

# As of March 31, 2025

#### Premium Based M&E Charge 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 the Fund Company Expenses. An Annual Policy Service Charge of \$30 is not included in these charges, but will be deducted each year from the policy's Accumulation Value on the policy anniversary and upon surrender 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 7th year after that premium payment has been in the policy, with no surrender charge thereafter.

Withdrawals and surrenders may be taxable transactions, and prior to age 59%, may be subject to a 10% IRS penalty (the penalty tax is increased to 25% in the case of a distribution from a SIMPLE IRA within the first two years of your participation in the SIMPLE IRA plan).

The Investment Divisions offered through the New York Life Premier Variable Annuity II and described herein are different from mutual funds that may have similar names but are available directly to the general public. Investment results may differ.

In most jurisdictions, the policy form number for the New York Life Premier Variable Annuity II is ICC15-P301 or it is 215-P301.

	Volatility/	Portfolio Inception	Investment Division Inception	Month to	Year to Date (Updated	1	3	5	10	Since Investment Division
Investment Divisions'	Risk Level	Date	Date'	24.0	Monthly)	Year*	Year*	Year*	Year*	Inception
Investment Grade Bond					,,					шоорион
NYLI VP U.S. Government Money Market – Current 7-day yield is 4.07%6										
NonStandardized <sup>2</sup>	Low	1/29/1993	5/1/2015	0.35%	1.01%	4.75%	4.04%	2.41%	1.59%	1.60%
Standardized	Low	1/29/1993	5/1/2015	-	-	-3.25%	2.16%	1.67%	1.59%	1.60%
PIMCO VIT Low Duration Portfolio - Advisor Class										
NonStandardized <sup>2</sup>	Low	3/31/2006	5/2/2016	0.32%	1.67%	5.60%	2.71%	1.32%	1.26%	1.41%
Standardized	Low	3/31/2006	5/2/2016	-	-	-2.40%	0.78%	0.54%	1.26%	1.41%
PIMCO VIT Short-Term Portfolio - Advisor Class										
NonStandardized <sup>2</sup>	Low	9/30/1999	5/1/2024	0.26%	1.09%	5.29%	4.57%	3.35%	2.34%	4.74%
Standardized	Low	9/30/1999	5/1/2024	-	-	-2.71%	2.71%	2.64%	2.34%	-3.26%
American Funds IS Capital World Bond Fund® - Class 4										
NonStandardized <sup>2</sup>	Moderate	10/4/2006	5/1/2024	0.73%	3.09%	2.05%	-1.75%	-1.47%	0.02%	4.76%
Standardized	Moderate	10/4/2006	5/1/2024	-	-	-5.95%	-3.76%	-2.27%	0.02%	-3.24%
American Funds IS The Bond Fund of America® - Class 4										
NonStandardized <sup>2</sup>	Moderate	12/14/2012	5/1/2022	0.00%	2.76%	4.66%	0.03%	0.23%	1.54%	1.55%
Standardized	Moderate	12/14/2012	5/1/2022	-	-	-3.34%	-2.01%	-0.57%	1.54%	-0.49%
American Funds IS U.S. Government Securities Fund® - Class 4										
NonStandardized <sup>2</sup>	Moderate	12/2/1985	5/1/2024	0.31%	3.28%	5.03%	-0.63%	-0.89%	1.02%	7.25%
Standardized	Moderate	12/2/1985	5/1/2024	-	-	-2.97%	-2.66%	-1.69%	1.02%	-0.75%
Columbia Variable Portfolio — Intermediate Bond - Class 2										
NonStandardized <sup>2</sup>	Moderate	5/3/2010	5/1/2022	0.00%	3.37%	5.91%	-0.33%	1.05%	1.81%	1.48%
Standardized	Moderate	5/3/2010	5/1/2022	-	-	-2.09%	-2.36%	0.27%	1.81%	-0.57%
NYLI VP Bond – Service Class										
NonStandardized <sup>4</sup>	Moderate	6/2/2003	5/1/2015	0.00%	2.53%	4.79%	-0.03%	-0.25%	1.15%	1.24%
Standardized	Moderate	6/2/2003	5/1/2015	-	-	-3.21%	-2.07%	-1.06%	1.15%	1.24%
Fidelity® VIP Investment Grade Bond - Service Class 2										
NonStandardized <sup>-</sup>	Moderate	8/15/2005	5/1/2022	0.00%	2.85%	4.98%	0.61%	0.73%	1.81%	2.19%
Standardized	Moderate	8/15/2005	5/1/2022	-	-	-3.02%	-1.40%	-0.06%	1.81%	0.18%
Fidelity® VIP Bond Index – Service Class 2										
NonStandardized <sup>2</sup>	Moderate	4/19/2018	11/23/2020	0.00%	2.64%	4.51%	0.11%	-0.93%	N/A	-1.81%
Standardized	Moderate	4/19/2018	11/23/2020	-	-	-3.49%	-1.93%	-1.74%	N/A	-2.73%
NYLI VP MacKay U.S. Infrastructure Bond – Service Class										
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2015	0.01%	2.90%	4.53%	0.36%	-0.82%	0.58%	0.57%
Standardized	Moderate	6/2/2003	5/1/2015	-	-	-3.47%	-1.67%	-1.62%	0.58%	0.57%
NYLI VP PIMCO Real Return – Service Class NonStandardized <sup>c</sup>										
	Moderate	2/17/2012	5/1/2015	0.76%	4.61%	6.57%	0.07%	2.57%	2.24%	2.26%
Standardized	Moderate	2/17/2012	5/1/2015	-	-	-1.43%	-1.96%	1.84%	2.24%	2.26%
PIMCO VIT Income Portfolio - Advisor Class NonStandardized <sup>4</sup>										
	Moderate	4/29/2016	5/1/2020	0.14%	3.02%	6.88%	4.15%	4.94%	N/A	4.41%
Standardized	Moderate	4/29/2016	5/1/2020	-	-	-1.12%	2.27%	4.27%	N/A	3.71%



## As of March 31, 2025 Premium Based M&E Charge Structure

		Portfolio	Investment Division	Month to	Year to Date					Since Investment
	Volatility/	Inception	Inception	Date	(Updated		3	5	10	Division
Investment Divisions'	Risk Level	Date	Date'		Monthly)	Year*	Year"	Year"	Year*	Inception
Investment Grade Bond										
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class										
NonStandardized <sup>2</sup>	Moderate	5/1/2014	5/1/2015	-0.57%	0.16%	4.30%	2.38%	1.78%	2.17%	2.33%
Standardized PIMCO VIT Total Return Portfolio - Advisor Class	Moderate	5/1/2014	5/1/2015	-	-	-3.70%	0.44%	1.03%	2.17%	2.33%
NonStandardized <sup>4</sup>	Moderate	2/28/2006	5/1/2015	0.11%	3.30%	5.91%	0.72%	0.16%	1.55%	1.65%
Standardized	Moderate	2/28/2006	5/1/2015	0.11%	3.30%	-2.09%	-1.30%	-0.64%	1.55%	1.65%
Western Asset Core Plus VIT - Class II	Moderate	2/20/2000	5/1/2015	<u> </u>		-2.0976	-1.30%	-0.04%	1.55%	1.03%
NonStandardized <sup>4</sup>	Moderate	5/1/2015	5/1/2022	-0.21%	3.10%	3.25%	-0.65%	-0.23%	1.27%	1.28%
Standardized	Moderate	5/1/2015	5/1/2022	-	-	-4.75%	-2.68%	-1.04%	1.27%	-0.77%
Non-Investment Grade Bond										
BlackRock® High Yield V.I. Fund – Class III Shares										
NonStandardized <sup>2</sup>	Moderate	2/15/2012	5/1/2015	-1.20%	0.74%	6.74%	4.66%	7.11%	4.61%	4.52%
Standardized	Moderate	2/15/2012	5/1/2015	-	-	-1.26%	2.80%	6.50%	4.61%	4.52%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2				1						
NonStandardized <sup>2</sup>	Moderate	4/30/2012	5/1/2015	-0.92%	2.07%	6.41%	3.14%	3.90%	2.70%	2.51%
Standardized	Moderate	4/30/2012	5/1/2015	-		-1.59%	1.22%	3.21%	2.70%	2.51%
NYLI VP Floating Rate – Service Class NonStandardized <sup>2</sup>	Moderate	5/1/2005	5/1/2015	-0.57%	0.18%	5.74%	6.10%	7.37%	4.07%	4.02%
Standardized	Moderate	5/1/2005	5/1/2015	-0.57%	0.18%	-2.26%	4.29%	6.76%	4.07%	4.02%
NYLI VP MacKay Convertible – Service Class	Wioderate	3/1/2003	3/1/2013			-2.2076	4.2376	0.7078	4.07 /6	4.0276
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2015	-2.68%	-1.83%	4.33%	1.30%	11.52%	7.79%	7.71%
Standardized	Moderate	6/2/2003	5/1/2015	-	-	-3.67%	-0.68%	11.00%	7.79%	7.71%
NYLI VP MacKay High Yield Corporate Bond – Service Class										
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2015	-0.83%	0.93%	6.02%	4.52%	6.84%	4.84%	4.74%
Standardized	Moderate	6/2/2003	5/1/2015	-		-1.98%	2.66%	6.22%	4.84%	4.74%
NYLI VP MacKay Strategic Bond – Service Class										
NonStandardized <sup>4</sup>	Moderate	5/1/2011	5/1/2015	-0.18%	2.64%	7.82%	4.95%	5.25%	3.15%	3.10%
Standardized	Moderate	5/1/2011	5/1/2015		-	-0.18%	3.10%	4.59%	3.15%	3.10%
Alternatives										
DWS Alternative Asset Allocation VIP - Class B NonStandardized <sup>2</sup>	Moderate	5/18/2009	5/2/2016	0.38%	3.17%	7.04%	1.75%	7.88%	3.12%	3.92%
Standardized	Moderate	5/18/2009	5/2/2016	0.38%	3.17%	-0.96%	-0.22%	7.88%	3.12%	3.92%
NYLI VP Hedge Multi-Strategy - Service Class	Wioderate	3/10/2009	3/2/2010	<del></del>		-0.3078	-0.22 /6	7.2376	J. 12 /6	3.32 /6
NonStandardized <sup>2</sup>	Moderate	5/1/2013	5/1/2015	-1.39%	-0.46%	3.33%	2.92%	3.67%	0.19%	-0.05%
Standardized	Moderate	5/1/2013	5/1/2015	-	-	-4.67%	1.00%	2.97%	0.19%	-0.05%
Asset Allocation										
American Funds IS Asset Allocation Fund - Class 4										
NonStandardized <sup>2</sup>	Moderate	12/14/2012	5/1/2018	-3.19%	-0.79%	7.72%	6.10%	11.06%	7.86%	7.91%
Standardized	Moderate	12/14/2012	5/1/2018	-	-	-0.28%	4.29%	10.53%	7.86%	7.72%
BlackRock® Global Allocation V.I. Fund – Class III Shares				1						
NonStandardized <sup>2</sup>	Moderate	11/18/2003	5/1/2015	-2.64%	0.00%	3.45%	3.37%	8.59%	5.05%	4.86%
Standardized Fidelity® VIP FundsManager® 60% — Service Class	Moderate	11/18/2003	5/1/2015	-	-	-4.55%	1.46%	8.00%	5.05%	4.86%
NonStandardized <sup>2</sup>	Moderate	8/22/2007	5/1/2019	-2.65%	-0.63%	3.80%	3.66%	9.50%	6.23%	6.91%
NonStandardized	Moderate	8/22/2007	5/1/2019	-2.00%	-0.03%	-4.20%	1.76%	9.50% 8.94%	6.23%	6.54%
NYLI VP Balanced – Service Class	iviouerate	0/22/2007	3/1/2019	<del></del>		-4.2070	1.7076	0.3470	0.23%	0.34%
NonStandardized <sup>2</sup>	Moderate	5/1/2005	5/1/2015	-1.20%	2.32%	6.54%	4.19%	10.83%	5.71%	5.79%
Standardized	Moderate	5/1/2005	5/1/2015	-	-	-1.46%	2.31%	10.29%	5.71%	5.79%
NYLI VP Conservative Allocation – Service Class		**=***			-					
Non-Chandradian d2	Moderate	2/13/2006	5/1/2015	-2.16%	-0.98%	2.44%	2.06%	5.41%	3.75%	3.70%
NonStandardized <sup>2</sup>	Moderate	2/13/2000	3/1/2013	-2.1076	-0.3076	2.44 /0	2.0076	3.4170		



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		Portfolio	Investment	Month to	Year to					Since
	Volatility/	Inception	Division Inception	Month to Date	Date (Updated		3	5	10	Investment Division
Investment Divisions'	Risk Level	Date	Date'	Julio	Monthly)	Year*	Year"	Year"	Year"	Inception
Asset Allocation										
NYLI VP Income Builder – Service Class										
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2015	-2.05%	2.42%	8.48%	4.38%	8.12%	5.18%	5.08%
Standardized	Moderate	6/2/2003	5/1/2015	-	-	0.48%	2.51%	7.53%	5.18%	5.08%
NYLI VP Janus Henderson Balanced – Service Class										
NonStandardized <sup>2</sup>	Moderate	2/17/2012	5/1/2015	-4.07%	-1.96%	5.56%	5.08%	10.50%	8.10%	8.05%
Standardized	Moderate	2/17/2012	5/1/2015	-	-	-2.44%	3.24%	9.96%	8.10%	8.05%
NYLI VP Moderate Allocation–Service Class										
NonStandardized <sup>2</sup>	Moderate	2/13/2006	5/1/2015	-3.03%	-1.87%	1.98%	2.76%	8.03%	4.89%	4.81%
Standardized	Moderate	2/13/2006	5/1/2015	-	-	-6.02%	0.83%	7.44%	4.89%	4.81%
Franklin Templeton Conservative Model Portfolio - Class II										
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	-1.19%	1.22%	5.25%	2.07%	N/A	N/A	3.18%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	-2.75%	0.11%	N/A	N/A	2.45%
Franklin Templeton Moderate Model Portfolio - Class II										
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	-2.88%	-0.40%	5.96%	4.11%	N/A	N/A	7.53%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	-2.04%	2.23%	N/A	N/A	6.91%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II										
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	-3.47%	-1.09%	6.15%	5.14%	N/A	N/A	9.48%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	-1.85%	3.30%	N/A	N/A	8.90%
Franklin Templeton Moderately Conservative Model Portfolio - Class II										
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	-2.05%	0.53%	6.06%	3.31%	N/A	N/A	5.84%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	-1.94%	1.40%	N/A	N/A	5.18%
Franklin Templeton Aggressive Model Portfolio - Class II										
NonStandardized <sup>2</sup>	High	5/1/2020	5/1/2020	-4.57%	-2.21%	6.16%	6.21%	N/A	N/A	12.18%
Standardized	High	5/1/2020	5/1/2020	-	-	-1.84%	4.41%	N/A	N/A	11.66%
NYLI VP Equity Allocation – Service Class										
NonStandardized <sup>2</sup>	High	2/13/2006	5/1/2015	-4.67%	-3.85%	-0.03%	3.17%	12.93%	6.63%	6.49%
Standardized	High	2/13/2006	5/1/2015	-	-	-8.03%	1.25%	12.43%	6.63%	6.49%
NYLI VP Growth Allocation-Service Class										
NonStandardized <sup>2</sup>	High	2/13/2006	5/1/2015	-3.99%	-3.09%	0.84%	3.32%	11.06%	5.96%	5.84%
Standardized	High	2/13/2006	5/1/2015	-	-	-7.16%	1.41%	10.53%	5.96%	5.84%
Large Cap Equity										
AB VPS Growth & Income - Class B										
NonStandardized <sup>2</sup>	High	6/1/1999	5/1/2022	-3.50%	1.75%	4.33%	7.33%	16.89%	9.49%	9.27%
Standardized	High	6/1/1999	5/1/2022	-	-	-3.67%	5.57%	16.46%	9.49%	7.50%
American Funds IS Washington Mutual Investors Fund - Class 4										
NonStandardized <sup>2</sup>	High	12/14/2012	11/13/2017	-3.65%	0.24%	9.20%	9.13%	18.14%	9.98%	10.28%
Standardized	High	12/14/2012	11/13/2017	-	-	1.20%	7.43%	17.73%	9.98%	10.28%
American Funds IS Growth Fund - Class 4										
NonStandardized <sup>2</sup>	High	12/14/2012	11/13/2017	-7.77%	-7.20%	8.35%	8.91%	20.08%	14.97%	15.43%
Standardized	High	12/14/2012	11/13/2017	-	-	0.35%	7.20%	19.69%	14.97%	15.43%
BNY Mellon Sustainable US Equity - Service Shares					-					
NonStandardized <sup>2</sup>	High	12/31/2000	5/1/2022	-6.97%	-6.99%	3.21%	6.37%	15.62%	10.28%	10.10%
Standardized	High	12/31/2000	5/1/2022	-	-	-4.79%	4.57%	15.17%	10.28%	8.36%
ClearBridge Variable Appreciation Portfolio — Class II					-					
NonStandardized <sup>2</sup>	High	2/28/2015	5/1/2017	-5.28%	-3.22%	6.54%	8.82%	16.79%	11.27%	12.13%
Standardized	High	2/28/2015	5/1/2017	-	-	-1.46%	7.10%	16.35%	11.27%	12.13%
Fidelity® VIP Contrafund® – Service Class 2	-									
NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2015	-7.30%	-5.56%	7.88%	10.96%	18.64%	12.42%	12.37%
Standardized	High	1/12/2000	5/1/2015	-	-	-0.12%	9.31%	18.23%	12.42%	12.37%
Fidelity® VIP Equity-Income – Service Class 2										
NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2015	-1.99%	3.18%	8.90%	7.89%	16.16%	9.28%	9.06%
Standardized	High	1/12/2000	5/1/2015	-	-	0.90%	6.15%	15.72%	9.28%	9.06%
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		B # #	Investment		Year to					Since
	Volatility/	Portfolio Inception	Division Inception	Month to Date	Date (Updated		3	5	10	Investment Division
Investment Divisions'	Risk Level	Date	Inception Date	Date	Monthly)	Year*	Year*	Year*	Year*	Inception
Large Cap Equity										
Fidelity® VIP Growth Opportunities – Service Class 2										
NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2015	-9.81%	-10.88%	7.44%	8.52%	19.53%	16.24%	16.16%
Standardized	High	1/12/2000	5/1/2015	-	-	-0.56%	6.80%	19.14%	16.24%	16.16%
NYLI VP Epoch U.S. Equity Yield – Service Class										
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	-3.18%	2.10%	11.06%	8.46%	15.45%	7.96%	7.85%
Standardized NYLI VP Dimensional U.S. Equity - Service Class	High	6/2/2003	5/1/2015	-	-	3.06%	6.74%	14.99%	7.96%	7.85%
NonStandardized <sup>2</sup>	Liber	6/2/2003	5/1/2015	-6.36%	-2.77%	6.83%	8.19%	17.23%	10.57%	10.52%
Standardized	High High	6/2/2003	5/1/2015	-0.36%	-2.77%	-1.17%	6.46%	16.80%	10.57%	10.52%
NYLI VP Wellington Growth – Service Class7	riigii	0/2/2003	3/1/2013	<del>  </del>		-1.17 /6	0.4076	10.0076	10.57 /6	10.5276
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	-8.61%	-9.14%	1.74%	6.11%	15.07%	10.37%	10.26%
Standardized	High	6/2/2003	5/1/2015	-0.0176	-5.1476	-6.26%	4.30%	14.61%	10.37%	10.26%
NYLI VP S&P 500 Index5 – Service Class	riigii	0/2/2000	3/1/2013			0.2070	4.0070	14.0170	10.07 /0	10.2070
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	-5.66%	-4.36%	7.83%	8.65%	18.15%	12.02%	11.91%
Standardized	High	6/2/2003	5/1/2015	-	4.5070	-0.17%	6.93%	17.73%	12.02%	11.91%
NYLI VP Winslow Large Cap Growth – Service Class	g.i	0,2,2000	0, 1,20.0			3.11,0	0.0070		.2.02,0	
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	-8.60%	-8.27%	4.86%	10.11%	17.72%	13.66%	13.73%
Standardized	High	6/2/2003	5/1/2015	-	-	-3.14%	8.44%	17.30%	13.66%	13.73%
NYLI VP American Century Sustainable Equity – Service Class	911									
NonStandardized <sup>2</sup>	High	2/17/2012	5/1/2015	-6.89%	-7.31%	-0.11%	7.30%	17.44%	8.92%	8.73%
Standardized	High	2/17/2012	5/1/2015	-	-	-8.11%	5.53%	17.02%	8.92%	8.73%
NYLI VP MFS® Investors Trust - Service Class	-									
NonStandardized <sup>2</sup>	High	5/1/2000	2/10/2025	-4.87%	-2.65%	4.97%	7.06%	15.70%	10.38%	-5.06%
Standardized	High	5/1/2000	2/10/2025	-	-	-3.03%	5.28%	15.25%	10.38%	-12.66%
NYLI VP MFS® Research - Service Class										
NonStandardized <sup>2</sup>	High	5/1/2000	2/10/2025	-6.12%	-5.14%	2.13%	6.67%	15.01%	10.60%	-7.92%
Standardized	High	5/1/2000	2/10/2025	-	-	-5.87%	4.88%	14.55%	10.60%	-15.28%
Voya Growth and Income Portfolio - Class S										
NonStandardized <sup>2</sup>	High	12/31/1979	5/1/2024	-5.83%	-3.32%	6.13%	9.52%	19.82%	11.68%	11.39%
Standardized	High	12/31/1979	5/1/2024	-	-	-1.87%	7.82%	19.43%	11.68%	3.39%
Small/Mid Cap Equity										
Fidelity® VIP Mid Cap – Service Class 2										
NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2015	-6.61%	-6.84%	-2.93%	4.36%	17.56%	7.62%	7.74%
Standardized	High	1/12/2000	5/1/2015	-	-	-10.70%	2.49%	17.13%	7.62%	7.74%
Janus Henderson VIT Enterprise Portfolio – Service Shares										
NonStandardized <sup>2</sup>	High	12/31/1999	11/13/2017	-5.46%	-4.10%	1.84%	5.47%	14.96%	10.89%	10.44%
Standardized	High	12/31/1999	11/13/2017	-	-	-6.16%	3.64%	14.50%	10.89%	10.44%
NYLI VP Schroders Mid Cap Opportunities - Service Class	1.6-1	0/0/0000	E/4/004E	4.070/	4.050/	0.040/	0.540/	44.050/	5.050/	5.400/
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	-4.87%	-4.85%	-3.24%	0.51%	11.95%	5.05%	5.18%
Standardized MFS® Mid Cap Value Portfolio - Service Class	High	6/2/2003	5/1/2015	-	-	-10.99%	-1.51%	11.44%	5.05%	5.18%
NonStandardized <sup>2</sup>	Li	2/7/2000	E/4/2020	2 240/	2 600/	1 450/	E 0E9/	17.050/	0 110/	15 400/
	High High	3/7/2008	5/1/2020	-3.34%	-2.69%	1.45%	5.05% 3.21%	17.25% 16.83%	8.11% 8.11%	15.49% 15.02%
Standardized Neuberger Berman AMT Mid-Cap Growth – Class S	nign	3/7/2008	5/1/2020	<del>-</del> -		-6.55%	3.21%	10.03%	0.11%	15.02%
NonStandardized <sup>2</sup>	High	2/18/2003	5/1/2015	-7.95%	-9.05%	-1.98%	2.58%	12.66%	8.43%	8.55%
Standardized	High	2/18/2003	5/1/2015	-7.95%	-9.05%	-9.83%	0.65%	12.00%	8.43%	8.55% 8.55%
Invesco V.I. Main Street Small Cap Fund - Series II	riigii	2/10/2003	3/1/2013	<del>                                     </del>	-	-3.00/6	0.0076	12.10/0	0.4070	0.0070
NonStandardized <sup>2</sup>	Highest	7/16/2001	5/1/2020	-6.23%	-6.04%	-1.04%	3.54%	17.18%	7.73%	14.86%
Standardized	Highest	7/16/2001	5/1/2020	-0.2376	-0.0476	-8.96%	1.64%	16.76%	7.73%	14.38%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2	riighest	7/10/2001	0/1/2020	1		0.0070	1.0770	10.7070	1.1070	14.0070
NonStandardized <sup>2</sup>	Highest	6/1/2000	5/1/2015	-5.19%	-7.70%	-3.53%	4.21%	19.32%	7.82%	8.00%
Standardized	Highest	6/1/2000	5/1/2015	-	-	-11.25%	2.34%	18.92%	7.82%	8.00%
Fidelity® VIP Extended Market Index Portfolio - Service Class 2	. ngriest	0, 1,2000	0,1,2010			/ 0	2.0170	.0.0270		0.0070
NonStandardized <sup>2</sup>	Highest	4/17/2018	5/1/2024	-6.29%	-7.10%	-2.80%	1.77%	15.44%	N/A	4.23%
Standardized	Highest	4/17/2018	5/1/2024	-	-	-10.58%	-0.19%	14.98%	N/A	-3.77%
Macquarie VIP Small Cap Value Series - Service Class	g	==								
NonStandardized <sup>2</sup>	Highest	5/1/2000	11/13/2017	-4.86%	-5.22%	-0.78%	1.32%	15.96%	6.40%	5.23%
Standardized	Highest	5/1/2000	11/13/2017	-	-	-8.72%	-0.67%	15.52%	6.40%	5.23%
	J.1441			•						



### As of March 31, 2025 Premium Based M&E Charge Structure

Investment Divisions' Small/Mid Cap Equity  NYLL VP Wellington Small Cap - Service Class NonStandardized' Standardized Highes NYLL VP Small Cap Growth − Service Class NonStandardized' Highes Standardized Highes NonStandardized' Highes Standardized High Fidelity* VIP International Cap Fund* − Class 4 NonStandardized' High Fidelity* VIP International Index — Service Class 2 NonStandardized' High Fidelity* VIP International Equity Fund - Series II NonStandardized' High Invesco V.I. EQV International Equity Fund - Series II NonStandardized High Nanus Henderson VIT Global Research Portfolio − Service Shares NonStandardized High NYLL VP Pinestone International Equity − Service Class NonStandardized High NYLL VP Pinestone International Equity − Service Class NonStandardized High MFS® International Intrinsic Value Portfolio − Service Class NonStandardized High MFS® International Intrinsic Value Portfolio − Service Class NonStandardized High NonStandardized High Standardized High NonStandardized Highes Fidelity® VIP Emerging Markets − Service Class 2	Portfolio Inception 5/2/2016 5/2/2016 2/17/2012 2/17/2012 12/14/2012 12/14/2012 4/16/2018 4/16/2018 9/19/2001 12/31/1999 12/31/1999 6/2/2003 6/2/2003 8/31/2001 8/31/2001 8/24/2001	Investment Division Inception Date  5/2/2016 5/2/2016 5/2/2016 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2019 5/1/2019 5/1/2015	-6.94% -7.61% -4.57% -0.09% -3.34% -4.50% -0.44%	Year to Date (Updated Monthly)  -8.91%9.23%6.64% 1.12%1.53% - 0.84% - 8.40% -	-1.81% -9.66% -4.87% -12.48% -6.64% -14.11% -6.25% -1.75% -0.61% -0.61% -0.81% -9.84% -9.84% -9.84%	3 Year* -0.32% -2.35% -1.54% -3.55% -3.08% -5.06% 4.78% 2.92% -2.96% 1.03% -2.75% -4.74% 6.26% 4.46%	12.83% 12.33% 11.22% 10.69% 7.42% 6.81% 10.90% 7.91% 17.04% 16.61% 6.20% 5.56% 9.83% 9.27%	10 Year* N/A N/A 6.53% 6.53% 4.35% 4.35% N/A N/A 3.85% 9.52% 9.52% 4.23% 4.23% 4.23% 4.23%	Since Investment Division Inception   5.59%   5.59%   6.84%   6.84%   4.08%   4.08%   5.16%   5.17%   3.45%   9.40%   9.40%   3.94%   7.61%
Investment Divisions' Small/Mid Cap Equity NYLI YP Wellington Small Cap - Service Class NonStandardized' Highes Standardized Highes NYLI VP Small Cap Growth – Service Class NonStandardized' Highes Standardized Highes International/Global Equity American Funds IS Global Small Cap Fund* – Class 4 NonStandardized' High Standardized High Standardized High International Index — Service Class 2 NonStandardized' High Standardized High Invesco V.I. EQV International Equity Fund - Series II NonStandardized' High Janus Henderson VIT Global Research Portfolio – Service Shares NonStandardized' High NYLI VP Pinestone International Equity – Service Class NonStandardized High NYLI VP Pinestone International Equity – Service Class NonStandardized High MFS® International Intrinsic Value Portfolio – Service Class NonStandardized High MFS® VIT Research International - Service Class NonStandardized High MFS® VIT Research International - Service Class NonStandardized High MFS® VIT Research International - Service Class NonStandardized High MFS® VIT Research International - Service Class NonStandardized High MFS® VIT Research International - Service Class NonStandardized High MFS® VIT Research International - Service Class NonStandardized High American Funds IS New World Fund - Class IB NonStandardized High NonS	1/2/2016 5/2/2016 5/2/2016 5/2/2016 2/17/2012 2/17/2012 12/14/2012 12/14/2012 4/16/2018 4/16/2018 9/19/2001 9/19/2001 12/31/1999 12/31/1999 6/2/2003 6/2/2003 8/31/2001 8/31/2001 8/31/2001	5/2/2016 5/2/2016 5/2/2016 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2019 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015	-6.94% -7.61% -4.57% -0.09% -3.34% -4.50% -4.50%	-8.91% -9.23% -6.64%  5.99% - 1.12% -1.53% - 0.84% - 8.40%	-1.81% -9.66% -4.87% -12.48% -6.64% -14.11% -6.25% -1.75% -2.77% -10.55% -7.39% -0.61% -1.99% -9.84% -8.39%	-0.32% -2.35% -1.54% -3.55% -3.08% -5.06% -4.78% 2.92% -2.96% 1.03% -2.75% -4.74% 6.26%	12.83% 12.33% 11.22% 10.69% 7.42% 6.81% 10.90% 10.37% 8.49% 7.91% 17.04% 16.61% 6.20% 5.56%	N/A N/A N/A 6.53% 6.53% 4.35% 4.35% N/A N/A 3.85% 9.52% 9.52% 4.23% 4.23% 7.44%	5.59% 5.59% 6.84% 6.84% 4.08% 4.08% 5.17% 3.45% 9.40% 9.40% 3.94% 7.61%
Investment Divisions' Small/Mid Cap Equity  NYLI VP Wellington Small Cap - Service Class NonStandardized' Highes NYLI VP Small Cap Growth – Service Class NonStandardized' Highes Standardized Highes International/Global Equity American Funds IS Global Small Cap Fund" – Class 4 NonStandardized' Highes Standardized High Standardized High Standardized High Standardized High Invesco VI. EQV International Equity Fund - Service Class 2 NonStandardized' High Janus Henderson VIT Global Research Portfolio – Service Shares NonStandardized' High NYLI VP Pinestone International Equity – Service Class NonStandardized' High MFS® International Intrinsic Value Portfolio – Service Class NonStandardized' High Standardized High MFS® International Intrinsic Value Portfolio – Service Class NonStandardized' High MFS® UT Research International - Service Class NonStandardized' High Standardized High MFS® UT Research International - Service Class NonStandardized' High MFS® UT Research International - Service Class NonStandardized' High MFS® UT Research International - Service Class NonStandardized' High MFS® UT Research International - Service Class NonStandardized' High MFS® UT Research International - Service Class NonStandardized' High MFS® UT Research International - Service Class NonStandardized' High MFS® UT Research International - Service Class NonStandardized' High MFS® UT Research International - Service Class NonStandardized' High MFS® UT Research International - Service Class NonStandardized' High MFS® UT Research International - Service Class NonStandardized' High MFS® UT Research International - Service Class NonStandardized' High MFS® UT Research International - Service Class NonStandardized' High MFS® UT Research International - Service Class NonStandardized' High MFS® UT Research International - Service Class NonStandardized' High MFS® UT Research International - Service Class NonStandardized' High MFS® UT Research International - Service Class NonStandardized' High MFS® UT Research International - Service Class NonStan	5/2/2016 5/2/2016 5/2/2016 2/17/2012 2/17/2012 12/14/2012 12/14/2012 4/16/2018 4/16/2018 4/16/2018 12/31/1999	5/2/2016 5/2/2016 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2019 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015	-7.61% -4.57% -0.09% -3.34% -5.19% -4.50%	-8.91% -9.23% -1.6.64% -5.99% -1.12% -1.53% -0.84% -8.40%	-1.81% -9.66% -4.87% -12.48% -6.64% -14.11% -6.25% -1.75% -2.77% -10.55% -7.39% -0.61% -1.99% -9.84% -8.39%	-0.32% -2.35% -1.54% -3.55% -3.08% -5.06% 4.78% 2.92% 2.96% 1.03% 9.92% 8.23% -2.75% -4.74%	12.83% 12.33% 11.22% 10.69% 7.42% 6.81% 10.90% 10.37% 8.49% 7.91% 17.04% 16.61% 6.20% 5.56%	N/A N/A 6.53% 6.53% 4.35% 4.35% A.35% N/A N/A 3.85% 9.52% 9.52% 4.23% 4.23% 7.44%	5.59% 5.59% 6.84% 6.84% 4.08% 4.08% 5.56% 5.17% 3.45% 9.40% 9.40% 3.94% 7.61%
NYLI VP Wellington Small Cap - Service Class  NonStandardized Highes Standardized Highes NYLI VP Small Cap Growth - Service Class  NonStandardized Highes Standardized Highes Standardized Highes Standardized Highes Standardized High MonStandardized High International/Global Equity American Funds IS Global Small Cap Fund - Class 4  NonStandardized High International Index — Service Class 2  NonStandardized High Invesco VI. EqV International Equity Fund - Series II NonStandardized High Invesco VI. EqV International Equity Fund - Series II NonStandardized High Janus Henderson VIT Global Research Portfolio - Service Shares NonStandardized High NYLI VP Pinestone International Equity - Service Class NonStandardized High MFS® International Intrinsic Value Portfolio - Service Class NonStandardized High MFS® International Intrinsic Value Portfolio - Service Class NonStandardized High MFS® VIT Research International - Service Class NonStandardized High MFS® VIT Research International - Service Class NonStandardized High MFS® VIT Research International - Service Class NonStandardized High MFS® VIT Research International - Service Class NonStandardized High MFS® VIT Research International - Service Class NonStandardized High MFS® VIT Research International - Service Class NonStandardized High MFS® VIT Research International - Service Class NonStandardized High MFS® VIT Research International - Service Class NonStandardized High MFS® VIT Research International - Service Class NonStandardized High MFS® VIT Research International - Service Class NonStandardized High MFS® VIT Research International - Service Class NonStandardized High MFS® VIT Research International - Service Class NonStandardized High MFS® VIT Research International - Service Class Highes M	5/2/2016 2/17/2012 2/17/2012 12/14/2012 12/14/2012 4/16/2018 4/16/2018 4/16/2018 12/31/1999 12/31/1999 6/2/2003 6/2/2003 8/31/2001 8/31/2001	5/2/2016 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2019 5/1/2019 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2017	-7.61% -4.57% -0.09% -3.34% -5.19% -4.50%	-9.23% -6.64% -5.99% -1.12% -1.53% 0.84% -8.40%	-9.66% -4.87% -12.48% -6.64% -14.11% -6.25% -1.75% -7.39% -0.61% -1.99% -9.84% -8.39%	-2.35% -1.54% -3.55% -3.08% -5.06% -4.78% 2.92% 8.23% -2.75% -4.74% 6.26%	12.33% 11.22% 10.69% 7.42% 6.81% 10.90% 10.37% 8.49% 7.91% 17.04% 16.61% 6.20% 5.56%	N/A 6.53% 6.53% 4.35% 4.35% N/A N/A 3.85% 9.52% 4.23% 4.23% 7.44%	5.59% 6.84% 6.84% 4.08% 4.08% 5.56% 5.17% 3.45% 9.40% 9.40% 3.94% 7.61%
NonStandardized² Highes Standardized Pervice Class NonStandardized² Highes NonStandardized² Highes NonStandardized² Highes Standardized Highes International/Global Equity American Funds IS Global Small Cap Fund³ – Class 4 NonStandardized² High Standardized High Standardized High Standardized High NonStandardized² High Standardized High Invesco V.I. EQV International Index — Service Class 2 NonStandardized³ High Invesco V.I. EQV International Equity Fund - Series II NonStandardized High Standardized High NonStandardized² High Standardized High NonStandardized² High Standardized High NonStandardized High NonSt	5/2/2016 2/17/2012 2/17/2012 12/14/2012 12/14/2012 4/16/2018 4/16/2018 4/16/2018 12/31/1999 12/31/1999 6/2/2003 6/2/2003 8/31/2001 8/31/2001	5/2/2016 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2019 5/1/2019 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2017	-7.61% -4.57% -0.09% -3.34% -5.19% -4.50%	-9.23% -6.64% -5.99% -1.12% -1.53% 0.84% -8.40%	-9.66% -4.87% -12.48% -6.64% -14.11% -6.25% -1.75% -7.39% -0.61% -1.99% -9.84% -8.39%	-2.35% -1.54% -3.55% -3.08% -5.06% -4.78% 2.92% 8.23% -2.75% -4.74% 6.26%	12.33% 11.22% 10.69% 7.42% 6.81% 10.90% 10.37% 8.49% 7.91% 17.04% 16.61% 6.20% 5.56%	N/A 6.53% 6.53% 4.35% 4.35% N/A N/A 3.85% 9.52% 4.23% 4.23% 7.44%	5.59% 6.84% 6.84% 4.08% 4.08% 5.56% 5.17% 3.45% 9.40% 9.40% 3.94% 7.61%
Standardized Highes NYLI VP Small Cap Growth – Service Class NonStandardized Highes Standardized Highes International/Global Equity American Funds IS Global Small Cap Fund* – Class 4 NonStandardized High Fidelity* VIP International Index — Service Class 2 NonStandardized High Invesco V.I. EQV International Equity Fund - Series II NonStandardized High Standardized High Standardized High Standardized High NonStandardized High NonStandardized High Standardized High NonStandardized High Standardized High NYLI VP Pinestone International Equity – Service Class NonStandardized High NYLI VP Pinestone International Equity – Service Class NonStandardized High NYLI VP Pinestone International Equity – Service Class NonStandardized High MFS® International Intrinsic Value Portfolio – Service Class NonStandardized High NonStandardized High Standardized High NonStandardized	5/2/2016 2/17/2012 2/17/2012 12/14/2012 12/14/2012 4/16/2018 4/16/2018 4/16/2018 12/31/1999 12/31/1999 6/2/2003 6/2/2003 8/31/2001 8/31/2001	5/2/2016 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2019 5/1/2019 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2017	-7.61% -4.57% -0.09% -3.34% -5.19% -4.50%	-9.23% -6.64% -5.99% -1.12% -1.53% 0.84% -8.40%	-9.66% -4.87% -12.48% -6.64% -14.11% -6.25% -1.75% -7.39% -0.61% -1.99% -9.84% -8.39%	-2.35% -1.54% -3.55% -3.08% -5.06% -4.78% 2.92% 8.23% -2.75% -4.74% 6.26%	12.33% 11.22% 10.69% 7.42% 6.81% 10.90% 10.37% 8.49% 7.91% 17.04% 16.61% 6.20% 5.56%	N/A 6.53% 6.53% 4.35% 4.35% N/A N/A 3.85% 9.52% 4.23% 4.23% 7.44%	5.59% 6.84% 6.84% 4.08% 4.08% 5.56% 5.17% 3.45% 9.40% 9.40% 3.94% 7.61%
NYLI VP Small Cap Growth – Service Class  NonStandardized Highes Standardized Highes International/Global Equity American Funds IS Global Small Cap Fund – Class 4  NonStandardized High Standardized High Fidelity VIP International Index — Service Class 2  NonStandardized High Standardized High NonStandardized High NonStandardized High Janus Henderson VIT Global Research Portfolio – Service Shares NonStandardized High NYLI VP Pinestone International Equity – Service Class NonStandardized High NYLI VP Pinestone International Equity – Service Class NonStandardized High MFS® International Intrinsic Value Portfolio – Service Class NonStandardized High MFS® VIT Research International - Service Class NonStandardized High MFS® VIT Research International - Service Class NonStandardized High MFS® VIT Research International - Service Class NonStandardized High MFS® VIT Research International - Service Class NonStandardized High MFS® VIT Research International - Service Class NonStandardized High MFS® VIT Research International - Service Class NonStandardized High MFS® VIT Research International - Service Class NonStandardized High MFS® VIT Research International - Service Class NonStandardized High MFS® VIT Research International - Service Class NonStandardized High MFS® VIT Research International - Service Class NonStandardized High MFS® VIT Research International - Service Class NonStandardized High MFS® VIT Research International - Service Class NonStandardized High MFS® VIT Research International - Service Class Highes Fidelity® VIP Emerging Markets – Service Class 2	2/17/2012 2/17/2012 12/14/2012 12/14/2012 4/16/2018 4/16/2018 9/19/2001 9/19/2001 12/31/1999 12/31/1999 6/2/2003 8/31/2001 8/31/2001	5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2019 5/1/2019 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2017	-7.61%  -4.57%  -0.09%  -3.34%  -5.19%  -4.50%  -0.44%	-9.23%  -6.64%  5.99%  1.12%  -1.53%  -0.84%  - 8.40%	-4.87% -12.48% -6.64% -14.11% -6.25% -1.75% -2.77% -10.55% -7.39% -0.61% -1.99% -9.84% -8.39%	-1.54% -3.55% -3.08% -5.06% 4.78% 2.92% 2.96% 1.03% 9.92% 8.23% -2.75% -4.74% 6.26%	11.22% 10.69% 7.42% 6.81% 10.90% 10.37% 8.49% 7.91% 17.04% 16.61% 6.20% 5.56%	6.53% 6.53% 4.35% 4.35% N/A N/A 3.85% 9.52% 9.52% 4.23% 4.23% 7.44%	6.84% 6.84% 4.08% 4.08% 5.56% 5.17% 3.45% 9.40% 9.40% 3.94% 7.61%
NonStandardized Highes Standardized Highes International (Global Equity American Funds IS Global Small Cap Fund Class 4 NonStandardized High Standardized High Standardized High Standardized High Standardized High Invesco V.I. EQV International Equity Fund - Series II NonStandardized High Invesco V.I. EQV International Equity Fund - Series II NonStandardized High Standardized High NonStandardized High Standardized High American Funds IS New World Fund - Class IB NonStandardized High American Funds IS New World Fund - Class 4 NonStandardized Highes Fidelity® VIP Emerging Markets - Service Class 2	2/17/2012 12/14/2012 12/14/2012 4/16/2018 4/16/2018 9/19/2001 9/19/2001 12/31/1999 12/31/1999 6/2/2003 6/2/2003 8/31/2001 8/31/2001	5/1/2015 5/1/2015 5/1/2015 5/1/2019 5/1/2019 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015	-4.57% -0.09% -3.34% -5.19% -4.50% -0.44%	-6.64% -5.99% - 1.12% - -1.53% - 0.84% -	-12.48% -6.64% -14.11% -6.25% -1.75% -2.77% -10.55% -7.39% -0.61% -1.99% -9.84% -8.39%	-3.55%  -3.08% -5.06%  4.78% 2.92%  2.96% 1.03%  9.92% 8.23%  -2.75% -4.74%  6.26%	7.42% 6.81% 10.90% 10.37% 8.49% 7.91% 17.04% 16.61% 6.20% 5.56%	4.35% 4.35% 4.35% N/A N/A 3.85% 9.52% 9.52% 4.23% 4.23%	4.08% 4.08% 5.56% 5.17% 3.45% 9.40% 3.94% 3.94%
Standardized Highes Triternational/Global Equity American Funds IS Global Small Cap Fund" - Class 4 NonStandardized High Fidelity" VIP International Index — Service Class 2 NonStandardized High Invesco V.I. EQV International Equity Fund - Series II NonStandardized High Janus Henderson VIT Global Research Portfolio - Service Shares NonStandardized High NYLI VP Pinestone International Equity - Service Class NonStandardized High NYLI VP Pinestone International Equity - Service Class NonStandardized High NYLI VP Pinestone International Equity - Service Class NonStandardized High MFS® International Intrinsic Value Portfolio - Service Class NonStandardized High NFS® VIT Research International - Service Class NonStandardized High NonStandardized Highes Fidelity® VIP Emerging Markets - Service Class 2	2/17/2012 12/14/2012 12/14/2012 4/16/2018 4/16/2018 9/19/2001 9/19/2001 12/31/1999 12/31/1999 6/2/2003 6/2/2003 8/31/2001 8/31/2001	5/1/2015 5/1/2015 5/1/2015 5/1/2019 5/1/2019 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015	-4.57% -0.09% -3.34% -5.19% -4.50% -0.44%	-6.64% -5.99% - 1.12% - -1.53% - 0.84% -	-12.48% -6.64% -14.11% -6.25% -1.75% -2.77% -10.55% -7.39% -0.61% -1.99% -9.84% -8.39%	-3.55%  -3.08% -5.06%  4.78% 2.92%  2.96% 1.03%  9.92% 8.23%  -2.75% -4.74%  6.26%	7.42% 6.81% 10.90% 10.37% 8.49% 7.91% 17.04% 16.61% 6.20% 5.56%	4.35% 4.35% 4.35% N/A N/A 3.85% 9.52% 9.52% 4.23% 7.44%	4.08% 4.08% 5.56% 5.17% 3.45% 9.40% 3.94% 3.94%
International/Global Equity American Funds IS Global Small Cap Fund" – Class 4 NonStandardized" High Standardized High Standardized High Standardized High Standardized High Standardized High Standardized High Invesco V.I. EQV International Equity Fund - Series II NonStandardized High Standardized Highes Fidelity® VIP Emerging Markets – Service Class 2	12/14/2012 12/14/2012 4/16/2018 4/16/2018 9/19/2001 9/19/2001 12/31/1999 12/31/1999 6/2/2003 6/2/2003 8/31/2001 8/31/2001	5/1/2015 5/1/2015 5/1/2019 5/1/2019 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2017	-4.57% -0.09% -3.34% -5.19% - -4.50% -	-6.64% -5.99% -1.12% -1.53% -0.84% -8.40%	-6.64% -14.11% 6.25% -1.75% -2.77% -10.55% 7.39% -0.61% -1.99% -9.84% 8.39%	-3.08% -5.06% 4.78% 2.92% 2.96% 1.03% 9.92% 8.23% -2.75% -4.74% 6.26%	7.42% 6.81% 10.90% 10.37% 8.49% 7.91% 17.04% 16.61% 6.20% 5.56%	4.35% 4.35% N/A N/A 3.85% 3.85% 9.52% 9.52% 4.23% 4.23% 7.44%	4.08% 4.08% 5.56% 5.17% 3.45% 3.45% 9.40% 9.40% 3.94% 7.61%
American Funds IS Global Small Cap Fund ~ Class 4  NonStandardized High Standardized High Fidelity* VIP International Index — Service Class 2  NonStandardized High Standardized High Invesco V.I. EQV International Equity Fund - Series II NonStandardized High Standardized High Standardized High Janus Henderson VIT Global Research Portfolio – Service Shares  NonStandardized High Standardized High NYLI VP Pinestone International Equity – Service Class NonStandardized High MFS® International Intrinsic Value Portfolio – Service Class NonStandardized High MFS® UTR Research International - Service Class NonStandardized High NonStandardized High Standardized High NonStandardized High NonStandardized High Standardized High NonStandardized Highes Fidelity® VIP Emerging Markets – Service Class 2	12/14/2012 4/16/2018 4/16/2018 9/19/2001 9/19/2001 12/31/1999 12/31/1999 6/2/2003 6/2/2003 8/31/2001 8/31/2001	5/1/2015 5/1/2019 5/1/2019 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2017	-0.09% -3.34% -5.19% -4.50%	5.99% - 1.12% - -1.53% - 0.84% - 8.40%	-14.11% 6.25% -1.75% -2.77% -10.55% 7.39% -0.61% -1.99% -9.84% 8.39%	-5.06% 4.78% 2.92% 2.96% 1.03% 9.92% 8.23% -2.75% -4.74% 6.26%	6.81% 10.90% 10.37% 8.49% 7.91% 17.04% 16.61% 6.20% 5.56% 9.83%	4.35% N/A N/A 3.85% 3.85% 9.52% 4.23% 4.23% 7.44%	4.08% 5.56% 5.17% 3.45% 3.45% 9.40% 9.40% 3.94% 7.61%
NonStandardized High Fidelity* VIP International Index — Service Class 2  NonStandardized High Invesco VI. EQV International Equity Fund - Series II  NonStandardized High Standardized High Janus Henderson VIT Global Research Portfolio – Service Shares  NonStandardized High Standardized High NYLI VP Pinestone International Equity – Service Class  NonStandardized High Standardized High Standardized High Standardized High Standardized High Standardized High MFS® International Intrinsic Value Portfolio – Service Class  NonStandardized High MFS® VIT Research International - Service Class  NonStandardized High MFS® VIT Research International - Service Class  NonStandardized High MFS® VIT Research International - Service Class  NonStandardized High MFS® VIT Research International - Service Class  NonStandardized High Alandardized High Putnam VT International Value Fund - Class IB  NonStandardized High American Funds IS New World Fund - Class 4  NonStandardized High Standardized Highes Fidelity® VIP Emerging Markets – Service Class 2	12/14/2012 4/16/2018 4/16/2018 9/19/2001 9/19/2001 12/31/1999 12/31/1999 6/2/2003 6/2/2003 8/31/2001 8/31/2001	5/1/2015 5/1/2019 5/1/2019 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2017	-0.09% -3.34% -5.19% -4.50%	5.99% - 1.12% - -1.53% - 0.84% - 8.40%	-14.11% 6.25% -1.75% -2.77% -10.55% 7.39% -0.61% -1.99% -9.84% 8.39%	-5.06% 4.78% 2.92% 2.96% 1.03% 9.92% 8.23% -2.75% -4.74% 6.26%	6.81% 10.90% 10.37% 8.49% 7.91% 17.04% 16.61% 6.20% 5.56% 9.83%	4.35% N/A N/A 3.85% 3.85% 9.52% 4.23% 4.23% 7.44%	4.08% 5.56% 5.17% 3.45% 3.45% 9.40% 9.40% 3.94% 7.61%
Standardized High Fidelity* VIP International Index — Service Class 2  NonStandardized High Standardized High Invesco V.I. EQV International Equity Fund - Series II NonStandardized High Standardized High Standardized High Janus Henderson VIT Global Research Portfolio – Service Shares NonStandardized High Standardized High NonStandardized High Standardized High NonStandardized High NonStandardized High Standardized Highes Fidelity® VIP Emerging Markets – Service Class 2	12/14/2012 4/16/2018 4/16/2018 9/19/2001 9/19/2001 12/31/1999 12/31/1999 6/2/2003 6/2/2003 8/31/2001 8/31/2001	5/1/2015 5/1/2019 5/1/2019 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2017	-0.09% -3.34% -5.19% -4.50%	5.99% - 1.12% - -1.53% - 0.84% - 8.40%	-14.11% 6.25% -1.75% -2.77% -10.55% 7.39% -0.61% -1.99% -9.84% 8.39%	-5.06% 4.78% 2.92% 2.96% 1.03% 9.92% 8.23% -2.75% -4.74% 6.26%	6.81% 10.90% 10.37% 8.49% 7.91% 17.04% 16.61% 6.20% 5.56% 9.83%	4.35% N/A N/A 3.85% 3.85% 9.52% 4.23% 4.23% 7.44%	4.08% 5.56% 5.17% 3.45% 3.45% 9.40% 9.40% 3.94% 7.61%
Fidelity® VIP International Index — Service Class 2  NonStandardized® High Invesco V.I. EQV International Equity Fund - Series II  NonStandardized® High Standardized® High Standardized High Janus Henderson VIT Global Research Portfolio – Service Shares  NonStandardized® High Standardized High NYLI VP Pinestone International Equity – Service Class  NonStandardized® High NYLI VP Pinestone International Equity – Service Class  NonStandardized® High MFS® International Intrinsic Value Portfolio – Service Class  NonStandardized® High Standardized® High Standardized® High Standardized® High Standardized® High Standardized® High Standardized® High NonStandardized® High Standardized® High Standardized® High Standardized® High NonStandardized® High NonStandardized® High NonStandardized® High NonStandardized® High NonStandardized® High NonStandardized® High Standardized High NonStandardized® High Standardized High Standardized High NonStandardized® High NonStandardized® High Standardized® High Standardized® High NonStandardized® High Standardized Highes Fidelity® VIP Emerging Markets – Service Class 2	4/16/2018 4/16/2018 9/19/2001 9/19/2001 12/31/1999 12/31/1999 6/2/2003 6/2/2003 8/31/2001 8/31/2001	5/1/2019 5/1/2019 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2017	-0.09% -3.34% -5.19% -4.50% -0.44%	-1.12% 1.53% 	6.25% -1.75% -2.77% -10.55% 7.39% -0.61% -1.99% -9.84% 8.39%	4.78% 2.92% 2.96% 1.03% 9.92% 8.23% -2.75% -4.74% 6.26%	10.90% 10.37% 8.49% 7.91% 17.04% 16.61% 6.20% 5.56%	N/A N/A 3.85% 3.85% 9.52% 9.52% 4.23% 4.23%	5.56% 5.17% 3.45% 3.45% 9.40% 9.40% 3.94% 7.61%
NonStandardized High Invesco VI. ECV International Equity Fund - Series II  NonStandardized High Invesco VI. ECV International Equity Fund - Series II  NonStandardized High Janus Henderson VIT Global Research Portfolio - Service Shares  NonStandardized High Standardized High NYLI VP Pinestone International Equity - Service Class  NonStandardized High Standardized High MFS® International Intrinsic Value Portfolio - Service Class  NonStandardized High MFS® International Intrinsic Value Portfolio - Service Class  NonStandardized High MFS® VIT Research International - Service Class  NonStandardized High MFS® VIT Research International - Service Class  NonStandardized High MFS® VIT Research International - Service Class  NonStandardized High NonStandardized High NonStandardized High Standardized Highes Fidelity® VIP Emerging Markets - Service Class 2	4/16/2018 9/19/2001 9/19/2001 12/31/1999 12/31/1999 6/2/2003 6/2/2003 8/31/2001 8/31/2001 8/24/2001	5/1/2019 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2017 5/1/2017	-3.34% 5.19% -4.50% 	-1.12% 1.53% 	-1.75% -2.77% -10.55% 7.39% -0.61% -1.99% -9.84% 8.39%	2.92% 2.96% 1.03% 9.92% 8.23% -2.75% -4.74% 6.26%	10.37% 8.49% 7.91% 17.04% 16.61% 6.20% 5.56%	N/A 3.85% 3.85% 9.52% 9.52% 4.23% 4.23% 7.44%	5.17% 3.45% 3.45% 9.40% 9.40% 3.94% 7.61%
Standardized High Invesco V.I. EQV International Equity Fund - Series II  NonStandardized High Standardized High NYLI VP Pinestone International Equity – Service Class NonStandardized High Standardized High MFS® International Intrinsic Value Portfolio – Service Class NonStandardized High MFS® International Intrinsic Value Portfolio – Service Class NonStandardized High MFS® International Intrinsic Value Portfolio – Service Class NonStandardized High MFS® VIT Research International - Service Class High MFS® VIT Research International - Service Class NonStandardized High Putnam VT International Value Fund - Class IB NonStandardized High American Funds IS New World Fund - Class 4 NonStandardized Highes Fidelity® VIP Emerging Markets – Service Class 2	4/16/2018 9/19/2001 9/19/2001 12/31/1999 12/31/1999 6/2/2003 6/2/2003 8/31/2001 8/31/2001 8/24/2001	5/1/2019 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2017 5/1/2017	-3.34% 5.19% -4.50% 	-1.12% 1.53% 	-1.75% -2.77% -10.55% 7.39% -0.61% -1.99% -9.84% 8.39%	2.92% 2.96% 1.03% 9.92% 8.23% -2.75% -4.74% 6.26%	10.37% 8.49% 7.91% 17.04% 16.61% 6.20% 5.56%	N/A 3.85% 3.85% 9.52% 9.52% 4.23% 4.23% 7.44%	5.17% 3.45% 3.45% 9.40% 9.40% 3.94% 7.61%
Invesco V.I. EQV International Equity Fund - Series II  NonStandardized High Janus Henderson VIT Global Research Portfolio – Service Shares  NonStandardized High Standardized High NYLI VP Pinestone International Equity – Service Class NonStandardized High NYLI VP Pinestone International Equity – Service Class NonStandardized High MFS® International Intrinsic Value Portfolio – Service Class NonStandardized High MFS® VIT Research International - Service Class NonStandardized High MFS® VIT Research International - Service Class NonStandardized High NonStandardized High NonStandardized High Standardized High NonStandardized Highes Fidelity® VIP Emerging Markets – Service Class 2	9/19/2001 9/19/2001 12/31/1999 12/31/1999 6/2/2003 6/2/2003 8/31/2001 8/31/2001	5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2017	-5.19% - -4.50% - 0.44%	-1.53% - 0.84% - 8.40%	-2.77% -10.55% 7.39% -0.61% -1.99% -9.84% 8.39%	2.96% 1.03% 9.92% 8.23% -2.75% -4.74% 6.26%	8.49% 7.91% 17.04% 16.61% 6.20% 5.56% 9.83%	3.85% 3.85% 9.52% 9.52% 4.23% 4.23%	3.45% 3.45% 9.40% 9.40% 3.94% 7.61%
NonStandardized² High Standardized High Janus Henderson VIT Global Research Portfolio – Service Shares  NonStandardized² High Standardized² High NYLI VP Pinestone International Equity – Service Class  NonStandardized² High Standardized High MFS® International Intrinsic Value Portfolio – Service Class  NonStandardized² High Standardized High MFS® International Intrinsic Value Portfolio – Service Class  NonStandardized² High Standardized High MFS® VIT Research International - Service Class  NonStandardized High Standardized High NonStandardized High MonStandardized High American Funds IS New World Fund - Class IB NonStandardized High American Funds IS New World Fund - Class 4 NonStandardized Highes Fidelity® VIP Emerging Markets – Service Class 2	9/19/2001 12/31/1999 12/31/1999 6/2/2003 6/2/2003 8/31/2001 8/31/2001 8/24/2001	5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2017 5/1/2017	-5.19% - -4.50% - 0.44%	-1.53% - 0.84% - 8.40%	-10.55%  7.39% -0.61%  -1.99% -9.84%  8.39%	1.03% 9.92% 8.23% -2.75% -4.74% 6.26%	7.91% 17.04% 16.61% 6.20% 5.56% 9.83%	3.85% 9.52% 9.52% 4.23% 4.23% 7.44%	3.45% 9.40% 9.40% 3.94% 7.61%
Standardized High Janus Henderson VIT Global Research Portfolio – Service Shares  NonStandardized High Standardized High NYLI VP Pinestone International Equity – Service Class  NonStandardized High Standardized High Standardized High Standardized High HS® International Intrinsic Value Portfolio – Service Class NonStandardized High Standardized High Standardized High Standardized High Standardized High Standardized High HSP VIT Research International - Service Class NonStandardized High Standardized High Standardized High Standardized High NonStandardized High NonStandardized High NonStandardized High NonStandardized High Standardized High Standardized High Standardized High NonStandardized Highes Fidelity® VIP Emerging Markets – Service Class 2	9/19/2001 12/31/1999 12/31/1999 6/2/2003 6/2/2003 8/31/2001 8/31/2001 8/24/2001	5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2017 5/1/2017	-5.19% - -4.50% - 0.44%	-1.53% - 0.84% - 8.40%	-10.55%  7.39% -0.61%  -1.99% -9.84%  8.39%	1.03% 9.92% 8.23% -2.75% -4.74% 6.26%	7.91% 17.04% 16.61% 6.20% 5.56% 9.83%	3.85% 9.52% 9.52% 4.23% 4.23% 7.44%	3.45% 9.40% 9.40% 3.94% 7.61%
Janus Henderson VIT Global Research Portfolio – Service Shares  NonStandardized High  NYLI VP Pinestone International Equity – Service Class  NonStandardized High  Standardized High  MFS® International Intrinsic Value Portfolio – Service Class  NonStandardized High  MFS® Unternational Intrinsic Value Portfolio – Service Class  NonStandardized High  MFS® VIT Research International - Service Class  NonStandardized High  MFS® VIT Research International - Service Class  NonStandardized High  NonStandardized Highes  Fidelity® VIP Emerging Markets – Service Class 2	12/31/1999 12/31/1999 6/2/2003 6/2/2003 8/31/2001 8/31/2001 8/24/2001	5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2017 5/1/2017	-5.19% - -4.50% - 0.44%	-1.53% - 0.84% - 8.40%	7.39% -0.61% -1.99% -9.84% 8.39%	9.92% 8.23% -2.75% -4.74% 6.26%	17.04% 16.61% 6.20% 5.56% 9.83%	9.52% 9.52% 4.23% 4.23% 7.44%	9.40% 9.40% 3.94% 3.94% 7.61%
NonStandardized High Standardized High NYLI VP Pinestone International Equity – Service Class  NonStandardized High High Standardized High MFS® International Intrinsic Value Portfolio – Service Class  NonStandardized High High Standardized High MFS® International Intrinsic Value Portfolio – Service Class  NonStandardized High High Standardized High MFS® VIT Research International - Service Class  NonStandardized High Value Fund - Class IB  NonStandardized High Value Fund - Class IB  NonStandardized High NonStandardized High Standardized High Standardized High Standardized High Standardized Highes Fidelity® VIP Emerging Markets – Service Class 2	12/31/1999 6/2/2003 6/2/2003 8/31/2001 8/31/2001 8/24/2001	5/1/2015 5/1/2015 5/1/2015 5/1/2017 5/1/2017	-4.50% - 0.44%	0.84%	-0.61% -1.99% -9.84% 8.39%	8.23% -2.75% -4.74% 6.26%	16.61% 6.20% 5.56% 9.83%	9.52% 4.23% 4.23% 7.44%	9.40% 3.94% 3.94% 7.61%
Standardized High NYLI VP Pinestone International Equity – Service Class NonStandardized High MFS® International Intrinsic Value Portfolio – Service Class NonStandardized High MFS® UT Research International - Service Class NonStandardized High Standardized High Standardized High NonStandardized High Standardized High NonStandardized High NonStandardized High NonStandardized High NonStandardized High NonStandardized High NonStandardized High Standardized High NonStandardized High Standardized High Standardized High Standardized High NonStandardized High Fine Standardized Highes Fidelity® VIP Emerging Markets – Service Class 2	12/31/1999 6/2/2003 6/2/2003 8/31/2001 8/31/2001 8/24/2001	5/1/2015 5/1/2015 5/1/2015 5/1/2017 5/1/2017	-4.50% - 0.44%	0.84%	-0.61% -1.99% -9.84% 8.39%	8.23% -2.75% -4.74% 6.26%	16.61% 6.20% 5.56% 9.83%	9.52% 4.23% 4.23% 7.44%	9.40% 3.94% 3.94% 7.61%
NYLI VP Pinestone International Equity – Service Class  NonStandardized High  MFS® International Intrinsic Value Portfolio – Service Class  NonStandardized High  MFS® VIT Research International - Service Class  NonStandardized High  MFS® VIT Research International - Service Class  NonStandardized High  Standardized High  Putnam VT International Value Fund - Class IB  NonStandardized High  NonStandardized High  NonStandardized High  Standardized High  NonStandardized High  Standardized High  NonStandardized High  NonStandardized High  Fighes Standardized Highes  Fidelity® VIP Emerging Markets – Service Class 2	6/2/2003 6/2/2003 8/31/2001 8/31/2001 8/24/2001	5/1/2015 5/1/2015 5/1/2017 5/1/2017	-4.50% - 0.44%	0.84% - 8.40%	-1.99% -9.84% 8.39%	-2.75% -4.74% 6.26%	6.20% 5.56% 9.83%	4.23% 4.23% 7.44%	3.94% 3.94% 7.61%
NonStandardized High Standardized High MFS® International Intrinsic Value Portfolio – Service Class  NonStandardized High Standardized High MFS® International - Service Class  NonStandardized High MFS® VIT Research International - Service Class  NonStandardized High Standardized High Putnam VT International Value Fund - Class IB  NonStandardized High Standardized High Standardized High Standardized High Standardized High Standardized High Standardized Highes Fidelity® VIP Emerging Markets – Service Class 2	6/2/2003 8/31/2001 8/31/2001 8/24/2001	5/1/2015 5/1/2017 5/1/2017	0.44%	8.40%	-9.84% 8.39%	-4.74% 6.26%	5.56% 9.83%	4.23% 7.44%	3.94% 7.61%
Standardized High MFS® International Intrinsic Value Portfolio – Service Class NonStandardized High Standardized High Standardized High MFS® VIT Research International - Service Class NonStandardized High Standardized High Putnam VT International Value Fund - Class IB NonStandardized High NonStandardized High NonStandardized High Standardized High Standardized High Standardized High Standardized High NonStandardized High Fundam VT International Value Fund - Class 4 NonStandardized Highes Fidelity® VIP Emerging Markets – Service Class 2	6/2/2003 8/31/2001 8/31/2001 8/24/2001	5/1/2015 5/1/2017 5/1/2017	0.44%	8.40%	-9.84% 8.39%	-4.74% 6.26%	5.56% 9.83%	4.23% 7.44%	3.94% 7.61%
MFS® International Intrinsic Value Portfolio – Service Class  NonStandardized* High  MFS® VIT Research International - Service Class  NonStandardized* High  MFS® VIT Research International - Service Class  NonStandardized* High  Putnam VT International Value Fund - Class IB  NonStandardized* High  American Funds IS New World Fund - Class 4  NonStandardized* High  American Funds IS New World Fund - Class 4  NonStandardized* Highes  Standardized Highes  Fidelity® VIP Emerging Markets – Service Class 2	8/31/2001 8/31/2001 8/24/2001	5/1/2017 5/1/2017	0.44%	8.40%	8.39%	6.26%	9.83%	7.44%	7.61%
NonStandardized²         High Standardized         High High Standardized         High High Standardized         High Standardized         High Standardized²         High Standardized²         High Standardized         Highes Standardized         High Standardized	8/31/2001 8/24/2001	5/1/2017							
Standardized         High           MFS® VIT Research International - Service Class         High           NonStandardized²         High           Putnam VT International Value Fund - Class IB         High           NonStandardized²         High           Standardized rends IS New World Fund - Class 4         High           NonStandardized²         Highes           Standardized         Highes           Fidelity® VIP Emerging Markets - Service Class 2	8/31/2001 8/24/2001	5/1/2017							
MFS® VIT Research International - Service Class           NonStandardized*         High           Standardized         High           Putnam VT International Value Fund - Class IB         High           NonStandardized*         High           Standardized         High           American Funds IS New World Fund - Class 4         Highes           NonStandardized*         Highes           Standardized         Highes           Fidelity® VIP Emerging Markets - Service Class 2         Highes	8/24/2001		-	-	0.39%	4 46%	0.270/	7 440/	
NonStandardized²         High Standardized         High Putnam VT International Value Fund - Class IB           NonStandardized²         High Standardized²         High Putnam VT International Value Fund - Class IB           NonStandardized²         High American Funds IS New World Fund - Class 4         High Standardized²           NonStandardized²         Highes Fidelity® VIP Emerging Markets - Service Class 2         Highes Fidelity® VIP Emerging Markets - Service Class 2		5/1/2022				1. 1070	9.21%	1.44%	7.61%
Standardized High Putnam VT International Value Fund - Class IB NonStandardized High Standardized High American Funds IS New World Fund - Class 4 NonStandardized Highes Standardized Highes Fidelity® VIP Emerging Markets – Service Class 2		5/1/2022							
Putnam VT International Value Fund - Class IB  NonStandardized High  American Funds IS New World Fund - Class 4  NonStandardized Highes  Standardized Highes  Fidelity® VIP Emerging Markets – Service Class 2	8/24/2001	3/ 1/2022	-1.01%	4.74%	2.84%	3.37%	9.33%	4.85%	5.92%
NonStandardized <sup>2</sup> High Standardized High American Funds IS New World Fund - Class 4 NonStandardized Highes Standardized Highes Fidelity® VIP Emerging Markets – Service Class 2		5/1/2022	-	-	-5.16%	1.47%	8.76%	4.85%	4.05%
Standardized         High           American Funds IS New World Fund - Class 4         Highes           NonStandardized²         Highes           Standardized         Highes           Fidelity® VIP Emerging Markets – Service Class 2         Highes									
American Funds IS New World Fund - Class 4  NonStandardized Highes  Standardized Highes  Fidelity® VIP Emerging Markets – Service Class 2	1/2/1997	5/1/2024	2.40%	11.24%	11.80%	10.06%	15.80%	6.12%	13.31%
NonStandardized <sup>2</sup> Highes Standardized Highes Fidelity® UIP Emerging Markets – Service Class 2	1/2/1997	5/1/2024	-	-	3.80%	8.39%	15.35%	6.12%	5.31%
Standardized Highes Fidelity® VIP Emerging Markets – Service Class 2									
Fidelity® VIP Emerging Markets – Service Class 2	12/14/2012	5/1/2015	-0.71%	1.57%	2.77%	2.76%	10.27%	5.84%	5.58%
	12/14/2012	5/1/2015	-	-	-5.23%	0.83%	9.73%	5.84%	5.58%
NonStandardized <sup>2</sup> Highes	1/23/2008	5/1/2018	3.47%	6.54%	13.45%	5.30%	10.69%	6.17%	4.97%
Standardized Highes	1/23/2008	5/1/2018	-	-	5.45%	3.46%	10.16%	6.17%	4.75%
NYLI VP Candriam Emerging Markets Equity – Service Class7									
NonStandardized <sup>2</sup> Highes	2/17/2012	5/1/2015	0.25%	0.65%	8.69%	-2.34%	6.57%	2.33%	1.70%
Standardized Highes	2/17/2012	5/1/2015	-	-	0.69%	-4.34%	5.94%	2.33%	1.70%
Sector									
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2°	·								
NonStandardized <sup>2</sup> High	4/30/2013	5/1/2015	3.78%	8.71%	11.56%	0.75%	16.42%	3.66%	3.01%
Standardized High	4/30/2013	5/1/2015	-	-	3.56%	-1.26%	15.98%	3.66%	3.01%
NYLI VP Fidelity Institutional AM® Utilities – Service Class									
NonStandardized <sup>2</sup> High	2/17/2012	5/1/2015	-0.29%	2.42%	23.91%	8.69%	14.24%	7.76%	7.59%
Standardized High	2/17/2012	5/1/2015	-	-	15.91%	6.97%	13.77%	7.76%	7.59%
NYLI VP CBRE Global Infrastructure — Service Class									
NonStandardized <sup>2</sup> High	5/1/2015	5/1/2015	1.42%	6.08%	14.23%	2.52%	9.38%	N/A	-1.34%
Standardized High	5/1/2015	5/1/2015	-	-	6.23%	0.58%	8.81%	N/A	-1.34%
NYLI VP Newton Technology Growth - Service Class									
NonStandardized <sup>2</sup> Highes	12/29/2000	2/10/2025	-9.40%	-9.51%	-1.04%	5.63%	15.55%	13.28%	-14.67%
Standardized Highes	12/29/2000	2/10/2025			-8.96%	3.81%	15.10%	13.28%	-21.50%



As of March 31, 2025 Premium Based M&E Charge Structure

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

Investment Divisions'	Volatility/ Risk Level	Portfolio Inception Date	Investment Division Inception Date	Month to Date	Year to Date (Updated Monthly)	1 Year*	3 Year"	5 Year*	10 Year*	Since Investment Division Inception
Sector										
Fidelity VIP Health Care — Service Class 2										
NonStandardized <sup>2</sup>	Highest	7/18/2001	5/1/2019	-3.41%	-1.08%	-2.88%	1.06%	7.46%	6.38%	7.85%
Standardized	Highest	7/18/2001	5/1/2019	-	-	-10.65%	-0.94%	6.85%	6.38%	7.49%
NYLI VP Natural Resources – Initial Class										
NonStandardized <sup>e</sup>	Highest	2/17/2012	5/1/2015	-2.73%	-4.29%	-10.74%	-0.47%	25.27%	4.46%	3.58%
Standardized	Highest	2/17/2012	5/1/2015	-	-	-17.88%	-2.50%	24.95%	4.46%	3.58%
Principal VC Real Estate Securities Account - Class 2										
NonStandardized <sup>e</sup>	Highest	5/1/1998	5/1/2024	-1.98%	3.51%	11.19%	-1.04%	9.97%	5.82%	19.88%
Standardized	Highest	5/1/1998	5/1/2024	-	-	3.19%	-3.06%	9.42%	5.82%	11.88%

Please read the important disclosures below regarding the product performance.



# As of March 31, 2025

#### Premium Based M&E Charge 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 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. Porfolio Inception Date is the date that the Porfolio in which the Investment Division invests was first offered.

Assumes no deduction for contingent deferred sales charge.

<sup>a</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 profitolios.

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

4 The New York Life Premier Variable Annuity II was first offered for sale on May 1, 2015. Certain Portfolios existed prior to that 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. The New York Life Premier Variable Annuity II - Premier Based MBE Charge Structure differs from many other variable annuity policies in that the Mortality and Expense Risk and Administrative Costs Charge (M&E) is calculated as a percentage of your Adjusted Premium Payments under the policy (excluding premiums allocated to the Fixed Account), rather than as percentage of Separate Account assets. Therefore, the 1.50% (1.30% for policies applied for on and after May 1, 2016) M&E charge during the surrender charge period for the initial premium and 1.30% (1.10% for policies applied for on and after May 1, 2016) M&E charge during the surrender charge period for the initial premium and 1.30% (1.10% for policies applied for on and after May 1, 2016) after the surrender charge period for the initial premium is not reflected in the performance of the Investment Divisions, but will be deducted quarterly by reducing the number of Accumulation Units in the Investment Divisions you have selected. Since market performance is effected through fluctuations in the value of an Accumulation Unit. owning fewer Accumulation Units over time will result in a gradual reduction in the value of the Policy, regardless of market performance, when compared to the result of a traditional charge structure. Please refer to your prospectus for more details. This version of the New York Life Premier Variable Annuity (11 invests in the New York Life Insurance and Annuity Corporation (NYLLAC) Separate Account IV.

<sup>9</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 An investment in the NYLL VP U.S. Government Money Market Portiolo is neither insured nor guaranteed by the Federal Deposit Insurance Corporation

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

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

"New allocations to the Columbia Variable Portfolio - Commodify 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

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 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 Premium Based M&E Charge Structure

	Volatility/	Portfolio Inception	Investment Division Inception	,1,	3 7	5 ,	10	Since Investment Division
Investment Divisions' Investment Grade Bond	Risk Level	Date	Date'	Year <sup>-</sup>	Year"	Year*	Year <sup>™</sup>	Inception
NYLI VP U.S. Government Money Market – Current 7-day yield is 4.07%6								
NonStandardized <sup>2</sup>	Low	1/29/1993	5/1/2015	4.75%	4.04%	2.41%	1.59%	1.60%
Standardized	Low	1/29/1993	5/1/2015	-3.25%	2.16%	1.67%	1.59%	1.60%
PIMCO VIT Low Duration Portfolio - Advisor Class								
NonStandardized <sup>2</sup>	Low	3/31/2006	5/2/2016	5.60%	2.71%	1.32%	1.26%	1.41%
Standardized	Low	3/31/2006	5/2/2016	-2.40%	0.78%	0.54%	1.26%	1.41%
PIMCO VIT Short-Term Portfolio - Advisor Class								
NonStandardized <sup>2</sup>	Low	9/30/1999	5/1/2024	5.29%	4.57%	3.35%	2.34%	4.74%
Standardized  American Funds IS Capital World Bond Fund® - Class 4	Low	9/30/1999	5/1/2024	-2.71%	2.71%	2.64%	2.34%	-3.26%
NonStandardized <sup>4</sup>	Moderate	10/4/2006	5/1/2024	2.05%	-1.75%	-1.47%	0.02%	4.76%
Standardized	Moderate	10/4/2006	5/1/2024	-5.95%	-3.76%	-2.27%	0.02%	-3.24%
American Funds IS The Bond Fund of America® - Class 4								
NonStandardized <sup>2</sup>	Moderate	12/14/2012	5/1/2022	4.66%	0.03%	0.23%	1.54%	1.55%
Standardized	Moderate	12/14/2012	5/1/2022	-3.34%	-2.01%	-0.57%	1.54%	-0.49%
American Funds IS U.S. Government Securities Fund® - Class 4		10/0/:	F 14 10000 *	F 0000	0.0001	0.000	4 0001	7.0
NonStandardized <sup>e</sup> Standardized	Moderate	12/2/1985 12/2/1985	5/1/2024 5/1/2024	5.03% -2.97%	-0.63% -2.66%	-0.89% -1.69%	1.02% 1.02%	7.25% -0.75%
Columbia Variable Portfolio — Intermediate Bond - Class 2	Moderate	12/2/1985	5/1/2024	-2.97%	-2.66%	-1.69%	1.02%	-0.75%
NonStandardized <sup>4</sup>	Moderate	5/3/2010	5/1/2022	5.91%	-0.33%	1.05%	1.81%	1.48%
Standardized	Moderate	5/3/2010	5/1/2022	-2.09%	-2.36%	0.27%	1.81%	-0.57%
NYLI VP Bond – Service Class								
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2015	4.79%	-0.03%	-0.25%	1.15%	1.24%
Standardized	Moderate	6/2/2003	5/1/2015	-3.21%	-2.07%	-1.06%	1.15%	1.24%
Fidelity® VIP Investment Grade Bond - Service Class 2								
NonStandardized <sup>4</sup>	Moderate	8/15/2005	5/1/2022	4.98%	0.61%	0.73%	1.81%	2.19%
Standardized Fidelity® VIP Bond Index – Service Class 2	Moderate	8/15/2005	5/1/2022	-3.02%	-1.40%	-0.06%	1.81%	0.18%
NonStandardized <sup>2</sup>	Moderate	4/19/2018	11/23/2020	4.51%	0.11%	-0.93%	N/A	-1.81%
Standardized	Moderate	4/19/2018	11/23/2020	-3.49%	-1.93%	-1.74%	N/A	-2.73%
NYLI VP MacKay U.S. Infrastructure Bond – Service Class	Moderate	17 10/2010	11/20/2020	0.1070	1.0070	1.1 170	.,,,,	2.7070
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2015	4.53%	0.36%	-0.82%	0.58%	0.57%
Standardized	Moderate	6/2/2003	5/1/2015	-3.47%	-1.67%	-1.62%	0.58%	0.57%
NYLI VP PIMCO Real Return – Service Class								
NonStandardized <sup>4</sup>	Moderate	2/17/2012	5/1/2015	6.57%	0.07%	2.57%	2.24%	2.26%
Standardized PIMCO VIT Income Portfolio - Advisor Class	Moderate	2/17/2012	5/1/2015	-1.43%	-1.96%	1.84%	2.24%	2.26%
NonStandardized*	Moderate	4/29/2016	5/1/2020	6.88%	4.15%	4.94%	N/A	4.41%
Standardized	Moderate	4/29/2016	5/1/2020	-1.12%	2.27%	4.27%	N/A	3.71%
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class	oadiate	,,20,2010	5, ., 2020	2/0	L.L. 1 /0	/0	. 4/1	5 170
NonStandardized <sup>4</sup>	Moderate	5/1/2014	5/1/2015	4.30%	2.38%	1.78%	2.17%	2.33%
Standardized	Moderate	5/1/2014	5/1/2015	-3.70%	0.44%	1.03%	2.17%	2.33%
PIMCO VIT Total Return Portfolio - Advisor Class	<u> </u>							
NonStandardized <sup>2</sup>	Moderate	2/28/2006	5/1/2015	5.91%	0.72%	0.16%	1.55%	1.65%
Standardized Western Asset Core Plus VIT - Class II	Moderate	2/28/2006	5/1/2015	-2.09%	-1.30%	-0.64%	1.55%	1.65%
NonStandardized <sup>4</sup>	Moderate	5/1/2015	5/1/2022	3.25%	-0.65%	-0.23%	1.27%	1.28%
Standardized	Moderate	5/1/2015	5/1/2022	-4.75%	-0.65%	-0.23% -1.04%	1.27%	-0.77%
Non-Investment Grade Bond		3, 1,20.0	5, 1, 2522	0,0	2.00,0		70	0,0
BlackRock® High Yield V.I. Fund – Class III Shares								
NonStandardized <sup>2</sup>	Moderate	2/15/2012	5/1/2015	6.74%	4.66%	7.11%	4.61%	4.52%
Standardized	Moderate	2/15/2012	5/1/2015	-1.26%	2.80%	6.50%	4.61%	4.52%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2								
NonStandardized <sup>2</sup>	Moderate	4/30/2012	5/1/2015	6.41%	3.14%	3.90%	2.70%	2.51%
Standardized NYLI VP Floating Rate – Service Class	Moderate	4/30/2012	5/1/2015	-1.59%	1.22%	3.21%	2.70%	2.51%
NonStandardized <sup>4</sup>	Moderate	5/1/2005	5/1/2015	5.74%	6.10%	7.37%	4.07%	4.02%
Standardized	Moderate	5/1/2005	5/1/2015	-2.26%	4.29%	6.76%	4.07%	4.02%
NYLI VP MacKay Convertible – Service Class	Moderate	3/1/2003	3/1/2013	2.2070	7.2070	0.7070	7.01 /0	7.02/0
NonStandardized <sup>4</sup>	Moderate	6/2/2003	5/1/2015	4.33%	1.30%	11.52%	7.79%	7.71%
Standardized	Moderate	6/2/2003	5/1/2015	-3.67%	-0.68%	11.00%	7.79%	7.71%



### As of March 31, 2025 Premium Based M&E Charge Structure

		Portfolio	Investment Division					Since Investment
	Volatility/	Inception	Inception	1		5	10	Division
Investment Divisions' Non-Investment Grade Bond	Risk Level*	Date	Date'	Year"	Year <sup>*</sup>	Year*	Year*	Inception
NYLI VP MacKay High Yield Corporate Bond – Service Class								
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2015	6.02%	4.52%	6.84%	4.84%	4.74%
Standardized	Moderate	6/2/2003	5/1/2015	-1.98%	2.66%	6.22%	4.84%	4.74%
NYLI VP MacKay Strategic Bond – Service Class								
NonStandardized <sup>2</sup>	Moderate	5/1/2011	5/1/2015	7.82%	4.95%	5.25%	3.15%	3.10%
Standardized	Moderate	5/1/2011	5/1/2015	-0.18%	3.10%	4.59%	3.15%	3.10%
Alternatives								
DWS Alternative Asset Allocation VIP - Class B NonStandardized*								
	Moderate	5/18/2009	5/2/2016	7.04%	1.75% -0.22%	7.88% 7.29%	3.12%	3.92% 3.92%
Standardized NYLI VP Hedge Multi-Strategy - Service Class	Moderate	5/18/2009	5/2/2016	-0.96%	-0.22%	7.29%	3.12%	3.92%
NonStandardized <sup>4</sup>	Moderate	5/1/2013	5/1/2015	3.33%	2.92%	3.67%	0.19%	-0.05%
Standardized	Moderate	5/1/2013	5/1/2015	-4.67%	1.00%	2.97%	0.19%	-0.05%
Asset Allocation	modorato	0, 1,2010	0, 1,2010		1.00,0	2.0.70	3.1070	3.3370
American Funds IS Asset Allocation Fund - Class 4								
NonStandardized <sup>-</sup>	Moderate	12/14/2012	5/1/2018	7.72%	6.10%	11.06%	7.86%	7.91%
Standardized	Moderate	12/14/2012	5/1/2018	-0.28%	4.29%	10.53%	7.86%	7.72%
BlackRock® Global Allocation V.I. Fund – Class III Shares	-							
NonStandardized <sup>2</sup>	Moderate	11/18/2003	5/1/2015	3.45%	3.37%	8.59%	5.05%	4.86%
Standardized	Moderate	11/18/2003	5/1/2015	-4.55%	1.46%	8.00%	5.05%	4.86%
Fidelity® VIP FundsManager® 60% — Service Class								
NonStandardized <sup>c</sup> Standardized	Moderate	8/22/2007	5/1/2019	3.80%	3.66%	9.50%	6.23%	6.91%
NYLI VP Balanced – Service Class	Moderate	8/22/2007	5/1/2019	-4.20%	1.76%	8.94%	6.23%	6.54%
NonStandardized <sup>4</sup>	Moderate	5/1/2005	5/1/2015	6.54%	4.19%	10.83%	5.71%	5.79%
Standardized	Moderate	5/1/2005	5/1/2015	-1.46%	2.31%	10.63%	5.71%	5.79%
NYLI VP Conservative Allocation – Service Class	Wiodciato	0/1/2000	0/1/2010	1.4070	2.0170	10.2570	0.7170	0.1070
NonStandardized <sup>c</sup>	Moderate	2/13/2006	5/1/2015	2.44%	2.06%	5.41%	3.75%	3.70%
Standardized	Moderate	2/13/2006	5/1/2015	-5.56%	0.10%	4.75%	3.75%	3.70%
NYLI VP Income Builder – Service Class								
NonStandardized <sup>c</sup>	Moderate	6/2/2003	5/1/2015	8.48%	4.38%	8.12%	5.18%	5.08%
Standardized	Moderate	6/2/2003	5/1/2015	0.48%	2.51%	7.53%	5.18%	5.08%
NYLI VP Janus Henderson Balanced – Service Class								
NonStandardized <sup>4</sup>	Moderate	2/17/2012	5/1/2015	5.56%	5.08%	10.50%	8.10%	8.05%
Standardized NYLI VP Moderate Allocation–Service Class	Moderate	2/17/2012	5/1/2015	-2.44%	3.24%	9.96%	8.10%	8.05%
NonStandardized <sup>4</sup>	Moderate	2/13/2006	5/1/2015	1.98%	2.76%	8.03%	4.89%	4.81%
Standardized	Moderate	2/13/2006	5/1/2015	-6.02%	0.83%	7.44%	4.89%	4.81%
Franklin Templeton Conservative Model Portfolio - Class II	Wiodciato	2/10/2000	3/1/2013	0.0270	0.0070	7.4470	4.0070	4.0170
NonStandardized <sup>4</sup>	Moderate	5/1/2020	5/1/2020	5.25%	2.07%	N/A	N/A	3.18%
Standardized	Moderate	5/1/2020	5/1/2020	-2.75%	0.11%	N/A	N/A	2.45%
Franklin Templeton Moderate Model Portfolio - Class II								
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	5.96%	4.11%	N/A	N/A	7.53%
Standardized	Moderate	5/1/2020	5/1/2020	-2.04%	2.23%	N/A	N/A	6.91%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II								
NonStandardized <sup>4</sup>	Moderate	5/1/2020	5/1/2020	6.15%	5.14%	N/A	N/A	9.48%
Standardized	Moderate	5/1/2020	5/1/2020	-1.85%	3.30%	N/A	N/A	8.90%
Franklin Templeton Moderately Conservative Model Portfolio - Class II NonStandardized <sup>4</sup>		F (4 (000C	F.14.100.005					
NonStandardized Standardized	Moderate	5/1/2020	5/1/2020	6.06%	3.31%	N/A	N/A	5.84%
Standardized Franklin Templeton Aggressive Model Portfolio - Class II	Moderate	5/1/2020	5/1/2020	-1.94%	1.40%	N/A	N/A	5.18%
NonStandardized*	High	5/1/2020	5/1/2020	6.16%	6.21%	N/A	N/A	12.18%
Standardized	High	5/1/2020	5/1/2020	-1.84%	4.41%	N/A	N/A	11.66%
	ragn	0/ 1/2020	U/ 1/2020	1.04 /0	7.71/0	14/17	iN/A	11.0070



As of March 31, 2025 Premium Based M&E Charge Structure

		Portfolio	Investment Division					Since Investment
	Volatility/	Inception	Inception				10	Division
Investment Divisions'	Risk Level*	Date	Date'	Year"	Year"	Year <sup>*</sup>	Year"	Inception
Asset Allocation								
NYLI VP Equity Allocation – Service Class								
NonStandardized <sup>2</sup>	High	2/13/2006	5/1/2015	-0.03%	3.17%	12.93%	6.63%	6.49%
Standardized	High	2/13/2006	5/1/2015	-8.03%	1.25%	12.43%	6.63%	6.49%
NYLI VP Growth Allocation–Service Class								
NonStandardized <sup>2</sup>	High	2/13/2006	5/1/2015	0.84%	3.32%	11.06%	5.96%	5.84%
Standardized	High	2/13/2006	5/1/2015	-7.16%	1.41%	10.53%	5.96%	5.84%
Large Cap Equity								
AB VPS Growth & Income - Class B			=///					
NonStandardized <sup>2</sup>	High	6/1/1999	5/1/2022	4.33%	7.33%	16.89%	9.49%	9.27%
Standardized	High	6/1/1999	5/1/2022	-3.67%	5.57%	16.46%	9.49%	7.50%
American Funds IS Washington Mutual Investors Fund - Class 4								
NonStandardized <sup>2</sup>	High	12/14/2012	11/13/2017	9.20%	9.13%	18.14%	9.98%	10.28%
Standardized	High	12/14/2012	11/13/2017	1.20%	7.43%	17.73%	9.98%	10.28%
American Funds IS Growth Fund - Class 4	18.6	10/11/0015	44/40/004=	0.050/	0.040/	00.0007	44.0761	45 400/
NonStandardized <sup>2</sup>	High	12/14/2012	11/13/2017	8.35%	8.91%	20.08%	14.97%	15.43%
Standardized	High	12/14/2012	11/13/2017	0.35%	7.20%	19.69%	14.97%	15.43%
BNY Mellon Sustainable US Equity - Service Shares								
NonStandardized <sup>2</sup>	High	12/31/2000	5/1/2022	3.21%	6.37%	15.62%	10.28%	10.10%
Standardized	High	12/31/2000	5/1/2022	-4.79%	4.57%	15.17%	10.28%	8.36%
ClearBridge Variable Appreciation Portfolio — Class II								
NonStandardized <sup>2</sup>	High	2/28/2015	5/1/2017	6.54%	8.82%	16.79%	11.27%	12.13%
Standardized	High	2/28/2015	5/1/2017	-1.46%	7.10%	16.35%	11.27%	12.13%
Fidelity® VIP Contrafund® – Service Class 2								
NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2015	7.88%	10.96%	18.64%	12.42%	12.37%
Standardized	High	1/12/2000	5/1/2015	-0.12%	9.31%	18.23%	12.42%	12.37%
Fidelity® VIP Equity-Income – Service Class 2	1.2.4	4 (40 (0000	5/4/0045	0.000/	7.000/	10.100/	0.000/	0.000/
NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2015	8.90%	7.89%	16.16%	9.28%	9.06%
Standardized	High	1/12/2000	5/1/2015	0.90%	6.15%	15.72%	9.28%	9.06%
Fidelity® VIP Growth Opportunities – Service Class 2	1.2.4	4 (40 (0000	5/4/0045	7 440/	0.500/	10 500/	40.040/	10.100/
NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2015	7.44%	8.52%	19.53%	16.24%	16.16%
Standardized	High	1/12/2000	5/1/2015	-0.56%	6.80%	19.14%	16.24%	16.16%
NYLI VP Epoch U.S. Equity Yield – Service Class	1.2.4	0/0/0000	5/4/0045	44.000/	0.400/	45 450/	7.000/	7.050/
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	11.06%	8.46%	15.45%	7.96%	7.85%
Standardized	High	6/2/2003	5/1/2015	3.06%	6.74%	14.99%	7.96%	7.85%
NYLI VP Dimensional U.S. Equity - Service Class	Litale	0/0/0000	E/4/004E	0.000/	0.400/	47.000/	40.570	40 500/
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	6.83%	8.19%	17.23%	10.57%	10.52%
Standardized	High	6/2/2003	5/1/2015	-1.17%	6.46%	16.80%	10.57%	10.52%
NYLI VP Wellington Growth – Service Class7	18.6	0/0/0000	5/4/0045	4 740/	0.440/	45.070	40.0701	10.000/
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	1.74%	6.11%	15.07%	10.37%	10.26%
Standardized	High	6/2/2003	5/1/2015	-6.26%	4.30%	14.61%	10.37%	10.26%
NYLI VP S&P 500 Index5 – Service Class	Litale	0/0/0000	E/4/004E	7 000/	0.050/	40.450/	40.0004	44.040/
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	7.83%	8.65%	18.15%	12.02%	11.91%
Standardized  NVLLVP Mingley Legge Con Growth Service Class	High	6/2/2003	5/1/2015	-0.17%	6.93%	17.73%	12.02%	11.91%
NYLI VP Winslow Large Cap Growth – Service Class	18.6	0/0/0000	5/4/0045	4.000/	40.440/	47 700	40.0001	40.700/
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	4.86%	10.11%	17.72%	13.66%	13.73%
Standardized	High	6/2/2003	5/1/2015	-3.14%	8.44%	17.30%	13.66%	13.73%
NYLI VP American Century Sustainable Equity – Service Class	18.6	0/47/0046	5/4/0045	0.440/	7.000/	47 4401	0.0001	0.700/
NonStandardized <sup>2</sup>	High	2/17/2012	5/1/2015	-0.11%	7.30%	17.44%	8.92%	8.73%
Standardized	High	2/17/2012	5/1/2015	-8.11%	5.53%	17.02%	8.92%	8.73%
NYLI VP MFS® Investors Trust - Service Class		=/./						
NonStandardized <sup>2</sup>	High	5/1/2000	2/10/2025	4.97%	7.06%	15.70%	10.38%	-5.06%
Standardized	High	5/1/2000	2/10/2025	-3.03%	5.28%	15.25%	10.38%	-12.66%



## As of March 31, 2025 Premium Based M&E Charge Structure

		Portfolio	Investment Division					Since Investment
	Volatility/	Inception	Inception	1			10	Division
Investment Divisions'	Risk Level <sup>*</sup>	Date	Date'	Year"	Year <sup>*</sup>	Year <sup>*</sup>	Year"	Inception
Large Cap Equity								
NYLI VP MFS® Research - Service Class								
NonStandardized <sup>2</sup> Standardized	High High	5/1/2000 5/1/2000	2/10/2025 2/10/2025	2.13% -5.87%	6.67% 4.88%	15.01% 14.55%	10.60% 10.60%	-7.92% -15.28%
Voya Growth and Income Portfolio - Class S	nign	5/1/2000	2/10/2025	-5.87%	4.88%	14.55%	10.60%	-15.28%
NonStandardized <sup>2</sup>	High	12/31/1979	5/1/2024	6.13%	9.52%	19.82%	11.68%	11.39%
Standardized	High	12/31/1979	5/1/2024	-1.87%	7.82%	19.43%	11.68%	3.39%
Small/Mid Cap Equity				110170				0.0070
Fidelity® VIP Mid Cap - Service Class 2								
NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2015	-2.93%	4.36%	17.56%	7.62%	7.74%
Standardized	High	1/12/2000	5/1/2015	-10.70%	2.49%	17.13%	7.62%	7.74%
Janus Henderson VIT Enterprise Portfolio – Service Shares								
NonStandardized <sup>2</sup>	High	12/31/1999	11/13/2017	1.84%	5.47%	14.96%	10.89%	10.44%
Standardized	High	12/31/1999	11/13/2017	-6.16%	3.64%	14.50%	10.89%	10.44%
NYLI VP Schroders Mid Cap Opportunities - Service Class								
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	-3.24%	0.51%	11.95%	5.05%	5.18%
Standardized MFS® Mid Cap Value Portfolio - Service Class	High	6/2/2003	5/1/2015	-10.99%	-1.51%	11.44%	5.05%	5.18%
NonStandardized <sup>2</sup>	High	3/7/2008	5/1/2020	1.45%	5.05%	17.25%	8.11%	15.49%
Standardized	High	3/7/2008	5/1/2020	-6.55%	3.21%	16.83%	8.11%	15.49%
Neuberger Berman AMT Mid-Cap Growth – Class S	g	3,7,2000	G, 1, 2020	0.0070	J.L.1,0	10.0070	0/0	10.0270
NonStandardized <sup>2</sup>	High	2/18/2003	5/1/2015	-1.98%	2.58%	12.66%	8.43%	8.55%
Standardized	High	2/18/2003	5/1/2015	-9.83%	0.65%	12.15%	8.43%	8.55%
Invesco V.I. Main Street Small Cap Fund - Series II								
NonStandardized <sup>2</sup>	Highest	7/16/2001	5/1/2020	-1.04%	3.54%	17.18%	7.73%	14.86%
Standardized	Highest	7/16/2001	5/1/2020	-8.96%	1.64%	16.76%	7.73%	14.38%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2								
NonStandardized <sup>2</sup>	Highest	6/1/2000	5/1/2015	-3.53%	4.21%	19.32%	7.82%	8.00%
Standardized Fidelity® VIP Extended Market Index Portfolio - Service Class 2	Highest	6/1/2000	5/1/2015	-11.25%	2.34%	18.92%	7.82%	8.00%
NonStandardized <sup>2</sup>	Highest	4/17/2018	5/1/2024	-2.80%	1.77%	15.44%	N/A	4.23%
Standardized	Highest	4/17/2018	5/1/2024	-10.58%	-0.19%	14.98%	N/A	-3.77%
Macquarie VIP Small Cap Value Series - Service Class	riigriesi	4/11/2010	3/1/2024	-10.3076	-0.1376	14.3076	IN/A	-5.7776
NonStandardized <sup>2</sup>	Highest	5/1/2000	11/13/2017	-0.78%	1.32%	15.96%	6.40%	5.23%
Standardized	Highest	5/1/2000	11/13/2017	-8.72%	-0.67%	15.52%	6.40%	5.23%
NYLI VP Wellington Small Cap - Service Class	Ť							
NonStandardized <sup>2</sup>	Highest	5/2/2016	5/2/2016	-1.81%	-0.32%	12.83%	N/A	5.59%
Standardized	Highest	5/2/2016	5/2/2016	-9.66%	-2.35%	12.33%	N/A	5.59%
NYLI VP Small Cap Growth – Service Class								
NonStandardized <sup>2</sup>	Highest	2/17/2012	5/1/2015	-4.87%	-1.54%	11.22%	6.53%	6.84%
Standardized	Highest	2/17/2012	5/1/2015	-12.48%	-3.55%	10.69%	6.53%	6.84%
International/Global Equity American Funds IS Global Small Cap Fund® – Class 4								
NonStandardized <sup>2</sup>	Lliab	12/14/2012	5/1/2015	-6.64%	-3.08%	7.42%	4.35%	4.08%
Standardized	High High	12/14/2012	5/1/2015	-0.04%	-5.06%	6.81%	4.35%	4.08%
Fidelity® VIP International Index — Service Class 2	riigii	12/14/2012	3/1/2013	14.11/0	J.0078	0.0176	4.00/0	4.0070
NonStandardized <sup>2</sup>	High	4/16/2018	5/1/2019	6.25%	4.78%	10.90%	N/A	5.56%
Standardized	High	4/16/2018	5/1/2019	-1.75%	2.92%	10.37%	N/A	5.17%
Invesco V.I. EQV International Equity Fund - Series II								
NonStandardized <sup>2</sup>	High	9/19/2001	5/1/2015	-2.77%	2.96%	8.49%	3.85%	3.45%
Standardized	High	9/19/2001	5/1/2015	-10.55%	1.03%	7.91%	3.85%	3.45%
Janus Henderson VIT Global Research Portfolio – Service Shares								
NonStandardized <sup>2</sup>	High	12/31/1999	5/1/2015	7.39%	9.92%	17.04%	9.52%	9.40%
Standardized	High	12/31/1999	5/1/2015	-0.61%	8.23%	16.61%	9.52%	9.40%
NYLI VP Pinestone International Equity – Service Class	LEab	0/0/0000	E/4/004E	4.000/	0.750/	0.000/	4.0001	2.040/
NonStandardized <sup>2</sup>	High	6/2/2003 6/2/2003	5/1/2015 5/1/2015	-1.99% -9.84%	-2.75% -4.74%	6.20%	4.23% 4.23%	3.94% 3.94%
Standardized MFS® International Intrinsic Value Portfolio – Service Class	High	0/2/2003	5/1/2015	-9.84%	-4.14%	5.56%	4.23%	3.94%
NonStandardized <sup>2</sup>	High	8/31/2001	5/1/2017	8.39%	6.26%	9.83%	7.44%	7.61%
Standardized	High	8/31/2001	5/1/2017	0.39%	4.46%	9.03%	7.44%	7.61%
<u>Orania di dizon</u>	riigii	3/01/2001	0/1/2017	0.0070	7.7070	J.L1 /0	1.77/0	7.0170



## As of March 31, 2025 Premium Based M&E Charge Structure

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

Investment Divisions'	Volatility/ Risk Level°	Portfolio Inception Date	Investment Division Inception Date'	1 Year*	3 Year*	5 Year*	10 Year"	Since Investment Division Inception
International/Global Equity	111011 20101	Duto	2410	· oui				шосрион
MFS® VIT Research International - Service Class								
NonStandardized <sup>2</sup>	High	8/24/2001	5/1/2022	2.84%	3.37%	9.33%	4.85%	5.92%
Standardized	High	8/24/2001	5/1/2022	-5.16%	1.47%	8.76%	4.85%	4.05%
Putnam VT International Value Fund - Class IB	g	0/2 1/2001	O/ 1/2022	0.1070	111170	0.7070	1.0070	1.0070
NonStandardized <sup>2</sup>	High	1/2/1997	5/1/2024	11.80%	10.06%	15.80%	6.12%	13.31%
Standardized	High	1/2/1997	5/1/2024	3.80%	8.39%	15.35%	6.12%	5.31%
American Funds IS New World Fund - Class 4	g	172,1007	0/1/2021	0.0070	0.0070	10.0070	0.1270	0.0170
NonStandardized <sup>2</sup>	Highest	12/14/2012	5/1/2015	2.77%	2.76%	10.27%	5.84%	5.58%
Standardized	Highest	12/14/2012	5/1/2015	-5.23%	0.83%	9.73%	5.84%	5.58%
Fidelity® VIP Emerging Markets – Service Class 2	<b>J</b>							
NonStandardized <sup>2</sup>	Highest	1/23/2008	5/1/2018	13.45%	5.30%	10.69%	6.17%	4.97%
Standardized	Highest	1/23/2008	5/1/2018	5.45%	3.46%	10.16%	6.17%	4.75%
NYLI VP Candriam Emerging Markets Equity – Service Class7								
NonStandardized <sup>2</sup>	Highest	2/17/2012	5/1/2015	8.69%	-2.34%	6.57%	2.33%	1.70%
Standardized	Highest	2/17/2012	5/1/2015	0.69%	-4.34%	5.94%	2.33%	1.70%
Sector								
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2°								
NonStandardized <sup>2</sup>	High	4/30/2013	5/1/2015	11.56%	0.75%	16.42%	3.66%	3.01%
Standardized	High	4/30/2013	5/1/2015	3.56%	-1.26%	15.98%	3.66%	3.01%
NYLI VP Fidelity Institutional AM® Utilities – Service Class								
NonStandardized <sup>2</sup>	High	2/17/2012	5/1/2015	23.91%	8.69%	14.24%	7.76%	7.59%
Standardized	High	2/17/2012	5/1/2015	15.91%	6.97%	13.77%	7.76%	7.59%
NYLI VP CBRE Global Infrastructure — Service Class								
NonStandardized <sup>2</sup>	High	5/1/2015	5/1/2015	14.23%	2.52%	9.38%	N/A	-1.34%
Standardized	High	5/1/2015	5/1/2015	6.23%	0.58%	8.81%	N/A	-1.34%
NYLI VP Newton Technology Growth - Service Class								
NonStandardized <sup>2</sup>	Highest	12/29/2000	2/10/2025	-1.04%	5.63%	15.55%	13.28%	-14.67%
Standardized	Highest	12/29/2000	2/10/2025	-8.96%	3.81%	15.10%	13.28%	-21.50%
Fidelity VIP Health Care — Service Class 2								
NonStandardized <sup>2</sup>	Highest	7/18/2001	5/1/2019	-2.88%	1.06%	7.46%	6.38%	7.85%
Standardized	Highest	7/18/2001	5/1/2019	-10.65%	-0.94%	6.85%	6.38%	7.49%
NYLI VP Natural Resources – Initial Class								
NonStandardized <sup>4</sup>	Highest	2/17/2012	5/1/2015	-10.74%	-0.47%	25.27%	4.46%	3.58%
Standardized	Highest	2/17/2012	5/1/2015	-17.88%	-2.50%	24.95%	4.46%	3.58%
Principal VC Real Estate Securities Account - Class 2								
NonStandardized <sup>4</sup>	Highest	5/1/1998	5/1/2024	11.19%	-1.04%	9.97%	5.82%	19.88%
Standardized	Highest	5/1/1998	5/1/2024	3.19%	-3.06%	9.42%	5.82%	11.88%

Please read the important disclosures below regarding the product performance.



## As of March 31, 2025

#### Premium Based M&E Charge 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 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 in 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 notificing.

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

4 The New York Life Premier Variable Annuity II was first offered for sale on May 1, 2015. Certain Portfolios existed prior to that 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. The New York Life Premier Variable Annuity II - Premier Based MBE Charge Structure differs from many other variable annuity policies in that the Mortality and Expense Risk and Administrative Costs Charge (M&E) is calculated as a percentage of your Adjusted Premium Payments under the policy (excluding premiums allocated to the Fixed Account), rather than as percentage of Separate Account assets. Therefore, the 1.50% (1.30% for policies applied for on and after May 1, 2016) M&E charge during the surrender charge period for the initial premium and 1.30% (1.10% for policies applied for on and after May 1, 2016) M&E charge during the surrender charge period for the initial premium and 1.30% (1.10% for policies applied for on and after May 1, 2016) after the surrender charge period for the initial premium is not reflected in the performance of the Investment Divisions, but will be deducted quarterly by reducing the number of Accumulation Units in the Investment Divisions you have selected. Since market performance is effected through fluctuations in the value of an Accumulation Unit. owning fewer Accumulation Units over time will result in a gradual reduction in the value of the Policy, regardless of market performance, when compared to the result of a traditional charge structure. Please refer to your prospectus for more details. This version of the New York Life Premier Variable Annuity (11 invests in the New York Life Insurance and Annuity Corporation (NYLLAC) Separate Account IV.

<sup>9</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 An investment in the NYLL VP U.S. Government money market Portiolio is neither insured nor guaranteed by the Federal Deposit Insurance Corporatio

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

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

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

Performance information less than 1 year has not been annualized.

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

New York Life Variable Annuities are long-term retirement products issued by New York Life Insurance and Annuity Corporation ("NYLIAC"), a Delaware Corporation, and offered by NYLIFE Securities LLC, (member FINRA/SIPC) a Licensed Insurance Agency. Both NYLIAC and NYLIFE Securities LLC are wholly-owned subsidiaries of New York Life Insurance Company, 51 Madison Avenue, New York, New York 10010. There are fees, guidelines, risks, restrictions and limitations to consider when purchasing variable annuities. For costs and complete details, contact a financial professional.