

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 8th year after that premium payment has been in the policy, with no surrender charge thereafter.

Withdrawals and surrenders may be taxable transactions, and prior to age 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 Plus Variable Annuity and described herein are different from mutual funds that may have similar names but are available directly to the general public. Investment results may differ.

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

			Investment		Year to					Since
		Portfolio	Division	Month to						Investment
	Volatility/	Inception	Inception	Date	(Updated		3	5	10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Date	Monthly)	Year⁴	Year⁴	Year⁴	Year⁴	
Investment Grade Bond	NISK LEVEI	Date	Date		MONTHly)	I Cal	i eai	I eai	I Cal	Inception
NYLI VP U.S. Government Money Market – Current 7-day yield is 4.07%8										
NonStandardized ²	Low	1/29/1993	5/1/2015	0.35%	1.01%	4.75%	4.04%	2.41%	1.59%	1.01%
Standardized	Low	1/29/1993	5/1/2015	0.33%	1.0176	-3.25%	1.84%	1.48%	1.59%	1.01%
PIMCO VIT Low Duration Portfolio - Advisor Class	LOW	1/29/1993	3/1/2013	<u> </u>		-3.2376	1.0476	1.40 /0	1.0376	1.0176
NonStandardized ²	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%	0.45%	0.35%	1.26%	1.41%
PIMCO VIT Short-Term Portfolio - Advisor Class										
NonStandardized ²	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%	2.39%	2.46%	2.34%	-3.26%
American Funds IS Capital World Bond Fund® - Class 4										
NonStandardized ²	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%	-4.10%	-2.48%	0.02%	-3.24%
American Funds IS The Bond Fund of America® - Class 4										
NonStandardized ²	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%	-2.36%	-0.78%	1.54%	-0.83%
American Funds IS U.S. Government Securities Fund® - Class 4		10/0/1005	F/4/0004	0.040/	0.000/	E 000/	0.000/	0.000/	4.000/	7.050/
NonStandardized ² Standardized	Moderate	12/2/1985	5/1/2024	0.31%	3.28%	5.03%	-0.63%	-0.89%	1.02%	7.25% -0.75%
Columbia Variable Portfolio — Intermediate Bond - Class 2	Moderate	12/2/1985	5/1/2024	-		-2.97%	-3.01%	-1.90%	1.02%	-0.75%
NonStandardized ²	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	0.0076	3.37 /6	-2.09%	-2.71%	0.07%	1.81%	-0.91%
NYLI VP Bond – Service Class	Woderate	3/3/2010	3/1/2022			2.0370	2.7 1 70	0.0170	1.0170	0.5170
NonStandardized ²	Moderate	6/2/2003	5/1/2015	0.00%	2.53%	4.79%	-0.03%	-0.25%	1.15%	2.42%
Standardized	Moderate	6/2/2003	5/1/2015	0.0070	2.0070	-3.21%	-2.42%	-1.26%	1.15%	2.42%
Fidelity® VIP Investment Grade Bond - Service Class 2	Woderate	0/2/2000	3/1/2013			0.2170	2.72 /0	1.2070	1.1070	2.4270
NonStandardized ²	Moderate	8/15/2005	5/1/2022	0.00%	2.85%	4.98%	0.61%	0.73%	1.81%	2.19%
	Moderate	8/15/2005	5/1/2022	0.0076	2.0376	-3.02%	-1.75%	-0.26%	1.81%	-0.17%
Standardized Fidelity® VIP Bond Index – Service Class 2	Moderate	6/13/2003	3/1/2022	-		-3.02%	-1./3%	-0.20%	1.0176	-0.17%
NonStandardized ²		4/40/0040	44/00/0000	0.000/	0.040/	4.540/	0.440/	0.000/	A1/A	4.040/
	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%	-2.27%	-1.95%	N/A	-2.96%
NYLI VP MacKay U.S. Infrastructure Bond – Service Class										
NonStandardized ²	Moderate	6/2/2003	7/27/2009	0.01%	2.90%	4.53%	0.36%	-0.82%	0.58%	1.53%
Standardized	Moderate	6/2/2003	7/27/2009	-	-	-3.47%	-2.01%	-1.83%	0.58%	1.53%
NYLI VP PIMCO Real Return – Service Class										
NonStandardized ²	Moderate	2/17/2012	2/17/2012	0.76%	4.61%	6.57%	0.07%	2.57%	2.24%	1.70%
Standardized	Moderate	2/17/2012	2/17/2012	-		-1.43%	-2.31%	1.65%	2.24%	1.70%
PIMCO VIT Income Portfolio - Advisor Class										
NonStandardized ²	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%	1.95%	4.10%	N/A	3.54%



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

			Investment		Year to					Since
		Portfolio	Division	Month to	Date					Investment
	Volatility/	Inception	Inception	Date	(Updated				10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹		Monthly)	Year⁴	Year⁴	Year ⁴	Year ⁴	Inception
Investment Grade Bond										
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class										
NonStandardized ²	Moderate	5/1/2014	5/1/2014	-0.57%	0.16%	4.30%	2.38%	1.78%	2.17%	2.90%
Standardized	Moderate	5/1/2014	5/1/2014	-	-	-3.70%	0.10%	0.83%	2.17%	2.90%
PIMCO VIT Total Return Portfolio - Advisor Class										
NonStandardized ²	Moderate	2/28/2006	5/1/2014	0.11%	3.30%	5.91%	0.72%	0.16%	1.55%	1.83%
Standardized	Moderate	2/28/2006	5/1/2014	-	-	-2.09%	-1.64%	-0.85%	1.55%	1.83%
Western Asset Core Plus VIT - Class II										
NonStandardized ²	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%	-3.02%	-1.25%	1.27%	-1.12%
Non-Investment Grade Bond										
BlackRock® High Yield V.I. Fund - Class III Shares										
NonStandardized ²	Moderate	2/15/2012	5/1/2014	-1.20%	0.74%	6.74%	4.66%	7.11%	4.61%	4.34%
Standardized	Moderate	2/15/2012	5/1/2014	-	-	-1.26%	2.48%	6.34%	4.61%	4.34%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2										
NonStandardized ²	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%	0.90%	3.03%	2.70%	2.51%
NYLI VP Floating Rate – Service Class										
NonStandardized ²	Moderate	5/1/2005	7/27/2009	-0.57%	0.18%	5.74%	6.10%	7.37%	4.07%	4.38%
Standardized NYLI VP MacKay Convertible – Service Class	Moderate	5/1/2005	7/27/2009	-	-	-2.26%	3.99%	6.61%	4.07%	4.38%
NonStandardized ²	Moderate	6/2/2003	7/27/2009	-2.68%	-1.83%	4.33%	1.30%	11.52%	7.79%	9.44%
Standardized	Moderate	6/2/2003	7/27/2009	-2.00%	-1.03%	-3.67%	-1.02%	10.87%	7.79%	9.44%
NYLI VP MacKay High Yield Corporate Bond – Service Class	Woderate	0/2/2000	1/21/2003			0.01 /0	1.0270	10.01 /0	1.7370	3.4470
NonStandardized ²	Moderate	6/2/2003	7/27/2009	-0.83%	0.93%	6.02%	4.52%	6.84%	4.84%	6.42%
Standardized	Moderate	6/2/2003	7/27/2009	-	-	-1.98%	2.34%	6.06%	4.84%	6.42%
NYLI VP MacKay Strategic Bond – Service Class										
NonStandardized ²	Moderate	5/1/2011	5/1/2011	-0.18%	2.64%	7.82%	4.95%	5.25%	3.15%	3.58%
Standardized	Moderate	5/1/2011	5/1/2011	-	-	-0.18%	2.78%	4.42%	3.15%	3.58%
Alternatives										
DWS Alternative Asset Allocation VIP - Class B										
NonStandardized ²	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	-	-	-0.96%	-0.55%	7.13%	3.12%	3.92%
NYLI VP Hedge Multi-Strategy - Service Class										
NonStandardized ²	Moderate	5/1/2013	5/1/2013	-1.39%	-0.46%	3.33%	2.92%	3.67%	0.19%	-0.04%
Standardized	Moderate	5/1/2013	5/1/2013	-	-	-4.67%	0.67%	2.79%	0.19%	-0.04%
Asset Allocation										
American Funds IS Asset Allocation Fund - Class 4										
NonStandardized ²	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%	3.98%	10.40%	7.86%	7.63%
BlackRock® Global Allocation V.I. Fund – Class III Shares										
NonStandardized ²	Moderate	11/18/2003	5/1/2011	-2.64%	0.00%	3.45%	3.37%	8.59%	5.05%	4.89%
Standardized	Moderate	11/18/2003	5/1/2011	-	-	-4.55%	1.13%	7.86%	5.05%	4.89%
Fidelity® VIP FundsManager® 60% — Service Class										
NonStandardized ²	Moderate	8/22/2007	5/1/2019	-2.65%	-0.63%	3.80%	3.66%	9.50%	6.23%	6.91%
Standardized	Moderate	8/22/2007	5/1/2019	-	-	-4.20%	1.44%	8.80%	6.23%	6.41%
NYLI VP Balanced – Service Class										
NonStandardized ²	Moderate	5/1/2005	7/27/2009	-1.20%	2.32%	6.54%	4.19%	10.83%	5.71%	8.06%
Standardized	Moderate	5/1/2005	7/27/2009	-	-	-1.46%	1.99%	10.16%	5.71%	8.06%
NYLI VP Conservative Allocation – Service Class										
NonStandardized ²	Moderate	2/13/2006	7/27/2009	-2.16%	-0.98%	2.44%	2.06%	5.41%	3.75%	5.54%
Standardized	Moderate	2/13/2006	7/27/2009	-	-	-5.56%	-0.23%	4.59%	3.75%	5.54%
our durated	modorato		.,2.,2000			0.0073	0.2070	1.0070	0070	3.3 170



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

			Investment		Year to					Since
		Portfolio	Division	Month to						Investment
	Volatility/	Inception	Inception	Date	(Updated				10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹		Monthly)	Year⁴	Year⁴	Year ⁴	Year⁴	Inception
Asset Allocation		<u> </u>			,					шоорион
NYLI VP Income Builder – Service Class										
NonStandardized ²	Moderate	6/2/2003	7/27/2009	-2.05%	2.42%	8.48%	4.38%	8.12%	5.18%	7.77%
Standardized	Moderate	6/2/2003	7/27/2009	-		0.48%	2.19%	7.38%	5.18%	7.77%
NYLI VP Janus Henderson Balanced – Initial Class7			.,,							
NonStandardized ²	Moderate	2/17/2012	2/17/2012	-4.05%	-1.90%	5.82%	5.35%	10.78%	8.37%	9.06%
Standardized	Moderate	2/17/2012	2/17/2012	-	-	-2.18%	3.20%	10.11%	8.37%	9.06%
NYLI VP Janus Henderson Balanced – Service Class										
NonStandardized ²	Moderate	2/17/2012	2/17/2012	-4.07%	-1.96%	5.56%	5.08%	10.50%	8.10%	8.79%
Standardized	Moderate	2/17/2012	2/17/2012	_	-	-2.44%	2.93%	9.82%	8.10%	8.79%
NYLI VP Moderate Allocation–Service Class										
NonStandardized ²	Moderate	2/13/2006	7/27/2009	-3.03%	-1.87%	1.98%	2.76%	8.03%	4.89%	6.83%
Standardized	Moderate	2/13/2006	7/27/2009	-	-	-6.02%	0.50%	7.29%	4.89%	6.83%
Franklin Templeton Conservative Model Portfolio - Class II			.,,			******				
NonStandardized ²	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%	-0.23%	N/A	N/A	2.26%
Franklin Templeton Moderate Model Portfolio - Class II	301010		J 2020			0,0	1.2070			
NonStandardized ²	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	2.0070	-	-2.04%	1.91%	N/A	N/A	6.76%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II	moderate	3/1/2020	3/1/2020			2.0170	1.0170	147.	1471	0.70
NonStandardized ²	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	0.4770	-	-1.85%	2.98%	N/A	N/A	8.75%
Franklin Templeton Moderately Conservative Model Portfolio - Class II	moderate	0/1/2020	0,1,2020			1.0070	2.0070	147.	1471	0.7070
NonStandardized ²	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	2.0070	-	-1.94%	1.07%	N/A	N/A	5.02%
Franklin Templeton Aggressive Model Portfolio - Class II	Moderate	3/1/2020	3/1/2020			1.0 170	1.07 70	1471	1471	0.0270
NonStandardized ²	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	- 1.07 70	-	-1.84%	4.10%	N/A	N/A	11.52%
NYLI VP Equity Allocation – Service Class	. ng	0/1/2020	0,1,2020			1.0170	11.1070		1471	11.0270
NonStandardized ²	High	2/13/2006	7/27/2009	-4.67%	-3.85%	-0.03%	3.17%	12.93%	6.63%	8.86%
Standardized	High	2/13/2006	7/27/2009	- 1.07 70	-	-8.03%	0.93%	12.31%	6.63%	8.86%
NYLI VP Growth Allocation–Service Class	· ··g··	2,10,2000	172172000			0.0070	0.0070	12.0170	0.0070	0.0070
NonStandardized ²	High	2/13/2006	7/27/2009	-3.99%	-3.09%	0.84%	3.32%	11.06%	5.96%	8.26%
Standardized	High	2/13/2006	7/27/2009	-3.3376	-3.0376	-7.16%	1.08%	10.39%	5.96%	8.26%
Large Cap Equity	riigii	2/10/2000	172172003			7.1070	1.0070	10.0070	3.3070	0.2070
AB VPS Growth & Income - Class B										
NonStandardized ²	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	-3.50 /6	1.7370	-3.67%	5.27%	16.35%	9.49%	7.20%
American Funds IS Washington Mutual Investors Fund - Class 4	riigii	0/1/1999	3/1/2022	-		-3.07 /6	J.21 /6	10.5576	3.4376	1.2076
	High	12/14/2012	11/13/2017	-3.65%	0.24%	9.20%	9.13%	18.14%	9.98%	10.28%
NonStandardized ² Standardized	High	12/14/2012	11/13/2017	-3.05%	0.24%	1.20%	9.13% 7.14%	17.62%	9.98%	10.28%
Standardized American Funds IS Growth Fund - Class 4	riigii	14/14/2012	11/13/2017	-	-	1.2070	1.1470	17.0270	3.3070	10.1476
NonStandardized ²	High	12/14/2012	11/13/2017	-7.77%	-7.20%	8.35%	8.91%	20.08%	14.97%	15.43%
NonStandardized Standardized	High	12/14/2012	11/13/2017	-1.1176	-7.20%	0.35%	6.91%	19.59%	14.97%	15.43%
BNY Mellon Sustainable US Equity - Service Shares	пуп	12/14/2012	11/13/2017	<u> </u>	-	0.3376	0.9176	19.09%	14.97 70	10.3270
NonStandardized ²	High	12/31/2000	5/1/2022	-6.97%	-6.99%	3.21%	6.37%	15.62%	10.28%	10.10%
	High	12/31/2000	5/1/2022	-6.97%	-6.99%	-4.79%	4.27%	15.05%	10.28%	8.06%
Standardized	пуп	12/31/2000	3/1/2022	-	-	-4.7970	4.2170	13.03%	10.20%	0.0076
ClearBridge Variable Appreciation Portfolio — Class II					-3.22%	6.54%	8.82%	16.79%	11.27%	12.13%
NonCtandardizad ²	High	2/20/2015								
NonStandardized ²	High	2/28/2015	5/1/2017	-5.28%	-3.22%					
Standardized	High High	2/28/2015 2/28/2015	5/1/2017 5/1/2017	-5.28% -	-3.22%	-1.46%	6.81%	16.24%	11.27%	12.01%
Standardized Fidelity® VIP Contrafund® – Service Class 2	High	2/28/2015	5/1/2017	-	-	-1.46%	6.81%	16.24%	11.27%	12.01%
Standardized				-5.28% - -7.30%	-5.56%					



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

Part				Investment		Year to					Since
March Marc			Portfolio		Month to						
March Marc		Volatility/						3		10	
Part	Investment Divisions ¹				Dute						
Plant Plan		RISK Level	Date	Date		Montnly)	rear	rear	rear	rear	inception
Mode											
Sandardized		LULA	4/40/0000	7/07/0000	4.000/	2.400/	0.000/	7 000/	40.400/	0.000/	40.000/
Flashing Visi Growth Opportunities - Service Class 2 High 11/20/00 51/20/14 0.81% 1.08% 7.44% 8.07% 10.50% 10.24% 18.45% 18.45% Smokedized High 11/20/00 51/20/14 0.81% 1.08% 7.44% 8.07% 10.50% 10.24% 18.45% 18.45% Smokedized High 11/20/00 51/20/14 0.81% 1.08% 7.44% 8.07% 10.50% 10.24% 18.45% 18.45% 10.24% 18.45% 10.24% 18.45% 10.24% 10.24% 18.45% 10.24% 10.24% 18.45% 10.24% 10.2					-1.99%						
NosBandardezer High 11/22000 51/2014 6.87% 1.08.9% 7.44% 8.27% 10.50% 10.24% 10.45% 10		High	1/12/2000	7/27/2009	-	-	0.90%	5.85%	15.60%	9.28%	10.89%
Senderstreeth Segrity Yield - Service Class Figh 1/12/2000 1/10/10/10 1/10											
Migh 6,2000 7,00					-9.81%						
NosBandardzezi High 62/2003 727/2009 6.3 % 2.1 % 1.0 % 1.0 6% 6.4 % 1.5 40% 7.8 % 1.0 10 % 1.		High	1/12/2000	5/1/2014	-	-	-0.56%	6.50%	19.04%	16.24%	16.45%
Sandardezed Mg 6,2000											
NEATURE Miles Mi											
NonShandardezer High 6, 22000 77,77009		High	6/2/2003	7/27/2009	-	-	3.06%	6.44%	14.88%	7.96%	10.18%
Sandardized											
NYLLIV PAIR Selection Classes Norsignafications					-6.36%	-2.77%					
No.Standardized High 6/2/003 7/27/2009 6.8 Ns 9.14% 6.17% 6.17% 10.37% 11.30% 11		High	6/2/2003	7/27/2009	-	-	-1.17%	6.16%	16.69%	10.57%	12.50%
Sandardized											
NYLLV P MFS0 Reaeuch - Service Class High 62/2003 727/2009 6.69% 4.38% 7.83% 8.65% 18.15% 12.02% 13.25% 1											
Non-Standardated High 6/22/003 72/72/009 -5.67% -6.94% 7.89% 8.69% 16.19% 12.29%		High	6/2/2003	7/27/2009	-	-	-6.26%	4.00%	14.49%	10.37%	11.30%
Sandardized High 6/2003 7272009											
NET UP Winstow Large Cips Growth – Service Class High 62/2003 7/27/2009 - - - - - - - - -					-5.66%						
NonStandardized* High 8/2003 7/27/2009 - 8.06% 8.27% 4.86% 10.11% 17.72% 13.66% 14.51% Standardized* High 8/2003 7/27/2009 - 1.0.14% 15.15% 17.72% 13.66% 14.51% NTLL IVP American Century Sustainable Equity - Service Class NTLL IVP American Century Sustainable Equity - Service Class NonStandardized* High 2/17/2012 2/17/2012 - 1/2012 - 8.89% 7.51% 0.11% 7.39% 17.44% 8.2% 10.01%		High	6/2/2003	7/27/2009	-	-	-0.17%	6.64%	17.63%	12.02%	13.25%
Sandardized High 6/22003 727/2009 - - - - - - - - -	NYLI VP Winslow Large Cap Growth – Service Class										
NYL VP American Century Sustainable Equity - Service Class	NonStandardized ²				-8.60%	-8.27%					
Non-Standardized High 21/77/012 21	Standardized	High	6/2/2003	7/27/2009	-	-	-3.14%	8.15%	17.19%	13.66%	14.51%
Migh 2/17/2012 2/17/2012 - - - - - - - - -	NYLI VP American Century Sustainable Equity – Service Class										
Non-Standardized	NonStandardized ²	High			-6.89%	-7.31%			17.44%	8.92%	10.01%
Non-Standardized High 5/1/2000 2/10/2025 4.87% 2.65% 4.97% 7.06% 15.70% 10.38% 5.65% 5.88% 5.65% 5.88% 5.65% 5.88% 5.65% 5.88% 5.65% 5.88% 5.65% 5.88% 5.65% 5.88% 5.65% 5.88% 5.26% 5.88% 5.26% 5.88% 5.26% 5.88% 5.26% 5.88% 5.26% 5	Standardized	High	2/17/2012	2/17/2012	-	-	-8.11%	5.23%	16.91%	8.92%	10.01%
Sandardized High 5/1/2000 2/10/2025 3.03% 4.98% 15.14% 10.38% -12.66% NYLI VP MFS® Research - Service Class NorStandardized High 5/1/2000 2/10/2025 - 6.12% -5.14% 2.13% 6.67% 15.01% 10.60% -7.92% Sandardized Sa	NYLI VP MFS® Investors Trust - Service Class										
NYLI VP MFS® Research - Service Class High 5/1/2000 2/10/2025 -6.12% -5.14% 2.13% 6.67% 15.01% 10.60% -7.22	NonStandardized ²	High	5/1/2000	2/10/2025	-4.87%	-2.65%	4.97%	7.06%	15.70%	10.38%	-5.06%
NonStandardized	Standardized	High	5/1/2000	2/10/2025	-	-	-3.03%	4.98%	15.14%	10.38%	-12.66%
High 5/1/2000 2/10/2025 - - - - - - - - -	NYLI VP MFS® Research - Service Class										
Voya Growth and Income Portfolio - Class S High 12/31/1979 5/1/2024 -5.83% -3.32% 6.13% 9.52% 19.82% 11.68% 11.39% 5/1/2024 -5.83% -3.32% 6.13% 9.52% 19.82% 11.68% 11.39% 5/1/2024 -5.83% -7.54% 19.33% 11.68% 11.39% 5/1/2024 -7.83% -7.54% 19.33% 11.68% 11.39% 5/1/2024 -7.83% -7.54% 19.33% 11.68% 11.39% 5/1/2024 -7.83% -7.54% 19.33% 11.68% 11.39% 5/1/2024 -7.83%	NonStandardized ²	High	5/1/2000	2/10/2025	-6.12%	-5.14%	2.13%	6.67%	15.01%	10.60%	-7.92%
NonStandardized	Standardized	High	5/1/2000	2/10/2025	-	-	-5.87%	4.58%	14.43%	10.60%	-15.28%
Standardized High 12/31/1979 5/1/2024 1.87% 7.54% 19.33% 11.68% 3.39%	Voya Growth and Income Portfolio - Class S										
Fidelity VIP Mid Cap Service Class 2 High 1/12/2000 7/27/2009 -6.61% -6.84% -2.93% 4.36% 17.56% 7.62% 10.42% 10.	NonStandardized ²	High	12/31/1979	5/1/2024	-5.83%	-3.32%	6.13%	9.52%	19.82%	11.68%	11.39%
Fidelity® VIP Mid Cap - Service Class 2 High 1/12/2000 7/27/2009 -6.61% -6.84% -2.93% 4.36% 17.56% 7.62% 10.42% 10	Standardized	High	12/31/1979	5/1/2024	-	-	-1.87%	7.54%	19.33%	11.68%	3.39%
NonStandardized	Small/Mid Cap Equity										
High 1/12/2000 7/27/2009 - - -10.70% 2.17% 17.03% 7.62% 10.42%	Fidelity® VIP Mid Cap – Service Class 2										
Janus Henderson VIT Enterprise Portfolio - Service Shares High 12/31/1999 11/3/2017 -5.46% -4.10% 1.84% 5.47% 14.96% 10.89% 10.44% 10.89% 10.44% 10.89% 10.44% 10.89% 10.44% 10.89% 10.44% 10.89% 10.44% 10.89% 10.44% 10.89% 10.44% 10.89% 10.44% 10.89% 10.29% 11/3/2017 -5.46% -4.10% 1.84% 5.47% 14.96% 10.89% 10.44% 10.89% 10.29% 11/3/2017 -5.46% -4.10% 1.84% 5.47% 14.96% 10.89% 10.44% 10.89% 10.29% 11/3/2017 -5.46% -4.10% 1.84% 5.47% 14.96% 10.89% 10.29% 10.29% 10.29% 11/3/2017 -5.46% -4.10% 1.84% 5.47% 14.96% 10.89% 10.29% 10.29% 10.29% 11/3/2017 -5.46% 11/3/2017 -5.46% -4.10% 1.84% 5.47% 14.96% 10.89% 10.29% 10		High	1/12/2000	7/27/2009	-6.61%	-6.84%	-2.93%	4.36%	17.56%	7.62%	10.42%
NonStandardized	Standardized	High	1/12/2000	7/27/2009	-	-	-10.70%	2.17%	17.03%	7.62%	10.42%
NonStandardized	Janus Henderson VIT Enterprise Portfolio – Service Shares										
Standardized High 12/31/1999 11/13/2017		High	12/31/1999	11/13/2017	-5.46%	-4.10%	1.84%	5.47%	14.96%	10.89%	10.44%
NorStandardized			12/31/1999	11/13/2017	-	-	-6.16%	3.33%	14.38%	10.89%	10.29%
NonStandardized² High 6/2/2003 7/27/2009 -4.87% -4.85% -3.24% 0.51% 11.95% 5.05% 9.86% Standardized Pridio - Service Class NonStandardized² High 6/2/2003 7/27/2009 10.99% -1.86% 11.31% 5.05% 9.86% MRS® Mid Cap Value Portfolio - Service Class NonStandardized² High 3/7/2008 5/1/2020 -3.34% -2.69% 1.45% 5.05% 17.25% 8.11% 15.49% Standardized High 3/7/2008 5/1/2020 6.55% 2.89% 16.72% 8.11% 14.91% Neuberger Berman AMT Mid-Cap Growth - Class S NonStandardized² High 2/18/2003 7/27/2009 -7.95% -9.05% -1.98% 2.58% 12.66% 8.43% 11.68% Standardized² High 2/18/2003 7/27/2009 9.83% 0.32% 12.03% 8.43% 11.68% Invesco V.I. Main Street Small Cap Fund - Series II NonStandardized² Highest 7/16/2001 5/1/2020 -6.23% -6.04% -1.04% 3.54% 17.18% 7.73% 14.86% Standardized² Highest 7/16/2001 5/1/2020 8.96% 1.31% 16.65% 7.73% 14.26% Columbia Variable Portfolio - Small Cap Value Fund Class 2 NonStandardized² Highest 6/1/2000 7/27/2009 -5.19% -7.70% -3.53% 4.21% 19.32% 7.82% 9.88%											
Standardized High 6/2/2003 7/27/2009 - - -10.99% -1.86% 11.31% 5.05% 9.86% MFS® Mid Cap Value Portfolio - Service Class NonStandardized High 3/7/2008 5/1/2020 -3.34% -2.69% 1.45% 5.05% 17.25% 8.11% 15.49% Standardized High 3/7/2008 5/1/2020 - - -6.55% 2.89% 16.72% 8.11% 14.91% Neuberger Berman AMT Mid-Cap Growth - Class S NonStandardized High 2/18/2003 7/27/2009 -7.95% -9.05% -1.98% 2.58% 12.66% 8.43% 11.68% Standardized High 2/18/2003 7/27/2009 - -7.95% -9.05% -1.98% 0.32% 12.03% 8.43% 11.68% Invesco V.I. Main Street Small Cap Fund - Series II NonStandardized Highest 7/16/2001 5/1/2020 - - -8.96% 1.31% 16.65% 7.73% 14.86% Standardized Standardized Highest 7/16/2001 5/1/2020 - - -8.96% 1.31% 16.65% 7.73% 14.26% NonStandardized Highest 6/1/2000 7/27/2009 -5.19% -7.70% -3.53% 4.21% 19.32% 7.82% 9.88% NonStandardized Highest 6/1/2000 7/27/2009 -5.19% -7.70% -3.53% 4.21% 19.32% 7.82% 9.88% NonStandardized Highest 6/1/2000 7/27/2009 -5.19% -7.70% -3.53% 4.21% 19.32% 7.82% 9.88% NonStandardized Highest 6/1/2000 -7/27/2009 -5.19% -7.70% -3.53% 4.21% 19.32% 7.82% 9.88% NonStandardized Highest 6/1/2000 -7/27/2009 -5.19% -7.70% -7.70% -7.50% -7.70% -7.50% -7.80% -7.70% -7.50% -7.50% -7.50% -7.50% -7.50% -7.50% -7.5		Hiah	6/2/2003	7/27/2009	-4.87%	-4.85%	-3.24%	0.51%	11.95%	5.05%	9.86%
MFS® Mid Cap Value Portfolio - Service Class High 3/7/2008 5/1/2020 -3.34% -2.69% 1.45% 5.05% 17.25% 8.11% 15.49% 5/1/2020 5/1/2020 -3.34% -2.69% 1.45% 5.05% 17.25% 8.11% 15.49% 5/1/2020 -3.34% -2.69% 1.45% 5.05% 17.25% 8.11% 15.49% 5/1/2020 -3.34% -2.69% 1.45% 5.05% 17.25% 8.11% 15.49% 5/1/2020 -3.34% -2.69% 1.45% 5.05% 17.25% 8.11% 15.49% 5/1/2020 -3.34% -2.69% 1.45% 5/1/2020 -3.34% -2.69% 1.45% 5.05% 17.25% 8.11% 15.49% 5/1/2020 -3.34% -2.69% 1.45% 5/1/2020 -3.34% -2.69% 1.45% 5/1/2020 -3.34% -2.69% 1.45% 5/1/2020 -3.34% -2.69% 1.45% 5/1/2020 -3.34% 1.45% 1.4					-						
NonStandardized											
Standardized High 3/7/2008 5/1/2020 - - - -6.55% 2.89% 16.72% 8.11% 14.91%	·	High	3/7/2008	5/1/2020	-3.34%	-2.69%	1.45%	5.05%	17.25%	8.11%	15.49%
Neuberger Berman AMT Mid-Cap Growth - Class S High 2/18/2003 7/27/2009 -7.95% -9.05% -1.98% 2.58% 12.66% 8.43% 11.68% Standardized High 2/18/2003 7/27/2009					-	-					
NonStandardized ²			22000		l		2.2070			2	
Standardized High 2/18/2003 7/27/2009 - - - -9.83% 0.32% 12.03% 8.43% 11.68% Invesco V.I. Main Street Small Cap Fund - Series II NonStandardized² 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 - - -8.96% 1.31% 16.65% 7.73% 14.26% Columbia Variable Portfolio - Small Cap Value Fund — Class 2 NonStandardized² Highest 6/1/2000 7/27/2009 -5.19% -7.70% -3.53% 4.21% 19.32% 7.82% 9.88%		High	2/18/2003	7/27/2009	-7.95%	-9.05%	-1.98%	2.58%	12.66%	8.43%	11.68%
Invesco V.I. Main Street Small Cap Fund - Series II											
NonStandardized² Highest of Mighest 7/16/2001 5/1/2020 bigs -6.23% bigs -6.04% bigs -1.04% bigs 3.54% bigs 17.18% bigs 7.73% bigs 14.86% bigs Standardized Highest 7/16/2001 5/1/2020 bigs		riigii	2/10/2003	112112003	-		J.00/0	0.02 /0	12.0070	0.4070	11.0070
Standardized Highest 7/16/2001 5/1/2020 - - -8.96% 1.31% 16.65% 7.73% 14.26% Columbia Variable Portfolio – Small Cap Value Fund — Class 2 Highest 6/1/2000 7/27/2009 -5.19% -7.70% -3.53% 4.21% 19.32% 7.82% 9.88%		Highaet	7/16/2001	5/1/2020	-6 23%	-6.04%	-1 0/19/	3 5/10/	17 190/.	7 720/.	14 96%
Columbia Variable Portfolio - Small Cap Value Fund — Class 2 NonStandardized² Highest 6/1/2000 7/27/2009 -5.19% -7.70% -3.53% 4.21% 19.32% 7.82% 9.88%					-0.23%						
NonStandardized ² Highest 6/1/2000 7/27/2009 -5.19% -7.70% -3.53% 4.21% 19.32% 7.82% 9.88%		nigitest	1/10/2001	3/1/2020	- -	-	-0.90%	1.3176	10.00%	1.13%	14.2070
-		Highoot	6/1/2000	7/27/2000	-E 100/	-7 700/	-3 530/	1 210/	10 220/	7 920/	0 900/
Iniquest 6/1/2000 11.25% 2.02% 18.82% /.82% 9.88%											
V	Standardized	nignest	0/1/2000	1/21/2009		-	-11.25%	2.02%	18.82%	1.82%	9.88%



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

			Investment		Year to					Since
		Portfolio	Division	Month to						Investment
	Volatility/	Inception	Inception	Date	(Updated		3	5	10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹		Monthly)	Year⁴	Year⁴	Year ⁴	Year⁴	Inception
Small/Mid Cap Equity	THISIC ESTOI	Dute	July		monthly)					шосрион
Fidelity® VIP Extended Market Index Portfolio - Service Class 2	,									
NonStandardized ²	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%	-0.53%	14.87%	N/A	-3.77%
Macquarie VIP Small Cap Value Series - Service Class										
NonStandardized ²	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%	-1.01%	15.40%	6.40%	5.03%
NYLI VP Wellington Small Cap - Service Class										
NonStandardized ²	Highest	5/2/2016	5/2/2016	-6.94%	-8.91%	-1.81%	-0.32%	12.83%	N/A	5.59%
Standardized	Highest	5/2/2016	5/2/2016	-	-	-9.66%	-2.70%	12.20%	N/A	5.59%
NYLI VP Small Cap Growth - Initial Class6										
NonStandardized ²	Highest	2/17/2012	2/17/2012	-7.59%	-9.18%	-4.63%	-1.29%	11.50%	6.80%	7.90%
Standardized	Highest	2/17/2012	2/17/2012	-	-	-12.26%	-3.65%	10.84%	6.80%	7.90%
NYLI VP Small Cap Growth – Service Class										
NonStandardized ²	Highest	2/17/2012	5/1/2013	-7.61%	-9.23%	-4.87%	-1.54%	11.22%	6.53%	7.48%
Standardized	Highest	2/17/2012	5/1/2013	-		-12.48%	-3.89%	10.56%	6.53%	7.48%
International/Global Equity										
American Funds IS Global Small Cap Fund® – Class 4			ļ							
NonStandardized ²	High	12/14/2012	5/1/2015	-4.57%	-6.64%	-6.64%	-3.08%	7.42%	4.35%	4.08%
Standardized	High	12/14/2012	5/1/2015	-	-	-14.11%	-5.40%	6.66%	4.35%	4.08%
Fidelity® VIP International Index — Service Class 2										
NonStandardized ²	High	4/16/2018	5/1/2019	-0.09%	5.99%	6.25%	4.78%	10.90%	N/A	5.56%
Standardized	High	4/16/2018	5/1/2019	-	-	-1.75%	2.61%	10.23%	N/A	5.04%
Invesco V.I. EQV International Equity Fund - Series II										
NonStandardized ²	High	9/19/2001	5/1/2014	-3.34%	1.12%	-2.77%	2.96%	8.49%	3.85%	3.63%
Standardized	High	9/19/2001	5/1/2014		-	-10.55%	0.70%	7.76%	3.85%	3.63%
Janus Henderson VIT Global Research Portfolio – Service Shares	115-6	40/04/4000	7/07/0000	E 400/	4 500/	7.39%	9.92%	47.040/	0.500/	40.200/
NonStandardized ² Standardized	High High	12/31/1999 12/31/1999	7/27/2009 7/27/2009	-5.19%	-1.53%	-0.61%	9.92% 7.95%	17.04% 16.50%	9.52% 9.52%	10.38% 10.38%
NYLI VP Pinestone International Equity – Service Class	nigii	12/31/1999	1/21/2009			-0.0176	7.95%	10.30%	9.3276	10.36%
NonStandardized ²	High	6/2/2003	7/27/2009	-4.50%	0.84%	-1.99%	-2.75%	6.20%	4.23%	4.64%
Standardized	High	6/2/2003	7/27/2009	4.5070	0.0470	-9.84%	-5.08%	5.40%	4.23%	4.64%
MFS® International Intrinsic Value Portfolio – Service Class		0/2/2000	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			0.0170	0.0070	0.1070	1.2070	1.0170
NonStandardized ²	High	8/31/2001	5/1/2017	0.44%	8.40%	8.39%	6.26%	9.83%	7.44%	7.61%
Standardized	High	8/31/2001	5/1/2017	-	-	0.39%	4.16%	9.13%	7.44%	7.46%
MFS® VIT Research International - Service Class										
NonStandardized ²	High	8/24/2001	5/1/2022	-1.01%	4.74%	2.84%	3.37%	9.33%	4.85%	5.92%
Standardized	High	8/24/2001	5/1/2022	-	-	-5.16%	1.14%	8.62%	4.85%	3.73%
Putnam VT International Value Fund - Class IB										
NonStandardized ²	High	1/2/1997	5/1/2024	2.40%	11.24%	11.80%	10.06%	15.80%	6.12%	13.31%
Standardized	High	1/2/1997	5/1/2024	-	-	3.80%	8.10%	15.24%	6.12%	5.31%
American Funds IS New World Fund - Class 4										
NonStandardized ²	Highest	12/14/2012	5/1/2014	-0.71%	1.57%	2.77%	2.76%	10.27%	5.84%	4.85%
Standardized	Highest	12/14/2012	5/1/2014	-	-	-5.23%	0.50%	9.59%	5.84%	4.85%
Fidelity® VIP Emerging Markets – Service Class 2										
NonStandardized ²	Highest	1/23/2008	5/1/2018	3.47%	6.54%	13.45%	5.30%	10.69%	6.17%	4.97%
Standardized	Highest	1/23/2008	5/1/2018	-	-	5.45%	3.15%	10.02%	6.17%	4.64%
NYLI VP Candriam Emerging Markets Equity – Service Class9										
NonStandardized ²	Highest	2/17/2012	2/17/2012	0.25%	0.65%	8.69%	-2.34%	6.57%	2.33%	0.43%
Standardized	Highest	2/17/2012	2/17/2012	-	-	0.69%	-4.68%	5.78%	2.33%	0.43%
Sector										
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 ¹⁰	115-6	4/00/0040	E (4 (004 E	3.78%	8.71%	11.56%	0.75%	16.42%	3.66%	3.01%
NonStandardized ²	High	4/30/2013	5/1/2015	3.78%	8.71%					
Standardized	High	4/30/2013	5/1/2015	-		3.56%	-1.60%	15.87%	3.66%	3.01%
NYLI VP Fidelity Institutional AM® Utilities – Service Class									7 700/	0.070/
	High									
NonStandardized ² Standardized	High High	2/17/2012 2/17/2012	2/17/2012 2/17/2012	-0.29%	2.42%	23.91% 15.91%	8.69% 6.68%	14.24% 13.65%	7.76% 7.76%	9.07% 9.07%



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

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

	Volatility/	Portfolio Inception	Investment Division Inception	Month to Date	(Updated	1 .	3	5	10	Since Investment Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹		Monthly)	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Sector										
NYLI VP CBRE Global Infrastructure — Service Class										
NonStandardized ²	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%	0.25%	8.67%	N/A	-1.34%
NYLI VP Newton Technology Growth - Service Class										
NonStandardized ²	Highest	12/29/2000	2/10/2025	-9.40%	-9.51%	-1.04%	5.63%	15.55%	13.28%	-14.67%
Standardized	Highest	12/29/2000	2/10/2025	-	-	-8.96%	3.50%	14.99%	13.28%	-21.50%
Fidelity® VIP Health Care — Service Class 2										
NonStandardized ²	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%	-1.28%	6.70%	6.38%	7.37%
NYLI VP Natural Resources – Initial Class										
NonStandardized ²	Highest	2/17/2012	2/17/2012	-2.73%	-4.29%	-10.74%	-0.47%	25.27%	4.46%	1.90%
Standardized	Highest	2/17/2012	2/17/2012	-	-	-17.88%	-2.85%	24.87%	4.46%	1.90%
Principal VC Real Estate Securities Account - Class 2										
NonStandardized ²	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%	-3.41%	9.28%	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

shares only. These classes/shares impose a 12b-1 fee (except NYLI VP U.S. Government Money Marke

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

Assumes no deduction for contingent deferred sales charge.

3 Volatility/Risk Levels are assigned by New York Life. The Investment Divisions are grouped by risk classifications that reflect performance volatility based on Morningstar classifications as of December 31, 2020. Morningstar is a widely used independent research firm, which ranks mutual funds and other investment companies by overall performance, investment objectives and assets. Policy owners need to keep in mind, as applicable, that equity investments have been volatile historically. Investment options concentrated in bonds fluctuate in value in response to changes in interest rates. High-yield securities are generally considered speculative because they present a greater risk of loss than higher-quality debt securities and may be subject to greater price volatility. Non-US securities are subject to currency fluctuation risks and the risks of political and economic instability in the country of issuance. Investment options which are concentrated in economic sectors may be more volatile than more broadly diversified portfolios.

While there is no standard definition, generally "alternative" funds include nontraditional asset classes or strategies and/or illiquid assets. Alternative investments are speculative, can carry substantial risk, and may not be appropriate for all investors. For those investors who are able to bear greater risk in return for the opportunity they provide, alternative investments may be appropriate.
4 The New York Life Premier Plus Variable Annulty was first offered for sale on June 27, 2009. Certain Portfolios existed prior to that date. The performance for NYLL VI

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 Plus Variable Annuity - Premium Based M&E 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 1.75% M&E charge 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 reflected 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 Plus Variable Annuity invests in the New York Life Insurance and Annuity Corporation (NYLIAC) Separate Account IV. ⁵ The S&P 500 Index is an unmanaged index and is widely regarded as the standard for measuring Large-Cap U.S. stock market performance. "S&P 500" is a trademark of the McGraw-Hill Companies, Inc. and has been licensed for use by the NYLI VP S&P 500 Index Portfolio. The NYLI VP S&P 500 Index Portfolio is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard and Poor's makes no representation regarding the advisability of investing in the NYLI VP S&P 500

Index Portfolio. Investors cannot invest directly in an Index.

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

NYLI VP Janus Henderson Balanced - Initial Class on February 17, 2012, For existing Policyowners, if you remove all of your Accumulation Value from the NYLI VP Janus Henderson Balanced - Initial Class Investment Division on or after February 17, 2012, you will not be able to reinvest in this Investment Divisions. The NYLI VP Janus Henderson Balanced – Illusti Labs Illustration School Sc

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

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

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

Performance information less than 1 year has not been annualized.

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

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

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



As of March 31, 2025

Premium Based M&E Charge Structure

Perfosion Perf				Investment					Since
Montamen (Profile Board Montamen (Profile South Montamen (Profil									
Westernation Comment	Investment Biological								
NEXT PRES Soverment Month Market — Current 7-day yield is 4.07% 170		RISK Level	Date	Date.	Year	Year	Year	Year	Inception
NosBanderistoria Low 1791/1993 51,1010 2,70% 1,04% 2,41% 1,91% 1,01% 101%									
PRICO LITT for Duration Profitiols - Advisor Class Low S01/2006 S02/2016 S09/10 S07/2016 S09/10 S07/2016 S09/10 S07/2016		Low	1/29/1993	5/1/2015	4.75%	4.04%	2.41%	1.59%	1.01%
No-Sean-Interior Low 3917/000 5097/001	Standardized	Low	1/29/1993	5/1/2015	-3.25%	1.84%	1.48%	1.59%	1.01%
Seminatedied Low 301/2006 \$2,0016 \$2	PIMCO VIT Low Duration Portfolio - Advisor Class								
PRINCE OF TRANSPERT PRINT									
No-Signatrizace Low 9,001199 \$17,002 \$2,914 \$2,		Low	3/31/2006	5/2/2016	-2.40%	0.45%	0.35%	1.26%	1.41%
Smidnighted Low 9,001199 51,0224 2,71% 2,90% 2,40% 2,30% 2,0		1	0/20/4000	E (4 (000 4	E 000/	4.570/	0.050/	0.040/	4.740/
American Funds IS Capital World Brund Funds - Class 4 Noderate 1014/2006 511/2024 2,05% 1,75% 1,47% 0,02% 3,28% 3,000 3,28% 3,000 3,28% 3,000 3,28% 3,000 3,000 3,28% 3,000 3,									
Moderatic Mode		2011	0,00,1000	0/1/2021	2.7170	2.0070	2.1070	2.0170	0.2070
American Funds ST The Bond Fund of American® - Class 4 Moderate 12/14/2012 51/2022 3,34% 2,36% 2,36% 1,54%		Moderate	10/4/2006	5/1/2024	2.05%	-1.75%	-1.47%	0.02%	4.76%
No.Spandardizer	Standardized	Moderate	10/4/2006	5/1/2024	-5.95%	-4.10%	-2.48%	0.02%	-3.24%
Sample Moderate S79,2010 S17,2022 S.91% O.33% O.85% O									
Americant Flundis U.S. Government Securities Pundis Class 4 Moderate 122/1985 \$1/2024 5.03% 0.63% 0.83% 0.83% 0.75% 0.75% 0.75% 0.75% 0.000 0.									
Norsbandardzeed* Modernie 1227/985 5/17/2024 5.97% 0.89% 0.87% 0.89% 1.02% 7.25% Similardized Modernie 1227/985 5/17/2024 2.97% 0.30% 0.89% 0.89% 0.25% 0.25% 1.25% 0.25% Similardized Modernie 5/02/010 5/17/2022 2.97% 0.30% 0.89% 0.89% 0.25%		Moderate	12/14/2012	5/1/2022	-3.34%	-2.36%	-0.78%	1.54%	-0.83%
Smotandized		Moderate	12/2/1085	5/1/2024	5.03%	-0.63%	-0 8 0 %	1 02%	7 25%
Columbia Variable Portfolio — Intermediate Bond - Class 2 Moderate 5/0/2010 5/1/2022 5.91% 0.33% 1.65% 1.81% 1.48% Sundarized Moderate 6/20203 5/1/2015 2.26% 2.77% 0.07% 1.81% 0.93% 1.75% 0.93% 1.75% 0.93% 0.									
NonStandardized* Modernite 5/3/2010 5/17/2012 2.09% 2.71% 0.03% 1.05% 1.81% 1.48% 0.91% INTUITY PB Bond - Service Class NonStandardized* Modernite 6/3/2003 5/17/2015 2.09% 2.71% 0.05% 0.05% 1.15% 2.42% 1.20% 1.75% 0.91% 1.20% 1.75% 0.91% 1.20% 1.20% 1.20% 1.20% 1.20% 0.91% 1.20% 1.20% 1.20% 1.20% 1.20% 0.91% 1.20% 0.91% 1.20% 0.91% 1.20% 0.91% 1.20% 0.91% 1.20% 0.91% 1.20% 0.91% 1.20% 0.91% 0.20% 0.			000	J LUL 1		/0	5070		2.7070
NYLLY PBGOR Service Class		Moderate	5/3/2010	5/1/2022	5.91%	-0.33%	1.05%	1.81%	1.48%
Non-Standardized	Standardized	Moderate	5/3/2010	5/1/2022	-2.09%	-2.71%	0.07%	1.81%	-0.91%
Sandardized	_								
Fledings VIP Investment Grade Bond - Service Class 2 Non-Standardized									
NonStandardized*		Moderate	6/2/2003	5/1/2015	-3.21%	-2.42%	-1.26%	1.15%	2.42%
Sandardized		Madarata	9/4 E/200E	E/1/2022	4.000/	0.619/	0.720/	1 010/	2.100/
Fidelity NIP Bond Index - Service Class 2 Moderate									
Non-Standardized		Woderate	0/10/2000	3/1/2022	0.0270	1.7070	0.2070	1.0170	0.1770
NYLI VP MacKay U.S. Infrastructure Bond - Service Class NonSiandardizeed Moderate 6/2/2003 7/27/2009 4,53% 0.36% 0.82% 0.58% 1.53%		Moderate	4/19/2018	11/23/2020	4.51%	0.11%	-0.93%	N/A	-1.81%
Norslandardized Noderale (2/2003 7/27/2009 4.5% 0.6% 0.82% 0.58% 1.53% 5.864 1		Moderate	4/19/2018	11/23/2020	-3.49%	-2.27%	-1.95%	N/A	-2.96%
Sandardized Moderate Size Siz									
NYLIVP PIMCO Real Return - Service Class NonStandardized Moderate 2/17/2012 2/17/2012 2/17/2012 1.43% 2.31% 1.65% 2.24% 1.70% 2.50% 2.24%									
NonSlandardized® Moderate 2/17/2012 2/17/2012 6.57% 0.07% 2.57% 2.24% 1.70% Slandardized Moderate 2/17/2012 2/17/2012 1.43% 2.31% 1.65% 2.24% 1.70% 2.51% 2.		Moderate	6/2/2003	7/27/2009	-3.47%	-2.01%	-1.83%	0.58%	1.53%
Standardized Moderate 2/17/2012 2/17/2012 -1.43% -2.31% 1.65% 2.24% 1.70%		Moderate	2/17/2012	2/17/2012	6 57%	0.07%	2 57%	2 2/19/	1 70%
PMCO VIT Income Portfolio - Advisor Class 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 6.88% 4.15% 4.94% N/A 3.54% Standardized Moderate 4/29/2016 5/1/2020 6.88% 4.15% 4.10% N/A 3.54% N/A									
NonStandardized		moderate	L) 117EUTE	2/11/2012	11.1070	2.0170	1.0070	L.L 170	1.1070
Moderate S/1/2014 S/1/2014 A.30% 2.38% 1.78% 2.90% 2.9		Moderate	4/29/2016	5/1/2020	6.88%	4.15%	4.94%	N/A	4.41%
NonStandardized	Standardized	Moderate	4/29/2016	5/1/2020	-1.12%	1.95%	4.10%	N/A	3.54%
Standardized Moderate S/1/2014 S/1/2	PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class								
PIMCO VIT Total Return Portfolio - Advisor Class NonStandardized									
NonStandardized		Moderate	5/1/2014	5/1/2014	-3.70%	0.10%	0.83%	2.17%	2.90%
Standardized Moderate 2/28/2006 5/1/2014 -2.09% -1.64% -0.85% 1.55% 1.83%		Modorate	2/28/2006	5/1/2014	5.01%	0.72%	0.16%	1 559/	1 920/.
Moderate S/1/2015 S/1/2022 3.25% -0.65% -0.23% 1.27% 1.28% Standardized S/1/2015 S/1/2022 -4.75% -3.02% -1.25%									
NonStandardized		Moderate	2/20/2000	0/1/2014	2.0076	1.0-7/0	0.0070	1.5576	1.0070
Standardized Moderate S/1/2015 S/1/2025 -4.75% -3.02% -1.25% 1.27% -1.12%		Moderate	5/1/2015	5/1/2022	3.25%	-0.65%	-0.23%	1.27%	1.28%
BlackRock® High Yield V.I. Fund - Class III Shares	Standardized	Moderate							-1.12%
NonStandardized									
Standardized Moderate 2/15/2012 5/1/2014 -1.26% 2.48% 6.34% 4.61% 4.34% Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2 Moderate 4/30/2012 5/1/2015 6.41% 3.14% 3.90% 2.70% 2.51% Standardized Moderate 4/30/2012 5/1/2015 6.41% 3.14% 3.90% 2.70% 2.51% Standardized Moderate 5/1/2005 7/27/205 5.74% 6.10% 7.37% 4.07% 4.38% Standardized Moderate 5/1/2005 7/27/209 5.74% 6.10% 7.37% 4.07% 4.38% Standardized Moderate 5/1/2005 7/27/209 -2.26% 3.99% 6.61% 4.07% 4.38% Standardized Moderate 6/2/203 7/27/209 4.33% 1.30% 1.52% 7.79% 9.44% Standardized Moderate 6/2/203 7/27/209 4.33% 1.30% 1.52% 7.79% 9.44% Standardized Moderate 6/2/203 7/27/209 4.33% 1.30% 1.52% 7.79% 9.44% Standardized Moderate 6/2/203 7/27/209 4.33% 1.30% 1.52% 7.79% 9.44% Standardized Moderate 6/2/203 7/27/209 4.33% 1.30% 1.52% 7.79% 9.44% Standardized Moderate 6/2/203 7/27/209 4.33% 1.30% 1.52% 7.79% 9.44% Standardized Moderate 6/2/203 7/27/209 4.33% 1.30% 1.52% 7.79% 9.44% Standardized Moderate 6/2/203 7/27/209 4.33% 1.30% 1.52% 7.79% 9.44% Standardized Moderate 6/2/203 7/27/209 4.33% 1.30%									
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2 Moderate 4/30/2012 5/1/2015 6.41% 3.14% 3.90% 2.70% 2.51% 5/1/2015									
NonStandardized² Moderate dandardized² 4/30/2012 b/10215 b/1/2015 b/1/20		Moderate	2/15/2012	5/1/2014	-1.26%	2.48%	6.34%	4.61%	4.34%
Standardized Moderate 4/30/2012 5/1/2015 -1.59% 0.90% 3.03% 2.70% 2.51% NYLI VP Floating Rate – Service Class Moderate 5/1/2005 7/27/2009 5.74% 6.10% 7.37% 4.07% 4.38% Standardized Moderate 5/1/2005 7/27/2009 -2.26% 3.99% 6.61% 4.07% 4.38% NYLI VP MacKay Convertible – Service Class Moderate 6/2/2003 7/27/2009 4.33% 1.30% 11.52% 7.79% 9.44%		Moderate	4/30/2012	5/1/2015	6.41%	3 14%	3 90%	2 70%	2 51%
NYLI VP Floating Rate – Service Class Non Standardized Moderate 5/1/2005 7/27/2009 5.74% 6.10% 7.37% 4.07% 4.38% Standardized Moderate 5/1/2005 7/27/2009 -2.26% 3.99% 6.61% 4.07% 4.38% NON Standardized Moderate 5/1/2005 7/27/2009 -2.26% 3.99% 6.61% 4.07% 4.38% NON Standardized Moderate 6/2/2003 7/27/2009 -2.26% 3.99% 6.61% 4.07% 4.38% NON Standardized Moderate 6/2/2003 7/27/2009 -2.26% 3.99% 6.61% 4.07% 4.38% NON Standardized Moderate 6/2/2003 7/27/2009 -2.26% 3.99% 6.61% 4.07% 4.38% NON Standardized Moderate 6/2/2003 7/27/2009 -2.26% 3.99% 6.61% 4.07% 4.38% NON Standardized Moderate 6/2/2003 7/27/2009 -2.26% 3.99% 6.61% 4.07% 4.38% NON Standardized Moderate 6/2/2003 7/27/2009 -2.26% 3.99% 6.61% 4.07% 4.38% NON Standardized Moderate 6/2/2003 7/27/2009 -2.26% 3.99% 6.61% 4.07% 4.38% NON Standardized Moderate 6/2/2003 7/27/2009 -2.26% 3.99% 6.61% 4.07% 4.38% NON Standardized Moderate 6/2/2003 7/27/2009 -2.26% 3.99% 6.61% 4.07% 4.38% NON Standardized Moderate 6/2/2003 7/27/2009 -2.26% 3.99% 6.61% 4.07% 4.38% NON Standardized Moderate 6/2/2003 7/27/2009 -2.26% 3.99% 6.61% 4.07% 4.38% NON STANDARD									
NonStandardized									
NYLI VP MacKay Convertible - Service Class NonStandardized² Moderate 6/2/2003 7/27/2009 4.33% 1.30% 11.52% 7.79% 9.44%		Moderate	5/1/2005	7/27/2009	5.74%	6.10%	7.37%	4.07%	4.38%
NonStandardized ² Moderate 6/2/2003 7/27/2009 4.33% 1.30% 11.52% 7.79% 9.44%								4.07%	4.38%
Standardized Moderate 6/2/2003 7/27/2009 -3.67% -1.02% 10.87% 7.79% 9.44%									0.1170
	Standardized	Moderate	6/2/2003	7/27/2009	-3.67%	-1.02%	10.87%	7.79%	9.44%



As of March 31, 2025

Premium Based M&E Charge Structure

			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception	1			10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year⁴	Year⁴	Year⁴	Year ⁴	Inception
Non-Investment Grade Bond		Date						шооршон
NYLI VP MacKay High Yield Corporate Bond – Service Class								
NonStandardized ²	Moderate	6/2/2003	7/27/2009	6.02%	4.52%	6.84%	4.84%	6.42%
Standardized	Moderate	6/2/2003	7/27/2009	-1.98%	2.34%	6.06%	4.84%	6.42%
NYLI VP MacKay Strategic Bond – Service Class								
NonStandardized ²	Moderate	5/1/2011	5/1/2011	7.82%	4.95%	5.25%	3.15%	3.58%
Standardized	Moderate	5/1/2011	5/1/2011	-0.18%	2.78%	4.42%	3.15%	3.58%
Alternatives								
DWS Alternative Asset Allocation VIP - Class B								
NonStandardized ²	Moderate	5/18/2009	5/2/2016	7.04%	1.75%	7.88%	3.12%	3.92%
Standardized	Moderate	5/18/2009	5/2/2016	-0.96%	-0.55%	7.13%	3.12%	3.92%
NYLI VP Hedge Multi-Strategy - Service Class								
NonStandardized ²	Moderate	5/1/2013	5/1/2013	3.33%	2.92%	3.67%	0.19%	-0.04%
Standardized	Moderate	5/1/2013	5/1/2013	-4.67%	0.67%	2.79%	0.19%	-0.04%
Asset Allocation	Moderate	5, 1,2010	5, 1,2010	57 /0	0.01 /0	2070	5.1570	0.0470
American Funds IS Asset Allocation Fund - Class 4								
NonStandardized ²	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%	3.98%	10.40%	7.86%	7.63%
BlackRock® Global Allocation V.I. Fund – Class III Shares	Woderate	12/14/2012	3/1/2010	0.2070	0.0070	10.4070	7.0070	7.0070
NonStandardized ²	Moderate	11/18/2003	5/1/2011	3.45%	3.37%	8.59%	5.05%	4.89%
Standardized	Moderate	11/18/2003	5/1/2011	-4.55%	1.13%	7.86%	5.05%	4.89%
	Woderate	11/10/2003	5/1/2011	-4.55%	1.13%	7.00%	3.03%	4.09%
Fidelity® VIP FundsManager® 60% — Service Class NonStandardized ²	Moderate	8/22/2007	5/1/2019	3.80%	3.66%	9.50%	6.23%	6.91%
			5/1/2019	-4.20%	1.44%		6.23%	
Standardized	Moderate	8/22/2007	5/1/2019	-4.20%	1.44%	8.80%	6.23%	6.41%
NYLI VP Balanced – Service Class		E (4 (000E	7/07/0000	0.540/	4.400/	40.000/	5 740/	0.000/
NonStandardized ²	Moderate	5/1/2005	7/27/2009	6.54%	4.19%	10.83%	5.71%	8.06%
Standardized	Moderate	5/1/2005	7/27/2009	-1.46%	1.99%	10.16%	5.71%	8.06%
NYLI VP Conservative Allocation – Service Class		0/40/0000	7/07/0000	0.440/	0.000/	5 440/	0.750/	5.540/
NonStandardized ²	Moderate	2/13/2006	7/27/2009	2.44%	2.06%	5.41%	3.75%	5.54%
Standardized	Moderate	2/13/2006	7/27/2009	-5.56%	-0.23%	4.59%	3.75%	5.54%
NYLI VP Income Builder – Service Class								
NonStandardized ²	Moderate	6/2/2003	7/27/2009	8.48%	4.38%	8.12%	5.18%	7.77%
Standardized	Moderate	6/2/2003	7/27/2009	0.48%	2.19%	7.38%	5.18%	7.77%
NYLI VP Janus Henderson Balanced – Initial Class7								
NonStandardized ²	Moderate	2/17/2012	2/17/2012	5.82%	5.35%	10.78%	8.37%	9.06%
Standardized	Moderate	2/17/2012	2/17/2012	-2.18%	3.20%	10.11%	8.37%	9.06%
NYLI VP Janus Henderson Balanced – Service Class								
NonStandardized ²	Moderate	2/17/2012	2/17/2012	5.56%	5.08%	10.50%	8.10%	8.79%
Standardized	Moderate	2/17/2012	2/17/2012	-2.44%	2.93%	9.82%	8.10%	8.79%
NYLI VP Moderate Allocation-Service Class								
NonStandardized ²	Moderate	2/13/2006	7/27/2009	1.98%	2.76%	8.03%	4.89%	6.83%
Standardized	Moderate	2/13/2006	7/27/2009	-6.02%	0.50%	7.29%	4.89%	6.83%
Franklin Templeton Conservative Model Portfolio - Class II								
NonStandardized ²	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%	-0.23%	N/A	N/A	2.26%
Franklin Templeton Moderate Model Portfolio - Class II								
NonStandardized ²	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%	1.91%	N/A	N/A	6.76%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II								
NonStandardized ²	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%	2.98%	N/A	N/A	8.75%
Franklin Templeton Moderately Conservative Model Portfolio - Class II								
NonStandardized ²	Moderate	5/1/2020	5/1/2020	6.06%	3.31%	N/A	N/A	5.84%
Standardized	Moderate	5/1/2020	5/1/2020	-1.94%	1.07%	N/A	N/A	5.02%



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

			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception				10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Asset Allocation								
Franklin Templeton Aggressive Model Portfolio - Class II								
NonStandardized ²	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%	4.10%	N/A	N/A	11.52%
NYLI VP Equity Allocation – Service Class								
NonStandardized ²	High	2/13/2006	7/27/2009	-0.03%	3.17%	12.93%	6.63%	8.86%
Standardized	High	2/13/2006	7/27/2009	-8.03%	0.93%	12.31%	6.63%	8.86%
NYLI VP Growth Allocation-Service Class NonStandardized ²	115-6	0/40/0000	7/07/0000	0.040/	2.220/	44.000/	F 000/	0.000/
Standardized	High High	2/13/2006 2/13/2006	7/27/2009 7/27/2009	0.84% -7.16%	3.32% 1.08%	11.06% 10.39%	5.96% 5.96%	8.26% 8.26%
Large Cap Equity	riigir	2/13/2000	1/21/2009	-7.1076	1.0076	10.5576	3.30 /6	0.2078
AB VPS Growth & Income - Class B								
NonStandardized ²	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%	5.27%	16.35%	9.49%	7.20%
American Funds IS Washington Mutual Investors Fund - Class 4	9	3, 1, 1000	3, 1, LULL	0.01 /0	U.L. 70	10.0070	0.1070	7.2070
NonStandardized ²	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%	7.14%	17.62%	9.98%	10.14%
American Funds IS Growth Fund - Class 4								
NonStandardized ²	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%	6.91%	19.59%	14.97%	15.32%
BNY Mellon Sustainable US Equity - Service Shares								
NonStandardized ²	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%	4.27%	15.05%	10.28%	8.06%
ClearBridge Variable Appreciation Portfolio — Class II								
NonStandardized ²	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%	6.81%	16.24%	11.27%	12.01%
Fidelity® VIP Contrafund® – Service Class 2								
NonStandardized ²	High	1/12/2000	7/27/2009	7.88%	10.96%	18.64%	12.42%	13.54%
Standardized	High	1/12/2000	7/27/2009	-0.12%	9.03%	18.13%	12.42%	13.54%
Fidelity® VIP Equity-Income – Service Class 2								
NonStandardized ²	High	1/12/2000	7/27/2009	8.90%	7.89%	16.16%	9.28%	10.89%
Standardized	High	1/12/2000	7/27/2009	0.90%	5.85%	15.60%	9.28%	10.89%
Fidelity® VIP Growth Opportunities – Service Class 2		4/40/0000	5/4/0044	7 440/	0.500/	10 500/	40.040/	40.450/
NonStandardized ²	High	1/12/2000	5/1/2014	7.44%	8.52%	19.53%	16.24%	16.45%
Standardized NYLI VP Epoch U.S. Equity Yield – Service Class	High	1/12/2000	5/1/2014	-0.56%	6.50%	19.04%	16.24%	16.45%
NonStandardized ²	High	6/2/2003	7/27/2009	11.06%	8.46%	15.45%	7.96%	10.18%
Standardized	High	6/2/2003	7/27/2009	3.06%	6.44%	14.88%	7.96%	10.18%
NYLI VP Dimensional U.S. Equity - Service Class	riigii	0/2/2003	1/21/2009	3.0078	0.4470	14.00 /6	7.3076	10.1076
NonStandardized ²	High	6/2/2003	7/27/2009	6.83%	8.19%	17.23%	10.57%	12.50%
Standardized	High	6/2/2003	7/27/2009	-1.17%	6.16%	16.69%	10.57%	12.50%
NYLI VP Wellington Growth – Service Class9	g	0/2/2000	172172000	111170	0.1070	10.0070	10.0170	12.0070
NonStandardized ²	High	6/2/2003	7/27/2009	1.74%	6.11%	15.07%	10.37%	11.30%
Standardized	High	6/2/2003	7/27/2009	-6.26%	4.00%	14.49%	10.37%	11.30%
NYLI VP S&P 500 Index5 – Service Class	<u>J</u>							
NonStandardized ²	High	6/2/2003	7/27/2009	7.83%	8.65%	18.15%	12.02%	13.25%
Standardized	High	6/2/2003	7/27/2009	-0.17%	6.64%	17.63%	12.02%	13.25%
NYLI VP Winslow Large Cap Growth – Service Class	-							
NonStandardized ²	High	6/2/2003	7/27/2009	4.86%	10.11%	17.72%	13.66%	14.51%
Standardized	High	6/2/2003	7/27/2009	-3.14%	8.15%	17.19%	13.66%	14.51%
NYLI VP American Century Sustainable Equity – Service Class				-				
NonStandardized ²	High	2/17/2012	2/17/2012	-0.11%	7.30%	17.44%	8.92%	10.01%
Standardized	High	2/17/2012	2/17/2012	-8.11%	5.23%	16.91%	8.92%	10.01%



As of March 31, 2025

Premium Based M&E Charge Structure

			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception	1			10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year⁴	Year⁴	Year⁴	Year ⁴	Inception
Large Cap Equity								
NYLI VP MFS® Investors Trust - Service Class	18-6	5/1/2000	2/10/2025	4.97%	7.06%	15.70%	10.38%	-5.06%
NonStandardized ²	High High	5/1/2000	2/10/2025	-3.03%	7.06% 4.98%	15.70% 15.14%	10.38%	-5.06% -12.66%
Standardized NYLI VP MFS® Research - Service Class	nign	5/1/2000	2/10/2025	-3.03%	4.98%	15.14%	10.38%	-12.00%
NonStandardized ²	High	5/1/2000	2/10/2025	2.13%	6.67%	15.01%	10.60%	-7.92%
Standardized	High	5/1/2000	2/10/2025	-5.87%	4.58%	14.43%	10.60%	-15.28%
Voya Growth and Income Portfolio - Class S	riigii	3/1/2000	2/10/2020	3.07 /6	4.0070	14.4070	10.0070	13.2070
NonStandardized ²	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%	7.54%	19.33%	11.68%	3.39%
Small/Mid Cap Equity								
Fidelity® VIP Mid Cap – Service Class 2								
NonStandardized ²	High	1/12/2000	7/27/2009	-2.93%	4.36%	17.56%	7.62%	10.42%
Standardized	High	1/12/2000	7/27/2009	-10.70%	2.17%	17.03%	7.62%	10.42%
Janus Henderson VIT Enterprise Portfolio – Service Shares								
NonStandardized ²	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%	3.33%	14.38%	10.89%	10.29%
NYLI VP Schroders Mid Cap Opportunities - Service Class								
NonStandardized ²	High	6/2/2003	7/27/2009	-3.24%	0.51%	11.95%	5.05%	9.86%
Standardized	High	6/2/2003	7/27/2009	-10.99%	-1.86%	11.31%	5.05%	9.86%
MFS® Mid Cap Value Portfolio - Service Class								
NonStandardized ²	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%	2.89%	16.72%	8.11%	14.91%
Neuberger Berman AMT Mid-Cap Growth – Class S								
NonStandardized ²	High	2/18/2003	7/27/2009	-1.98%	2.58%	12.66%	8.43%	11.68%
Standardized	High	2/18/2003	7/27/2009	-9.83%	0.32%	12.03%	8.43%	11.68%
Invesco V.I. Main Street Small Cap Fund - Series II	Highest	7/16/2001	5/1/2020	-1.04%	3.54%	17.18%	7.73%	14.86%
NonStandardized ²	Highest	7/16/2001	5/1/2020	-8.96%	1.31%	16.65%	7.73%	14.86%
Standardized Columbia Variable Portfolio – Small Cap Value Fund — Class 2	nigriesi	7/16/2001	5/1/2020	-0.90%	1.3176	10.03%	1.13%	14.20%
NonStandardized ²	Highest	6/1/2000	7/27/2009	-3.53%	4.21%	19.32%	7.82%	9.88%
Standardized	Highest	6/1/2000	7/27/2009	-11.25%	2.02%	18.82%	7.82%	9.88%
Fidelity® VIP Extended Market Index Portfolio - Service Class 2	riigiroot	0/1/2000	772772000	11.2070	2.0270	10.0270	7.0270	0.0070
NonStandardized ²	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%	-0.53%	14.87%	N/A	-3.77%
Macquarie VIP Small Cap Value Series - Service Class								
NonStandardized ²	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%	-1.01%	15.40%	6.40%	5.03%
NYLI VP Wellington Small Cap - Service Class								
NonStandardized ²	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%	-2.70%	12.20%	N/A	5.59%
NYLI VP Small Cap Growth – Initial Class6								
NonStandardized ²	Highest	2/17/2012	2/17/2012	-4.63%	-1.29%	11.50%	6.80%	7.90%
Standardized	Highest	2/17/2012	2/17/2012	-12.26%	-3.65%	10.84%	6.80%	7.90%
NYLI VP Small Cap Growth – Service Class								
NonStandardized ²	Highest	2/17/2012	5/1/2013	-4.87%	-1.54%	11.22%	6.53%	7.48%
Standardized	Highest	2/17/2012	5/1/2013	-12.48%	-3.89%	10.56%	6.53%	7.48%
International/Global Equity								
American Funds IS Global Small Cap Fund® – Class 4 NonStandardized²	High	12/14/2012	5/1/2015	-6.64%	-3.08%	7.42%	4.35%	4.08%
NonStandardized* Standardized	High High	12/14/2012 12/14/2012	5/1/2015 5/1/2015	-6.64% -14.11%	-3.08% -5.40%	7.42% 6.66%	4.35% 4.35%	4.08% 4.08%
Fidelity® VIP International Index — Service Class 2	riigii	14/17/4014	5/1/2015	17.11/0	J.7U/0	0.0076	7.00/0	7.00/0
NonStandardized ²	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%	2.61%	10.23%	N/A	5.04%
Invesco V.I. EQV International Equity Fund - Series II	9	7/10/2010	5/1/2013	0,0				
NonStandardized ²	High	9/19/2001	5/1/2014	-2.77%	2.96%	8.49%	3.85%	3.63%
Standardized	High	9/19/2001	5/1/2014	-10.55%	0.70%	7.76%	3.85%	3.63%
Janus Henderson VIT Global Research Portfolio – Service Shares	<u> </u>							
NonStandardized ²	High	12/31/1999	7/27/2009	7.39%	9.92%	17.04%	9.52%	10.38%
Standardized	High	12/31/1999	7/27/2009	-0.61%	7.95%	16.50%	9.52%	10.38%



As of March 31, 2025

Premium Based M&E Charge Structure

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

			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception				10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year ⁴	Year⁴	Year⁴	Year⁴	Inception
International/Global Equity								
NYLI VP Pinestone International Equity – Service Class								
NonStandardized ²	High	6/2/2003	7/27/2009	-1.99%	-2.75%	6.20%	4.23%	4.64%
Standardized	High	6/2/2003	7/27/2009	-9.84%	-5.08%	5.40%	4.23%	4.64%
MFS® International Intrinsic Value Portfolio – Service Class								
NonStandardized ²	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%	4.16%	9.13%	7.44%	7.46%
MFS® VIT Research International - Service Class								
NonStandardized ²	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%	1.14%	8.62%	4.85%	3.73%
Putnam VT International Value Fund - Class IB								
NonStandardized ²	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%	8.10%	15.24%	6.12%	5.31%
American Funds IS New World Fund - Class 4	g			0.0070			****	
NonStandardized ²	Highest	12/14/2012	5/1/2014	2.77%	2.76%	10.27%	5.84%	4.85%
Standardized	Highest	12/14/2012	5/1/2014	-5.23%	0.50%	9.59%	5.84%	4.85%
Fidelity® VIP Emerging Markets – Service Class 2				0.2070				
NonStandardized ²	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%	3.15%	10.02%	6.17%	4.64%
NYLI VP Candriam Emerging Markets Equity – Service Class9	riigiioot	1/20/2000	3/1/2010	0.1070	0.1070	10.0270	0.1170	1.0170
NonStandardized ²	Highest	2/17/2012	2/17/2012	8.69%	-2.34%	6.57%	2.33%	0.43%
Standardized	Highest	2/17/2012	2/17/2012	0.69%	-4.68%	5.78%	2.33%	0.43%
Sector		2/11/2012		0.0070				0.10,0
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 ¹⁰								
NonStandardized ²	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%	-1.60%	15.87%	3.66%	3.01%
NYLI VP Fidelity Institutional AM® Utilities – Service Class	g	1/00/2010	0,1,2010	0.0070	1.0070	10.07 70	0.0070	0.0170
NonStandardized ²	High	2/17/2012	2/17/2012	23.91%	8.69%	14.24%	7.76%	9.07%
Standardized	High	2/17/2012	2/17/2012	15.91%	6.68%	13.65%	7.76%	9.07%
NYLI VP CBRE Global Infrastructure — Service Class	riigii	2/11/2012	2/11/2012	13.3176	0.0076	13.03 /6	1.1076	9.07 /6
NonStandardized ²	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%	0.25%	8.67%	N/A	-1.34%
NYLI VP Newton Technology Growth - Service Class	riigii	3/1/2013	3/1/2013	0.2376	0.2376	0.07 /6	11/7	-1.5476
NonStandardized ²	Highest	12/29/2000	2/10/2025	-1.04%	5.63%	15.55%	13.28%	-14.67%
		12/29/2000	2/10/2025		3.50%			
Standardized Fidelity® VIP Health Care — Service Class 2	Highest	12/29/2000	2/10/2025	-8.96%	3.30%	14.99%	13.28%	-21.50%
	Highost	7/40/0004	E/4/004C	-2.88%	1.06%	7.46%	6.38%	7.85%
NonStandardized ²	Highest	7/18/2001	5/1/2019	-2.88% -10.65%	1.06% -1.28%	7.46% 6.70%	6.38%	7.85%
Standardized	Highest	7/18/2001	5/1/2019	-10.05%	-1.25%	0.70%	0.38%	1.31%
NYLI VP Natural Resources – Initial Class	18-1	0/47/0047	0/47/0045	40.746	0.470/	05.070	4.4051	4.000/
NonStandardized ²	Highest	2/17/2012	2/17/2012	-10.74%	-0.47%	25.27%	4.46%	1.90%
Standardized	Highest	2/17/2012	2/17/2012	-17.88%	-2.85%	24.87%	4.46%	1.90%
Principal VC Real Estate Securities Account - Class 2								
NonStandardized ²	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%	-3.41%	9.28%	5.82%	11.88%

Please read the important disclosures below regarding the product performance. $\label{eq:please} % \begin{center} \begin{cen$



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

shares only. These classes/shares impose a 12b-1 fee (except NYLI VP U.S. Government Money Marke

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

Assumes no deduction for contingent deferred sales charge.

3 Volatility/Risk Levels are assigned by New York Life. The Investment Divisions are grouped by risk classifications that reflect performance volatility based on Morningstar classifications as of December 31, 2020. Morningstar is a widely used independent research firm, which ranks mutual funds and other investment companies by overall performance, investment objectives and assets. Policy owners need to keep in mind, as applicable, that equity investments have been volatile historically. Investment options concentrated in bonds fluctuate in value in response to changes in interest rates. High-yield securities are generally considered speculative because they present a greater risk of loss than higher-quality debt securities and may be subject to greater price volatility. Non-US securities are subject to currency fluctuation risks and the risks of political and economic instability in the country of issuance. Investment options which are concentrated in economic sectors may be more volatile than more broadly diversified portfolios.

While there is no standard definition, generally "alternative" funds include nontraditional asset classes or strategies and/or illiquid assets. Alternative investments are speculative, can carry substantial risk, and may not be appropriate for all investors. For those investors who are able to bear greater risk in return for the opportunity they provide, alternative investments may be appropriate.
4 The New York Life Premier Plus Variable Annulty was first offered for sale on June 27, 2009. Certain Portfolios existed prior to that date. The performance for NYLL VI

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 Plus Variable Annuity - Premium Based M&E 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 1.75% M&E charge 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 reflected 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 Plus Variable Annuity invests in the New York Life Insurance and Annuity Corporation (NYLIAC) Separate Account IV. ⁵ The S&P 500 Index is an unmanaged index and is widely regarded as the standard for measuring Large-Cap U.S. stock market performance. "S&P 500" is a trademark of the McGraw-Hill Companies, Inc. and has been licensed for use by the NYLI VP S&P 500 Index Portfolio. The NYLI VP S&P 500 Index Portfolio is not sponsored,

endorsed, sold or promoted by Standard & Poor's and Standard and Poor's makes no representation regarding the advisability of investing in the NYLI VP S&P 500 Index Portfolio. Investors cannot invest directly in an Index.

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

NYLI VP Janus Henderson Balanced - Initial Class on February 17, 2012, For existing Policyowners, if you remove all of your Accumulation Value from the NYLI VP Janus Henderson Balanced - Initial Class Investment Division on or after February 17, 2012, you will not be able to reinvest in this Investment Divisions. The NYLI VP Janus Henderson Balanced – Illusti class invession of the control of the Contr

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

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

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

Performance information less than 1 year has not been annualized.

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

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

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