28/2006	5/1/2014	-3.83%	-3.30%	-2.48%	-0.11%	0.16%
Standardized   Moderate   S/1/2015   S/1/2025   -6.45%   -4.61%   -2.86%   -0.38%   -2.83%		Madasata	E (4 /004 E	E/4/2022	4.550/	0.000/	4.050/	0.200/	0.200/
Non-Investment Grade Bond   BlackRock® High Yield V.I. Fund - Class III Shares   Moderate   2/15/2012   5/1/2014   4.98%   2.95%   5.36%   2.90%   2.63%   5.36%   2.90%   2.63%   5.36%   2.90%   2.63%   5.36%   2.90%   2.63%   5.36%   2.90%   2.63%   2.90%   2.90%   2.63%   2.90%   2									
BlackRock® High Yield V.I. Fund - Class III Shares   Moderate   2/15/2012   5/1/2014   4.98%   2.95%   5.36%   2.90%   2.63%   5.36%   2.90%   2.63%   5.36%   2.90%   2.63%   5.36%   2.90%   2.63%   5.36%   2.90%   2.63%   5.36%   2.90%   2.63%   5.36%   2.90%   2.63%   5.36%   2.90%   2.63%   2.90%   2.63%   2.90%   2.63%   2.90%   2.63%   2.90%   2.63%   2.90%   2.63%   2.90%   2.63%   2.90%   2.63%   2.90%   2.63%   2.90%   2.63%   2.90%   2.63%   2.90%   2.63%   2.90%   2.63%   2.90%   2.63%   2.90%   2.63%   2.90%   2.63%   2.90%   2.63%   2.90%   2.63%   2.90%		Woderate	5/1/2015	5/1/2022	-6.45%	-4.01%	-2.86%	-0.36%	-2.83%
NonStandardized									
Standardized   Moderate   2/15/2012   5/1/2014   -3.02%   0.70%   4.54%   2.90%   2.63%		Moderate	2/15/2012	5/1/2014	4.98%	2,95%	5,36%	2.90%	2,63%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2   NonStandardized									
NonStandardized		540,410			2.3270	2070			5070
Standardized         Moderate         4/30/2012         5/1/2015         -3.34%         -0.87%         1.27%         1.02%         0.83%           NYLI VP Floating Rate – Service Class         Moderate         5/1/2005         7/27/2009         4.00%         4.36%         5.62%         2.36%         2.64%           Standardized         Moderate         5/1/2005         7/27/2009         -4.00%         2.18%         4.80%         2.36%         2.64%           NYLI VP MacKay Convertible – Service Class         Moderate         6/2/2003         7/27/2009         2.62%         -0.35%         9.70%         6.03%         7.67%		Moderate	4/30/2012	5/1/2015	4.66%	1.45%	2.20%	1.02%	0.83%
NYLI VP Floating Rate – Service Class           NonStandardized*         Moderate         5/1/2005         7/27/2009         4.00%         4.36%         5.62%         2.36%         2.64%           Standardized         Moderate         5/1/2005         7/27/2009         -4.00%         2.18%         4.80%         2.36%         2.64%           NYLI VP MacKay Convertible – Service Class         Moderate         6/2/2003         7/27/2009         2.62%         -0.35%         9.70%         6.03%         7.67%									
Standardized         Moderate         5/1/2005         7/27/2009         -4.00%         2.18%         4.80%         2.36%         2.64%           NYLI VP MacKay Convertible – Service Class         NonStandardized <sup>2</sup> Moderate         6/2/2003         7/27/2009         2.62%         -0.35%         9.70%         6.03%         7.67%									
NYLI VP MacKay Convertible – Service Class           NonStandardized²         Moderate         6/2/2003         7/27/2009         2.62%         -0.35%         9.70%         6.03%         7.67%	NonStandardized <sup>2</sup>	Moderate	5/1/2005	7/27/2009	4.00%	4.36%	5.62%	2.36%	2.64%
NonStandardized <sup>2</sup> Moderate 6/2/2003 7/27/2009 2.62% -0.35% 9.70% 6.03% 7.67%	Standardized	Moderate	5/1/2005	7/27/2009	-4.00%	2.18%	4.80%	2.36%	2.64%
Standardized         Moderate         6/2/2003         7/27/2009         -5.38%         -2.74%         9.00%         6.03%         7.67%									
	Standardized	Moderate	6/2/2003	7/27/2009	-5.38%	-2.74%	9.00%	6.03%	7.67%



#### As of March 31, 2025 Accumulation Value Based M&E Structure

			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>	Year⁴	Year <sup>4</sup>	Year⁴	Year <sup>4</sup>	Inception
Non-Investment Grade Bond								
NYLI VP MacKay High Yield Corporate Bond – Service Class								
NonStandardized <sup>2</sup>	Moderate	6/2/2003	7/27/2009	4.28%	2.81%	5.09%	3.13%	4.64%
Standardized	Moderate	6/2/2003	7/27/2009	-3.72%	0.56%	4.26%	3.13%	4.64%
NYLI VP MacKay Strategic Bond – Service Class								
NonStandardized <sup>2</sup>	Moderate	5/1/2011	5/1/2011	6.04%	3.23%	3.52%	1.46%	1.88%
Standardized	Moderate	5/1/2011	5/1/2011	-1.96%	0.99%	2.64%	1.46%	1.88%
Alternatives								
DWS Alternative Asset Allocation VIP - Class B NonStandardized <sup>2</sup>								
	Moderate	5/18/2009	5/2/2016	5.28%	0.09%	6.12%	1.44%	2.22%
Standardized	Moderate	5/18/2009	5/2/2016	-2.72%	-2.30%	5.32%	1.44%	2.22%
NYLI VP Hedge Multi-Strategy - Service Class								
NonStandardized <sup>2</sup>	Moderate	5/1/2013	5/1/2013	1.63%	1.24%	1.98%	-1.45%	-1.68%
Standardized	Moderate	5/1/2013	5/1/2013	-6.37%	-1.09%	1.03%	-1.45%	-1.68%
Asset Allocation								
American Funds IS Asset Allocation Fund - Class 4	14.7		F/4/22.2	5 05°	4.0007	0.0==:	0.4004	0.4.00
NonStandardized <sup>2</sup>	Moderate	12/14/2012	5/1/2018	5.95%	4.36%	9.25%	6.10%	6.14%
Standardized	Moderate	12/14/2012	5/1/2018	-2.05%	2.17%	8.54%	6.10%	5.84%
BlackRock® Global Allocation V.I. Fund – Class III Shares								
NonStandardized <sup>2</sup>	Moderate	11/18/2003	5/1/2011	1.75%	1.67%	6.81%	3.33%	3.17%
Standardized	Moderate	11/18/2003	5/1/2011	-6.25%	-0.64%	6.03%	3.33%	3.17%
Fidelity® VIP FundsManager® 60% — Service Class								
NonStandardized <sup>2</sup>	Moderate	8/22/2007	5/1/2019	2.09%	1.96%	7.71%	4.50%	5.16%
Standardized	Moderate	8/22/2007	5/1/2019	-5.91%	-0.34%	6.96%	4.50%	4.62%
NYLI VP Balanced – Service Class								
NonStandardized <sup>2</sup>	Moderate	5/1/2005	7/27/2009	4.78%	2.48%	9.01%	3.98%	6.23%
Standardized	Moderate	5/1/2005	7/27/2009	-3.22%	0.21%	8.30%	3.98%	6.23%
NYLI VP Conservative Allocation – Service Class								
NonStandardized <sup>2</sup>	Moderate	2/13/2006	7/27/2009	0.75%	0.39%	3.69%	2.05%	3.83%
Standardized	Moderate	2/13/2006	7/27/2009	-7.25%	-1.98%	2.81%	2.05%	3.83%
NYLI VP Income Builder – Service Class								
NonStandardized <sup>2</sup>	Moderate	6/2/2003	7/27/2009	6.69%	2.67%	6.35%	3.46%	5.97%
Standardized	Moderate	6/2/2003	7/27/2009	-1.31%	0.41%	5.56%	3.46%	5.97%
NYLI VP Janus Henderson Balanced – Initial Class7								
NonStandardized <sup>2</sup>	Moderate	2/17/2012	2/17/2012	4.08%	3.62%	8.97%	6.60%	7.28%
Standardized	Moderate	2/17/2012	2/17/2012	-3.92%	1.40%	8.25%	6.60%	7.28%
NYLI VP Janus Henderson Balanced – Service Class								
NonStandardized <sup>2</sup>	Moderate	2/17/2012	2/17/2012	3.82%	3.36%	8.70%	6.33%	7.01%
Standardized	Moderate	2/17/2012	2/17/2012	-4.18%	1.13%	7.97%	6.33%	7.01%
NYLI VP Moderate Allocation–Service Class								
NonStandardized <sup>2</sup>	Moderate	2/13/2006	7/27/2009	0.30%	1.08%	6.27%	3.18%	5.09%
Standardized	Moderate	2/13/2006	7/27/2009	-7.70%	-1.26%	5.47%	3.18%	5.09%
Franklin Templeton Conservative Model Portfolio - Class II								
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	3.52%	0.39%	N/A	N/A	1.49%
Standardized	Moderate	5/1/2020	5/1/2020	-4.48%	-1.98%	N/A	N/A	0.51%
Franklin Templeton Moderate Model Portfolio - Class II								
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	4.22%	2.40%	N/A	N/A	5.77%
Standardized	Moderate	5/1/2020	5/1/2020	-3.78%	0.13%	N/A	N/A	4.94%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II								
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	4.40%	3.42%	N/A	N/A	7.69%
Standardized	Moderate	5/1/2020	5/1/2020	-3.60%	1.19%	N/A	N/A	6.91%
Franklin Templeton Moderately Conservative Model Portfolio - Class II	Moderate							
		5/1/2020 5/1/2020 5/1/2020	5/1/2020 5/1/2020 5/1/2020	-3.60% 4.31% -3.69%	1.19% 1.61% -0.70%	N/A N/A N/A	N/A N/A N/A	6.91% 4.11% 3.23%



#### As of March 31, 2025 Accumulation Value Based M&E Structure

			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>	Year⁴	Year <sup>4</sup>	Year⁴	Year⁴	Inception
Asset Allocation								
Franklin Templeton Aggressive Model Portfolio - Class II	10.1	F (4 (0000	5/4/0000	4.400/	4.470/	A1/A	N1/A	40.050/
NonStandardized <sup>2</sup>	High	5/1/2020	5/1/2020	4.42%	4.47%	N/A	N/A	10.35%
Standardized	High	5/1/2020	5/1/2020	-3.58%	2.29%	N/A	N/A	9.64%
NYLI VP Equity Allocation – Service Class								
NonStandardized <sup>2</sup>	High	2/13/2006	7/27/2009	-1.68%	1.48%	11.08%	4.89%	7.08%
Standardized	High	2/13/2006	7/27/2009	-9.55%	-0.84%	10.42%	4.89%	7.08%
NYLI VP Growth Allocation–Service Class								
NonStandardized <sup>2</sup>	High	2/13/2006	7/27/2009	-0.82%	1.63%	9.24%	4.23%	6.30%
Standardized	High	2/13/2006	7/27/2009	-8.76%	-0.69%	8.53%	4.23%	6.30%
Large Cap Equity								
AB VPS Growth & Income - Class B	10.1	0/4/4000	5/4/0000	0.000/	5.500/	4.4.000/	7.740/	7.400/
NonStandardized <sup>2</sup>	High	6/1/1999	5/1/2022	2.62%	5.58%	14.99%	7.71%	7.48%
Standardized	High	6/1/1999	5/1/2022	-5.38%	3.44%	14.41%	7.71%	5.34%
American Funds IS Washington Mutual Investors Fund - Class 4	10.5	10/1/2015	4446:55:5	7 4001	7.0-01	40.0101	0.4554	0 (22)
NonStandardized <sup>2</sup>	High	12/14/2012	11/13/2017	7.40%	7.35%	16.21%	8.19%	8.48%
Standardized	High	12/14/2012	11/13/2017	-0.60%	5.28%	15.66%	8.19%	8.32%
American Funds IS Growth Fund - Class 4								
NonStandardized <sup>2</sup>	High	12/14/2012	11/13/2017	6.56%	7.13%	18.12%	13.09%	13.54%
Standardized	High	12/14/2012	11/13/2017	-1.44%	5.06%	17.60%	13.09%	13.42%
BNY Mellon Sustainable US Equity - Service Shares								
NonStandardized <sup>2</sup>	High	12/31/2000	5/1/2022	1.52%	4.63%	13.73%	8.49%	8.30%
Standardized	High	12/31/2000	5/1/2022	-6.48%	2.46%	13.13%	8.49%	6.19%
ClearBridge Variable Appreciation Portfolio — Class II								
NonStandardized <sup>2</sup>	High	2/28/2015	5/1/2017	4.79%	7.04%	14.88%	9.46%	10.29%
Standardized	High	2/28/2015	5/1/2017	-3.21%	4.96%	14.30%	9.46%	10.17%
Fidelity® VIP Contrafund® – Service Class 2								
NonStandardized <sup>2</sup>	High	1/12/2000	7/27/2009	6.10%	9.14%	16.70%	10.58%	11.58%
Standardized	High	1/12/2000	7/27/2009	-1.90%	7.15%	16.15%	10.58%	11.58%
Fidelity® VIP Equity-Income – Service Class 2								
NonStandardized <sup>2</sup>	High	1/12/2000	7/27/2009	7.10%	6.13%	14.26%	7.49%	9.06%
Standardized	High	1/12/2000	7/27/2009	-0.90%	4.01%	13.67%	7.49%	9.06%
Fidelity® VIP Growth Opportunities – Service Class 2								
NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2014	5.67%	6.75%	17.58%	14.34%	14.55%
Standardized	High	1/12/2000	5/1/2014	-2.33%	4.66%	17.05%	14.34%	14.55%
NYLI VP Epoch U.S. Equity Yield – Service Class								
NonStandardized <sup>2</sup>	High	6/2/2003	7/27/2009	9.23%	6.69%	13.56%	6.19%	8.18%
Standardized	High	6/2/2003	7/27/2009	1.23%	4.60%	12.95%	6.19%	8.18%
NYLI VP Dimensional U.S. Equity - Service Class								
NonStandardized <sup>2</sup>	High	6/2/2003	7/27/2009	5.07%	6.42%	15.31%	8.77%	10.53%
Standardized	High	6/2/2003	7/27/2009	-2.93%	4.32%	14.74%	8.77%	10.53%
NYLI VP Wellington Growth – Service Class9								
NonStandardized <sup>2</sup>	High	6/2/2003	7/27/2009	0.06%	4.37%	13.19%	8.56%	9.38%
Standardized	High	6/2/2003	7/27/2009	-7.94%	2.19%	12.57%	8.56%	9.38%
NYLI VP S&P 500 Index5 – Service Class								
NonStandardized <sup>2</sup>	High	6/2/2003	7/27/2009	6.05%	6.88%	16.22%	10.19%	11.49%
Standardized	High	6/2/2003	7/27/2009	-1.95%	4.79%	15.66%	10.19%	11.49%
NYLI VP Winslow Large Cap Growth – Service Class								
NonStandardized <sup>2</sup>	High	6/2/2003	7/27/2009	3.13%	8.31%	15.79%	11.80%	12.56%
Standardized	High	6/2/2003	7/27/2009	-4.87%	6.28%	15.23%	11.80%	12.56%
ANY LIVE Associate Control Control Forth Control Control	riigii							
NYLI VP American Century Sustainable Equity – Service Class								
NonStandardized <sup>2</sup>	High	2/17/2012 2/17/2012	2/17/2012 2/17/2012	-1.76% -9.62%	5.54% 3.40%	15.52% 14.95%	7.14% 7.14%	8.21% 8.21%



#### As of March 31, 2025 Accumulation Value Based M&E Structure

No.   Part   P				Investment					Since
Michael Divisions   Mich									Investment
March   Marc									
NICL YER MISS Investors Trail - Service Class     18ph		Risk Level <sup>3</sup>	Date	Date <sup>1</sup>	Year⁴	Year⁴	Year⁴	Year⁴	Inception
No-Shandhardard	_ · · · ·								
State   Stat		12.1	F/4/0000	0/40/0005	0.070/	F 000/	40.000/	0.500/	5.000/
NALL VM MISS Research - Service Class  Migh									
No-Samentscrafer   High   S1/2000   2170/2015   0.48%   4.89%   13.15%   8.80%   -3.13%   13.65%   13.65%   14.86%   14.		nigri	5/1/2000	2/10/2025	-4.73%	3.17%	13.22%	8.59%	-12.86%
Standardszed   High   Srift2000   2719/2005   7.52%   2.79%   12.59%   8.09%   14.54%   1.72		High	5/1/2000	2/10/2025	0.48%	4 04%	13 15%	8 80%	-9 13%
No. Standstander   High   1231/1979   5/12024   4.39%   7.74%   7.78%   9.78%   9.78%   5.80%   1.720   9.78%   5.80%   1.720   9.78%   5.80%   1.720   9.78%   5.80%   1.720   9.78%   5.80%   1.720   9.78		•							
No-Standardordorfoll 19th 1923/1979 5/12024 4.99 17.94 17.87 18.97 18.97 17.29 18.29 17.29 17.29 18.29 17.29			0/ 1/2000	2/10/2020	110270	2.7070	12.0070	0.0070	10.1070
Samphalamed   High   12311197   21/12001   25.8119   5.8719   1.726   2.8719   1.726   2.8719   2.87		High	12/31/1979	5/1/2024	4.39%	7.74%	17.87%	9.87%	9.72%
Small Multi-Cape Service Class 2									
File Information Process of Service Class 2   High	Small/Mid Cap Equity								
Standardizade									
James Henderson VT Enterprise Portfolio - Service Shares   High   1231/1999   11/13/2017   0.16%   3.75%   13.06%   9.08%   8.47%     NorShandardzed   High   1231/1999   11/13/2017   0.16%   3.75%   13.06%   9.08%   8.47%     NorShandardzed   High   6/2/2003   7/27/2009   1.148%   1.14%   10.12%   3.33%   8.23%     NorShandardzed   High   6/2/2003   7/27/2009   1.148%   1.14%   10.12%   3.33%   8.23%     NorShandardzed   High   6/2/2003   7/27/2009   1.148%   1.14%   10.12%   3.33%   8.23%     NorShandardzed   High   37/2008   51/2020   -0.22%   3.33%   15.34%   6.35%   3.00%     Sendandardzed   High   37/2008   51/2020   -0.22%   3.33%   15.34%   6.35%   13.00%     Sendandardzed   High   2/18/203   7/27/2009   -1.148%   -1.14%   -	NonStandardized <sup>2</sup>	High	1/12/2000	7/27/2009	-4.53%	2.65%	15.63%	5.86%	8.53%
NorStandardizer   High   1231/1599   11/13/2017   7.8%   1.5%   1.08%   9.08%   8.3%	Standardized	High	1/12/2000	7/27/2009	-12.17%	0.39%	15.07%	5.86%	8.53%
Sandardized   High   12/31/1999   11/13/2017   7,84%   1,5%   1,24%   9,08%   8,78%   1,24%	Janus Henderson VIT Enterprise Portfolio – Service Shares								
NYLL VP Schroders Mid Cap Opportunities - Service Class     High   6/22003   77277.000	NonStandardized <sup>2</sup>								
NorShandardized*   High   622033   7272009   4.84%   1.14%   0.12%   3.33%   8.23%   Sandardized   High   622033   7272009   7272009   4.24%   3.50%   6.35%   3.33%   8.23%   Sandardized   High   7272008   7272009   7272009   4.24%   3.50%   6.35%   3.50%   7272009		High	12/31/1999	11/13/2017	-7.84%	1.53%	12.46%	9.08%	8.47%
Signotarized   High   6/2003   7/27/2009   1-2.45%   3.59%   9.43%   3.33%   3.23%   3.23%   MRSS Mind Cap Value Portfolio - Service Class   High   37/2008   81/1020   -0.22%   3.33%   15.34%   6.55%   13.60%   3.100%									
MSS Mid Cap Value Portfolio - Service Class   High 3/72008 5/12020 - 8.29% 1.10% 1.54% 6.39% 13.69% Sincetarized   High 3/72008 5/12020 - 8.29% 1.10% 1.476% 6.39% 13.69% Sincetarized   High 3/72008 5/12020 - 8.29% 1.10% 1.476% 6.39% 12.89% Nor-Standardized   High 2/18/2003 7/272009 - 1.03% 0.91% 1.0.91% 1.0.91% 6.65% 9.85% Sincetarized   High 2/18/2003 7/272009 - 1.0.96% 0.91% 1.									
NonStandardizer   High 3/72008   5/12/200   -0.22%   3.3%   15.4%   6.35%   13.69%		High	6/2/2003	7/27/2009	-12.45%	-3.50%	9.43%	3.33%	8.23%
Sandardized	l · · ·								
Neuberger Berman AMT Mid-Cap Growth - Class S   High   2/18/2003   7/27/2009   -3.60%   0.91%   10.81%   6.65%   9.85%   5.8									
NorStandardized*   High   218 2003   7272009   3.60%   0.91%   1.01%   6.65%   9.85%   Standardized*   High   High		High	3/7/2008	5/1/2020	-8.20%	1.10%	14.76%	6.35%	12.98%
Sandardized		I Cale	2/40/2002	7/07/0000	2 000/	0.040/	40.040/	C CE0/	0.050/
Invest Or VI. Main Street Small Cap Fund - Series II   Highest   71/6/2001   51/1/2020   -10.46%   -10.4									
NorSlandardized* Highest 7,16/2001 5/1/2020 2-6.7% 1,84% 15.27% 5.97% 12.98% Standardized* Highest 7,16/2001 5/1/2020 -10.46% 0.46% 14.70% 5.97% 12.98% Standardized* Highest 8/1/2000 7/27/2000 -1.6.1% 5.10% 14.70% 5.97% 12.98% Standardized* Highest 8/1/2000 7/27/2000 -1.6.1% 5.10% 17.37% 10.50% 7.90% Fladingty NP Extended Market Index Portfolio - Service Class 2 NorSlandardized* Highest 4/17/2018 5/1/2024 -1.20% 2-27% 13.56% N/A 2-6.7% Standardized* Highest 4/17/2018 5/1/2024 -1.20% 2-27% 13.56% N/A 2-6.7% Standardized* Highest 4/17/2018 5/1/2024 -1.20% 2-27% 13.56% N/A 3-8.3% Macquarie VIP Small Cap Value Series - Service Class NorSlandardized* Highest 5/1/2000 11/1/3/2017 2-42% 0.34% 14.07% 4.66% 3.29% Norslandardized* Highest 5/1/2000 11/1/3/2017 2-42% 0.34% 14.07% 4.66% 3.29% Norslandardized* Highest 5/1/2000 11/1/3/2017 2-42% 0.34% 14.07% 4.66% 3.29% Norslandardized* Highest 5/1/2000 11/1/3/2017 2-42% 0.34% 14.07% 4.66% 3.29% Norslandardized* Highest 5/1/2000 11/1/3/2017 2-42% 0.34% 14.07% 4.66% 3.29% Norslandardized* Highest 5/1/2000 11/1/3/2017 2-42% 0.34% 14.07% 4.66% 3.29% Norslandardized* Highest 5/1/2000 11/1/3/2017 2-42% 0.34% 14.07% 4.66% 3.29% Norslandardized* Highest 5/1/2001 5/1/2012 2-1/1/2012 2-		підіі	2/16/2003	1/21/2009	-11.31%	-1.4470	10.14%	0.05%	9.65%
Standardized		Highest	7/16/2001	5/1/2020	-2 67%	1 84%	15 27%	5 97%	12 98%
Columbia Variable Portfolio = Small Cap Value Fund — Class 2   Highest									
NonStandardized*   Highest   6/1/2000   7/27/2009   5.12%   2.51%   17.37%   6.05%   7.90%   5.00m   7.00%   5.00m   7.00%   7								0.0.70	
Standardized   Highest   6/1/2000   7/27/2009   1-2.71%   0.24%   16.84%   6.05%   7.90%   7.90%   7.164   7.00%   7.90%   7	l .	Highest	6/1/2000	7/27/2009	-5.12%	2.51%	17.37%	6.05%	7.90%
NonStandardized	Standardized	Highest	6/1/2000	7/27/2009	-12.71%	0.24%	16.84%	6.05%	7.90%
Standardized   Highest   4/17/2018   5/1/2002   -12.04%   -2.27%   12.95%   N/A   -5.33%     Macquarie VIP Small Cap Value Series - Service Class   Highest   5/1/2000   11/13/2017   -2.42%   -0.34%   14.07%   4.66%   3.51%     Standardized   Highest   5/1/2000   11/13/2017   -2.42%   -0.34%   14.07%   4.66%   3.29%     VIV IV P Wellington Small Cap - Service Class   Highest   5/2/2016   5/2/2016   5/2/2016   -3.43%   -1.95%   10.98%   N/A   3.86%     Standardized   Highest   5/2/2016   5/2/2016   5/2/2016   -3.43%   -1.95%   10.98%   N/A   3.86%     Standardized   Highest   5/1/2012   5/1/2012   -2.27%   -2.27%   -2.72%   13.47%   4.66%   3.29%     VIV IV P Small Cap Growth - Initial Class6   Highest   5/2/2016   5/2/2016   -3.43%   -1.95%   10.98%   N/A   3.86%     Standardized   Highest   2/17/2012   2/17/2012   2/17/2012   -4.20%   -2.91%   9.68%   5.05%   6.14%     Standardized   Highest   2/17/2012   2/17/2012   2/17/2012   -4.37%   -5.23%   8.96%   5.05%   6.14%     VIV IV P Small Cap Growth - Service Class   Highest   2/17/2012   5/1/2013   -5.47%   -5.23%   8.96%   5.05%   5.72%     Standardized   Highest   2/17/2012   5/1/2013   -5.47%   -5.37%   -5.28%	Fidelity® VIP Extended Market Index Portfolio - Service Class 2	-							
Macquarie VIP Small Cap Value Series - Service Class   Highest   5/1/2000   11/1/3/2017   -2.42%   -0.34%   14.07%   4.66%   3.51%   5/1/2000   11/1/3/2017   -10.22%   -2.72%   13.47%   4.66%   3.51%   5/1/2016   5/1/2016   -1.02%   -2.72%   13.47%   4.66%   3.51%   5/1/2016   -1.02%   -2.72%   13.47%   4.66%   3.51%   5/1/2016   -3.43%   -1.95%   10.98%   N/A   3.86%   N/A	NonStandardized <sup>2</sup>	Highest	4/17/2018	5/1/2024	-4.39%	0.12%	13.56%	N/A	2.67%
NonStandardized	Standardized	Highest	4/17/2018	5/1/2024	-12.04%	-2.27%	12.95%	N/A	-5.33%
Highest   5/1/2000   11/13/2017   -10.22%   -2.72%   13.47%   4.66%   3.29%     NYLI VP Wellington Small Cap - Service Class     Highest   5/2/2016   5/2/2016   -3.43%   -1.95%   10.98%   N/A   3.86%     Standardized   Highest   5/2/2016   5/2/2016   -3.43%   -1.95%   10.98%   N/A   3.86%     Standardized   Highest   5/2/2016   5/2/2016   -3.43%   -1.95%   10.98%   N/A   3.86%     NYLI VP Small Cap Growth - Initial Class6   Highest   2/17/2012   2/17/2012   -6.20%   -2.91%   9.68%   5.05%   6.14%     Standardized   Highest   2/17/2012   2/17/2012   -13.70%   -5.23%   8.98%   5.05%   6.14%     Standardized   Highest   2/17/2012   5/1/2013   -6.43%   -3.15%   9.40%   4.79%   5.72%     Standardized   Highest   2/17/2012   5/1/2013   -6.43%   -3.15%   9.40%   4.79%   5.72%     Standardized   Highest   2/17/2012   5/1/2015   -8.18%   -4.67%   5.66%   2.65%   2.38%     Standardized   High   1/2/14/2012   5/1/2015   -1.553%   -6.95%   4.85%   2.65%   2.38%     Standardized   High   4/16/2018   5/1/2019   -3.50%   0.82%   8.37%   N/A   3.27%     Standardized   High   4/16/2018   5/1/2019   -3.50%   0.82%   8.37%   N/A   3.27%     Standardized   High   9/19/2001   5/1/2014   -4.37%   1.27%   6.72%   2.15%   1.93%     Standardized   High   9/19/2001   5/1/2014   -4.37%   1.27%   6.72%   2.15%   1.93%     Standardized   High   9/19/2001   5/1/2014   -4.37%   1.27%   6.72%   2.15%   1.93%     Standardized   High   9/19/2001   5/1/2014   -4.37%   1.27%   6.72%   2.15%   1.93%     Standardized   High   9/19/2001   5/1/2014   -4.37%   1.27%   6.72%   2.15%   1.93%     Standardized   High   9/19/2001   5/1/2014   -4.37%   1.27%   6.72%   2.15%   1.93%     Standardized   High   9/19/2001   5/1/2014   -4.37%   1.27%   6.72%   2.15%   1.93%     Standardized   High   9/19/2001   5/1/2014   -4.37%   1.27%   6.72%   2.15%   1.93%     Standardized   High   9/19/2001   5/1/2014   -4.37%   1.27%   6.72%   2.15%   1.93%     Standardized   High   9/19/2001   5/1/2014   -4.37%   1.27%   6.72%   2.15%   1.93%     Standardized   High   9/	Macquarie VIP Small Cap Value Series - Service Class								
Name   Highest   S/2/2016   S/2									
NonStandardized		Highest	5/1/2000	11/13/2017	-10.22%	-2.72%	13.47%	4.66%	3.29%
Highest   Siz/2016   5/2/2016   -11.15%   -4.30%   10.32%   N/A   3.86%   NYLI VP Small Cap Growth – Initial Class6   Highest   2/17/2012   2/17/2012   -6.20%   -2.91%   9.68%   5.05%   6.14%   Standardized   Highest   2/17/2012   2/17/2012   -13.70%   -5.23%   8.98%   5.05%   6.14%   Standardized   Standardized   Highest   2/17/2012   2/17/2012   -13.70%   -5.23%   8.98%   5.05%   6.14%   NYLI VP Small Cap Growth – Service Class   Highest   2/17/2012   2/17/2012   -13.70%   -5.23%   8.98%   5.05%   6.14%   NYLI VP Small Cap Growth – Service Class   NonStandardized   Highest   2/17/2012   5/1/2013   -6.43%   -3.15%   8.69%   4.79%   5.72%   Standardized   Standardized   NyLi VP Small Cap Fund – Class 4   Highest   2/17/2012   5/1/2013   -6.43%   -3.15%   8.69%   4.79%   5.72%   NonStandardized   NonStandardiz									
NYLI VP Small Cap Growth – Initial Class6 NonStandardized* Highest 2/17/2012 2/17/2012 -6.20% -2.91% 9.68% 5.05% 6.14% Standardized* NNLI VP Small Cap Growth – Service Class NYLI VP Small Cap Growth – Service Class NonStandardized* Highest 2/17/2012 5/1/2013 -6.43% -3.15% 9.40% 4.79% 5.72% Standardized Highest 2/17/2012 5/1/2013 -6.43% -3.15% 9.40% 4.79% 5.72% Standardized Highest 2/17/2012 5/1/2013 -6.43% -3.15% 9.40% 4.79% 5.72% Standardized Highest 2/17/2012 5/1/2013 -6.43% -3.15% 9.40% 4.79% 5.72% Standardized NonStandardized* NonStandardized* NonStandardized* High 12/14/2012 5/1/2015 -8.18% 4.67% 5.66% 2.65% 2.38% Standardized* NonStandardized* High 12/14/2012 5/1/2015 -15.53% 6.95% 4.85% 2.65% 2.38% Standardized* NonStandardized* NonStandardized* NonStandardized* High 4/16/2018 5/1/2019 4.50% 3.06% 9.09% N/A 3.84% Standardized* NonStandardized* NonStandardized* High 9/19/2001 5/1/2014 -4.37% 1.27% 6.72% 2.15% 1.93% Standardized* NonStandardized* High 9/19/2001 5/1/2014 -4.37% 1.27% 6.72% 2.15% 1.93% Standardized* NonStandardized* NonStandardized* High 9/19/2001 5/1/2014 -4.37% 1.27% 6.72% 2.15% 1.93% Standardized* NonStandardized* NonStandardized* High 9/19/2001 5/1/2014 -4.37% 1.27% 6.72% 2.15% 1.93% Standardized* NonStandardized* NonStandardized* High 9/19/2001 5/1/2014 -4.37% 1.27% 6.72% 2.15% 1.93% Standardized* NonStandardized* NonStandardized* High 12/3/1/199 7/27/209 5.62% 8.12% 15.13% 7.73% 8.54%									
NonStandardized		Highest	5/2/2016	5/2/2016	-11.15%	-4.30%	10.32%	N/A	3.86%
Standardized   Highest   2/17/2012   2/17/2012   -13.70%   -5.23%   8.98%   5.05%   6.14%     NYLI VP Small Cap Growth - Service Class     NonStandardized   Highest   2/17/2012   5/1/2013   -6.43%   -3.15%   9.40%   4.79%   5.72%     Standardized   Standardized   Standardized   Standardized   Standardized   Standardized     NonStandardized   Standardized   Stand	La contraction of the contractio	18-1	0/47/0040	0/47/0040	0.000/	0.040/	0.000/	F 050/	0.440/
NonStandardized									
NonStandardized		nigriest	2/17/2012	2/11/2012	-13.70%	-0.23%	0.90%	3.03%	0.14%
Highest   2/17/2012   5/1/2013   -13.92%   -5.47%   8.69%   4.79%   5.72%     International/Global Equity   Support   Suppor	La contraction of the contractio	Highest	2/17/2012	5/1/2013	-6.43%	-3 15%	9.40%	4 70%	5 72%
NonStandardized									
American Funds IS Global Small Cap Fund® - Class 4   High   12/14/2012   5/1/2015   -8.18%   -4.67%   5.66%   2.65%   2.38%   15.53%   15.65%   1		1 ligi100t		3,1,20.0	10.0270	5 , , 5	0.0070	0,0	52,0
NonStandardized High 12/14/2012 5/1/2015 -8.18% -4.67% 5.66% 2.65% 2.38% Standardized High 12/14/2012 5/1/2015 -15.53% -6.95% 4.85% 2.65% 2.38% Standardized High 12/14/2012 5/1/2015 -15.53% -6.95% 4.85% 2.65% 2.38% Fidelity® VIP International Index — Service Class 2  NonStandardized² High 4/16/2018 5/1/2019 -3.50% 0.82% 9.09% N/A 3.84% Standardized High 4/16/2018 5/1/2019 -3.50% 0.82% 8.37% N/A 3.27% Invesco V.I. EQV International Equity Fund - Series II  NonStandardized High 9/19/2001 5/1/2014 -4.37% 1.27% 6.72% 2.15% 1.93% Standardized High 9/19/2001 5/1/2014 -12.02% 1.06% 5.94% 2.15% 1.93% Standardized Janus Henderson VIT Global Research Portfolio – Service Shares  NonStandardized High 12/31/1999 7/27/2009 5.62% 8.12% 15.13% 7.73% 8.54%									
Standardized   High   12/14/2012   5/1/2015   -15.53%   -6.95%   4.85%   2.65%   2.38%     Fidelity® VIP International Index — Service Class 2		High	12/14/2012	5/1/2015	-8.18%	-4.67%	5.66%	2.65%	2.38%
Fidelity® VIP International Index — Service Class 2   High   4/16/2018   5/1/2019   4.50%   3.06%   9.09%   N/A   3.84%   Standardized   St			12/14/2012	5/1/2015	-15.53%	-6.95%	4.85%	2.65%	2.38%
Standardized         High         4/16/2018         5/1/2019         -3.50%         0.82%         8.37%         N/A         3.27%           Invesco V.I. EQV International Equity Fund - Series II         High         9/19/2001         5/1/2014         -4.37%         1.27%         6.72%         2.15%         1.93%           Standardized         High         9/19/2001         5/1/2014         -12.02%         -1.06%         5.94%         2.15%         1.93%           Janus Henderson VIT Global Research Portfolio – Service Shares         High         12/31/1999         7/27/2009         5.62%         8.12%         15.13%         7.73%         8.54%		-							
Standardized         High         4/16/2018         5/1/2019         -3.50%         0.82%         8.37%         N/A         3.27%           Invesco V.I. EQV International Equity Fund - Series II         High         9/19/2001         5/1/2014         -4.37%         1.27%         6.72%         2.15%         1.93%           Standardized         High         9/19/2001         5/1/2014         -12.02%         -1.06%         5.94%         2.15%         1.93%           Janus Henderson VIT Global Research Portfolio – Service Shares         High         12/31/1999         7/27/2009         5.62%         8.12%         15.13%         7.73%         8.54%	NonStandardized <sup>2</sup>	High	4/16/2018	5/1/2019				N/A	
NonStandardized High 9/19/2001 5/1/2014 -4.37% 1.27% 6.72% 2.15% 1.93% 5tandardized High 9/19/2001 5/1/2014 -12.02% -1.06% 5.94% 2.15% 1.93% 5tandardized 5/10/2014 -12.02% -1.06% 5.94% 2.15% 1.93% 5tandardized 5/10/2014 -12.02% -1.06% 5.94% 2.15% 1.93% 5/10/2014 -12.02% -1.06% 5.94% 2.15% 1.93% 5/10/2014 -1.06% 5.94% 2.15% 2.15% 5/10/2014 -1.06% 5.94% 2.15% 5/10/2014 -1.06% 5.94% 2.15% 5/10/2014 -1.06% 5/1	Standardized	High			-3.50%	0.82%	8.37%	N/A	3.27%
Standardized         High         9/19/2001         5/1/2014         -1.2.02%         -1.06%         5.94%         2.15%         1.93%           Janus Henderson VIT Global Research Portfolio – Service Shares         High         12/31/1999         7/27/2009         5.62%         8.12%         15.13%         7.73%         8.54%	Invesco V.I. EQV International Equity Fund - Series II								
Janus Henderson VIT Global Research Portfolio – Service Shares         High         12/31/1999         7/27/2009         5.62%         8.12%         15.13%         7.73%         8.54%	NonStandardized <sup>2</sup>								
NonStandardized <sup>2</sup> High 12/31/1999 7/27/2009 5.62% 8.12% 15.13% 7.73% 8.54%		High	9/19/2001	5/1/2014	-12.02%	-1.06%	5.94%	2.15%	1.93%
• • • • • • • • • • • • • • • • • • • •	Janus Henderson VIT Global Research Portfolio – Service Shares								
<u>Standardized</u> High 12/31/1999 7/27/2009 -2.38% 6.08% 14.55% 7.73% 8.54%									
	Standardized	High	12/31/1999	7/27/2009	-2.38%	6.08%	14.55%	7.73%	8.54%



#### As of March 31, 2025 Accumulation Value Based M&E Structure

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

			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>	Year⁴	Year <sup>4</sup>	Year⁴	Year <sup>4</sup>	Inception
International/Global Equity								
NYLI VP Pinestone International Equity – Service Class								
NonStandardized <sup>2</sup>	High	6/2/2003	7/27/2009	-3.61%	-4.34%	4.46%	2.53%	2.95%
Standardized	High	6/2/2003	7/27/2009	-11.32%	-6.63%	3.60%	2.53%	2.95%
MFS® International Intrinsic Value Portfolio – Service Class								
NonStandardized <sup>2</sup>	High	8/31/2001	5/1/2017	6.61%	4.53%	8.03%	5.68%	5.85%
Standardized	High	8/31/2001	5/1/2017	-1.39%	2.34%	7.28%	5.68%	5.68%
MFS® VIT Research International - Service Class								
NonStandardized <sup>2</sup>	High	8/24/2001	5/1/2022	1.15%	1.68%	7.55%	3.15%	4.19%
Standardized	High	8/24/2001	5/1/2022	-6.85%	-0.63%	6.79%	3.15%	1.92%
Putnam VT International Value Fund - Class IB								
NonStandardized <sup>2</sup>	High	1/2/1997	5/1/2024	9.97%	8.27%	13.92%	4.40%	11.62%
Standardized	High	1/2/1997	5/1/2024	1.97%	6.25%	13.32%	4.40%	3.62%
American Funds IS New World Fund - Class 4								
NonStandardized <sup>2</sup>	Highest	12/14/2012	5/1/2014	1.08%	1.08%	8.47%	4.10%	3.14%
Standardized	Highest	12/14/2012	5/1/2014	-6.92%	-1.26%	7.74%	4.10%	3.14%
Fidelity® VIP Emerging Markets – Service Class 2								
NonStandardized <sup>2</sup>	Highest	1/23/2008	5/1/2018	11.59%	3.58%	8.88%	4.43%	3.25%
Standardized	Highest	1/23/2008	5/1/2018	3.59%	1.35%	8.16%	4.43%	2.89%
NYLI VP Candriam Emerging Markets Equity – Service Class9								
NonStandardized <sup>2</sup>	Highest	2/17/2012	2/17/2012	6.90%	-3.94%	4.83%	0.65%	-1.21%
Standardized	Highest	2/17/2012	2/17/2012	-1.10%	-6.24%	3.98%	0.65%	-1.21%
Sector								
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 <sup>10</sup>								
NonStandardized <sup>2</sup>	High	4/30/2013	5/1/2015	9.72%	-0.90%	14.51%	1.96%	1.33%
Standardized	High	4/30/2013	5/1/2015	1.72%	-3.27%	13.92%	1.96%	1.33%
NYLI VP Fidelity Institutional AM® Utilities – Service Class								
NonStandardized <sup>2</sup>	High	2/17/2012	2/17/2012	21.87%	6.91%	12.37%	6.00%	7.28%
Standardized	High	2/17/2012	2/17/2012	13.87%	4.83%	11.74%	6.00%	7.28%
NYLI VP CBRE Global Infrastructure — Service Class								
NonStandardized <sup>2</sup>	High	5/1/2015	5/1/2015	12.35%	0.84%	7.59%	N/A	-2.96%
Standardized	High	5/1/2015	5/1/2015	4.35%	-1.51%	6.83%	N/A	-2.96%
NYLI VP Newton Technology Growth - Service Class								
NonStandardized <sup>2</sup>	Highest	12/29/2000	2/10/2025	-2.64%	3.92%	13.68%	11.44%	-14.87%
Standardized	Highest	12/29/2000	2/10/2025	-10.43%	1.71%	13.07%	11.44%	-21.68%
Fidelity® VIP Health Care — Service Class 2								
NonStandardized <sup>2</sup>	Highest	7/18/2001	5/1/2019	-4.48%	-0.60%	5.70%	4.65%	6.08%
Standardized	Highest	7/18/2001	5/1/2019	-12.12%	-2.97%	4.89%	4.65%	5.57%
NYLI VP Natural Resources – Initial Class								
NonStandardized <sup>2</sup>	Highest	2/17/2012	2/17/2012	-12.21%	-2.10%	23.23%	2.75%	0.23%
Standardized	Highest	2/17/2012	2/17/2012	-19.23%	-4.44%	22.79%	2.75%	0.23%
Principal VC Real Estate Securities Account - Class 2								
NonStandardized <sup>2</sup>	Highest	5/1/1998	5/1/2024	9.38%	-2.65%	8.18%	4.10%	18.09%
Standardized	Highest	5/1/1998	5/1/2024	1.38%	-4.98%	7.44%	4.10%	10.09%

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



# As of March 31, 2025 Accumulation Value Based M&E Structure

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

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

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

<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 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 Premier Plus Variable Annuity was first offered for sale on July 27, 2009. Certain Portfolios and Investment Divisions existed prior to the date. 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 Premier 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.

6 New allocations to the NYT LVP Small Can Growth - Initial Class Investment Division will not be accented from Policyowners who were not invested in the NYT

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

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

n 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.

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.

New York Life Premier Plus Variable Annuity is a flexible premium deferred variable annuity issued by NYLIAC. Under this policy, we will apply a Credit to premiums paid in a percentage amount according to the credit rate schedule then in effect. Policies with a premium Credit may have higher fees and expenses, and may have longer surrender charge periods than policies that do not provide the Credit feature. There may be circumstances in which the purchase of a New York Life Premier Plus Variable Annuity is less advantageous than the purchase of another New York Life variable annuity which may have lower fees but no credit. This may be the case, for example, if you intended to make fewer and smaller payments into the contract, or if you anticipate retaining the contract for a significant time beyond the surrender charge period.

Sales of the New York Life Premier 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.