

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

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

All performance reflects the percentage change for the period shown, with capital gains and dividends reinvested and includes an annualized Mortality and Expense Risk and Administrative Costs Charge of 1.35% and Fund Company Expenses. An Annual Policy Service Charge of \$30 is not included, but will be deducted each year from the policy's Accumulation Value on the policy anniversary and upon surrender if on that date the Accumulation Value is less than \$100,000. The performance shown, therefore, would be slightly lower if your policy's Accumulation Value is less than \$100,000. Charges for any optional riders, if reflected, would reduce the performance shown.

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

Standardized Performance ("Assuming Surrender") reflects the maximum Surrender Charge under the policy. The maximum Surrender Charge for each premium payment is 8%, declining to 2% by the 7th year after that premium payment has been in the policy, with no surrender charge thereafter.

Withdrawals and surrenders may be taxable transactions, and prior to age 59½, may be subject to a 10% IRS penalty (the 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 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 Variable Annuity is 208-191.

			Investment		V					
			mvestment		Year to					Since
		Portfolio	Division	Month to	Date					Investment
	Volatility/	Inception	Inception	Date	(Updated				10	Division
vestment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>		Monthly)	Year⁴	Year⁴	Year⁴	Year⁴	Inception
vestment Grade Bond					,,					
/LI VP U.S. Government Money Market – Current 7-day yield is 4.07%8										
onStandardized <sup>2</sup>	Low	1/29/1993	5/1/2015	0.23%	0.67%	3.33%	2.64%	1.04%	0.22%	-0.34%
andardized	Low	1/29/1993	5/1/2015	-	-	-4.67%	0.71%	0.26%	0.22%	-0.34%
MCO VIT Low Duration Portfolio - Advisor Class										
onStandardized <sup>2</sup>	Low	3/31/2006	5/2/2016	0.20%	1.34%	4.17%	1.34%	-0.04%	-0.09%	0.05%
andardized	Low	3/31/2006	5/2/2016	-	-	-3.83%	-0.65%	-0.86%	-0.09%	0.05%
MCO VIT Short-Term Portfolio - Advisor Class										
onStandardized <sup>2</sup>	Low	9/30/1999	5/1/2024	0.14%	0.76%	3.88%	3.17%	1.97%	0.98%	3.45%
andardized	Low	9/30/1999	5/1/2024	-	-	-4.12%	1.26%	1.22%	0.98%	-4.55%
nerican Funds IS Capital World Bond Fund® - Class 4										
onStandardized <sup>2</sup>	Moderate	10/4/2006	5/1/2024	0.61%	2.75%	0.68%	-3.07%	-2.78%	-1.31%	3.48%
andardized	Moderate	10/4/2006	5/1/2024	-	-	-7.32%	-5.04%	-3.58%	-1.31%	-4.52%
nerican Funds IS The Bond Fund of America® - Class 4										
onStandardized <sup>2</sup>	Moderate	12/14/2012	5/1/2022	-0.11%	2.41%	3.24%	-1.31%	-1.11%	0.18%	0.19%
andardized	Moderate	12/14/2012	5/1/2022	-	-	-4.76%	-3.33%	-1.91%	0.18%	-1.90%
nerican Funds IS U.S. Government Securities Fund® - Class 4										
onStandardized <sup>2</sup>	Moderate	12/2/1985	5/1/2024	0.19%	2.94%	3.63%	-1.96%	-2.21%	-0.32%	5.94%
andardized	Moderate	12/2/1985	5/1/2024	-	-	-4.37%	-3.96%	-3.01%	-0.32%	-2.06%
olumbia Variable Portfolio — Intermediate Bond - Class 2										
onStandardized <sup>2</sup>	Moderate	5/3/2010	5/1/2022	-0.11%	3.03%	4.48%	-1.67%	-0.30%	0.45%	0.12%
andardized	Moderate	5/3/2010	5/1/2022	-	-	-3.52%	-3.67%	-1.11%	0.45%	-1.98%
/LI VP Bond – Service Class										
onStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2015	-0.12%	2.19%	3.37%	-1.37%	-1.58%	-0.20%	1.05%
andardized	Moderate	6/2/2003	5/1/2015	-	-	-4.63%	-3.38%	-2.38%	-0.20%	1.05%
delity® VIP Investment Grade Bond - Service Class 2										
onStandardized <sup>2</sup>	Moderate	8/15/2005	5/1/2022	-0.11%	2.51%	3.56%	-0.74%	-0.62%	0.45%	0.82%
andardized	Moderate	8/15/2005	5/1/2022	-	-	-4.44%	-2.76%	-1.42%	0.45%	-1.25%
delity® VIP Bond Index - Service Class 2										
onStandardized <sup>2</sup>	Moderate	4/19/2018	11/23/2020	-0.11%	2.30%	3.10%	-1.23%	-2.26%	N/A	-3.13%
andardized	Moderate	4/19/2018	11/23/2020	-	-	-4.90%	-3.25%	-3.06%	N/A	-4.03%
/LI VP MacKay U.S. Infrastructure Bond – Service Class	modorato	1710/2010	11/20/2020			1.0070	0.2070	0.0070		1.0070
onStandardized <sup>2</sup>	Moderate	6/2/2003	7/27/2009	-0.11%	2.55%	3.12%	-0.99%	-2.15%	-0.77%	0.15%
andardized	Moderate	6/2/2003	7/27/2009	-0.11%	2.55%	-4.88%	-0.99%	-2.15% -2.94%	-0.77%	0.15%
	Woderate	0/2/2003	1/21/2009			-4.00%	-3.01%	-2.94%	-0.7776	0.15%
/LI VP PIMCO Real Return – Service Class										
onStandardized <sup>2</sup>	Moderate	2/17/2012	2/17/2012	0.64%	4.26%	5.13%	-1.27%	1.20%	0.87%	0.33%
andardized	Moderate	2/17/2012	2/17/2012	•	•	-2.87%	-3.28%	0.43%	0.87%	0.33%
MCO VIT Income Portfolio - Advisor Class										
onStandardized <sup>2</sup>	Moderate	4/29/2016	5/1/2020	0.02%	2.68%	5.44%	2.75%	3.53%	N/A	3.01%
andardized	Moderate	4/29/2016	5/1/2020	-	-	-2.56%	0.82%	2.83%	N/A	2.28%



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			Investment		Year to					Since
		Portfolio	Division	Month to						Investment
	Volatility/	Inception	Inception	Date	(Updated				10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>		Monthly)	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Investment Grade Bond										
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class										
NonStandardized <sup>2</sup>	Moderate	5/1/2014	5/1/2014	-0.69%	-0.17%	2.89%	1.01%	0.42%	0.80%	1.52%
Standardized	Moderate	5/1/2014	5/1/2014	-	-	-5.11%	-0.99%	-0.38%	0.80%	1.52%
PIMCO VIT Total Return Portfolio - Advisor Class										
NonStandardized <sup>2</sup>	Moderate	2/28/2006	5/1/2014	0.00%	2.96%	4.49%	-0.63%	-1.18%	0.19%	0.46%
Standardized	Moderate	2/28/2006	5/1/2014	-		-3.51%	-2.66%	-1.98%	0.19%	0.46%
Western Asset Core Plus VIT - Class II										
NonStandardized <sup>2</sup>	Moderate	5/1/2015	5/1/2022	-0.33%	2.75%	1.86%	-1.98%	-1.56%	-0.08%	-0.08%
Standardized	Moderate	5/1/2015	5/1/2022	_	-	-6.14%	-3.98%	-2.36%	-0.08%	-2.18%
Non-Investment Grade Bond										
BlackRock® High Yield V.I. Fund - Class III Shares										
NonStandardized <sup>2</sup>	Moderate	2/15/2012	5/1/2014	-1.31%	0.41%	5.30%	3.26%	5.68%	3.20%	2.94%
Standardized	Moderate	2/15/2012	5/1/2014	L		-2.70%	1.34%	5.03%	3.20%	2.94%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2										
NonStandardized <sup>2</sup>	Moderate	4/30/2012	5/1/2015	-1.04%	1.73%	4.98%	1.76%	2.51%	1.32%	1.13%
Standardized	Moderate	4/30/2012	5/1/2015	-	-	-3.02%	-0.21%	1.77%	1.32%	1.13%
NYLI VP Floating Rate – Service Class										
NonStandardized <sup>2</sup>	Moderate	5/1/2005	7/27/2009	-0.69%	-0.15%	4.32%	4.68%	5.93%	2.67%	2.97%
Standardized	Moderate	5/1/2005	7/27/2009	-	-	-3.68%	2.82%	5.29%	2.67%	2.97%
NYLI VP MacKay Convertible – Service Class										
NonStandardized <sup>2</sup>	Moderate	6/2/2003	7/27/2009	-2.79%	-2.16%	2.93%	-0.06%	10.03% 9.48%	6.35%	7.86% 7.86%
Standardized	Moderate	6/2/2003	7/27/2009	-		-5.07%	-2.10%	9.48%	6.35%	7.80%
NYLI VP MacKay High Yield Corporate Bond – Service Class NonStandardized <sup>2</sup>	Moderate	6/2/2003	7/27/2009	-0.94%	0.59%	4.59%	3.12%	5.41%	3,44%	4.96%
Standardized	Moderate	6/2/2003	7/27/2009	-0.94%	0.59%	-3.41%	1.21%	4.75%	3.44%	4.96%
NYLI VP MacKay Strategic Bond – Service Class	Woderate	0/2/2000	112112003			0.4170	1.2170	4.7070	0.4470	4.5070
NonStandardized <sup>2</sup>	Moderate	5/1/2011	5/1/2011	-0.29%	2.30%	6.36%	3.54%	3.84%	1.77%	2.19%
Standardized	Moderate	5/1/2011	5/1/2011	-	-	-1.64%	1.64%	3.14%	1.77%	2.19%
Alternatives	moderate	0,1,2011	G/ 1/2011			1.0170	110 170	0.1170	1.1170	2.1070
DWS Alternative Asset Allocation VIP - Class B										
NonStandardized <sup>2</sup>	Moderate	5/18/2009	5/2/2016	0.26%	2.83%	5.60%	0.39%	6.44%	1.74%	2.53%
Standardized	Moderate	5/18/2009	5/2/2016	-	-	-2.40%	-1.64%	5.81%	1.74%	2.53%
NYLI VP Hedge Multi-Strategy - Service Class	moderate	0/10/2000	0/2/2010			2.1070	1.0170	0.0170	117 170	2.0070
NonStandardized <sup>2</sup>	Moderate	5/1/2013	5/1/2013	-1.50%	-0.79%	1.93%	1.54%	2.28%	-1.16%	-1.38%
Standardized	Moderate	5/1/2013	5/1/2013	-	-	-6.07%	-0.44%	1.54%	-1.16%	-1.38%
Asset Allocation	Moderate	0/1/2010	G/1/2010			0.01 70	0.1170	1.0 170	111070	1.0070
American Funds IS Asset Allocation Fund - Class 4										
NonStandardized <sup>2</sup>	Moderate	12/14/2012	5/1/2018	-3.30%	-1.12%	6.27%	4.67%	9.58%	6.42%	6.46%
Standardized	Moderate	12/14/2012	5/1/2018	-3.3078	-1.12/0	-1.73%	2.82%	9.01%	6.42%	6.26%
BlackRock® Global Allocation V.I. Fund – Class III Shares		12/14/2012	3, 1,2010			0,0	2.02,0	0.01,0	J. 1270	0.2070
NonStandardized <sup>2</sup>	Moderate	11/18/2003	5/1/2011	-2.76%	-0.33%	2.05%	1.98%	7.13%	3.64%	3.48%
Standardized	Moderate	11/18/2003	5/1/2011	2.7078	-0.5576	-5.95%	0.02%	6.52%	3.64%	3.48%
Fidelity® VIP FundsManager® 60% — Service Class		,	3, 1,2011			5.00,0	0.0270	0.0270	0.01,0	0.1070
NonStandardized <sup>2</sup>	Moderate	8/22/2007	5/1/2019	-2.76%	-0.96%	2.40%	2.27%	8.03%	4.81%	5.47%
Standardized	Moderate	8/22/2007	5/1/2019		-	-5.60%	0.32%	7.44%	4.81%	5.08%
NYLI VP Balanced – Service Class										
NonStandardized <sup>2</sup>	Moderate	5/1/2005	7/27/2009	-1.32%	1.98%	5.10%	2.79%	9.34%	4.29%	6.50%
Standardized	Moderate	5/1/2005	7/27/2009	-	-	-2.90%	0.86%	8.78%	4.29%	6.50%
NYLI VP Conservative Allocation – Service Class			,							
NonStandardized <sup>2</sup>	Moderate	2/13/2006	7/27/2009	-2.28%	-1.31%	1.05%	0.69%	4.00%	2.35%	4.16%
Standardized	Moderate	2/13/2006	7/27/2009		-	-6.95%	-1.32%	3.30%	2.35%	4.16%
Oxanuarazoa	moderate	_, .0, _000	.,2.,2000			0.00,0	1.02/3	0.0070	2.00,0	



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			Investment		Year to					Since
	Volatility/	Portfolio	Division	Month to			3	5	10	Investment Division
I	Volatility/	Inception	Inception Date <sup>1</sup>	Date	(Updated	Year <sup>4</sup>	ع Year⁴	ວ Year⁴		
Investment Divisions <sup>1</sup> Asset Allocation	Risk Level <sup>3</sup>	Date	Date		Monthly)	rear	rear	rear	Year⁴	Inception
1111 11111										
NYLI VP Income Builder – Service Class	Martaneta	6/2/2003	7/07/0000	0.400/	0.000/	7.000/	0.000/	0.070/	0.770/	0.000/
NonStandardized <sup>2</sup>	Moderate Moderate	6/2/2003	7/27/2009 7/27/2009	-2.16%	2.08%	7.02% -0.98%	2.98%	6.67%	3.77%	6.09% 6.09%
Standardized	Moderate	6/2/2003	7/27/2009	-	-	-0.98%	1.06%	6.05%	3.77%	6.09%
NYLI VP Janus Henderson Balanced – Initial Class7	Martaneta	0/47/0040	0/47/0040	4.400/	0.000/	4.000/	3.93%	9.29%	0.000/	7.60%
NonStandardized <sup>2</sup>	Moderate Moderate	2/17/2012 2/17/2012	2/17/2012 2/17/2012	-4.16%	-2.23%	4.39%			6.92%	7.60%
Standardized	Moderate	2/17/2012	2/11/2012	-		-3.61%	2.05%	8.73%	6.92%	7.00%
NYLI VP Janus Henderson Balanced – Service Class	Madazata	0/47/0040	0/47/0040	4.400/	-2.29%	4.13%	3.67%	9.02%	6.65%	7.33%
NonStandardized <sup>2</sup>	Moderate Moderate	2/17/2012	2/17/2012 2/17/2012	-4.18%	-2.29%	-3.87%		9.02% 8.45%	6.65%	7.33%
Standardized	Moderate	2/17/2012	2/11/2012	-		-3.87%	1.78%	8.45%	0.05%	7.33%
NYLI VP Moderate Allocation–Service Class	Madazata	2/13/2006	7/27/2009	-3.14%	-2.20%	0.61%	1.38%	6.59%	3.49%	5.40%
NonStandardized <sup>2</sup>	Moderate			-3.1476	-2.20%					
Standardized Franklin Templeton Conservative Model Portfolio - Class II	Moderate	2/13/2006	7/27/2009	-	-	-7.39%	-0.60%	5.96%	3.49%	5.40%
I a	Moderate	5/1/2020	5/1/2020	-1.30%	0.88%	3.83%	0.70%	N/A	N/A	1.79%
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	-1.30%	0.00%	3.83% -4.17%	-1.32%	N/A N/A	N/A N/A	1.79%
Standardized Franklin Templeton Moderate Model Portfolio - Class II	Moderate	5/1/2020	5/1/2020	-		-4.17%	-1.32%	IN/A	N/A	1.02%
l · · · · ·	Moderate			-3.00%	-0.73%	4.53%	2.71%	N/A	N/A	6.09%
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	-3.00%	-0.73%	4.53% -3.47%	0.78%	N/A N/A	N/A N/A	5.44%
Standardized	Woderate	5/1/2020	5/1/2020			-3.47 %	0.76%	IN/A	IN/A	5.44%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II	Moderate	5/1/2020	5/1/2020	-3.58%	-1.42%	4.71%	3.73%	N/A	N/A	8.01%
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	-3.56%	-1.42%	-3.29%	1.84%	N/A N/A	N/A N/A	7.40%
Standardized	Woderate	3/1/2020	3/1/2020	-		-3.2976	1.0476	IN/A	IN/A	7.40%
Franklin Templeton Moderately Conservative Model Portfolio - Class II	Madazata			0.400/	0.19%	4.63%	1.92%	N/A	N/A	4.42%
NonStandardized <sup>2</sup> Standardized	Moderate Moderate	5/1/2020	5/1/2020	-2.16%	0.19%	-3.37%	-0.04%	N/A N/A	N/A N/A	3.73%
Franklin Templeton Aggressive Model Portfolio - Class II	Woderate	5/1/2020	5/1/2020		-	-3.37 /6	-0.0476	IN/A	IN/A	3.7376
NonStandardized <sup>2</sup>	High	5/1/2020	5/1/2020	-4.68%	-2.53%	4.73%	4.79%	N/A	N/A	10.68%
Standardized	High	5/1/2020	5/1/2020	-4.00%	-2.55%	-3.27%	2.93%	N/A	N/A	10.12%
NYLI VP Equity Allocation – Service Class	riigii	3/1/2020	3/1/2020		-	-3.21 /6	2.3376	IN/A	IN/A	10.1276
NonStandardized <sup>2</sup>	High	2/13/2006	7/27/2009	-4.78%	-4.17%	-1.38%	1.78%	11.42%	5.20%	7.58%
Standardized	High	2/13/2006	7/27/2009	-4.70%	-4.1770	-9.27%	-0.18%	10.89%	5.20%	7.58%
NYLI VP Growth Allocation–Service Class	riigii	2/13/2000	1/21/2009		-	-3.21 /6	-0.1076	10.0376	3.2076	7.5076
NonStandardized <sup>2</sup>	High	2/13/2006	7/27/2009	-4.10%	-3.41%	-0.52%	1.93%	9.57%	4.54%	6.58%
Standardized	High	2/13/2006	7/27/2009	-4.10%	-3.4170	-8.48%	-0.03%	9.01%	4.54%	6.58%
Large Cap Equity	riigii	2/13/2000	1/21/2009			-0.40 /8	-0.0376	9.0178	4.5476	0.5076
AB VPS Growth & Income - Class B										
NonStandardized <sup>2</sup>	High	6/1/1999	5/1/2022	-3.61%	1.41%	2.93%	5.90%	15.33%	8.03%	7.80%
Standardized	High	6/1/1999	5/1/2022	-3.0176	1.4170	-5.07%	4.08%	14.88%	8.03%	5.99%
American Funds IS Washington Mutual Investors Fund - Class 4	riigii	0/1/1000	0/ 1/2022			0.01 /0	4.0070	14.0070	0.0070	0.0070
NonStandardized <sup>2</sup>	High	12/14/2012	11/13/2017	-3.76%	-0.09%	7.73%	7.67%	16.56%	8.51%	8.81%
	High	12/14/2012	11/13/2017	-5.70%	-0.09%	-0.27%	5.92%	16.12%	8.51%	8.81%
Standardized American Funds IS Growth Fund - Class 4	riigii	12/17/2012	11/13/2017	<del>-</del> -		U.LI /0	J.JZ /0	10.12/0	0.01/0	0.0170
NonStandardized <sup>2</sup>	High	12/14/2012	11/13/2017	-7.88%	-7.51%	6.89%	7.45%	18.47%	13.43%	13.88%
Standardized	High	12/14/2012	11/13/2017	-1.00/6	-7.51%	-1.11%	5.69%	18.06%	13.43%	13.88%
BNY Mellon Sustainable US Equity - Service Shares	riigii	12/17/2012	11/13/2017	<del>-</del> -		1.11/0	0.0370	10.0076	10.4070	10.0070
NonStandardized <sup>2</sup>	High	12/31/2000	5/1/2022	-7.08%	-7.30%	1.82%	4.95%	14.07%	8.81%	8.62%
Standardized	High	12/31/2000	5/1/2022	-1.00/6	-7.30%	-6.18%	3.10%	13.60%	8.81%	6.84%
Standardized ClearBridge Variable Appreciation Portfolio — Class II	riigii	12/01/2000	O/ 1/2022	<del>-</del> -		0.1070	J. 10 /0	10.0076	0.01/0	0.0470
NonStandardized <sup>2</sup>	High	2/28/2015	5/1/2017	-5.39%	-3.54%	5.10%	7.36%	15.22%	9.78%	10.63%
Standardized	High	2/28/2015	5/1/2017	-5.55/6	-3.34%	-2.90%	5.60%	14.76%	9.78%	10.63%
Fidelity® VIP Contrafund® – Service Class 2	riigii	2/20/2013	3/1/2017	<del>-</del>	-	2.30 /0	J.00 /6	14.7070	3.1070	10.0076
NonStandardized <sup>2</sup>	High	1/12/2000	7/27/2009	-7.41%	-5.88%	6.42%	9.47%	17.05%	10.91%	11.95%
NonStandardized Standardized	High	1/12/2000	7/27/2009	-7.41%	-3.00%	-1.58%	9.47% 7.77%	17.05%	10.91%	11.95%
Statitual tutateu	піун	1/12/2000	1/21/2009			-1.00%	1.1170	10.0276	10.9176	11.90%



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

			Investment		Year to					Since
		Portfolio	Division	Month to					40	Investment
1	Volatility/	Inception	Inception	Date	(Updated	4			10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>		Monthly)	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Large Cap Equity										
Fidelity® VIP Equity-Income – Service Class 2			Ų							
NonStandardized <sup>2</sup>	High	1/12/2000	7/27/2009	-2.10%	2.84%	7.43%	6.45%	14.60%	7.81%	9.20%
Standardized	High	1/12/2000	7/27/2009	-	-	-0.57%	4.65%	14.13%	7.81%	9.20%
Fidelity® VIP Growth Opportunities – Service Class 2										
NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2014	-9.92%	-11.17%	5.99%	7.07%	17.93%	14.69%	14.89%
Standardized	High	1/12/2000	5/1/2014	-	-	-2.01%	5.29%	17.51%	14.69%	14.89%
NYLI VP Epoch U.S. Equity Yield – Service Class					. ====					
NonStandardized <sup>2</sup>	High	6/2/2003	7/27/2009	-3.29%	1.76%	9.56%	7.01%	13.90%	6.51%	8.51%
Standardized	High	6/2/2003	7/27/2009	-	-	1.56%	5.23%	13.42%	6.51%	8.51%
NYLI VP Dimensional U.S. Equity - Service Class	18.6	0/0/0000	7/07/0000	0.470/	0.000/	F 000/	0.740/	45.000/	0.000/	44 440/
NonStandardized <sup>2</sup>	High	6/2/2003	7/27/2009	-6.47%	-3.09%	5.39%	6.74%	15.66%	9.09%	11.11%
Standardized	High	6/2/2003	7/27/2009	-	-	-2.61%	4.96%	15.21%	9.09%	11.11%
NYLI VP Wellington Growth – Service Class9	10.0	0/0/0000	7/07/0006	0.700/	0.4407	0.070/	4.0007	40 500/	0.000/	0.000/
NonStandardized <sup>2</sup>	High	6/2/2003	7/27/2009	-8.72%	-9.44%	0.37%	4.69%	13.53%	8.89%	9.63%
Standardized	High	6/2/2003	7/27/2009	-	-	-7.63%	2.83%	13.04%	8.89%	9.63%
NYLI VP S&P 500 Index5 – Service Class	18.6	0/0/0000	7/07/0000	F 770/	4.000/	0.070/	7.000/	40.500/	40.500/	44.050/
NonStandardized <sup>2</sup>	High	6/2/2003 6/2/2003	7/27/2009 7/27/2009	-5.77%	-4.68%	6.37% -1.63%	7.20% 5.43%	16.56%	10.52%	11.85%
Standardized	High	6/2/2003	7/27/2009	-		-1.03%	5.43%	16.13%	10.52%	11.85%
NYLI VP Winslow Large Cap Growth – Service Class	18.6	0/0/0000	7/07/0000	0.740/	-8.58%	3,44%	0.040/	10.110/	12.14%	40.070/
NonStandardized <sup>2</sup>	High High	6/2/2003 6/2/2003	7/27/2009 7/27/2009	-8.71%	-8.58%	-4.56%	8.64% 6.91%	16.14% 15.70%	12.14% 12.14%	12.97% 12.97%
Standardized	nign	6/2/2003	7/27/2009	-		-4.56%	6.91%	15.70%	12.14%	12.97%
NYLI VP American Century Sustainable Equity – Service Class	Litale	2/17/2012	2/17/2012	-6.99%	-7.62%	-1.46%	5.86%	15.87%	7.46%	8.53%
NonStandardized <sup>2</sup>	High High	2/17/2012	2/17/2012	-6.99%	-7.02%	-1.46% -9.35%	4.04%	15.42%	7.46%	8.53%
Standardized NYLI VP MFS® Investors Trust - Service Class	nigii	2/11/2012	2/11/2012			-9.3376	4.0476	13.42%	7.40%	0.55%
	High	5/1/2000	2/10/2025	-4.98%	-2.97%	3.57%	5.63%	14.16%	8.91%	-5.25%
NonStandardized <sup>2</sup>	High	5/1/2000	2/10/2025	-4.90%	-2.9176	-4.43%	3.81%	13.69%	8.91%	-12.83%
Standardized NYLI VP MFS® Research - Service Class	nigii	3/1/2000	2/10/2023			-4.4376	3.0176	13.09%	0.9176	-12.03%
NonStandardized <sup>2</sup>	High	5/1/2000	2/10/2025	-6.23%	-5.45%	0.78%	5.25%	13.48%	9.12%	-8.09%
Standardized	High	5/1/2000	2/10/2025	-0.23%	-3.43%	-7.22%	3.41%	12.99%	9.12%	-15.45%
Voya Growth and Income Portfolio - Class S	riigii	3/1/2000	2/10/2023		-	-1.22/0	3.4170	12.5576	3.1270	-13.4376
NonStandardized <sup>2</sup>	High	12/31/1979	5/1/2024	-5.94%	-3.64%	4.71%	8.06%	18.22%	10.20%	10.02%
Standardized	High	12/31/1979	5/1/2024	-3.94%	-3.04%	-3.29%	6.32%	17.81%	10.20%	2.02%
Small/Mid Cap Equity	riigii	12/51/19/9	3/1/2024	_		-3.2376	0.52 /6	17.0176	10.2076	2.02 /6
Fidelity® VIP Mid Cap – Service Class 2										
NonStandardized <sup>2</sup>	High	1/12/2000	7/27/2009	-6.72%	-7.15%	-4.24%	2.96%	15.98%	6.18%	8.89%
Standardized	High	1/12/2000	7/27/2009	-0.72%	-7.13%	-11.90%	1.04%	15.54%	6.18%	8.89%
Janus Henderson VIT Enterprise Portfolio – Service Shares	riigii	1/12/2000	1/21/2009		-	-11.3076	1.0470	13.54 /6	0.1076	0.0976
NonStandardized <sup>2</sup>	High	12/31/1999	11/13/2017	-5.57%	-4.41%	0.47%	4.06%	13.42%	9.41%	8.96%
Standardized	High	12/31/1999	11/13/2017	-5.57 /6	-4.41/0	-7.53%	2.18%	12.93%	9.41%	8.96%
NYLI VP Schroders Mid Cap Opportunities - Service Class	riigii	12/31/1999	11/13/2017		-	-1.5576	2.1070	12.9376	3.4170	0.50 /6
NonStandardized <sup>2</sup>	High	6/2/2003	7/27/2009	-4.98%	-5.16%	-4.55%	-0.84%	10.45%	3.64%	8.41%
Nonstandardized	High	6/2/2003	7/27/2009	-4.98%	-5.10%	-4.55% -12.19%	-0.84% -2.87%	9.91%	3.64%	8.41%
Standardized MFS® Mid Cap Value Portfolio - Service Class	- ingii	01212000	112112003	<u> </u>		12.13/0	2.01 /0	J.J 1 /0	0.0470	0.71/0
NonStandardized <sup>2</sup>	High	3/7/2008	5/1/2020	-3.45%	-3.01%	0.08%	3.64%	15.68%	6.67%	13.94%
Standardized	High	3/7/2008	5/1/2020	-3.43%	-3.01%	-7.92%	1.75%	15.23%	6.67%	13.45%
Neuberger Berman AMT Mid-Cap Growth – Class S	gii	3,.,2000	3, 1,2020			UE /U	0 /0	.5.2570	3.31 /0	. 5. 10 / 0
NonStandardized <sup>2</sup>	High	2/18/2003	7/27/2009	-8.05%	-9.36%	-3.31%	1.21%	11.15%	6.97%	10.46%
Standardized	High	2/18/2003	7/27/2009	-	-	-11.04%	-0.78%	10.62%	6.97%	10.46%
Invesco V.I. Main Street Small Cap Fund - Series II			.,2,,2000				0 0,0	10.02,0	0.01 /0	10.1070
NonStandardized <sup>2</sup>	Highest	7/16/2001	5/1/2020	-6.34%	-6.35%	-2.38%	2.15%	15.61%	6.29%	13.32%
Standardized	Highest	7/16/2001	5/1/2020	-	-	-10.19%	0.20%	15.16%	6.29%	12.81%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2	gricot	.,	3, 1,2020			10.1070	0.2070	.5.1070	5.2576	.2.5170
NonStandardized <sup>2</sup>	Highest	6/1/2000	7/27/2009	-5.30%	-8.01%	-4.84%	2.82%	17.72%	6.37%	8.62%
nonotanuaruzeu						-12.45%	0.89%		6.37%	
Standardized	Highest	6/1/2000	7/27/2009	-	-	-12.45%	0.89%	17.30%	6.37%	8.62%



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

			Investment		Year to					Since
		Portfolio	Division	Month to	Date					Investment
,	Volatility/	Inception	Inception	Date	(Updated				10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>		Monthly)	Year <sup>4</sup>	Year <sup>4</sup>	Year⁴	Year⁴	Inception
Small/Mid Cap Equity										
Fidelity® VIP Extended Market Index Portfolio - Service Class 2			Ų							
NonStandardized <sup>2</sup>	Highest	4/17/2018	5/1/2024	-6.40%	-7.40%	-4.10%	0.42%	13.90%	N/A	2.96%
Standardized	Highest	4/17/2018	5/1/2024		•	-11.78%	-1.61%	13.42%	N/A	-5.04%
Macquarie VIP Small Cap Value Series - Service Class	I Patraci	5/1/2000	11/13/2017	-4.97%	-5.53%	-2.12%	-0.04%	14.41%	4.98%	3.82%
NonStandardized <sup>2</sup> Standardized	Highest Highest	5/1/2000	11/13/2017	-4.97%	-5.53%	-2.12% -9.95%	-0.04% -2.08%	13.94%	4.98%	3.82%
NYLI VP Wellington Small Cap - Service Class	nignesi	3/1/2000	11/13/2017			-9.93%	-2.00%	13.94%	4.90%	3.0276
NonStandardized <sup>2</sup>	Highest	5/2/2016	5/2/2016	-7.04%	-9.22%	-3.13%	-1.66%	11.32%	N/A	4.18%
Standardized	Highest	5/2/2016	5/2/2016	7.0470	-	-10.88%	-3.66%	10.79%	N/A	4.18%
NYLI VP Small Cap Growth – Initial Class6	riigiloot	0/2/2010	0/2/2010			10.0070	0.0070	10.7070		11.1070
NonStandardized <sup>2</sup>	Highest	2/17/2012	2/17/2012	-7.70%	-9.48%	-5.91%	-2.62%	10.01%	5.37%	6.45%
Standardized	Highest	2/17/2012	2/17/2012	-	-	-13.44%	-4.60%	9.45%	5.37%	6.45%
NYLI VP Small Cap Growth - Service Class										
NonStandardized <sup>2</sup>	Highest	2/17/2012	5/1/2013	-7.72%	-9.54%	-6.15%	-2.86%	9.73%	5.10%	6.04%
Standardized	Highest	2/17/2012	5/1/2013	-	-	-13.66%	-4.84%	9.17%	5.10%	6.04%
International/Global Equity										
American Funds IS Global Small Cap Fund® – Class 4										
NonStandardized <sup>2</sup>	High	12/14/2012	5/1/2015	-4.68%	-6.95%	-7.90%	-4.38%	5.98%	2.95%	2.69%
Standardized	High	12/14/2012	5/1/2015	-	-	-15.27%	-6.33%	5.34%	2.95%	2.69%
Fidelity® VIP International Index — Service Class 2										
NonStandardized <sup>2</sup>	High	4/16/2018	5/1/2019	-0.20%	5.63%	4.81%	3.37%	9.41%	N/A	4.15%
Standardized	High	4/16/2018	5/1/2019	-	-	-3.19%	1.46%	8.85%	N/A	3.73%
Invesco V.I. EQV International Equity Fund - Series II			Ų							
NonStandardized <sup>2</sup>	High	9/19/2001	5/1/2014	-3.45%	0.79%	-4.08%	1.57%	7.04%	2.46%	2.24%
Standardized	High	9/19/2001	5/1/2014			-11.75%	-0.40%	6.42%	2.46%	2.24%
Janus Henderson VIT Global Research Portfolio – Service Shares										
NonStandardized <sup>2</sup>	High	12/31/1999	7/27/2009	-5.30%	-1.86%	5.94%	8.44%	15.47%	8.05%	8.97%
Standardized	High	12/31/1999	7/27/2009	<u> </u>		-2.06%	6.71%	15.02%	8.05%	8.97%
NYLI VP Pinestone International Equity – Service Class	10-6	6/2/2003	7/27/2009	4.040/	0.51%	-3.32%	-4.06%	4.77%	2.84%	3.26%
NonStandardized <sup>2</sup>	High High	6/2/2003	7/27/2009	-4.61%	0.51%	-3.32% -11.05%	-4.06% -6.02%	4.77%	2.84%	3.26%
Standardized MFS® International Intrinsic Value Portfolio – Service Class	nigii	0/2/2003	1/21/2009			-11.05%	-0.0276	4.10%	2.04%	3.20%
NonStandardized <sup>2</sup>	High	8/31/2001	5/1/2017	0.33%	8.04%	6.93%	4.84%	8.35%	6.00%	6.17%
Standardized	High	8/31/2001	5/1/2017	0.5576	0.0476	-1.07%	2.99%	7.77%	6.00%	6.17%
MFS® VIT Research International - Service Class	- I ligit	0/01/2001	3/1/2017			1.07 70	2.5570	7.1170	0.0070	0.1770
NonStandardized <sup>2</sup>	High	8/24/2001	5/1/2022	-1.12%	4.40%	1.45%	1.99%	7.87%	3.45%	4.50%
Standardized	High	8/24/2001	5/1/2022	-	-	-6.55%	0.03%	7.27%	3.45%	2.57%
Putnam VT International Value Fund - Class IB										
NonStandardized <sup>2</sup>	High	1/2/1997	5/1/2024	2.28%	10.87%	10.30%	8.60%	14.25%	4.71%	11.92%
Standardized	High	1/2/1997	5/1/2024	-	-	2.30%	6.87%	13.78%	4.71%	3.92%
American Funds IS New World Fund - Class 4								-		
NonStandardized <sup>2</sup>	Highest	12/14/2012	5/1/2014	-0.83%	1.23%	1.38%	1.38%	8.80%	4.42%	3.45%
Standardized	Highest	12/14/2012	5/1/2014	<u>_</u> -	-	-6.62%	-0.60%	8.22%	4.42%	3.45%
Fidelity® VIP Emerging Markets – Service Class 2										
NonStandardized <sup>2</sup>	Highest	1/23/2008	5/1/2018	3.35%	6.18%	11.92%	3.89%	9.21%	4.75%	3.56%
Standardized	Highest	1/23/2008	5/1/2018		-	3.92%	2.00%	8.64%	4.75%	3.33%
NYLI VP Candriam Emerging Markets Equity – Service Class9	<u> </u>		-							
NonStandardized <sup>2</sup>	Highest	2/17/2012	2/17/2012	0.13%	0.32%	7.23%	-3.66%	5.14%	0.96%	-0.91%
Standardized	Highest	2/17/2012	2/17/2012			-0.77%	-5.62%	4.48%	0.96%	-0.91%
Sector										
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 <sup>10</sup>				1						
NonStandardized <sup>2</sup>	High	4/30/2013	5/1/2015	3.66%	8.35%	10.05%	-0.60%	14.86%	2.27%	1.63%
Standardized	High	4/30/2013	5/1/2015		-	2.05%	-2.63%	14.39%	2.27%	1.63%
NYLI VP Fidelity Institutional AM® Utilities – Service Class			Į.	İ						
	1.0 - 6	2/17/2012	2/17/2012	-0.41%	2.08%	22.23%	7.23%	12.71%	6.32%	7.61%
NonStandardized <sup>2</sup> Standardized	High High	2/17/2012	2/17/2012	-0.41%	2.08%	14.23%	7.23% 5.46%	12.71%	6.32%	7.61%



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

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

Investment Divisions <sup>1</sup>	Volatility/ Risk Level <sup>3</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>1</sup>	Month to Date	Year to Date (Updated Monthly)	1 Year⁴	3 Year <sup>4</sup>	5 Year <sup>4</sup>	10 Year <sup>4</sup>	Since Investment Division Inception
Sector		24.0			,,					шоорион
NYLI VP CBRE Global Infrastructure — Service Class										
NonStandardized <sup>2</sup>	High	5/1/2015	5/1/2015	1.31%	5.73%	12.69%	1.15%	7.91%	N/A	-2.67%
Standardized	High	5/1/2015	5/1/2015	-	-	4.69%	-0.85%	7.32%	N/A	-2.67%
NYLI VP Newton Technology Growth - Service Class										
NonStandardized <sup>2</sup>	Highest	12/29/2000	2/10/2025	-9.50%	-9.81%	-2.36%	4.23%	14.02%	11.77%	-14.84%
Standardized	Highest	12/29/2000	2/10/2025	-	-	-10.17%	2.35%	13.54%	11.77%	-21.65%
Fidelity® VIP Health Care — Service Class 2										
NonStandardized <sup>2</sup>	Highest	7/18/2001	5/1/2019	-3.52%	-1.41%	-4.19%	-0.30%	6.02%	4.96%	6.40%
Standardized	Highest	7/18/2001	5/1/2019	-	-	-11.86%	-2.33%	5.38%	4.96%	6.02%
NYLI VP Natural Resources – Initial Class										
NonStandardized <sup>2</sup>	Highest	2/17/2012	2/17/2012	-2.84%	-4.61%	-11.94%	-1.80%	23.60%	3.06%	0.53%
Standardized	Highest	2/17/2012	2/17/2012	-	-	-18.99%	-3.81%	23.25%	3.06%	0.53%
Principal VC Real Estate Securities Account - Class 2										
NonStandardized <sup>2</sup>	Highest	5/1/1998	5/1/2024	-2.09%	3.17%	9.71%	-2.36%	8.50%	4.41%	18.41%
Standardized	Highest	5/1/1998	5/1/2024	-	-	1.71%	-4.35%	7.92%	4.41%	10.41%

Please read the important disclosures below regarding the product performance.



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

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

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

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

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

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

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

<sup>4</sup> The New York Life Premier Variable Annuity was first offered for sale on July 27, 2009. Certain Portfolios and Investment Divisions existed prior to the date. The performance for NYLI VP Series Fund, Inc. portfolios are based on the Initial Class Portfolio Inception Date (where applicable). The performance for all other investment divisions is based on the Portfolio Inception Date reflected in this performance summary. All performance has been modified to reflect Separate Account and Fund annual expenses as if the policy had been available during the periods shown. This version of the New York Life Premier Variable Annuity invests in the New York Life Insurance and Annuity Corporation (NYLIAC) Separate Account III.

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

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

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

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

8 An Investment in the NYLI VP U.S. Government Money Market Portfolio is neither insured nor guaranteed by the Federal Deposit Insurance Corporation

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

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 129-1 for

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

Performance information less than 1 year has not been annualized.

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

Sales of the New York Life Premier Variable Annuity were discontinued. Current policyowners may continue to make premium payments, subject to their contract provisions Existing policies will continue to be serviced.

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



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

			Investment					Since
		Portfolio	Division				40	Investment
Investment Divisions <sup>1</sup>	Volatility/ Risk Level <sup>3</sup>	Inception Date	Inception Date <sup>1</sup>	Year <sup>4</sup>	3 Year⁴	5 Year <sup>4</sup>	10 Year⁴	Division Inception
Investment Grade Bond	KISK LEVEI	Date	Date	i eai	i eai	I Cai	i eai	inception
NYLI VP U.S. Government Money Market – Current 7-day yield is 4.07%8								
NonStandardized <sup>2</sup>	Low	1/29/1993	5/1/2015	3.33%	2.64%	1.04%	0.22%	-0.34%
Standardized	Low	1/29/1993	5/1/2015	-4.67%	0.71%	0.26%	0.22%	-0.34%
PIMCO VIT Low Duration Portfolio - Advisor Class								
NonStandardized <sup>2</sup>	Low	3/31/2006	5/2/2016	4.17%	1.34%	-0.04%	-0.09%	0.05%
Standardized	Low	3/31/2006	5/2/2016	-3.83%	-0.65%	-0.86%	-0.09%	0.05%
PIMCO VIT Short-Term Portfolio - Advisor Class NonStandardized <sup>2</sup>	Low	9/30/1999	5/1/2024	3.88%	3.17%	1.97%	0.98%	3.45%
Standardized	Low	9/30/1999	5/1/2024	-4.12%	1.26%	1.22%	0.98%	-4.55%
American Funds IS Capital World Bond Fund® - Class 4	LOW	3/30/1333	0/ 1/2024	4.12/0	1.2070	1.22/0	0.3070	4.0070
NonStandardized <sup>2</sup>	Moderate	10/4/2006	5/1/2024	0.68%	-3.07%	-2.78%	-1.31%	3.48%
Standardized	Moderate	10/4/2006	5/1/2024	-7.32%	-5.04%	-3.58%	-1.31%	-4.52%
American Funds IS The Bond Fund of America® - Class 4								
NonStandardized <sup>2</sup>	Moderate	12/14/2012	5/1/2022	3.24%	-1.31%	-1.11%	0.18%	0.19%
Standardized	Moderate	12/14/2012	5/1/2022	-4.76%	-3.33%	-1.91%	0.18%	-1.90%
American Funds IS U.S. Government Securities Fund® - Class 4								
NonStandardized <sup>2</sup> Standardized	Moderate Moderate	12/2/1985 12/2/1985	5/1/2024 5/1/2024	3.63% -4.37%	-1.96% -3.96%	-2.21% -3.01%	-0.32% -0.32%	5.94% -2.06%
Columbia Variable Portfolio — Intermediate Bond - Class 2	woderate	12/2/1985	5/1/2024	-4.37%	-3.96%	-3.01%	-0.32%	-2.00%
NonStandardized <sup>2</sup>	Moderate	5/3/2010	5/1/2022	4.48%	-1.67%	-0.30%	0.45%	0.12%
Standardized	Moderate	5/3/2010	5/1/2022	-3.52%	-3.67%	-1.11%	0.45%	-1.98%
NYLI VP Bond – Service Class								
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2015	3.37%	-1.37%	-1.58%	-0.20%	1.05%
Standardized	Moderate	6/2/2003	5/1/2015	-4.63%	-3.38%	-2.38%	-0.20%	1.05%
Fidelity® VIP Investment Grade Bond - Service Class 2								
NonStandardized <sup>2</sup>	Moderate	8/15/2005	5/1/2022	3.56%	-0.74%	-0.62%	0.45%	0.82%
Standardized	Moderate	8/15/2005	5/1/2022	-4.44%	-2.76%	-1.42%	0.45%	-1.25%
Fidelity® VIP Bond Index – Service Class 2 NonStandardized²	Moderate	4/19/2018	11/23/2020	3.10%	-1.23%	-2.26%	N/A	-3.13%
Standardized	Moderate	4/19/2018	11/23/2020	-4.90%	-3.25%	-3.06%	N/A	-4.03%
NYLI VP MacKay U.S. Infrastructure Bond – Service Class	Wiodciate	4/13/2010	11/20/2020	4.5070	0.2070	0.0070	14//	4.0070
NonStandardized <sup>2</sup>	Moderate	6/2/2003	7/27/2009	3.12%	-0.99%	-2.15%	-0.77%	0.15%
Standardized	Moderate	6/2/2003	7/27/2009	-4.88%	-3.01%	-2.94%	-0.77%	0.15%
NYLI VP PIMCO Real Return – Service Class								
NonStandardized <sup>2</sup>	Moderate	2/17/2012	2/17/2012	5.13%	-1.27%	1.20%	0.87%	0.33%
Standardized	Moderate	2/17/2012	2/17/2012	-2.87%	-3.28%	0.43%	0.87%	0.33%
PIMCO VIT Income Portfolio - Advisor Class NonStandardized <sup>2</sup>	Mar de contra	4/00/0040	F (4 (0000	F 440/	2.75%	3.53%	N/A	3.01%
Standardized	Moderate Moderate	4/29/2016 4/29/2016	5/1/2020 5/1/2020	5.44% -2.56%	0.82%	2.83%	N/A N/A	2.28%
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class	Wiodelate	4/23/2010	3/1/2020	-2.3076	0.02 /6	2.0076	IN/A	2.2070
NonStandardized <sup>2</sup>	Moderate	5/1/2014	5/1/2014	2.89%	1.01%	0.42%	0.80%	1.52%
Standardized	Moderate	5/1/2014	5/1/2014	-5.11%	-0.99%	-0.38%	0.80%	1.52%
PIMCO VIT Total Return Portfolio - Advisor Class								
NonStandardized <sup>2</sup>	Moderate	2/28/2006	5/1/2014	4.49%	-0.63%	-1.18%	0.19%	0.46%
Standardized	Moderate	2/28/2006	5/1/2014	-3.51%	-2.66%	-1.98%	0.19%	0.46%
Western Asset Core Plus VIT - Class II								
NonStandardized <sup>2</sup>	Moderate	5/1/2015	5/1/2022	1.86%	-1.98%	-1.56%	-0.08%	-0.08%
Standardized Non-Investment Grade Bond	Moderate	5/1/2015	5/1/2022	-6.14%	-3.98%	-2.36%	-0.08%	-2.18%
Non-Investment Grade Bond BlackRock® High Yield V.I. Fund – Class III Shares								
NonStandardized <sup>2</sup>	Moderate	2/15/2012	5/1/2014	5.30%	3.26%	5.68%	3.20%	2.94%
Standardized	Moderate	2/15/2012	5/1/2014	-2.70%	1.34%	5.03%	3.20%	2.94%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2								
NonStandardized <sup>2</sup>	Moderate	4/30/2012	5/1/2015	4.98%	1.76%	2.51%	1.32%	1.13%
Standardized	Moderate	4/30/2012	5/1/2015	-3.02%	-0.21%	1.77%	1.32%	1.13%
NYLI VP Floating Rate – Service Class								
NonStandardized <sup>2</sup>	Moderate	5/1/2005	7/27/2009	4.32%	4.68%	5.93%	2.67%	2.97%
Standardized	Moderate	5/1/2005	7/27/2009	-3.68%	2.82%	5.29%	2.67%	2.97%
NYLI VP MacKay Convertible – Service Class	Moderate	6/3/3003	7/07/0000	2 020/	0.000/	10.020/	6 250/	7 000/
NonStandardized <sup>2</sup> Standardized	Moderate Moderate	6/2/2003 6/2/2003	7/27/2009 7/27/2009	2.93% -5.07%	-0.06% -2.10%	10.03% 9.48%	6.35% 6.35%	7.86% 7.86%
Statitual utzeu	wouerate	0/2/2003	1121/2009	-0.07%	-2.10%	9.40%	0.35%	1.00%



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

	Valatility	Portfolio	Investment Division	1	3	5	10	Since Investment Division
Investment Divisions <sup>1</sup>	Volatility/ Risk Level <sup>3</sup>	Inception Date	Inception Date <sup>1</sup>	1 Year⁴	3 Year⁴	ວ Year⁴	10 Year⁴	Inception
Non-Investment Grade Bond	MISK Level	Date	Date	i cai	i cai	i cai	i cai	шсерион
NYLI VP MacKay High Yield Corporate Bond – Service Class								
NonStandardized <sup>2</sup>	Moderate	6/2/2003	7/27/2009	4.59%	3.12%	5.41%	3.44%	4.96%
Standardized	Moderate	6/2/2003	7/27/2009	-3.41%	1.21%	4.75%	3.44%	4.96%
NYLI VP MacKay Strategic Bond – Service Class								
NonStandardized <sup>2</sup>	Moderate	5/1/2011	5/1/2011	6.36%	3.54%	3.84%	1.77%	2.19%
Standardized	Moderate	5/1/2011	5/1/2011	-1.64%	1.64%	3.14%	1.77%	2.19%
Alternatives								
DWS Alternative Asset Allocation VIP - Class B								
NonStandardized <sup>2</sup>	Moderate	5/18/2009	5/2/2016	5.60%	0.39%	6.44%	1.74%	2.53%
Standardized	Moderate	5/18/2009	5/2/2016	-2.40%	-1.64%	5.81%	1.74%	2.53%
NYLI VP Hedge Multi-Strategy - Service Class								
NonStandardized <sup>2</sup>	Moderate	5/1/2013	5/1/2013	1.93%	1.54%	2.28%	-1.16%	-1.38%
Standardized	Moderate	5/1/2013	5/1/2013	-6.07%	-0.44%	1.54%	-1.16%	-1.38%
Asset Allocation								
American Funds IS Asset Allocation Fund - Class 4								
NonStandardized <sup>2</sup>	Moderate	12/14/2012	5/1/2018	6.27%	4.67%	9.58%	6.42%	6.46%
Standardized	Moderate	12/14/2012	5/1/2018	-1.73%	2.82%	9.01%	6.42%	6.26%
BlackRock® Global Allocation V.I. Fund – Class III Shares								
NonStandardized <sup>2</sup>	Moderate	11/18/2003	5/1/2011	2.05%	1.98%	7.13%	3.64%	3.48%
Standardized	Moderate	11/18/2003	5/1/2011	-5.95%	0.02%	6.52%	3.64%	3.48%
Fidelity® VIP FundsManager® 60% — Service Class								
NonStandardized <sup>2</sup>	Moderate	8/22/2007	5/1/2019	2.40%	2.27%	8.03%	4.81%	5.47%
Standardized	Moderate	8/22/2007	5/1/2019	-5.60%	0.32%	7.44%	4.81%	5.08%
NYLI VP Balanced – Service Class				0.0070				0.007.0
NonStandardized <sup>2</sup>	Moderate	5/1/2005	7/27/2009	5.10%	2.79%	9.34%	4.29%	6.50%
Standardized	Moderate	5/1/2005	7/27/2009	-2.90%	0.86%	8.78%	4.29%	6.50%
NYLI VP Conservative Allocation – Service Class								
NonStandardized <sup>2</sup>	Moderate	2/13/2006	7/27/2009	1.05%	0.69%	4.00%	2.35%	4.16%
Standardized	Moderate	2/13/2006	7/27/2009	-6.95%	-1.32%	3.30%	2.35%	4.16%
NYLI VP Income Builder – Service Class	modorato	2/10/2000	172172000	0.0070	1.0270	0.0070	2.0070	1.1070
NonStandardized <sup>2</sup>	Moderate	6/2/2003	7/27/2009	7.02%	2.98%	6.67%	3.77%	6.09%
Standardized	Moderate	6/2/2003	7/27/2009	-0.98%	1.06%	6.05%	3.77%	6.09%
NYLI VP Janus Henderson Balanced – Initial Class7								
NonStandardized <sup>2</sup>	Moderate	2/17/2012	2/17/2012	4.39%	3.93%	9.29%	6.92%	7.60%
Standardized	Moderate	2/17/2012	2/17/2012	-3.61%	2.05%	8.73%	6.92%	7.60%
NYLI VP Janus Henderson Balanced – Service Class								
NonStandardized <sup>2</sup>	Moderate	2/17/2012	2/17/2012	4.13%	3.67%	9.02%	6.65%	7.33%
Standardized	Moderate	2/17/2012	2/17/2012	-3.87%	1.78%	8.45%	6.65%	7.33%
NYLI VP Moderate Allocation–Service Class				3.5.70		0.1070	0.0070	1.0070
NonStandardized <sup>2</sup>	Moderate	2/13/2006	7/27/2009	0.61%	1.38%	6.59%	3.49%	5.40%
Standardized	Moderate	2/13/2006	7/27/2009	-7.39%	-0.60%	5.96%	3.49%	5.40%
Franklin Templeton Conservative Model Portfolio - Class II	201010		,_000	50,0	2.2070	2.2070	2. 1070	2.1070
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	3.83%	0.70%	N/A	N/A	1.79%
Standardized	Moderate	5/1/2020	5/1/2020	-4.17%	-1.32%	N/A	N/A	1.02%
Franklin Templeton Moderate Model Portfolio - Class II		3/1/2020	G, 1, 2020	,0	1.02/0			1.02,0
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	4.53%	2.71%	N/A	N/A	6.09%
Standardized	Moderate	5/1/2020	5/1/2020	-3.47%	0.78%	N/A	N/A	5.44%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II	modorato	JI II LULU	3/1/2020	3 , 0	3070		,, .	0.11,0
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	4.71%	3.73%	N/A	N/A	8.01%
Standardized	Moderate	5/1/2020	5/1/2020	-3.29%	1.84%	N/A	N/A	7.40%
Franklin Templeton Moderately Conservative Model Portfolio - Class II	WOOGIALE	Or 172020	U1112020	0.2370	1.04 /0	11/71	14/1	i+U/0
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	4.63%	1.92%	N/A	N/A	4.42%
Standardized	Moderate	5/1/2020	5/1/2020	-3.37%	-0.04%	N/A	N/A	3.73%
orania acca		Jr 1/2020	Jr 172020	5.51 /6	J.J470	. 4/1	. 4/1	3.7 0 70



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

			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception	1		5	10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>	Year <sup>4</sup>	Year <sup>4</sup>	Year⁴	Year <sup>4</sup>	Inception
Asset Allocation								
Franklin Templeton Aggressive Model Portfolio - Class II NonStandardized <sup>2</sup>	High	5/1/2020	5/1/2020	4.73%	4.79%	N/A	N/A	10.68%
	-	5/1/2020	5/1/2020	-3.27%	2.93%	N/A	N/A	10.00%
Standardized NYLI VP Equity Allocation – Service Class	High	3/1/2020	3/1/2020	-3.2176	2.93%	IN/A	IN/A	10.12%
NonStandardized <sup>2</sup>	High	2/13/2006	7/27/2009	-1.38%	1.78%	11.42%	5.20%	7.58%
Standardized	High	2/13/2006	7/27/2009	-9.27%	-0.18%	10.89%	5.20%	7.58%
NYLI VP Growth Allocation–Service Class	riigii	2/10/2000	112112003	3.27 /0	0.1070	10.0070	0.2070	7.5076
NonStandardized <sup>2</sup>	High	2/13/2006	7/27/2009	-0.52%	1.93%	9.57%	4.54%	6.58%
Standardized	High	2/13/2006	7/27/2009	-8.48%	-0.03%	9.01%	4.54%	6.58%
Large Cap Equity			.,,	67.16	0.00,0	010170		0.0070
AB VPS Growth & Income - Class B								
NonStandardized <sup>2</sup>	High	6/1/1999	5/1/2022	2.93%	5.90%	15.33%	8.03%	7.80%
Standardized	High	6/1/1999	5/1/2022	-5.07%	4.08%	14.88%	8.03%	5.99%
American Funds IS Washington Mutual Investors Fund - Class 4								
NonStandardized <sup>2</sup>	High	12/14/2012	11/13/2017	7.73%	7.67%	16.56%	8.51%	8.81%
Standardized	High	12/14/2012	11/13/2017	-0.27%	5.92%	16.12%	8.51%	8.81%
American Funds IS Growth Fund - Class 4								
NonStandardized <sup>2</sup>	High	12/14/2012	11/13/2017	6.89%	7.45%	18.47%	13.43%	13.88%
Standardized	High	12/14/2012	11/13/2017	-1.11%	5.69%	18.06%	13.43%	13.88%
BNY Mellon Sustainable US Equity - Service Shares								
NonStandardized <sup>2</sup>	High	12/31/2000	5/1/2022	1.82%	4.95%	14.07%	8.81%	8.62%
Standardized	High	12/31/2000	5/1/2022	-6.18%	3.10%	13.60%	8.81%	6.84%
ClearBridge Variable Appreciation Portfolio — Class II								
NonStandardized <sup>2</sup>	High	2/28/2015	5/1/2017	5.10%	7.36%	15.22%	9.78%	10.63%
Standardized	High	2/28/2015	5/1/2017	-2.90%	5.60%	14.76%	9.78%	10.63%
Fidelity® VIP Contrafund® – Service Class 2								
NonStandardized <sup>2</sup>	High	1/12/2000	7/27/2009	6.42%	9.47%	17.05%	10.91%	11.95%
Standardized	High	1/12/2000	7/27/2009	-1.58%	7.77%	16.62%	10.91%	11.95%
Fidelity® VIP Equity-Income – Service Class 2								
NonStandardized <sup>2</sup>	High	1/12/2000	7/27/2009	7.43%	6.45%	14.60%	7.81%	9.20%
Standardized	High	1/12/2000	7/27/2009	-0.57%	4.65%	14.13%	7.81%	9.20%
Fidelity® VIP Growth Opportunities – Service Class 2						.=		
NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2014	5.99%	7.07%	17.93%	14.69%	14.89%
Standardized	High	1/12/2000	5/1/2014	-2.01%	5.29%	17.51%	14.69%	14.89%
NYLI VP Epoch U.S. Equity Yield – Service Class NonStandardized <sup>2</sup>	1.0 -1.	0/0/0000	7/07/0000	0.500/	7.040/	40.000/	0.540/	0.540/
	High High	6/2/2003 6/2/2003	7/27/2009 7/27/2009	9.56% 1.56%	7.01% 5.23%	13.90% 13.42%	6.51% 6.51%	8.51% 8.51%
Standardized	nign	6/2/2003	7/27/2009	1.56%	5.23%	13.42%	0.51%	8.51%
NYLI VP Dimensional U.S. Equity - Service Class NonStandardized <sup>2</sup>	High	6/2/2003	7/27/2009	5.39%	6.74%	15.66%	9.09%	11.11%
Standardized	High	6/2/2003	7/27/2009	-2.61%	4.96%	15.21%	9.09%	11.11%
NYLI VP Wellington Growth – Service Class9	nigii	6/2/2003	1/21/2009	-2.0176	4.90%	13.2176	9.09%	11.1176
NonStandardized <sup>2</sup>	High	6/2/2003	7/27/2009	0.37%	4.69%	13.53%	8.89%	9.63%
Standardized	High	6/2/2003	7/27/2009	-7.63%	2.83%	13.04%	8.89%	9.63%
NYLI VP S&P 500 Index5 – Service Class	9	3,2,2003	.,2.,,2000	1.0070	2.0070	70.0170	0.0070	0.0070
NonStandardized <sup>2</sup>	High	6/2/2003	7/27/2009	6.37%	7.20%	16.56%	10.52%	11.85%
Standardized	High	6/2/2003	7/27/2009	-1.63%	5.43%	16.13%	10.52%	11.85%
NYLI VP Winslow Large Cap Growth – Service Class								
NonStandardized <sup>2</sup>	High	6/2/2003	7/27/2009	3.44%	8.64%	16.14%	12.14%	12.97%
Standardized	High	6/2/2003	7/27/2009	-4.56%	6.91%	15.70%	12.14%	12.97%
NYLI VP American Century Sustainable Equity – Service Class	<u> </u>							
NonStandardized <sup>2</sup>	High	2/17/2012	2/17/2012	-1.46%	5.86%	15.87%	7.46%	8.53%
Standardized	High	2/17/2012	2/17/2012	-9.35%	4.04%	15.42%	7.46%	8.53%
The Control Co								



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

Marie State			Portfolio	Investment Division					Since Investment
Mary		Volatility/			1	3	5	10	
Mary No. Marchitector Tour Service Class	Investment Divisions <sup>1</sup>								
Migh   Sy/12000   219/0200   24.97%   5.09%   5.09%   5.19%   5.29%	Large Cap Equity								
Seminate   Mg   S1/200	NYLI VP MFS® Investors Trust - Service Class								
NYLLY PM RSS Research - Service Class  Neigh	NonStandardized <sup>2</sup>	High	5/1/2000	2/10/2025	3.57%	5.63%	14.16%	8.91%	-5.25%
No.Standeriscord	Standardized	High	5/1/2000	2/10/2025	-4.43%	3.81%	13.69%	8.91%	-12.83%
Sementaried   High									
Vigo   Convolument   Incomer   Perefolio   Citasa S	NonStandardized <sup>2</sup>								
Magnificant		High	5/1/2000	2/10/2025	-7.22%	3.41%	12.99%	9.12%	-15.45%
Seminatified   High   123111979   51/2002   1.259%   0.20%   1.2611   0.20%   2.20%		Lilah	40/04/4070	E (4 (000 4	4.740/	0.000/	40.000/	40.000/	40.000/
Small Mid Cape Equily   February   Februar		-							
Fisheling VP Mid Cap - Service Class 2 High 1/22000 7/27/200 - 4.24% 2.96% 1.59% 1.59% 8.8		nigii	12/31/19/9	5/1/2024	-3.29%	0.3276	17.0176	10.20%	2.0276
No-Shandratizer   High   1/12200   7277000   1797   1,000   1,									
Sundanization		High	1/12/2000	7/27/2009	-4.24%	2.96%	15.98%	6.18%	8.89%
James Insenderson VIT Enterprise Portfolio - Service Class   High   1/23/11/999   11/13/2017   7.5%   2.18%   1.32/18   8.48%   8.48									
Samular Column   High   1231/1999   11/12/2017   7.5%   2.18%   2.28%   9.41%   8.98	Janus Henderson VIT Enterprise Portfolio – Service Shares								
High   1231/1996   11/13/2017   5.75%   2.16%   2.93%   9.17%   8.98	NonStandardized <sup>2</sup>	High	12/31/1999	11/13/2017	0.47%	4.06%	13.42%	9.41%	8.96%
Non-Standardizard   High 6/2700 7/27/2009 1-75   0.45% 1.65% 0.45%	Standardized	High	12/31/1999	11/13/2017	-7.53%	2.18%	12.93%	9.41%	8.96%
Migh   6/22003   727/72009   -12.19%   2.87%   9.91%   3.48%   8.41%   MIRSO MICE Class   1480   377/2008   5.11/2000   0.08%   3.64%   15.68%   6.87%   13.45%   15.25%   1	NYLI VP Schroders Mid Cap Opportunities - Service Class								
MESE Mili Cap Value Portfolio - Service Class  MESE Mili Cap Value Portfolio - Service Class  Mili Cap Value Portfolio - Service Class Sizuation (2014)  Mili Value Class Sizuation (2014)  Melon 27/2008 5/1/2000 7, 32% 17,9% 15,29% 6,67% 13,45% (2014)  Melon 27/2008 1,120% 7,272,000 1,10% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0%	NonStandardized <sup>2</sup>								
Non-Standardzeed*   High   37/2008   51/2002   0.08%   3.64%   15.89%   6.67%   13.34%   5.580%   15.24%   15.2		High	6/2/2003	7/27/2009	-12.19%	-2.87%	9.91%	3.64%	8.41%
High   37/2008   51/2007   79.2%   175%   15.2%   6.67%   13.45%     Neubsurger Berman ANT Mid-Cap Growth - Class S     High   21/82003   77/2009   3.31%   1.21%   11.5%   6.97%   10.46%     Neubsurger Berman ANT Mid-Cap Growth - Class S     High   21/82003   7/27/2009   3.31%   1.21%   11.5%   6.97%   10.46%     Neubsurger Berman ANT Mid-Cap Growth - Class S     Highest   7/16/201   57/12/002   2.32%   2.5%   1.58%   6.27%   10.46%     Nor-Standardized*   Highest   7/16/201   57/12/002   2.38%   2.15%   15.61%   6.29%   12.31%     Standardized   Highest   7/16/201   57/12/002   7/27/2009   4.84%   2.82%   17.72%   6.57%   1.28%     Standardized   Highest   6/1/2000   7/27/2009   4.84%   2.82%   17.72%   6.37%   6.28%     Standardized   Highest   4/17/2018   5/1/2004   4.10%   0.42%   1.38%     Standardized   Highest   4/17/2018   5/1/2004   4.10%   0.42%   1.38%     Standardized   Highest   4/17/2018   5/1/2004   4.10%   0.42%   1.38%   0.42%     Standardized   Highest   4/17/2018   5/1/2004   4.10%   0.42%   1.38%   0.42%   0.42%     Standardized   Highest   5/1/2004   1/13/2017   2.12%   0.40%   1.34%   0.42%   0.42%   0.42%     Standardized   Highest   5/1/2004   1/13/2017   2.12%   0.40%   0.44%   0.42%									
Neuberge Berman AMT Mid-Cap Growth - Class S Non-Standardized									
Non-Standradzacz   High 2182003 7,7272009 3,31% 1,21% 1,15% 6,7% 10,46% Standradzacz   High 2182003 7,7272009 1,104% 0,78% 10,62% 6,79% 10,46% Standradzacz   Highest 7,162001 5,10200 1,10300		High	3/7/2008	5/1/2020	-7.92%	1./5%	15.23%	6.67%	13.45%
Simulatidated   High   218/2003   7/27/2009   -11.04%   -0.78%   10.62%   6.97%   10.46%     Investor V.I. Main Street Small Cap Fund - Series II     Highest   7/16/2001   5/1/2002   -2.38%   2.15%   15.61%   6.29%   13.29%     Standardized   Highest   7/16/2001   5/1/2002   -0.109%   0.20%   15.16%   6.29%   13.28%     Standardized   Highest   6/1/2000   7/27/2009   -4.84%   2.82%   17.72%   6.37%   8.62%     Standardized   Highest   6/1/2000   7/27/2009   -4.84%   2.82%   17.72%   6.37%   8.62%     Standardized   Highest   6/1/2000   7/27/2009   -4.84%   2.82%   17.72%   6.37%   8.62%     Standardized   Highest   4/17/2018   5/1/2004   -1.178%   -1.61%   13.42%   N/A   5.04%     Macquarie VIP Small Cap Value Series - Service Class 2     MonStandardized   Highest   4/17/2018   5/1/2004   -1.178%   -1.61%   13.42%   N/A   5.04%     Macquarie VIP Small Cap Value Series - Service Class   Highest   5/1/2000   1/1/32017   -2.12%   -0.04%   14.41%   4.98%   3.82%     Macquarie VIP Small Cap Value Series - Service Class   Highest   5/1/2000   1/1/32017   -2.12%   -0.04%   14.41%   4.98%   3.82%     Macquarie VIP Small Cap Value Series - Service Class   Highest   5/1/2000   1/1/32017   -2.12%   -0.04%   14.41%   4.98%   3.82%     Macquarie VIP Small Cap Service Class   Highest   5/1/2001   5/1/2018   5/1/2018   -1.66%   11.32%   N/A   4.18%     Macquarie VIP Small Cap Growth - Initial Class   NonStandardized   Highest   2/17/2012   2/17/2012   -1.34%   4.60%   9.45%   5.37%   6.45%     MonStandardized   Highest   2/17/2012   2/17/2012   -1.34%   4.60%   9.45%   5.37%   6.45%     MonStandardized   Highest   2/17/2012   5/1/2013   -1.65%   3.68%   1.06%   5.37%   6.45%     MonStandardized   Highest   2/17/2012   5/1/2013   -1.56%   0.88%   5.98%   2.96%   2.69%     MonStandardized   Highest   2/17/2012   5/1/2013   -1.56%   0.88%   5.98%   2.96%   2.69%     MonStandardized   Highest   2/17/2012   5/1/2015   -1.38%   3.37%   5.37%   5.06%   5.98%   2.69%     MonStandardized   Highest   2/17/2012   5/1/2015   -1.38%   3		High	2/4 9/2002	7/27/2000	2 210/	1 210/	11 150/	6.079/	10.469/
Invesco V.I. Main Street Small Cap Fund - Series II  Von/Standardized*  Highest 7/16/2001 5/1/2000 -2.38% 2.15% 15.61% 6.29% 13.32% 5/16/2000 5/17/2000 -10.19% 0.20% 15.16% 6.29% 13.28% 5/18/2000 5/17/2000 -10.19% 0.20% 15.16% 6.29% 13.28% 5/18/2000 5/17/2000 -10.19% 0.20% 15.16% 6.29% 13.28% 5/18/2000 5/17/2000 -10.19% 0.20% 15.16% 6.29% 13.28% 5/18/2000 5/17/2000 -10.19% 0.20% 15.16% 6.29% 13.28% 5/18/2000 5/17/2000 -10.19% 0.20% 15.16% 6.29% 13.28% 5/18/2000 5/17/2000 -10.19% 0.20% 15.16% 6.29% 13.28% 5/18/2000 5/17/2000 -10.18% 0.20% 17.30% 6.37% 6.29% 5/18/2000 5/17/2000 -10.18% 0.20% 17.30% 6.37% 6.29% 5/18/2000 5/17/2000 -10.18% 0.20% 17.30% 6.37% 6.29% 5/18/2000 5/17/2000 5/17/2000 -10.18% 0.20% 17.30% 6.37% 6.29% 5/18/2000 5/17									
NonStandardized® Highest 7/16/2001 5/17/2002 0.23% 2.15% 15.61% 6.29% 13.29% Standardized Highest 7/16/2001 5/17/2002 0.10.19% 0.20% 15.61% 6.29% 13.29% Standardized Highest 7/16/2001 7/16/2000 1.0.19% 0.20% 15.61% 6.29% 13.29% Standardized Highest 6/17/2007 7/17/2009 4.84% 2.82% 17.7% 6.37% 6.25% 6.25% Standardized® Highest 6/17/2007 7/17/2009 4.84% 0.89% 17.30% 6.37% 8.62% Standardized® Highest 6/17/2008 5/17/2009 4.84% 0.89% 17.30% 6.37% 8.62% Standardized® Highest 6/17/2008 5/17/2009 4.84% 0.89% 17.30% 6.37% 8.62% Standardized® Highest 6/17/2008 5/17/2009 4.84% 0.89% 17.30% 6.37% 8.62% Standardized® Highest 5/17/2008 5/17/2009 4.84% 0.89% 17.30% 6.37% 8.62% Standardized® Highest 5/17/2008 5/17/2009 4.84% 0.89% 17.30% 6.37% 8.62% Standardized® Highest 5/17/2008 5/17/2009 4.84% 0.89% 17.30% 6.37% 8.62% Standardized® Highest 5/17/2008 5/17/2009 4.84% 0.89% 17.30% 6.37% 8.62% Standardized® Highest 5/17/2009 5/17/2009 4.84% 0.89% 18.30% 18.40% 0.89% 18.30% 18.40% 0.89% 18.30% 18.40% 0.89% 18.40% 18.40% 0.89% 18.40% 1		riigii	2/10/2003	1/21/2009	-11.0476	-0.7676	10.02 /6	0.31 /6	10.4076
Highest   7/16/2001   5/1/2002   -10.19%   0.20%   15.16%   6.29%   12.81%   Columbia Variable Portfolio – Small Cap Value Fund — Class 2   Highest   6/1/2000   7/27/2009   -12.45%   0.89%   17.72%   6.37%   8.62%   Standardized*   Highest   6/1/2000   7/27/2009   -12.45%   0.89%   17.72%   6.37%   8.62%   Standardized*   Highest   4/17/2018   5/1/2004   -12.45%   0.89%   17.72%   6.37%   8.62%   Standardized*   Highest   4/17/2018   5/1/2004   -12.45%   0.89%   17.72%   6.37%   8.62%   Standardized*   Highest   4/17/2018   5/1/2004   -11.75%   0.89%   17.72%   6.37%   8.62%   Standardized*   Highest   4/17/2018   5/1/2004   -11.75%   1.61%   13.42%		Highest	7/16/2001	5/1/2020	-2.38%	2.15%	15.61%	6.29%	13.32%
Columbia Variable Portfolio - Small Cap Value Fund — Class 2   Highest 6/1/2000 7/27/2009	Standardized			5/1/2020	-10.19%	0.20%		6.29%	12.81%
Highest   6/1/2000   7/27/2009   12.45%   0.89%   17.30%   6.37%   8.62%     Fidelity SVIP Extended Market Index Portfolio - Service Class 2     Highest   4/17/2018   5/1/2024   4.10%   0.42%   13.90%   N/A   2.96%     Standardized   Highest   4/17/2018   5/1/2024   4.10%   0.42%   13.90%   N/A   2.96%     Standardized   Highest   5/1/2001   11/13/2017   2.12%   0.04%   14.41%   4.98%   3.82%     Standardized   Highest   5/1/2000   11/13/2017   2.12%   0.04%   14.41%   4.98%   3.82%     Standardized   Highest   5/1/2000   11/13/2017   2.12%   0.04%   14.41%   4.98%   3.82%     Standardized   Highest   5/1/2000   11/13/2017   2.12%   0.04%   14.41%   4.98%   3.82%     Standardized   Highest   5/1/2000   11/13/2017   2.12%   0.04%   14.41%   4.98%   3.82%     Standardized   Highest   5/2/2016   5/2/2016   5/2/2016   3.13%   1.66%   11.32%   N/A   4.18%     Standardized   Highest   5/1/2001   5/1/2012   2.17/2012   2.17/2012   3.13%   3.66%   10.79%   N/A   4.18%     Standardized   Highest   2/17/2012   2/17/2012   2/17/2012   3.44%   3.66%   3.75%   6.45%     Standardized   Highest   2/17/2012   2/17/2012   3.13%   3.66%   3.66%   3.75%   6.45%     Standardized   Highest   2/17/2012   2/17/2012   3.13%   3.66%   3.75%   5.10%   6.04%     Standardized   Highest   2/17/2012   5/1/2013   3.16%   3.66%   3.75%   5.10%   6.04%     Standardized   Highest   2/17/2012   5/1/2013   3.16%   3.66%   3.75%   5.10%   6.04%     Standardized   Highest   2/17/2012   5/1/2013   3.16%   3.66%   3.75%   5.10%   6.04%     Standardized   Highest   2/17/2012   5/1/2013   3.16%   3.36%   3.36%   3.36%   3.36%     Standardized   Highest   2/17/2012   5/1/2013   3.16%   3.36%   3.36%   3.36%   3.36%   3.36%     Standardized   Highest   2/17/2012   5/1/2013   3.16%   3.36%   3.36%   3.36%   3.36%   3.36%   3.36%   3.36%     Standardized   Highest   2/17/2012   5/1/2013   3.16%   3.36%		_							
Fidelity® VIP Extended Market Index Portfolio - Service Class 2 NonSlandardized* Highest 4/17/2018 5/1/2024 -4.10% 0.42% 13.90% N/A 2.96% Standardized* Highest 4/17/2018 5/1/2024 -1.17.89% -1.61% 13.42% N/A 5.04% NonSlandardized* Highest 5/1/2000 11/13/2017 -2.12% 0.04% 14.41% 4.98% 3.82% NonSlandardized* Highest 5/1/2000 11/13/2017 -9.95% -2.08% 13.94% 4.98% 3.82% NVLL IVP Wellington Small Cap - Service Class NonSlandardized* Highest 5/2/2016 5/2/2016 -3.13% -1.66% 11.32% N/A 4.18% Standardized* Highest 5/2/2016 5/2/2016 -5/2/2016 -10.88% 3.66% 10.79% N/A 4.18% Standardized* Highest 2/17/2012 2/17/2012 -5.91% -2.62% 10.01% 5.37% 6.45% NVLL IVP Small Cap Growth – Initial Class6 NonSlandardized* Highest 2/17/2012 2/17/2012 -5.91% -2.62% 10.01% 5.37% 6.45% NVLL IVP Small Cap Growth – Service Class NonSlandardized* Highest 2/17/2012 2/17/2012 -5.91% -2.62% 10.01% 5.37% 6.45% NVLL IVP Small Cap Growth – Service Class NonSlandardized* Highest 2/17/2012 5/1/2013 -6.15% -2.86% 9.73% 5.10% 6.04% Standardized* Highest 2/17/2012 5/1/2013 -6.15% -2.86% 9.73% 5.10% 6.04% Standardized* Highest 2/17/2012 5/1/2013 -6.15% -2.86% 9.73% 5.10% 6.04% Standardized* High 1/2/4/2012 5/1/2013 -6.15% -3.38% 5.98% 2.95% 2.69% Standardized* High 1/2/4/2012 5/1/2015 -7.90% -4.38% 5.98% 2.95% 2.69% Standardized* High 1/2/4/2012 5/1/2015 -7.90% -4.38% 5.98% 2.95% 2.69% Standardized* High 1/2/4/2012 5/1/2015 -1.527% -6.33% 5.34% 2.95% 2.69% Standardized* High 1/2/4/2012 5/1/2015 -1.527% -3.33% 5.34% 2.95% 2.69% Standardized* High 1/2/4/2012 5/1/2015 -1.527% -3.33% 5.34% 2.95% 2.69% Standardized* High 1/2/4/2012 5/1/2015 -1.527% -3.33% 5.34% 2.95% 2.69% Standardized* High 1/2/4/2012 5/1/2014 -4.08% 1.57% 7.04% 2.24% 2.24% Standardized* High 1/2/3/1/99 7/2/2009 5.94% 8.44% 15.47% 8.05% 8.97% N/A 3.73% N/A 3.	NonStandardized <sup>2</sup>	Highest	6/1/2000	7/27/2009	-4.84%	2.82%	17.72%	6.37%	8.62%
NonStandardized* Highest 4/17/2018 5/1/2024 -4.10% 0.42% 13.90% NA 2.96% Standardized* Highest 4/17/2018 5/1/2024 -11.78% 1.61% 13.42% N/A 5.04% Macquarie VIP Small Cap Value Series - Service Class NonStandardized* Highest 5/1/2000 11/13/2017 -2.12% 0.04% 14.41% 4.98% 3.82% 58.04dardized* Highest 5/1/2000 11/13/2017 -2.12% 0.04% 13.94% 4.98% 3.82% 58.04dardized* Highest 5/2/2016 5/2/2016 5/2/2016 -3.13% 1.66% 13.94% 4.98% 3.82% 58.04dardized* Highest 5/2/2016 5/2/2016 5/2/2016 -3.13% 1.66% 13.94% 4.98% 3.82% 58.04dardized* Highest 5/2/2016 5/2/2016 5/2/2016 -3.13% 1.66% 10.79% N/A 4.18% 58.04dardized* Highest 5/2/2016 5/2/2016 5/2/2016 -3.13% 1.66% 10.79% N/A 4.18% 58.04dardized* Highest 5/2/2016 5/2/2016 5/2/2016 -3.13% 1.66% 10.79% N/A 4.18% 58.04dardized* Highest 2/17/2012 2/17/2012 5/17/2012 5.91% 2.62% 10.01% 5.37% 6.45% 58.04dardized* Highest 2/17/2012 2/17/2012 5/17/2012 5/19.04% 4.60% 9.45% 5.37% 6.45% 58.04dardized* Highest 2/17/2012 5/17/2012	Standardized	Highest	6/1/2000	7/27/2009	-12.45%	0.89%	17.30%	6.37%	8.62%
Standardized   Highest   4/17/2018   5/1/2024   -11.78%   -1.61%   13.42%   N/A   -5.04%     Macquarie VIP Small Cap Value Series - Service Class     Macquarie VIP Small Cap Value Series - Service Class     Highest   5/1/2000   11/13/2017   -2.12%   -0.04%   14.41%   4.98%   3.82%     Standardized   Highest   5/1/2000   11/13/2017   -2.12%   -0.04%   14.41%   4.98%   3.82%     NVIL IV Wellington Small Cap - Service Class     NVIL IV Wellington Small Cap - Service Class     Highest   5/2/2016   5/2/2016   -5/2/2016   -3.13%   -1.66%   11.32%   N/A   4.18%     Standardized   Highest   5/2/2016   5/2/2016   -5/2/2016   -3.13%   -1.66%   11.32%   N/A   4.18%     NVIL IVP Small Cap Growth - Initial Class6     NVIL IVP Small Cap Growth - Initial Class6     NVIL IVP Small Cap Growth - Service Class     Highest   2/17/2012   2/17/2012   -7.91%   -2.62%   10.01%   5.37%   6.45%     Standardized   Highest   2/17/2012   -7.12012   -7.124%   -4.60%   9.45%   5.37%   6.45%     NVIL IVP Small Cap Growth - Service Class     NVIL IVP Small Cap Growth - Service Class     NVIL IVP Small Cap Growth - Service Class     Highest   2/17/2012   5/1/2013   -1.66%   -2.86%   9.73%   5.10%   6.04%     Standardized   Highest   2/17/2012   5/1/2013   -1.66%   -4.84%   9.17%   5.10%   6.04%     NVIL IVP Small Cap Growth - Service Class     NonStandardized   High   12/14/2012   5/1/2013   -1.66%   -4.84%   9.17%   5.10%   6.04%     Standardized   High   12/14/2012   5/1/2013   -1.66%   -4.84%   5.98%   2.95%   2.69%     Standardized   High   4/16/2018   5/1/2019   -3.19%   1.46%   8.85%   N/A   3.73%     NonStandardized   High   4/16/2018   5/1/2019   -3.19%   1.46%   8.85%   N/A   3.73%     NonStandardized   High   9/19/2001   5/1/2014   -4.08%   1.57%   7.04%   2.46%   2.24%     Standardized   High   9/19/2001   5/1/2014   -4.08%   1.57%   0.40%   6.42%   2.46%   2.24%     Standardized   High   9/19/2001   5/1/2014   -1.17.5%   0.40%   6.42%   2.46%   2.24%     Standardized   High   9/19/2001   5/1/2014   -1.17.5%   0.40%   6.42%   2.46%	Fidelity® VIP Extended Market Index Portfolio - Service Class 2								
Macquarie VIP Small Cap Value Series - Service Class   Highest 5/1/2000 11/13/2017 - 2.12% - 0.04% 14.41% 4.98% 3.82%   Standardized		•							
NonStandardized		Highest	4/17/2018	5/1/2024	-11.78%	-1.61%	13.42%	N/A	-5.04%
Standardized   Highest   5/1/2000   11/1/3/2017   -9.95%   -2.08%   13.94%   4.98%   3.82%     NYLI VP Wellington Small Cap - Service Class     Highest   5/2/2016   5/2/2016   -3.13%   -1.66%   11.32%   N/A   4.18%     Standardized   Highest   5/2/2016   5/2/2016   -3.13%   -1.66%   11.32%   N/A   4.18%     NYLI VP Small Cap Growth - Initial Class6     NonStandardized   Highest   2/17/2012   2/17/2012   -5.91%   -2.62%   10.01%   5.37%   6.45%     Standardized   Highest   2/17/2012   2/17/2012   -13.44%   4.60%   9.45%   5.37%   6.45%     NonStandardized   Highest   2/17/2012   5/1/2013   -6.15%   -2.86%   9.73%   5.10%   6.04%     Standardized   Highest   2/17/2012   5/1/2013   -6.15%   -2.86%   9.73%   5.10%   6.04%     Standardized   Highest   2/17/2012   5/1/2013   -6.15%   -2.86%   9.73%   5.10%   6.04%     Standardized   Highest   2/17/2012   5/1/2013   -6.15%   -2.86%   9.73%   5.10%   6.04%     NonStandardized   Highest   2/17/2012   5/1/2013   -6.15%   -7.90%   -4.88%   5.98%   2.95%   2.69%     Standardized   High   1/2/14/2012   5/1/2015   -7.90%   -4.38%   5.98%   2.95%   2.69%     Standardized   High   1/2/14/2012   5/1/2015   -7.90%   -4.38%   5.98%   2.95%   2.69%     Standardized   High   4/16/2018   5/1/2015   -7.90%   -4.38%   5.98%   2.95%   2.69%     Standardized   High   4/16/2018   5/1/2015   -7.90%   -4.38%   5.98%   2.95%   2.69%     Standardized   High   4/16/2018   5/1/2015   -7.90%   -4.38%   5.98%   2.95%   2.69%     Standardized   High   4/16/2018   5/1/2015   -7.90%   -4.38%   5.98%   2.95%   2.69%     Standardized   High   4/16/2018   5/1/2015   -7.90%   -4.38%   5.98%   2.95%   2.69%     Standardized   High   4/16/2018   5/1/2015   -7.90%   -4.38%   5.98%   2.95%   2.69%     Standardized   High   4/16/2018   5/1/2015   -7.90%   -4.38%   5.98%   2.95%   2.69%     Standardized   High   4/16/2018   5/1/2015   -7.90%   -4.38%   5.98%   2.95%   2.69%     Standardized   High   4/16/2018   5/1/2015   -7.90%   -4.38%   5.98%   -7.90%   -8.38%   -7.90%   -7.90%   -7.90%   -7.90%   -7.90									
NYLI VP Wellington Small Cap - Service Class Non-Standardized Highest 5/2/2016 5/2/2016 -3.13% -1.66% 11.32% N/A 4.18% Non-Standardized Highest 5/2/2016 5/2/2016 -0.88% -3.66% 11.32% N/A 4.18% NYLI VP Small Cap Growth - Initial Class6 Non-Standardized Highest 2/17/2012 2/17/2012 -5.91% -2.62% 10.01% 5.37% 6.45% Standardized Highest 2/17/2012 2/17/2012 -13.44% -4.60% 9.45% 5.37% 6.45% Standardized Highest 2/17/2012 5/17/2012 -13.44% -4.60% 9.45% 5.37% 6.45% NYLI VP Small Cap Growth - Service Class Non-Standardized Highest 2/17/2012 5/1/2013 -6.15% -2.86% 9.73% 5.10% 6.45% Non-Standardized Highest 2/17/2012 5/1/2013 -6.15% -2.86% 9.73% 5.10% 6.04% Standardized Highest 2/17/2012 5/1/2013 -13.66% -4.84% 9.17% 5.10% 6.04% International/Global Equity International/Global Equity American Funds IS Global Small Cap Fund® - Class 4 Non-Standardized High 12/14/2012 5/1/2015 -7.90% -4.88% 5.98% 2.95% 2.69% Fidelity® UP International Index — Service Class 2 Non-Standardized High 4/16/2018 5/1/2015 -15.27% 6.33% 5.34% 2.95% 2.69% Fidelity® UP International Equity Fund - Service Class 2 Non-Standardized High 9/19/2001 5/1/2014 -4.08% 1.57% 7.04% 2.46% 2.24% Intersec V.I. EQV International Equity Fund - Service Shares Non-Standardized High 9/19/2001 5/1/2014 -4.08% 1.57% 7.04% 2.46% 2.24% Standardized High 9/19/2001 5/1/2014 -11.75% -0.40% 6.42% 2.46% 2.24% Standardized High 9/19/2001 5/1/2014 -11.75% -0.40% 6.42% 2.46% 2.24% Standardized High 9/19/2001 5/1/2014 -11.75% -0.40% 6.42% 2.46% 2.24% Standardized High 9/19/2001 5/1/2014 -11.75% -0.40% 6.42% 2.46% 2.24% Standardized High 9/19/2001 5/1/2014 -11.75% -0.40% 6.42% 2.46% 2.24% Standardized High 9/19/2001 5/1/2014 -11.75% -0.40% 6.42% 2.46% 2.24% Standardized High 9/19/2001 5/1/2014 -11.75% -0.40% 6.42% 2.46% 2.24% Standardized High 9/19/2001 5/1/2014 -11.75% -0.40% 6.42% 2.46% 2.24% Standardized High 9/19/2001 5/1/2014 -11.75% -0.40% 6.42% 2.46% 2.24% Standardized High 9/19/2001 5/1/2014 -11.75% -0.40% 6.42% 2.46% 2.24% Standardized High 9/19/2001 5/1/2014 -11.75% -0.40%		•							
NonStandardized		riignesi	5/1/2000	11/13/2017	-9.95%	-2.08%	13.94%	4.98%	3.82%
Standardized   Highest   5/2/2016   5/2/2016   -10.88%   -3.66%   10.79%   N/A   4.18%     NYLI VP Small Cap Growth – Initial Class6   Highest   2/17/2012   2/17/2012   2/17/2012   -5.91%   -2.62%   10.01%   5.37%   6.45%     Standardized   Highest   2/17/2012   2/17/2012   -13.44%   -4.60%   9.45%   5.37%   6.45%     Standardized   Highest   2/17/2012   5/1/2013   -6.15%   -2.86%   9.73%   5.10%   6.04%     Standardized   Highest   2/17/2012   5/1/2013   -6.15%   -2.86%   9.73%   5.10%   6.04%     Standardized   Highest   2/17/2012   5/1/2013   -3.66%   4.84%   9.17%   5.10%   6.04%     Standardized   Highest   2/17/2012   5/1/2013   -3.66%   4.84%   9.17%   5.10%   6.04%     Standardized   Highest   1/4/2012   5/1/2015   -7.90%   -4.88%   5.98%   2.95%   2.69%     Standardized   Highest   1/4/2012   5/1/2015   -7.90%   -4.38%   5.98%   2.95%   2.69%     Standardized   Highest   4/16/2018   5/1/2015   -7.90%   -4.38%   5.34%   2.95%   2.69%     Standardized   Highest   4/16/2018   5/1/2015   -7.90%   -4.38%   5.98%   2.95%   2.69%     Standardized   Highest   4/16/2018   5/1/2015   -7.90%   -4.38%   5.34%   2.95%   2.69%     Standardized   Highest   4/16/2018   5/1/2015   -7.90%   -4.38%   5.34%   2.95%   2.69%     Standardized   Highest   4/16/2018   5/1/2015   -7.90%   -4.38%   5.34%   2.95%   2.69%     Standardized   Highest   4/16/2018   5/1/2015   -7.90%   -4.38%   5.34%   2.95%   2.69%     Standardized   Highest   4/16/2018   5/1/2015   -7.90%   -4.38%   5.34%   2.95%   2.69%     Standardized   Highest   4/16/2018   5/1/2015   -7.90%   -4.38%   5.34%   2.95%   2.69%     Standardized   Highest   4/16/2018   5/1/2015   -7.90%   -4.38%   5.34%   2.95%   2.69%     Standardized   Highest   4/16/2018   5/1/2015   -7.90%   -4.38%   5.34%   2.95%   2.69%     Standardized   Highest   4/16/2018   5/1/2015   -7.90%   -4.88%   3.37%   -4.88%   3.37%   -4.88%   3.37%   -4.88%   3.37%   -4.88%   3.37%   -4.88%   -4.88%   -4.88%   -4.88%   -4.88%   -4.88%   -4.88%   -4.88%   -4.88%   -4.88%   -4.88%   -4.88%   -4.88%		Highest	5/2/2016	5/2/2016	-3 13%	-1 66%	11 32%	N/A	4 18%
NonStandardized   Highest   2/17/2012   2/17/2012   -5.91%   -2.62%   10.01%   5.37%   6.45%     Standardized   Highest   2/17/2012   2/17/2012   -7.91%   -2.62%   10.01%   5.37%   6.45%     Standardized   Highest   2/17/2012   2/17/2012   -7.91%   -2.62%   10.01%   5.37%   6.45%     NonStandardized   Highest   2/17/2012   5/1/2013   -6.15%   -2.66%   9.45%   5.37%   6.45%     NonStandardized   Highest   2/17/2012   5/1/2013   -6.15%   -2.66%   9.73%   5.10%   6.04%     Standardized   Highest   2/17/2012   5/1/2013   -7.166%   -4.84%   9.17%   5.10%   6.04%     NonStandardized   Highest   2/17/2012   5/1/2013   -7.90%   -4.88%   5.98%   2.95%   2.69%     NonStandardized   Highest   1/14/2012   5/1/2015   -7.90%   -4.38%   5.98%   2.95%   2.69%     Standardized   Highest   1/14/2012   5/1/2015   -7.90%   -4.38%   5.34%   2.95%   2.69%     Standardized   Highest   1/14/2012   5/1/2015   -7.90%   -4.38%   5.34%   2.95%   2.69%     Standardized   Highest   1/14/2012   5/1/2015   -7.90%   -4.38%   5.34%   2.95%   2.69%     Standardized   Highest   1/14/2012   5/1/2015   -7.90%   -4.38%   5.34%   2.95%   2.69%     Standardized   Highest   1/14/2012   5/1/2015   -7.90%   -4.38%   5.34%   2.95%   2.69%     Standardized   Highest   1/14/2012   5/1/2015   -7.90%   -4.38%   5.34%   2.95%   2.69%     Standardized   Highest   1/14/2012   5/1/2015   -7.90%   -4.38%   5.34%   2.95%   2.69%     Standardized   Highest   1/14/2012   5/1/2015   -7.90%   -4.38%   5.34%   2.95%   2.69%     Standardized   Highest   1/14/2012   5/1/2015   -7.90%   -4.38%   5.34%   2.95%   2.69%     Standardized   Highest   1/14/2012   5/1/2015   -7.90%   -4.38%   5.34%   5.34%   2.95%   2.69%     Standardized   Highest   1/14/2012   5/1/2015   -7.90%   -4.38%   5.34%   2.95%   2.69%     Standardized   Highest   1/14/2012   5/1/2015   -7.90%   -4.38%   5.34%   5.34%   2.95%   2.69%     Standardized   Highest   1/14/2012   5/1/2015   -7.90%   -4.38%   5.34%   5.34%   2.95%   2.69%     Standardized   Highest   1/14/2012   5/1/2015   -7.90%   -4.38%									
NonStandardized Highest 2/17/2012 2/17/2012 -5.91% -2.62% 10.01% 5.37% 6.45% Standardized Highest 2/17/2012 2/17/2012 -13.44% 4.60% 9.45% 5.37% 6.45% NTLI VP Small Cap Growth – Service Class NonStandardized Highest 2/17/2012 5/1/2013 -6.15% -2.86% 9.73% 5.10% 6.04% NTLI VP Small Cap Growth – Service Class NonStandardized Highest 2/17/2012 5/1/2013 -6.15% -2.86% 9.73% 5.10% 6.04% Standardized Highest 2/17/2012 5/1/2013 -13.66% 4.84% 9.17% 5.10% 6.04% NTLI VP Small Cap Growth – Service Class 4 NonStandardized High 12/14/2012 5/1/2015 -7.90% 4.88% 5.98% 2.95% 2.69% Standardized High 12/14/2012 5/1/2015 -7.90% 4.38% 5.98% 2.95% 2.69% Standardized High 12/14/2012 5/1/2015 -7.90% 4.38% 5.98% 2.95% 2.69% Standardized High 12/14/2012 5/1/2015 -7.90% 4.38% 5.98% 2.95% 2.69% Standardized High 12/14/2012 5/1/2015 -7.90% 4.38% 5.94% 2.95% 2.69% Standardized High 12/14/2012 5/1/2015 -7.90% 4.38% 5.94% 2.95% 2.69% Standardized High 12/14/2012 5/1/2015 -7.90% 4.38% 5.94% 2.95% 2.69% Standardized High 12/14/2012 5/1/2015 -7.90% 4.38% 5.94% 2.95% 2.69% Standardized High 12/14/2012 5/1/2015 -7.90% 4.38% 5.94% 2.95% 2.69% Standardized High 12/14/2012 5/1/2015 -7.90% 4.38% 5.94% 2.95% 2.69% Standardized High 12/14/2012 5/1/2015 -7.90% 4.81% 3.37% 9.41% N/A 4.15% Standardized High 12/14/2012 5/1/2015 -7.90% 4.81% 3.37% 5.44% 2.95% 2.69% Standardized High 12/14/2012 5/1/2015 -7.90% 4.81% 3.37% 5.44% 2.95% 2.69% 5.44% 5.4	NYLI VP Small Cap Growth – Initial Class6	. ng.noot	0,2,20.0	0,2,20.0	10.0070	0.0070	10.1070		
Highest   2/17/2012   2/17/2012   -13.44%   -4.60%   9.45%   5.37%   6.45%     NYLI VP Small Cap Growth - Service Class     Nyli VP Small Cap Growth - Service Class     Highest   2/17/2012   5/1/2013   -6.15%   -2.86%   9.73%   5.10%   6.04%     Standardized   Highest   2/17/2012   5/1/2013   -6.15%   -2.86%   9.73%   5.10%   6.04%     International/Global Equity     International Index   Standardized   High   12/14/2012   5/1/2015   -7.90%   -4.84%   9.17%   5.10%   6.04%     NonStandardized   High   12/14/2012   5/1/2015   -7.90%   -4.38%   5.98%   2.95%   2.69%     Standardized   High   12/14/2012   5/1/2015   -7.52%   -6.33%   5.34%   2.95%   2.69%     Standardized   High   12/14/2012   5/1/2015   -7.52%   -6.33%   5.34%   2.95%   2.69%     Standardized   High   4/16/2018   5/1/2019   4.81%   3.37%   9.41%   N/A   4.15%     Standardized   High   4/16/2018   5/1/2019   -7.19%   -7.19%   -7.19%   -7.19%   -7.19%   -7.19%     Intersco V.I. EQV International Equity Fund - Service Shares     NonStandardized   High   9/19/2001   5/1/2014   -7.10%   -7.09%	NonStandardized <sup>2</sup>	Highest	2/17/2012	2/17/2012	-5.91%	-2.62%	10.01%	5.37%	6.45%
NYLI VP Small Cap Growth – Service Class NonStandardized	Standardized								
Standardized   Highest   2/17/2012   5/1/2013   -13.66%   -4.84%   9.17%   5.10%   6.04%     International/Global Equity   Standardized   High   12/14/2012   5/1/2015   -7.90%   -4.84%   9.17%   5.10%   6.04%     NonStandardized   High   12/14/2012   5/1/2015   -7.90%   -4.88%   5.98%   2.95%   2.69%     Standardized   High   12/14/2012   5/1/2015   -7.90%   -4.38%   5.98%   2.95%   2.69%     Standardized   High   12/14/2012   5/1/2015   -7.90%   -4.38%   5.98%   2.95%   2.69%     Standardized   High   4/16/2018   5/1/2019   -7.90%   -	NYLI VP Small Cap Growth – Service Class								
Merican Funds   S Global Small Cap Fund® - Class 4   High   12/14/2012   5/1/2015   -7.90%   -4.38%   5.98%   2.95%   2.69%   Standardized®   High   12/14/2012   5/1/2015   -7.52%   -6.33%   5.34%   2.95%   2.69%	NonStandardized <sup>2</sup>								
American Funds IS Global Small Cap Fund® - Class 4  NonStandardized® High 12/14/2012 5/1/2015 -7.90% -4.38% 5.98% 2.95% 2.69% Standardized® High 12/14/2012 5/1/2015 -15.27% -6.33% 5.34% 2.95% 2.69% Standardized® High 12/14/2012 5/1/2015 -15.27% -6.33% 5.34% 2.95% 2.69% Standardized® High 4/16/2018 5/1/2019 -15.27% -6.33% 5.34% 2.95% 2.69% Standardized® High 4/16/2018 5/1/2019 -3.19% 1.46% 8.85% N/A 3.73% Standardized® High 4/16/2018 5/1/2019 -3.19% 1.46% 8.85% N/A 3.73% Invesco V.I. EQV International Equity Fund - Service NonStandardized® High 9/19/2010 5/1/2014 -4.08% 1.57% 7.04% 2.46% 2.24% Standardized® High 9/19/2010 5/1/2014 -1.175% -0.40% 6.42% 2.46% 2.24% Standardized® High 9/19/2010 5/1/2014 -1.175% -0.40% 6.42% 2.46% 2.24% Standardized® High 12/3/1/1999 7/27/2009 5.94% 8.44% 15.47% 8.05% 8.97%		Highest	2/17/2012	5/1/2013	-13.66%	-4.84%	9.17%	5.10%	6.04%
NonStandardized									
Standardized   High   12/14/2012   5/1/2015   -15.27%   -6.33%   5.34%   2.95%   2.69%     Fidelity VIP International Index — Service Class 2	the state of the s			==					
Fidelity® VIP International Index — Service Class 2  NonStandardized² High 4/16/2018 5/1/2019 4.81% 3.37% 9.41% N/A 4.15% Standardized² High 4/16/2018 5/1/2019 -3.19% 1.46% 8.85% N/A 3.73% Invesco V.I. EQV International Equity Fund - Series II  NonStandardized² High 9/19/2001 5/1/2014 -4.08% 1.57% 7.04% 2.46% 2.24% Standardized High 9/19/2001 5/1/2014 -11.75% -0.40% 6.42% 2.46% 2.24% Invesco VIT Global Research Portfolio – Service Shares  NonStandardized² High 12/31/1999 7/27/2009 5.94% 8.44% 15.47% 8.05% 8.97%									
NonStandardized² High 4/16/2018 5/1/2019 4.81% 3.37% 9.41% N/A 4.15% Standardized High 4/16/2018 5/1/2019 -3.19% 1.46% 8.85% N/A 3.73% Invesco V.I. EQV International Equity Fund - Service Standardized High 9/19/2001 5/1/2014 -4.08% 1.57% 7.04% 2.46% 2.24% Standardized² High 9/19/2001 5/1/2014 -11.75% -0.40% 6.42% 2.46% 2.24% Standardized Janus Henderson VIT Global Research Portfolio - Service Shares  NonStandardized² High 12/31/1999 7/27/2009 5.94% 8.44% 15.47% 8.05% 8.97%		nign	12/14/2012	5/1/2015	-15.21%	-0.33%	5.34%	2.95%	2.09%
Standardized   High   4/16/2018   5/1/2019   -3.19%   1.46%   8.85%   N/A   3.73%     Invesco V.I. EQV International Equity Fund - Service Standardized   High   9/19/2001   5/1/2014   -4.08%   1.57%   7.04%   2.46%   2.24%     Standardized   St		High	4/16/2018	5/1/2019	4.81%	3.37%	9.41%	N/A	4.15%
NonStandardized		-							
NonStandardized <sup>2</sup> High 9/19/2001 5/1/2014 -4.08% 1.57% 7.04% 2.46% 2.24% Standardized High 9/19/2001 5/1/2014 -11.75% -0.40% 6.42% 2.46% 2.24% Standardized High 9/19/2001 5/1/2014 -11.75% -0.40% 6.42% 2.46% 2.24% Standardized High 12/31/1999 7/27/2009 5.94% 8.44% 15.47% 8.05% 8.97% 8.97%		911	7/10/2010	Jr 1/2013	2070		2.2070		2070
Standardized         High         9/19/2001         5/1/2014         -11.75%         -0.40%         6.42%         2.46%         2.24%           Janus Henderson VIT Global Research Portfolio – Service Shares         High         12/31/1999         7/27/2009         5.94%         8.44%         15.47%         8.05%         8.97%	NonStandardized <sup>2</sup>	High	9/19/2001	5/1/2014	-4.08%	1.57%	7.04%	2.46%	2.24%
NonStandardized <sup>2</sup> High 12/31/1999 7/27/2009 5.94% 8.44% 15.47% 8.05% 8.97%	Standardized	High	9/19/2001	5/1/2014	-11.75%	-0.40%	6.42%	2.46%	2.24%
· · · · · · · · · · · · · · · · · · ·	Janus Henderson VIT Global Research Portfolio – Service Shares								
Standardized High 12/31/1999 7/27/2009 -2.06% 6.71% 15.02% 8.05% 8.97%	NonStandardized <sup>2</sup>	High	12/31/1999			8.44%			
	Standardized	High	12/31/1999	7/27/2009	-2.06%	6.71%	15.02%	8.05%	8.97%



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

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

			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception				10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>	Year⁴	Year⁴	Year⁴	Year <sup>4</sup>	Inception
International/Global Equity								
NYLI VP Pinestone International Equity – Service Class								
NonStandardized <sup>2</sup>	High	6/2/2003	7/27/2009	-3.32%	-4.06%	4.77%	2.84%	3.26%
Standardized	High	6/2/2003	7/27/2009	-11.05%	-6.02%	4.10%	2.84%	3.26%
MFS® International Intrinsic Value Portfolio – Service Class								
NonStandardized <sup>2</sup>	High	8/31/2001	5/1/2017	6.93%	4.84%	8.35%	6.00%	6.17%
Standardized	High	8/31/2001	5/1/2017	-1.07%	2.99%	7.77%	6.00%	6.17%
MFS® VIT Research International - Service Class								
NonStandardized <sup>2</sup>	High	8/24/2001	5/1/2022	1.45%	1.99%	7.87%	3.45%	4.50%
Standardized	High	8/24/2001	5/1/2022	-6.55%	0.03%	7.27%	3.45%	2.57%
Putnam VT International Value Fund - Class IB								
NonStandardized <sup>2</sup>	High	1/2/1997	5/1/2024	10.30%	8.60%	14.25%	4.71%	11.92%
Standardized	High	1/2/1997	5/1/2024	2.30%	6.87%	13.78%	4.71%	3.92%
American Funds IS New World Fund - Class 4								
NonStandardized <sup>2</sup>	Highest	12/14/2012	5/1/2014	1.38%	1.38%	8.80%	4.42%	3.45%
Standardized	Highest	12/14/2012	5/1/2014	-6.62%	-0.60%	8.22%	4.42%	3.45%
Fidelity® VIP Emerging Markets – Service Class 2								
NonStandardized <sup>2</sup>	Highest	1/23/2008	5/1/2018	11.92%	3.89%	9.21%	4.75%	3.56%
Standardized	Highest	1/23/2008	5/1/2018	3.92%	2.00%	8.64%	4.75%	3.33%
NYLI VP Candriam Emerging Markets Equity – Service Class9								
NonStandardized <sup>2</sup>	Highest	2/17/2012	2/17/2012	7.23%	-3.66%	5.14%	0.96%	-0.91%
Standardized	Highest	2/17/2012	2/17/2012	-0.77%	-5.62%	4.48%	0.96%	-0.91%
Sector								
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 <sup>10</sup>								
NonStandardized <sup>2</sup>	High	4/30/2013	5/1/2015	10.05%	-0.60%	14.86%	2.27%	1.63%
Standardized	High	4/30/2013	5/1/2015	2.05%	-2.63%	14.39%	2.27%	1.63%
NYLI VP Fidelity Institutional AM® Utilities – Service Class								
NonStandardized <sup>2</sup>	High	2/17/2012	2/17/2012	22.23%	7.23%	12.71%	6.32%	7.61%
Standardized	High	2/17/2012	2/17/2012	14.23%	5.46%	12.21%	6.32%	7.61%
NYLI VP CBRE Global Infrastructure — Service Class								
NonStandardized <sup>2</sup>	High	5/1/2015	5/1/2015	12.69%	1.15%	7.91%	N/A	-2.67%
Standardized	High	5/1/2015	5/1/2015	4.69%	-0.85%	7.32%	N/A	-2.67%
NYLI VP Newton Technology Growth - Service Class								
NonStandardized <sup>2</sup>	Highest	12/29/2000	2/10/2025	-2.36%	4.23%	14.02%	11.77%	-14.84%
Standardized	Highest	12/29/2000	2/10/2025	-10.17%	2.35%	13.54%	11.77%	-21.65%
Fidelity® VIP Health Care — Service Class 2								
NonStandardized <sup>2</sup>	Highest	7/18/2001	5/1/2019	-4.19%	-0.30%	6.02%	4.96%	6.40%
Standardized	Highest	7/18/2001	5/1/2019	-11.86%	-2.33%	5.38%	4.96%	6.02%
NYLI VP Natural Resources – Initial Class	·		·					
NonStandardized <sup>2</sup>	Highest	2/17/2012	2/17/2012	-11.94%	-1.80%	23.60%	3.06%	0.53%
Standardized	Highest	2/17/2012	2/17/2012	-18.99%	-3.81%	23.25%	3.06%	0.53%
Principal VC Real Estate Securities Account - Class 2								
NonStandardized <sup>2</sup>	Highest	5/1/1998	5/1/2024	9.71%	-2.36%	8.50%	4.41%	18.41%
Standardized	Highest	5/1/1998	5/1/2024	1.71%	-4.35%	7.92%	4.41%	10.41%
			=== .					

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



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

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

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

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

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

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

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

<sup>4</sup> The New York Life Premier Variable Annuity was first offered for sale on July 27, 2009. Certain Portfolios and Investment Divisions existed prior to the date. The performance for NYLI VP Series Fund, Inc. portfolios are based on the Initial Class Portfolio Inception Date (where applicable). The performance for all other investment divisions is based on the Portfolio Inception Date reflected in this performance summary. All performance has been modified to reflect Separate Account and Fund annual expenses as if the policy had been available during the periods shown. This version of the New York Life Premier Variable Annuity invests in the New York Life Insurance and Annuity Corporation (NYLIAC) Separate Account III.

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

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

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

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

8 An Investment in the NYLI VP U.S. Government Money Market Portfolio is neither insured nor guaranteed by the Federal Deposit Insurance Corporation

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

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 129-1 for

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

Performance information less than 1 year has not been annualized.

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

Sales of the New York Life Premier 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.