



New York Life Premier Variable Annuity Performance Summary

As of October 31, 2024

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.

Average Annual Total Return as of October 31, 2024 (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)					Since Investment Division Inception
					1 Year <sup>4</sup>	3 Year <sup>4</sup>	5 Year <sup>4</sup>	10 Year <sup>4</sup>		
<b>Investment Grade Bond</b>										
<b>NYLI VP U.S. Government Money Market – Current 7-day yield is 4.54%<sup>8</sup></b>										
NonStandardized <sup>2</sup>	Low	1/29/1993	5/1/2015	0.27%	3.10%	3.75%	2.05%	0.77%	0.05%	-0.43%
Standardized	Low	1/29/1993	5/1/2015	-	-	-4.25%	0.10%	-0.01%	0.05%	-0.43%
<b>PIMCO VIT Low Duration Portfolio - Advisor Class</b>										
NonStandardized <sup>2</sup>	Low	3/31/2006	5/2/2016	-0.82%	2.55%	4.95%	-0.68%	-0.51%	-0.28%	-0.16%
Standardized	Low	3/31/2006	5/2/2016	-	-	-3.05%	-2.71%	-1.32%	-0.28%	-0.16%
<b>PIMCO VIT Short-Term Portfolio - Advisor Class</b>										
NonStandardized <sup>2</sup>	Low	9/30/1999	5/1/2024	0.38%	3.64%	4.27%	2.03%	1.14%	0.78%	1.81%
Standardized	Low	9/30/1999	5/1/2024	-	-	-3.73%	0.07%	0.36%	0.78%	-6.19%
<b>American Funds IS Capital World Bond Fund® - Class 4</b>										
NonStandardized <sup>2</sup>	Moderate	10/4/2006	5/1/2024	-3.65%	-1.92%	7.91%	-6.19%	-3.42%	-1.55%	3.55%
Standardized	Moderate	10/4/2006	5/1/2024	-	-	-0.09%	-8.11%	-4.21%	-1.55%	-4.45%
<b>American Funds IS The Bond Fund of America® - Class 4</b>										
NonStandardized <sup>2</sup>	Moderate	12/14/2012	5/1/2022	-2.79%	0.35%	8.43%	-3.79%	-1.15%	0.17%	-0.44%
Standardized	Moderate	12/14/2012	5/1/2022	-	-	0.43%	-5.76%	-1.95%	0.17%	-2.87%
<b>American Funds IS U.S. Government Securities Fund® - Class 4</b>										
NonStandardized <sup>2</sup>	Moderate	12/2/1985	5/1/2024	-2.98%	-0.08%	7.23%	-3.94%	-1.37%	-0.40%	3.77%
Standardized	Moderate	12/2/1985	5/1/2024	-	-	-0.77%	-5.90%	-2.17%	-0.40%	-4.23%
<b>Columbia Variable Portfolio — Intermediate Bond - Class 2</b>										
NonStandardized <sup>2</sup>	Moderate	5/3/2010	5/1/2022	-3.12%	1.43%	11.23%	-4.78%	-1.26%	0.42%	-0.63%
Standardized	Moderate	5/3/2010	5/1/2022	-	-	3.23%	-6.72%	-2.07%	0.42%	-3.07%
<b>NYLI VP Bond – Service Class</b>										
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2015	-2.47%	1.03%	9.64%	-4.21%	-1.92%	-0.16%	0.98%
Standardized	Moderate	6/2/2003	5/1/2015	-	-	1.64%	-6.16%	-2.72%	-0.16%	0.98%
<b>Fidelity® VIP Investment Grade Bond - Service Class 2</b>										
NonStandardized <sup>2</sup>	Moderate	8/15/2005	5/1/2022	-2.51%	1.08%	9.63%	-3.33%	-0.98%	0.44%	0.34%
Standardized	Moderate	8/15/2005	5/1/2022	-	-	1.63%	-5.30%	-1.79%	0.44%	-2.10%
<b>Fidelity® VIP Bond Index – Service Class 2</b>										
NonStandardized <sup>2</sup>	Moderate	4/19/2018	11/23/2020	-2.61%	0.55%	8.59%	-3.88%	-1.96%	N/A	-3.79%
Standardized	Moderate	4/19/2018	11/23/2020	-	-	0.59%	-5.84%	-2.75%	N/A	-5.03%
<b>NYLI VP MacKay U.S. Infrastructure Bond – Service Class</b>										
NonStandardized <sup>2</sup>	Moderate	6/2/2003	7/27/2009	-2.26%	0.30%	8.02%	-3.45%	-2.02%	-0.86%	0.05%
Standardized	Moderate	6/2/2003	7/27/2009	-	-	0.02%	-5.42%	-2.82%	-0.86%	0.05%
<b>NYLI VP PIMCO Real Return – Service Class</b>										
NonStandardized <sup>2</sup>	Moderate	2/17/2012	2/17/2012	-2.18%	1.93%	7.12%	-2.87%	0.80%	0.50%	0.12%
Standardized	Moderate	2/17/2012	2/17/2012	-	-	-0.88%	-4.85%	0.01%	0.50%	0.12%
<b>PIMCO VIT Income Portfolio - Advisor Class</b>										
NonStandardized <sup>2</sup>	Moderate	4/29/2016	5/1/2020	-1.83%	3.30%	9.74%	0.10%	1.43%	N/A	2.56%
Standardized	Moderate	4/29/2016	5/1/2020	-	-	1.74%	-1.93%	0.66%	N/A	1.73%



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As of October 31, 2024

Accumulation Value Based M&E Structure

Average Annual Total Return as of October 31, 2024 (Updated Monthly)

Investment Divisions <sup>1</sup>	Volatility/ Risk Level <sup>3</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>1</sup>	Month to Date	Year to Date (Updated Monthly)	1 Year <sup>4</sup>	3 Year <sup>4</sup>	5 Year <sup>4</sup>	10 Year <sup>4</sup>	Since Investment Division Inception
<b>Investment Grade Bond</b>										
<b>PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class</b>										
NonStandardized <sup>2</sup>	Moderate	5/1/2014	5/1/2014	-0.92%	2.19%	8.24%	-0.94%	-0.55%	1.08%	1.43%
Standardized	Moderate	5/1/2014	5/1/2014	-	-	0.24%	-2.96%	-1.36%	1.08%	1.43%
<b>PIMCO VIT Total Return Portfolio - Advisor Class</b>										
NonStandardized <sup>2</sup>	Moderate	2/28/2006	5/1/2014	-2.65%	1.60%	10.27%	-3.62%	-1.51%	0.15%	0.25%
Standardized	Moderate	2/28/2006	5/1/2014	-	-	2.27%	-5.59%	-2.31%	0.15%	0.25%
<b>Western Asset Core Plus VIT - Class II</b>										
NonStandardized <sup>2</sup>	Moderate	5/1/2015	5/1/2022	-3.25%	-1.17%	9.03%	-5.49%	-2.51%	-0.39%	-0.76%
Standardized	Moderate	5/1/2015	5/1/2022	-	-	1.03%	-7.42%	-3.30%	-0.39%	-3.19%
<b>Non-Investment Grade Bond</b>										
<b>BlackRock® High Yield V.I. Fund – Class III Shares</b>										
NonStandardized <sup>2</sup>	Moderate	2/15/2012	5/1/2014	-0.71%	5.76%	14.04%	1.53%	3.09%	3.08%	2.96%
Standardized	Moderate	2/15/2012	5/1/2014	-	-	6.04%	-0.45%	2.37%	3.08%	2.96%
<b>Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2</b>										
NonStandardized <sup>2</sup>	Moderate	4/30/2012	5/1/2015	-1.95%	5.12%	16.30%	-2.16%	-0.53%	0.76%	1.04%
Standardized	Moderate	4/30/2012	5/1/2015	-	-	8.30%	-4.15%	-1.34%	0.76%	1.04%
<b>NYLI VP Floating Rate – Service Class</b>										
NonStandardized <sup>2</sup>	Moderate	5/1/2005	7/27/2009	0.58%	5.48%	8.30%	4.15%	3.43%	2.66%	3.01%
Standardized	Moderate	5/1/2005	7/27/2009	-	-	0.30%	2.27%	2.72%	2.66%	3.01%
<b>NYLI VP MacKay Convertible – Service Class</b>										
NonStandardized <sup>2</sup>	Moderate	6/2/2003	7/27/2009	-0.88%	6.46%	15.34%	-0.84%	8.16%	6.82%	8.20%
Standardized	Moderate	6/2/2003	7/27/2009	-	-	7.34%	-2.87%	7.56%	6.82%	8.20%
<b>NYLI VP MacKay High Yield Corporate Bond – Service Class</b>										
NonStandardized <sup>2</sup>	Moderate	6/2/2003	7/27/2009	-0.51%	5.00%	11.50%	1.65%	2.81%	3.31%	5.03%
Standardized	Moderate	6/2/2003	7/27/2009	-	-	3.50%	-0.32%	2.09%	3.31%	5.03%
<b>NYLI VP MacKay Strategic Bond – Service Class</b>										
NonStandardized <sup>2</sup>	Moderate	5/1/2011	5/1/2011	-1.99%	5.29%	12.83%	1.29%	1.88%	1.44%	2.07%
Standardized	Moderate	5/1/2011	5/1/2011	-	-	4.83%	-0.70%	1.13%	1.44%	2.07%
<b>Alternatives</b>										
<b>DWS Alternative Asset Allocation VIP - Class B</b>										
NonStandardized <sup>2</sup>	Moderate	5/18/2009	5/2/2016	-1.84%	5.32%	11.96%	-0.12%	3.21%	1.41%	2.48%
Standardized	Moderate	5/18/2009	5/2/2016	-	-	3.96%	-2.15%	2.50%	1.41%	2.48%
<b>NYLI VP Hedge Multi-Strategy - Service Class</b>										
NonStandardized <sup>2</sup>	Moderate	5/1/2013	5/1/2013	-0.59%	4.45%	10.05%	0.27%	1.09%	-1.43%	-1.39%
Standardized	Moderate	5/1/2013	5/1/2013	-	-	2.05%	-1.76%	0.31%	-1.43%	-1.39%
<b>Asset Allocation</b>										
<b>American Funds IS Asset Allocation Fund - Class 4</b>										
NonStandardized <sup>2</sup>	Moderate	12/14/2012	5/1/2018	-0.51%	13.22%	26.66%	3.22%	7.26%	6.52%	6.88%
Standardized	Moderate	12/14/2012	5/1/2018	-	-	18.66%	1.31%	6.65%	6.52%	6.67%
<b>BlackRock® Global Allocation V.I. Fund – Class III Shares</b>										
NonStandardized <sup>2</sup>	Moderate	11/18/2003	5/1/2011	-2.55%	7.41%	19.46%	-0.65%	5.03%	3.85%	3.61%
Standardized	Moderate	11/18/2003	5/1/2011	-	-	11.46%	-2.68%	4.36%	3.85%	3.61%
<b>Fidelity® VIP FundsManager® 60% — Service Class</b>										
NonStandardized <sup>2</sup>	Moderate	8/22/2007	5/1/2019	-2.42%	8.00%	20.93%	0.86%	6.00%	5.23%	6.07%
Standardized	Moderate	8/22/2007	5/1/2019	-	-	12.93%	-1.15%	5.36%	5.23%	5.65%
<b>NYLI VP Balanced – Service Class</b>										
NonStandardized <sup>2</sup>	Moderate	5/1/2005	7/27/2009	-1.20%	7.44%	17.28%	2.38%	5.82%	4.51%	6.63%
Standardized	Moderate	5/1/2005	7/27/2009	-	-	9.28%	0.44%	5.17%	4.51%	6.63%
<b>NYLI VP Conservative Allocation – Service Class</b>										
NonStandardized <sup>2</sup>	Moderate	2/13/2006	7/27/2009	-1.99%	5.08%	15.27%	-0.37%	2.90%	2.67%	4.38%
Standardized	Moderate	2/13/2006	7/27/2009	-	-	7.27%	-2.40%	2.18%	2.67%	4.38%



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Average Annual Total Return as of October 31, 2024 (Updated Monthly)

Investment Divisions <sup>1</sup>	Volatility/ Risk Level <sup>3</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>1</sup>	Month to Date	Year to Date (Updated Monthly)	1 Year <sup>4</sup>	3 Year <sup>4</sup>	5 Year <sup>4</sup>	10 Year <sup>4</sup>	Since Investment Division Inception
<b>Asset Allocation</b>										
<b>NYLI VP Income Builder – Service Class</b>										
NonStandardized <sup>2</sup>	Moderate	6/2/2003	7/27/2009	-2.62%	11.43%	24.96%	1.34%	3.92%	3.79%	6.22%
Standardized	Moderate	6/2/2003	7/27/2009	-	-	16.96%	-0.65%	3.22%	3.79%	6.22%
<b>NYLI VP Janus Henderson Balanced – Initial Class<sup>7</sup></b>										
NonStandardized <sup>2</sup>	Moderate	2/17/2012	2/17/2012	-1.69%	12.48%	24.74%	2.70%	7.59%	7.26%	7.93%
Standardized	Moderate	2/17/2012	2/17/2012	-	-	16.74%	0.77%	6.99%	7.26%	7.93%
<b>NYLI VP Janus Henderson Balanced – Service Class</b>										
NonStandardized <sup>2</sup>	Moderate	2/17/2012	2/17/2012	-1.71%	12.25%	24.43%	2.45%	7.32%	6.99%	7.66%
Standardized	Moderate	2/17/2012	2/17/2012	-	-	16.43%	0.50%	6.71%	6.99%	7.66%
<b>NYLI VP Moderate Allocation–Service Class</b>										
NonStandardized <sup>2</sup>	Moderate	2/13/2006	7/27/2009	-2.08%	7.07%	19.08%	0.53%	4.69%	3.91%	5.71%
Standardized	Moderate	2/13/2006	7/27/2009	-	-	11.08%	-1.49%	4.02%	3.91%	5.71%
<b>Franklin Templeton Conservative Model Portfolio - Class II</b>										
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	-2.23%	4.66%	14.10%	-1.26%	N/A	N/A	1.75%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	6.10%	-3.27%	N/A	N/A	0.90%
<b>Franklin Templeton Moderate Model Portfolio - Class II</b>										
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	-1.97%	9.64%	22.15%	1.29%	N/A	N/A	6.67%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	14.15%	-0.70%	N/A	N/A	5.96%
<b>Franklin Templeton Moderately Aggressive Model Portfolio - Class II</b>										
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	-1.74%	11.58%	25.15%	2.15%	N/A	N/A	8.88%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	17.15%	0.20%	N/A	N/A	8.21%
<b>Franklin Templeton Moderately Conservative Model Portfolio - Class II</b>										
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	-2.05%	7.47%	18.22%	0.34%	N/A	N/A	4.71%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	10.22%	-1.69%	N/A	N/A	3.95%
<b>Franklin Templeton Aggressive Model Portfolio - Class II</b>										
NonStandardized <sup>2</sup>	High	5/1/2020	5/1/2020	-1.45%	14.86%	30.51%	3.66%	N/A	N/A	12.02%
Standardized	High	5/1/2020	5/1/2020	-	-	22.51%	1.76%	N/A	N/A	11.42%
<b>NYLI VP Equity Allocation – Service Class</b>										
NonStandardized <sup>2</sup>	High	2/13/2006	7/27/2009	-2.19%	9.92%	25.65%	1.26%	7.78%	5.92%	8.09%
Standardized	High	2/13/2006	7/27/2009	-	-	17.65%	-0.73%	7.18%	5.92%	8.09%
<b>NYLI VP Growth Allocation–Service Class</b>										
NonStandardized <sup>2</sup>	High	2/13/2006	7/27/2009	-2.00%	8.57%	22.54%	1.53%	6.63%	5.12%	7.00%
Standardized	High	2/13/2006	7/27/2009	-	-	14.54%	-0.45%	6.01%	5.12%	7.00%
<b>Large Cap Equity</b>										
<b>AB VPS Growth &amp; Income - Class B</b>										
NonStandardized <sup>2</sup>	High	6/1/1999	5/1/2022	-0.84%	12.98%	26.39%	6.38%	9.30%	8.33%	9.23%
Standardized	High	6/1/1999	5/1/2022	-	-	18.39%	4.58%	8.73%	8.33%	7.09%
<b>American Funds IS Washington Mutual Investors Fund - Class 4</b>										
NonStandardized <sup>2</sup>	High	12/14/2012	11/13/2017	-1.32%	16.08%	30.58%	8.07%	11.76%	8.42%	9.21%
Standardized	High	12/14/2012	11/13/2017	-	-	22.58%	6.33%	11.25%	8.42%	9.04%
<b>American Funds IS Growth Fund - Class 4</b>										
NonStandardized <sup>2</sup>	High	12/14/2012	11/13/2017	-0.10%	21.45%	43.56%	4.00%	17.26%	14.14%	14.99%
Standardized	High	12/14/2012	11/13/2017	-	-	35.56%	2.11%	16.84%	14.14%	14.87%
<b>BNY Mellon Sustainable US Equity - Service Shares</b>										
NonStandardized <sup>2</sup>	High	12/31/2000	5/1/2022	-0.49%	21.52%	38.98%	4.80%	12.67%	9.82%	13.02%
Standardized	High	12/31/2000	5/1/2022	-	-	30.98%	2.95%	12.16%	9.82%	10.99%
<b>ClearBridge Variable Appreciation Portfolio — Class II</b>										
NonStandardized <sup>2</sup>	High	2/28/2015	5/1/2017	-1.09%	17.40%	28.86%	6.77%	11.62%	10.16%	11.37%
Standardized	High	2/28/2015	5/1/2017	-	-	20.86%	4.99%	11.10%	10.16%	11.37%
<b>Fidelity® VIP Contrafund® – Service Class 2</b>										
NonStandardized <sup>2</sup>	High	1/12/2000	7/27/2009	-0.63%	27.27%	43.40%	7.35%	15.85%	11.58%	12.49%
Standardized	High	1/12/2000	7/27/2009	-	-	35.40%	5.58%	15.41%	11.58%	12.49%



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Investment Divisions <sup>1</sup>	Volatility/ Risk Level <sup>3</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>1</sup>	Month to Date	Year to Date (Updated Monthly)	1 Year <sup>4</sup>	3 Year <sup>4</sup>	5 Year <sup>4</sup>	10 Year <sup>4</sup>	Since Investment Division Inception
<b>Large Cap Equity</b>										
<b>Fidelity® VIP Equity-Income – Service Class 2</b>										
NonStandardized <sup>2</sup>	High	1/12/2000	7/27/2009	-1.43%	15.45%	28.45%	6.26%	9.88%	7.76%	9.38%
Standardized	High	1/12/2000	7/27/2009	-	-	20.45%	4.46%	9.32%	7.76%	9.38%
<b>Fidelity® VIP Growth Opportunities – Service Class 2</b>										
NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2014	0.84%	29.07%	53.74%	2.01%	17.53%	15.96%	16.20%
Standardized	High	1/12/2000	5/1/2014	-	-	45.74%	0.06%	17.11%	15.96%	16.20%
<b>NYLI VP Epoch U.S. Equity Yield – Service Class</b>										
NonStandardized <sup>2</sup>	High	6/2/2003	7/27/2009	-1.04%	18.60%	31.76%	8.01%	8.48%	6.85%	8.75%
Standardized	High	6/2/2003	7/27/2009	-	-	23.76%	6.27%	7.90%	6.85%	8.75%
<b>NYLI VP Dimensional U.S. Equity - Service Class</b>										
NonStandardized <sup>2</sup>	High	6/2/2003	7/27/2009	-1.03%	20.04%	35.88%	5.80%	11.93%	9.66%	11.55%
Standardized	High	6/2/2003	7/27/2009	-	-	27.88%	3.98%	11.42%	9.66%	11.55%
<b>NYLI VP Wellington Growth – Service Class9</b>										
NonStandardized <sup>2</sup>	High	6/2/2003	7/27/2009	-1.60%	18.14%	37.48%	1.37%	11.70%	9.83%	10.27%
Standardized	High	6/2/2003	7/27/2009	-	-	29.48%	-0.61%	11.18%	9.83%	10.27%
<b>NYLI VP S&amp;P 500 Index5 – Service Class</b>										
NonStandardized <sup>2</sup>	High	6/2/2003	7/27/2009	-1.06%	19.21%	35.61%	7.22%	13.30%	11.01%	12.33%
Standardized	High	6/2/2003	7/27/2009	-	-	27.61%	5.45%	12.81%	11.01%	12.33%
<b>NYLI VP Winslow Large Cap Growth – Service Class</b>										
NonStandardized <sup>2</sup>	High	6/2/2003	7/27/2009	-0.93%	20.95%	43.85%	4.57%	15.34%	13.01%	13.62%
Standardized	High	6/2/2003	7/27/2009	-	-	35.85%	2.70%	14.89%	13.01%	13.62%
<b>NYLI VP American Century Sustainable Equity – Service Class</b>										
NonStandardized <sup>2</sup>	High	2/17/2012	2/17/2012	-2.18%	15.00%	30.66%	9.41%	10.71%	8.08%	9.29%
Standardized	High	2/17/2012	2/17/2012	-	-	22.66%	7.71%	10.17%	8.08%	9.29%
<b>MFS® Investors Trust Series – Service Class</b>										
NonStandardized <sup>2</sup>	High	5/1/2000	7/27/2009	-1.02%	15.88%	30.79%	4.20%	10.71%	9.55%	10.58%
Standardized	High	5/1/2000	7/27/2009	-	-	22.79%	2.32%	10.18%	9.55%	10.58%
<b>MFS® Research Series – Service Class</b>										
NonStandardized <sup>2</sup>	High	5/1/2000	7/27/2009	-0.76%	14.67%	30.31%	4.70%	11.03%	9.89%	11.28%
Standardized	High	5/1/2000	7/27/2009	-	-	22.31%	2.84%	10.50%	9.89%	11.28%
<b>Voya Growth and Income Portfolio - Class S</b>										
NonStandardized <sup>2</sup>	High	12/31/1979	5/1/2024	-0.25%	17.92%	33.02%	8.07%	14.10%	10.53%	10.44%
Standardized	High	12/31/1979	5/1/2024	-	-	25.02%	6.33%	13.62%	10.53%	2.44%
<b>Small/Mid Cap Equity</b>										
<b>Fidelity® VIP Mid Cap – Service Class 2</b>										
NonStandardized <sup>2</sup>	High	1/12/2000	7/27/2009	-1.53%	14.80%	33.73%	3.45%	10.76%	7.70%	9.63%
Standardized	High	1/12/2000	7/27/2009	-	-	25.73%	1.55%	10.23%	7.70%	9.63%
<b>Janus Henderson VIT Enterprise Portfolio – Service Shares</b>										
NonStandardized <sup>2</sup>	High	12/31/1999	11/13/2017	-1.99%	12.14%	32.64%	3.04%	9.06%	10.93%	10.00%
Standardized	High	12/31/1999	11/13/2017	-	-	24.64%	1.12%	8.49%	10.93%	9.84%
<b>NYLI VP Schroders Mid Cap Opportunities - Service Class</b>										
NonStandardized <sup>2</sup>	High	6/2/2003	7/27/2009	0.38%	6.48%	24.44%	-1.94%	4.77%	4.74%	8.91%
Standardized	High	6/2/2003	7/27/2009	-	-	16.44%	-3.94%	4.09%	4.74%	8.91%
<b>MFS® Mid Cap Value Portfolio - Service Class</b>										
NonStandardized <sup>2</sup>	High	3/7/2008	5/1/2020	-0.86%	14.18%	31.76%	5.82%	9.64%	7.86%	16.62%
Standardized	High	3/7/2008	5/1/2020	-	-	23.76%	4.00%	9.08%	7.86%	16.09%
<b>Neuberger Berman AMT Mid-Cap Growth – Class S</b>										
NonStandardized <sup>2</sup>	High	2/18/2003	7/27/2009	1.01%	17.22%	37.69%	-2.89%	9.28%	8.61%	11.18%
Standardized	High	2/18/2003	7/27/2009	-	-	29.69%	-4.87%	8.71%	8.61%	11.18%
<b>Invesco V.I. Main Street Small Cap Fund - Series II</b>										
NonStandardized <sup>2</sup>	Highest	7/16/2001	5/1/2020	-2.14%	8.88%	33.08%	1.13%	9.75%	7.47%	15.85%
Standardized	Highest	7/16/2001	5/1/2020	-	-	25.08%	-0.87%	9.19%	7.47%	15.31%
<b>Columbia Variable Portfolio – Small Cap Value Fund – Class 2</b>										
NonStandardized <sup>2</sup>	Highest	6/1/2000	7/27/2009	-1.73%	3.56%	26.18%	3.71%	10.32%	7.26%	9.21%
Standardized	Highest	6/1/2000	7/27/2009	-	-	18.18%	1.81%	9.78%	7.26%	9.21%



New York Life Premier Variable Annuity Performance Summary

As of October 31, 2024

Accumulation Value Based M&E Structure

Average Annual Total Return as of October 31, 2024 (Updated Monthly)

Investment Divisions <sup>1</sup>	Volatility/ Risk Level <sup>3</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>1</sup>	Month to Date	Year to Date (Updated Monthly)	1 Year <sup>4</sup>	3 Year <sup>4</sup>	5 Year <sup>4</sup>	10 Year <sup>4</sup>	Since Investment Division Inception
<b>Small/Mid Cap Equity</b>										
<b>Fidelity® VIP Extended Market Index Portfolio - Service Class 2</b>										
NonStandardized <sup>2</sup>	Highest	4/17/2018	5/1/2024	-0.95%	8.95%	31.41%	0.19%	8.07%	N/A	9.61%
Standardized	Highest	4/17/2018	5/1/2024	-	-	23.41%	-1.84%	7.47%	N/A	1.61%
<b>Macquarie VIP Small Cap Value Series - Service Class</b>										
NonStandardized <sup>2</sup>	Highest	5/1/2000	11/13/2017	-0.71%	9.47%	28.50%	2.22%	6.74%	5.95%	4.90%
Standardized	Highest	5/1/2000	11/13/2017	-	-	20.50%	0.26%	6.11%	5.95%	4.68%
<b>NYLI VP Wellington Small Cap - Service Class</b>										
NonStandardized <sup>2</sup>	Highest	5/2/2016	5/2/2016	-1.63%	9.09%	32.71%	-1.35%	4.85%	N/A	5.19%
Standardized	Highest	5/2/2016	5/2/2016	-	-	24.71%	-3.36%	4.18%	N/A	5.19%
<b>NYLI VP Small Cap Growth – Initial Class<sup>6</sup></b>										
NonStandardized <sup>2</sup>	Highest	2/17/2012	2/17/2012	-1.33%	7.54%	27.42%	-5.49%	7.70%	7.02%	7.41%
Standardized	Highest	2/17/2012	2/17/2012	-	-	19.42%	-7.42%	7.09%	7.02%	7.41%
<b>NYLI VP Small Cap Growth – Service Class</b>										
NonStandardized <sup>2</sup>	Highest	2/17/2012	5/1/2013	-1.35%	7.31%	27.10%	-5.72%	7.43%	6.76%	7.08%
Standardized	Highest	2/17/2012	5/1/2013	-	-	19.10%	-7.65%	6.82%	6.76%	7.08%
<b>International/Global Equity</b>										
<b>American Funds IS Global Small Cap Fund® – Class 4</b>										
NonStandardized <sup>2</sup>	High	12/14/2012	5/1/2015	-3.39%	1.32%	21.16%	-8.86%	3.17%	4.22%	3.65%
Standardized	High	12/14/2012	5/1/2015	-	-	13.16%	-10.72%	2.45%	4.22%	3.65%
<b>Fidelity® VIP International Index — Service Class 2</b>										
NonStandardized <sup>2</sup>	High	4/16/2018	5/1/2019	-4.89%	6.68%	21.46%	-0.10%	4.09%	N/A	4.02%
Standardized	High	4/16/2018	5/1/2019	-	-	13.46%	-2.14%	3.40%	N/A	3.56%
<b>Invesco V.I. EQV International Equity Fund - Series II</b>										
NonStandardized <sup>2</sup>	High	9/19/2001	5/1/2014	-5.10%	2.05%	16.68%	-1.27%	3.17%	2.86%	2.55%
Standardized	High	9/19/2001	5/1/2014	-	-	8.68%	-3.29%	2.45%	2.86%	2.55%
<b>Janus Henderson VIT Global Research Portfolio – Service Shares</b>										
NonStandardized <sup>2</sup>	High	12/31/1999	7/27/2009	-1.06%	19.66%	36.77%	5.61%	11.69%	8.78%	9.25%
Standardized	High	12/31/1999	7/27/2009	-	-	28.77%	3.79%	11.17%	8.78%	9.25%
<b>NYLI VP MacKay International Equity – Service Class</b>										
NonStandardized <sup>2</sup>	High	6/2/2003	7/27/2009	-5.23%	6.64%	23.27%	-8.08%	2.24%	3.53%	3.56%
Standardized	High	6/2/2003	7/27/2009	-	-	15.27%	-9.96%	1.50%	3.53%	3.56%
<b>MFS® International Intrinsic Value Portfolio – Service Class</b>										
NonStandardized <sup>2</sup>	High	8/31/2001	5/1/2017	-4.62%	9.02%	23.43%	-0.76%	5.08%	6.06%	5.89%
Standardized	High	8/31/2001	5/1/2017	-	-	15.43%	-2.79%	4.41%	6.06%	5.89%
<b>MFS® VIT Research International - Service Class</b>										
NonStandardized <sup>2</sup>	High	8/24/2001	5/1/2022	-4.83%	5.73%	18.70%	-1.63%	4.21%	3.48%	5.22%
Standardized	High	8/24/2001	5/1/2022	-	-	10.70%	-3.64%	3.52%	3.48%	2.96%
<b>Putnam VT International Value Fund - Class IB</b>										
NonStandardized <sup>2</sup>	High	1/2/1997	5/1/2024	-3.98%	7.23%	20.52%	4.68%	7.04%	3.92%	4.29%
Standardized	High	1/2/1997	5/1/2024	-	-	12.52%	2.82%	6.42%	3.92%	-3.71%
<b>American Funds IS New World Fund - Class 4</b>										
NonStandardized <sup>2</sup>	Highest	12/14/2012	5/1/2014	-4.22%	8.02%	21.09%	-2.56%	4.75%	4.11%	3.76%
Standardized	Highest	12/14/2012	5/1/2014	-	-	13.09%	-4.55%	4.07%	4.11%	3.76%
<b>Fidelity® VIP Emerging Markets – Service Class 2</b>										
NonStandardized <sup>2</sup>	Highest	1/23/2008	5/1/2018	-4.31%	12.99%	27.13%	-2.17%	5.29%	4.39%	3.53%
Standardized	Highest	1/23/2008	5/1/2018	-	-	19.13%	-4.16%	4.63%	4.39%	3.27%
<b>NYLI VP Candriam Emerging Markets Equity – Service Class<sup>9</sup></b>										
NonStandardized <sup>2</sup>	Highest	2/17/2012	2/17/2012	-2.78%	13.15%	24.82%	-7.01%	1.44%	0.42%	-0.81%
Standardized	Highest	2/17/2012	2/17/2012	-	-	16.82%	-8.91%	0.68%	0.42%	-0.81%
<b>Sector</b>										
<b>Columbia Variable Portfolio — Commodity Strategy Fund — Class 2<sup>10</sup></b>										
NonStandardized <sup>2</sup>	High	4/30/2013	5/1/2015	-1.69%	4.77%	-0.09%	2.58%	7.72%	-0.74%	0.76%
Standardized	High	4/30/2013	5/1/2015	-	-	-8.08%	0.65%	7.12%	-0.74%	0.76%
<b>NYLI VP Fidelity Institutional AM® Utilities – Service Class</b>										
NonStandardized <sup>2</sup>	High	2/17/2012	2/17/2012	-0.74%	29.98%	40.76%	11.80%	8.51%	6.21%	7.89%
Standardized	High	2/17/2012	2/17/2012	-	-	32.76%	10.17%	7.93%	6.21%	7.89%
<b>Morgan Stanley VIF U.S. Real Estate - Class II</b>										
NonStandardized <sup>2</sup>	High	11/5/2002	5/1/2013	-2.13%	12.28%	32.17%	-0.87%	0.58%	N/A	2.55%
Standardized	High	11/5/2002	5/1/2013	-	-	24.17%	-2.89%	-0.21%	N/A	2.55%



New York Life Premier Variable Annuity Performance Summary

As of October 31, 2024

Accumulation Value Based M&E Structure

Average Annual Total Return as of October 31, 2024 (Updated Monthly)

Investment Divisions <sup>1</sup> Sector	Volatility/ Risk Level <sup>3</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>1</sup>	Month to Date	Year to Date (Updated Monthly)	1 Year <sup>4</sup>	3 Year <sup>4</sup>	5 Year <sup>4</sup>	10 Year <sup>4</sup>	Since Investment Division Inception
<b>NYLI VP CBRE Global Infrastructure — Service Class</b>										
NonStandardized <sup>2</sup>	High	5/1/2015	5/1/2015	-2.39%	9.82%	24.70%	2.06%	1.08%	N/A	-3.00%
Standardized	High	5/1/2015	5/1/2015	-	-	16.70%	0.10%	0.30%	N/A	-3.00%
<b>BNY Mellon IP Technology Growth – Service Shares</b>										
NonStandardized <sup>2</sup>	Highest	12/29/2000	7/27/2009	-0.45%	17.61%	46.09%	-1.55%	14.74%	12.79%	13.71%
Standardized	Highest	12/29/2000	7/27/2009	-	-	38.09%	-3.56%	14.27%	12.79%	13.71%
<b>Fidelity<sup>®</sup> VIP Health Care — Service Class 2</b>										
NonStandardized <sup>2</sup>	Highest	7/18/2001	5/1/2019	-3.83%	8.63%	23.61%	-1.82%	7.51%	7.13%	8.13%
Standardized	Highest	7/18/2001	5/1/2019	-	-	15.61%	-3.83%	6.90%	7.13%	7.75%
<b>NYLI VP Natural Resources – Initial Class</b>										
NonStandardized <sup>2</sup>	Highest	2/17/2012	2/17/2012	-2.40%	3.16%	6.46%	12.26%	16.51%	2.62%	1.22%
Standardized	Highest	2/17/2012	2/17/2012	-	-	-1.54%	10.66%	16.07%	2.62%	1.22%
<b>Principal VC Real Estate Securities Account - Class 2</b>										
NonStandardized <sup>2</sup>	Highest	5/1/1998	5/1/2024	-3.33%	8.52%	29.63%	-1.71%	2.71%	5.43%	19.77%
Standardized	Highest	5/1/1998	5/1/2024	-	-	21.63%	-3.72%	1.98%	5.43%	11.77%

Please read the important disclosures below regarding the product performance.



## New York Life Premier Variable Annuity Performance Summary

As of October 31, 2024

### 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.**

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

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.

<sup>6</sup> 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.

<sup>7</sup> New allocations to the NYLI VP Janus Henderson Balanced — Initial Class Investment Division will not be accepted from Policyowners who were not invested in the

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.

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

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

<sup>9</sup> New allocations to the NYLI VP Wellington Growth and NYLI VP Candriam Emerging Markets Equity Investment Divisions will not be accepted from Policyowners

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

<sup>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.



New York Life Premier Variable Annuity Performance Summary

As of October 31, 2024

Accumulation Value Based M&E Structure

Average Annual Total Return as of September 30, 2024 (Updated Quarterly)

Investment Divisions <sup>1</sup>	Volatility/ Risk Level <sup>3</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>1</sup>	1 Year <sup>4</sup>	3 Year <sup>4</sup>	5 Year <sup>4</sup>	10 Year <sup>4</sup>	Since Investment Division Inception
<b>Investment Grade Bond</b>								
<b>NYLI VP U.S. Government Money Market – Current 7-day yield is 4.54%<sup>8</sup></b>								
NonStandardized <sup>2</sup>	Low	1/29/1993	5/1/2015	3.79%	1.93%	0.72%	0.01%	-0.45%
Standardized	Low	1/29/1993	5/1/2015	-4.21%	-0.04%	-0.07%	0.01%	-0.45%
<b>PIMCO VIT Low Duration Portfolio - Advisor Class</b>								
NonStandardized <sup>2</sup>	Low	3/31/2006	5/2/2016	6.01%	-0.63%	-0.33%	-0.19%	-0.06%
Standardized	Low	3/31/2006	5/2/2016	-1.99%	-2.65%	-1.14%	-0.19%	-0.06%
<b>PIMCO VIT Short-Term Portfolio - Advisor Class</b>								
NonStandardized <sup>2</sup>	Low	9/30/1999	5/1/2024	4.28%	1.78%	1.08%	0.74%	1.43%
Standardized	Low	9/30/1999	5/1/2024	-3.72%	-0.19%	0.30%	0.74%	-6.57%
<b>American Funds IS Capital World Bond Fund® - Class 4</b>								
NonStandardized <sup>2</sup>	Moderate	10/4/2006	5/1/2024	10.52%	-5.27%	-2.61%	-1.19%	7.48%
Standardized	Moderate	10/4/2006	5/1/2024	2.52%	-7.20%	-3.40%	-1.19%	-0.52%
<b>American Funds IS The Bond Fund of America® - Class 4</b>								
NonStandardized <sup>2</sup>	Moderate	12/14/2012	5/1/2022	9.68%	-2.86%	-0.54%	0.53%	0.73%
Standardized	Moderate	12/14/2012	5/1/2022	1.68%	-4.84%	-1.35%	0.53%	-1.78%
<b>American Funds IS U.S. Government Securities Fund® - Class 4</b>								
NonStandardized <sup>2</sup>	Moderate	12/2/1985	5/1/2024	8.78%	-3.01%	-0.73%	-0.03%	6.96%
Standardized	Moderate	12/2/1985	5/1/2024	0.78%	-4.99%	-1.54%	-0.03%	-1.04%
<b>Columbia Variable Portfolio — Intermediate Bond - Class 2</b>								
NonStandardized <sup>2</sup>	Moderate	5/3/2010	5/1/2022	12.37%	-3.92%	-0.56%	0.78%	0.66%
Standardized	Moderate	5/3/2010	5/1/2022	4.37%	-5.89%	-1.37%	0.78%	-1.85%
<b>NYLI VP Bond – Service Class</b>								
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2015	10.34%	-3.44%	-1.41%	0.16%	1.16%
Standardized	Moderate	6/2/2003	5/1/2015	2.34%	-5.42%	-2.21%	0.16%	1.16%
<b>Fidelity® VIP Investment Grade Bond - Service Class 2</b>								
NonStandardized <sup>2</sup>	Moderate	8/15/2005	5/1/2022	10.27%	-2.54%	-0.41%	0.79%	1.41%
Standardized	Moderate	8/15/2005	5/1/2022	2.27%	-4.53%	-1.22%	0.79%	-1.07%
<b>Fidelity® VIP Bond Index – Service Class 2</b>								
NonStandardized <sup>2</sup>	Moderate	4/19/2018	11/23/2020	9.56%	-3.09%	-1.42%	N/A	-3.21%
Standardized	Moderate	4/19/2018	11/23/2020	1.56%	-5.07%	-2.22%	N/A	-4.48%
<b>NYLI VP MacKay U.S. Infrastructure Bond – Service Class</b>								
NonStandardized <sup>2</sup>	Moderate	6/2/2003	7/27/2009	8.57%	-2.83%	-1.56%	-0.58%	0.20%
Standardized	Moderate	6/2/2003	7/27/2009	0.57%	-4.81%	-2.36%	-0.58%	0.20%
<b>NYLI VP PIMCO Real Return – Service Class</b>								
NonStandardized <sup>2</sup>	Moderate	2/17/2012	2/17/2012	8.57%	-1.95%	1.30%	0.81%	0.30%
Standardized	Moderate	2/17/2012	2/17/2012	0.57%	-3.95%	0.53%	0.81%	0.30%
<b>PIMCO VIT Income Portfolio - Advisor Class</b>								
NonStandardized <sup>2</sup>	Moderate	4/29/2016	5/1/2020	10.30%	0.60%	1.90%	N/A	3.04%
Standardized	Moderate	4/29/2016	5/1/2020	2.30%	-1.42%	1.14%	N/A	2.21%
<b>PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class</b>								
NonStandardized <sup>2</sup>	Moderate	5/1/2014	5/1/2014	8.87%	-0.90%	-0.47%	1.24%	1.53%
Standardized	Moderate	5/1/2014	5/1/2014	0.87%	-2.92%	-1.28%	1.24%	1.53%
<b>PIMCO VIT Total Return Portfolio - Advisor Class</b>								
NonStandardized <sup>2</sup>	Moderate	2/28/2006	5/1/2014	11.14%	-2.89%	-0.94%	0.50%	0.51%
Standardized	Moderate	2/28/2006	5/1/2014	3.14%	-4.87%	-1.75%	0.50%	0.51%
<b>Western Asset Core Plus VIT - Class II</b>								
NonStandardized <sup>2</sup>	Moderate	5/1/2015	5/1/2022	9.95%	-4.53%	-1.75%	-0.09%	0.58%
Standardized	Moderate	5/1/2015	5/1/2022	1.95%	-6.48%	-2.55%	-0.09%	-1.93%
<b>Non-Investment Grade Bond</b>								
<b>BlackRock® High Yield V.I. Fund – Class III Shares</b>								
NonStandardized <sup>2</sup>	Moderate	2/15/2012	5/1/2014	13.25%	1.72%	3.27%	3.27%	3.05%
Standardized	Moderate	2/15/2012	5/1/2014	5.25%	-0.25%	2.56%	3.27%	3.05%
<b>Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2</b>								
NonStandardized <sup>2</sup>	Moderate	4/30/2012	5/1/2015	16.99%	-1.62%	-0.12%	1.07%	1.26%
Standardized	Moderate	4/30/2012	5/1/2015	8.99%	-3.63%	-0.93%	1.07%	1.26%
<b>NYLI VP Floating Rate – Service Class</b>								
NonStandardized <sup>2</sup>	Moderate	5/1/2005	7/27/2009	7.47%	3.94%	3.19%	2.63%	2.98%
Standardized	Moderate	5/1/2005	7/27/2009	-0.53%	2.06%	2.48%	2.63%	2.98%
<b>NYLI VP MacKay Convertible – Service Class</b>								
NonStandardized <sup>2</sup>	Moderate	6/2/2003	7/27/2009	12.05%	0.43%	8.76%	7.08%	8.31%
Standardized	Moderate	6/2/2003	7/27/2009	4.05%	-1.59%	8.18%	7.08%	8.31%





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Investment Divisions <sup>1</sup>	Volatility/ Risk Level <sup>3</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>1</sup>	1 Year <sup>4</sup>	3 Year <sup>4</sup>	5 Year <sup>4</sup>	10 Year <sup>4</sup>	Since Investment Division Inception
<b>Non-Investment Grade Bond</b>								
<b>NYLI VP MacKay High Yield Corporate Bond – Service Class</b>								
NonStandardized <sup>2</sup>	Moderate	6/2/2003	7/27/2009	11.25%	1.65%	2.96%	3.44%	5.10%
Standardized	Moderate	6/2/2003	7/27/2009	3.25%	-0.33%	2.24%	3.44%	5.10%
<b>NYLI VP MacKay Strategic Bond – Service Class</b>								
NonStandardized <sup>2</sup>	Moderate	5/1/2011	5/1/2011	13.76%	1.92%	2.35%	1.67%	2.24%
Standardized	Moderate	5/1/2011	5/1/2011	5.76%	-0.04%	1.61%	1.67%	2.24%
<b>Alternatives</b>								
<b>DWS Alternative Asset Allocation VIP - Class B</b>								
NonStandardized <sup>2</sup>	Moderate	5/18/2009	5/2/2016	12.69%	1.26%	3.75%	1.72%	2.73%
Standardized	Moderate	5/18/2009	5/2/2016	4.69%	-0.73%	3.05%	1.72%	2.73%
<b>NYLI VP Hedge Multi-Strategy - Service Class</b>								
NonStandardized <sup>2</sup>	Moderate	5/1/2013	5/1/2013	9.11%	0.74%	1.38%	-1.50%	-1.35%
Standardized	Moderate	5/1/2013	5/1/2013	1.11%	-1.27%	0.61%	-1.50%	-1.35%
<b>Asset Allocation</b>								
<b>American Funds IS Asset Allocation Fund - Class 4</b>								
NonStandardized <sup>2</sup>	Moderate	12/14/2012	5/1/2018	24.56%	4.78%	7.73%	6.69%	7.06%
Standardized	Moderate	12/14/2012	5/1/2018	16.56%	2.93%	7.12%	6.69%	6.84%
<b>BlackRock® Global Allocation V.I. Fund – Class III Shares</b>								
NonStandardized <sup>2</sup>	Moderate	11/18/2003	5/1/2011	20.52%	1.09%	5.99%	4.08%	3.84%
Standardized	Moderate	11/18/2003	5/1/2011	12.52%	-0.90%	5.35%	4.08%	3.84%
<b>Fidelity® VIP FundsManager® 60% — Service Class</b>								
NonStandardized <sup>2</sup>	Moderate	8/22/2007	5/1/2019	20.77%	2.76%	6.85%	5.61%	6.65%
Standardized	Moderate	8/22/2007	5/1/2019	12.77%	0.83%	6.22%	5.61%	6.22%
<b>NYLI VP Balanced – Service Class</b>								
NonStandardized <sup>2</sup>	Moderate	5/1/2005	7/27/2009	15.71%	3.87%	6.16%	4.86%	6.75%
Standardized	Moderate	5/1/2005	7/27/2009	7.71%	1.98%	5.53%	4.86%	6.75%
<b>NYLI VP Conservative Allocation – Service Class</b>								
NonStandardized <sup>2</sup>	Moderate	2/13/2006	7/27/2009	15.21%	0.98%	3.47%	2.95%	4.55%
Standardized	Moderate	2/13/2006	7/27/2009	7.21%	-1.02%	2.76%	2.95%	4.55%
<b>NYLI VP Income Builder – Service Class</b>								
NonStandardized <sup>2</sup>	Moderate	6/2/2003	7/27/2009	24.57%	3.01%	4.66%	4.18%	6.45%
Standardized	Moderate	6/2/2003	7/27/2009	16.57%	1.09%	3.98%	4.18%	6.45%
<b>NYLI VP Janus Henderson Balanced – Initial Class<sup>7</sup></b>								
NonStandardized <sup>2</sup>	Moderate	2/17/2012	2/17/2012	24.59%	4.87%	8.12%	7.61%	8.13%
Standardized	Moderate	2/17/2012	2/17/2012	16.59%	3.02%	7.53%	7.61%	8.13%
<b>NYLI VP Janus Henderson Balanced – Service Class</b>								
NonStandardized <sup>2</sup>	Moderate	2/17/2012	2/17/2012	24.28%	4.61%	7.85%	7.35%	7.86%
Standardized	Moderate	2/17/2012	2/17/2012	16.28%	2.75%	7.25%	7.35%	7.86%
<b>NYLI VP Moderate Allocation–Service Class</b>								
NonStandardized <sup>2</sup>	Moderate	2/13/2006	7/27/2009	18.74%	2.30%	5.37%	4.21%	5.89%
Standardized	Moderate	2/13/2006	7/27/2009	10.74%	0.35%	4.71%	4.21%	5.89%
<b>Franklin Templeton Conservative Model Portfolio - Class II</b>								
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	14.67%	-0.13%	N/A	N/A	2.30%
Standardized	Moderate	5/1/2020	5/1/2020	6.67%	-2.17%	N/A	N/A	1.45%
<b>Franklin Templeton Moderate Model Portfolio - Class II</b>								
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	22.00%	3.15%	N/A	N/A	7.29%
Standardized	Moderate	5/1/2020	5/1/2020	14.00%	1.24%	N/A	N/A	6.57%
<b>Franklin Templeton Moderately Aggressive Model Portfolio - Class II</b>								
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	24.64%	4.13%	N/A	N/A	9.49%
Standardized	Moderate	5/1/2020	5/1/2020	16.64%	2.25%	N/A	N/A	8.82%
<b>Franklin Templeton Moderately Conservative Model Portfolio - Class II</b>								
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	18.53%	1.91%	N/A	N/A	5.30%
Standardized	Moderate	5/1/2020	5/1/2020	10.53%	-0.05%	N/A	N/A	4.53%



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Investment Divisions <sup>1</sup>	Volatility/ Risk Level <sup>3</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>1</sup>	1 Year <sup>4</sup>	3 Year <sup>4</sup>	5 Year <sup>4</sup>	10 Year <sup>4</sup>	Since Investment Division Inception
<b>Asset Allocation</b>								
<b>Franklin Templeton Aggressive Model Portfolio - Class II</b>								
NonStandardized <sup>2</sup>	High	5/1/2020	5/1/2020	29.21%	6.07%	N/A	N/A	12.64%
Standardized	High	5/1/2020	5/1/2020	21.21%	4.27%	N/A	N/A	12.03%
<b>NYLI VP Equity Allocation – Service Class</b>								
NonStandardized <sup>2</sup>	High	2/13/2006	7/27/2009	24.40%	3.69%	8.64%	6.26%	8.29%
Standardized	High	2/13/2006	7/27/2009	16.40%	1.79%	8.06%	6.26%	8.29%
<b>NYLI VP Growth Allocation–Service Class</b>								
NonStandardized <sup>2</sup>	High	2/13/2006	7/27/2009	21.48%	3.63%	7.37%	5.44%	7.18%
Standardized	High	2/13/2006	7/27/2009	13.48%	1.73%	6.76%	5.44%	7.18%
<b>Large Cap Equity</b>								
<b>AB VPS Growth &amp; Income - Class B</b>								
NonStandardized <sup>2</sup>	High	6/1/1999	5/1/2022	23.23%	8.32%	10.05%	8.70%	9.95%
Standardized	High	6/1/1999	5/1/2022	15.23%	6.58%	9.50%	8.70%	7.74%
<b>American Funds IS Washington Mutual Investors Fund - Class 4</b>								
NonStandardized <sup>2</sup>	High	12/14/2012	11/13/2017	30.42%	10.88%	12.40%	8.97%	9.54%
Standardized	High	12/14/2012	11/13/2017	22.42%	9.23%	11.89%	8.97%	9.37%
<b>American Funds IS Growth Fund - Class 4</b>								
NonStandardized <sup>2</sup>	High	12/14/2012	11/13/2017	38.80%	7.03%	18.29%	14.34%	15.21%
Standardized	High	12/14/2012	11/13/2017	30.80%	5.25%	17.88%	14.34%	15.08%
<b>BNY Mellon Sustainable US Equity - Service Shares</b>								
NonStandardized <sup>2</sup>	High	12/31/2000	5/1/2022	36.47%	7.51%	13.20%	10.04%	13.73%
Standardized	High	12/31/2000	5/1/2022	28.47%	5.75%	12.71%	10.04%	11.62%
<b>ClearBridge Variable Appreciation Portfolio — Class II</b>								
NonStandardized <sup>2</sup>	High	2/28/2015	5/1/2017	29.50%	9.58%	12.24%	10.50%	11.67%
Standardized	High	2/28/2015	5/1/2017	21.50%	7.89%	11.73%	10.50%	11.67%
<b>Fidelity® VIP Contrafund® – Service Class 2</b>								
NonStandardized <sup>2</sup>	High	1/12/2000	7/27/2009	42.07%	10.29%	16.68%	11.88%	12.61%
Standardized	High	1/12/2000	7/27/2009	34.07%	8.62%	16.24%	11.88%	12.61%
<b>Fidelity® VIP Equity-Income – Service Class 2</b>								
NonStandardized <sup>2</sup>	High	1/12/2000	7/27/2009	26.88%	8.59%	10.48%	7.99%	9.54%
Standardized	High	1/12/2000	7/27/2009	18.88%	6.87%	9.93%	7.99%	9.54%
<b>Fidelity® VIP Growth Opportunities – Service Class 2</b>								
NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2014	46.86%	3.64%	18.51%	16.34%	16.25%
Standardized	High	1/12/2000	5/1/2014	38.86%	1.75%	18.10%	16.34%	16.25%
<b>NYLI VP Epoch U.S. Equity Yield – Service Class</b>								
NonStandardized <sup>2</sup>	High	6/2/2003	7/27/2009	30.12%	10.14%	8.81%	7.16%	8.87%
Standardized	High	6/2/2003	7/27/2009	22.12%	8.46%	8.23%	7.16%	8.87%
<b>NYLI VP Dimensional U.S. Equity - Service Class</b>								
NonStandardized <sup>2</sup>	High	6/2/2003	7/27/2009	35.61%	8.47%	12.55%	9.95%	11.69%
Standardized	High	6/2/2003	7/27/2009	27.61%	6.74%	12.05%	9.95%	11.69%
<b>NYLI VP Wellington Growth – Service Class<sup>9</sup></b>								
NonStandardized <sup>2</sup>	High	6/2/2003	7/27/2009	35.86%	3.88%	12.48%	10.34%	10.44%
Standardized	High	6/2/2003	7/27/2009	27.86%	1.99%	11.98%	10.34%	10.44%
<b>NYLI VP S&amp;P 500 Index<sup>5</sup> – Service Class</b>								
NonStandardized <sup>2</sup>	High	6/2/2003	7/27/2009	33.98%	10.01%	13.99%	11.37%	12.48%
Standardized	High	6/2/2003	7/27/2009	25.98%	8.33%	13.52%	11.37%	12.48%
<b>NYLI VP Winslow Large Cap Growth – Service Class</b>								
NonStandardized <sup>2</sup>	High	6/2/2003	7/27/2009	43.53%	7.58%	15.93%	13.52%	13.77%
Standardized	High	6/2/2003	7/27/2009	35.53%	5.82%	15.49%	13.52%	13.77%
<b>NYLI VP American Century Sustainable Equity – Service Class</b>								
NonStandardized <sup>2</sup>	High	2/17/2012	2/17/2012	30.96%	11.73%	11.29%	8.41%	9.54%
Standardized	High	2/17/2012	2/17/2012	22.96%	10.11%	10.77%	8.41%	9.54%



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Investment Divisions <sup>1</sup>	Volatility/ Risk Level <sup>3</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>1</sup>	1 Year <sup>4</sup>	3 Year <sup>4</sup>	5 Year <sup>4</sup>	10 Year <sup>4</sup>	Since Investment Division Inception
<b>Large Cap Equity</b>								
<b>MFS® Investors Trust Series – Service Class</b>								
NonStandardized <sup>2</sup>	High	5/1/2000	7/27/2009	30.10%	6.61%	11.02%	9.84%	10.72%
Standardized	High	5/1/2000	7/27/2009	22.10%	4.82%	10.49%	9.84%	10.72%
<b>MFS® Research Series – Service Class</b>								
NonStandardized <sup>2</sup>	High	5/1/2000	7/27/2009	29.45%	7.08%	11.36%	10.17%	11.41%
Standardized	High	5/1/2000	7/27/2009	21.45%	5.30%	10.83%	10.17%	11.41%
<b>Voya Growth and Income Portfolio - Class S</b>								
NonStandardized <sup>2</sup>	High	12/31/1979	5/1/2024	32.26%	10.48%	14.30%	10.72%	10.72%
Standardized	High	12/31/1979	5/1/2024	24.26%	8.82%	13.83%	10.72%	2.72%
<b>Small/Mid Cap Equity</b>								
<b>Fidelity® VIP Mid Cap – Service Class 2</b>								
NonStandardized <sup>2</sup>	High	1/12/2000	7/27/2009	29.11%	6.16%	11.28%	7.98%	9.79%
Standardized	High	1/12/2000	7/27/2009	21.11%	4.35%	10.75%	7.98%	9.79%
<b>Janus Henderson VIT Enterprise Portfolio – Service Shares</b>								
NonStandardized <sup>2</sup>	High	12/31/1999	11/13/2017	24.80%	5.02%	9.42%	11.49%	10.45%
Standardized	High	12/31/1999	11/13/2017	16.80%	3.17%	8.86%	11.49%	10.29%
<b>NYLI VP Schroders Mid Cap Opportunities - Service Class</b>								
NonStandardized <sup>2</sup>	High	6/2/2003	7/27/2009	17.91%	-0.69%	4.74%	4.93%	8.93%
Standardized	High	6/2/2003	7/27/2009	9.91%	-2.72%	4.07%	4.93%	8.93%
<b>MFS® Mid Cap Value Portfolio - Service Class</b>								
NonStandardized <sup>2</sup>	High	3/7/2008	5/1/2020	27.71%	7.97%	10.02%	8.19%	17.19%
Standardized	High	3/7/2008	5/1/2020	19.71%	6.23%	9.47%	8.19%	16.65%
<b>Neuberger Berman AMT Mid-Cap Growth – Class S</b>								
NonStandardized <sup>2</sup>	High	2/18/2003	7/27/2009	28.81%	-1.01%	9.13%	8.97%	11.17%
Standardized	High	2/18/2003	7/27/2009	20.81%	-3.03%	8.56%	8.97%	11.17%
<b>Invesco V.I. Main Street Small Cap Fund - Series II</b>								
NonStandardized <sup>2</sup>	Highest	7/16/2001	5/1/2020	25.52%	3.76%	10.59%	8.51%	16.74%
Standardized	Highest	7/16/2001	5/1/2020	17.52%	1.87%	10.05%	8.51%	16.20%
<b>Columbia Variable Portfolio – Small Cap Value Fund — Class 2</b>								
NonStandardized <sup>2</sup>	Highest	6/1/2000	7/27/2009	20.66%	5.38%	11.01%	7.92%	9.39%
Standardized	Highest	6/1/2000	7/27/2009	12.66%	3.55%	10.48%	7.92%	9.39%
<b>Fidelity® VIP Extended Market Index Portfolio - Service Class 2</b>								
NonStandardized <sup>2</sup>	Highest	4/17/2018	5/1/2024	24.28%	2.06%	8.65%	N/A	10.66%
Standardized	Highest	4/17/2018	5/1/2024	16.28%	0.10%	8.07%	N/A	2.66%
<b>Macquarie VIP Small Cap Value Series - Service Class</b>								
NonStandardized <sup>2</sup>	Highest	5/1/2000	11/13/2017	22.72%	3.89%	7.25%	6.36%	5.07%
Standardized	Highest	5/1/2000	11/13/2017	14.72%	2.00%	6.64%	6.36%	4.85%
<b>NYLI VP Wellington Small Cap - Service Class</b>								
NonStandardized <sup>2</sup>	Highest	5/2/2016	5/2/2016	25.03%	0.62%	5.73%	N/A	5.45%
Standardized	Highest	5/2/2016	5/2/2016	17.03%	-1.40%	5.08%	N/A	5.45%
<b>NYLI VP Small Cap Growth – Initial Class<sup>6</sup></b>								
NonStandardized <sup>2</sup>	Highest	2/17/2012	2/17/2012	19.88%	-2.87%	8.44%	7.60%	7.57%
Standardized	Highest	2/17/2012	2/17/2012	11.88%	-4.85%	7.85%	7.60%	7.57%
<b>NYLI VP Small Cap Growth – Service Class</b>								
NonStandardized <sup>2</sup>	Highest	2/17/2012	5/1/2013	19.58%	-3.11%	8.17%	7.33%	7.26%
Standardized	Highest	2/17/2012	5/1/2013	11.58%	-5.09%	7.58%	7.33%	7.26%
<b>International/Global Equity</b>								
<b>American Funds IS Global Small Cap Fund® – Class 4</b>								
NonStandardized <sup>2</sup>	High	12/14/2012	5/1/2015	17.68%	-6.66%	4.17%	4.65%	4.06%
Standardized	High	12/14/2012	5/1/2015	9.68%	-8.56%	3.48%	4.65%	4.06%
<b>Fidelity® VIP International Index — Service Class 2</b>								
NonStandardized <sup>2</sup>	High	4/16/2018	5/1/2019	23.01%	2.46%	5.80%	N/A	5.05%
Standardized	High	4/16/2018	5/1/2019	15.01%	0.51%	5.16%	N/A	4.60%
<b>Invesco V.I. EQV International Equity Fund - Series II</b>								
NonStandardized <sup>2</sup>	High	9/19/2001	5/1/2014	20.88%	1.46%	4.67%	3.46%	3.09%
Standardized	High	9/19/2001	5/1/2014	12.88%	-0.52%	4.00%	3.46%	3.09%
<b>Janus Henderson VIT Global Research Portfolio – Service Shares</b>								
NonStandardized <sup>2</sup>	High	12/31/1999	7/27/2009	35.12%	7.97%	12.35%	9.01%	9.38%
Standardized	High	12/31/1999	7/27/2009	27.12%	6.23%	11.85%	9.01%	9.38%



New York Life Premier Variable Annuity Performance Summary

As of October 31, 2024

Accumulation Value Based M&E Structure

Average Annual Total Return as of September 30, 2024 (Updated Quarterly)

Investment Divisions <sup>1</sup>	Volatility/ Risk Level <sup>3</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>1</sup>	1 Year <sup>4</sup>	3 Year <sup>4</sup>	5 Year <sup>4</sup>	10 Year <sup>4</sup>	Since Investment Division Inception
<b>International/Global Equity</b>								
<b>NYLI VP MacKay International Equity – Service Class</b>								
NonStandardized <sup>2</sup>	High	6/2/2003	7/27/2009	27.50%	-5.27%	3.84%	3.92%	3.95%
Standardized	High	6/2/2003	7/27/2009	19.50%	-7.21%	3.15%	3.92%	3.95%
<b>MFS® International Intrinsic Value Portfolio – Service Class</b>								
NonStandardized <sup>2</sup>	High	8/31/2001	5/1/2017	25.21%	1.97%	6.60%	6.65%	6.63%
Standardized	High	8/31/2001	5/1/2017	17.21%	0.01%	5.97%	6.65%	6.63%
<b>MFS® VIT Research International - Service Class</b>								
NonStandardized <sup>2</sup>	High	8/24/2001	5/1/2022	20.82%	1.18%	5.97%	4.02%	7.60%
Standardized	High	8/24/2001	5/1/2022	12.82%	-0.81%	5.33%	4.02%	5.32%
<b>Putnam VT International Value Fund - Class IB</b>								
NonStandardized <sup>2</sup>	High	1/2/1997	5/1/2024	19.43%	6.72%	8.72%	4.13%	8.61%
Standardized	High	1/2/1997	5/1/2024	11.43%	4.94%	8.14%	4.13%	0.61%
<b>American Funds IS New World Fund - Class 4</b>								
NonStandardized <sup>2</sup>	Highest	12/14/2012	5/1/2014	22.30%	-0.51%	6.21%	4.53%	4.22%
Standardized	Highest	12/14/2012	5/1/2014	14.30%	-2.55%	5.57%	4.53%	4.22%
<b>Fidelity® VIP Emerging Markets – Service Class 2</b>								
NonStandardized <sup>2</sup>	Highest	1/23/2008	5/1/2018	28.27%	-0.14%	6.58%	5.12%	4.29%
Standardized	Highest	1/23/2008	5/1/2018	20.27%	-2.18%	5.95%	5.12%	4.04%
<b>NYLI VP Candriam Emerging Markets Equity – Service Class<sup>9</sup></b>								
NonStandardized <sup>2</sup>	Highest	2/17/2012	2/17/2012	23.28%	-5.67%	2.74%	0.35%	-0.59%
Standardized	Highest	2/17/2012	2/17/2012	15.28%	-7.59%	2.01%	0.35%	-0.59%
<b>Sector</b>								
<b>Columbia Variable Portfolio — Commodity Strategy Fund — Class 2<sup>10</sup></b>								
NonStandardized <sup>2</sup>	High	4/30/2013	5/1/2015	1.77%	3.96%	8.55%	-0.78%	0.95%
Standardized	High	4/30/2013	5/1/2015	-6.23%	2.08%	7.97%	-0.78%	0.95%
<b>NYLI VP Fidelity Institutional AM® Utilities – Service Class</b>								
NonStandardized <sup>2</sup>	High	2/17/2012	2/17/2012	43.92%	14.45%	8.29%	6.52%	8.01%
Standardized	High	2/17/2012	2/17/2012	35.92%	12.90%	7.71%	6.52%	8.01%
<b>Morgan Stanley VIF U.S. Real Estate - Class II</b>								
NonStandardized <sup>2</sup>	High	11/5/2002	5/1/2013	30.31%	2.04%	1.09%	3.03%	2.76%
Standardized	High	11/5/2002	5/1/2013	22.31%	0.08%	0.31%	3.03%	2.76%
<b>NYLI VP CBRE Global Infrastructure — Service Class</b>								
NonStandardized <sup>2</sup>	High	5/1/2015	5/1/2015	26.41%	4.61%	1.16%	N/A	-2.78%
Standardized	High	5/1/2015	5/1/2015	18.41%	2.75%	0.39%	N/A	-2.78%
<b>BNY Mellon IP Technology Growth – Service Shares</b>								
NonStandardized <sup>2</sup>	Highest	12/29/2000	7/27/2009	41.26%	0.53%	14.83%	13.06%	13.82%
Standardized	Highest	12/29/2000	7/27/2009	33.26%	-1.49%	14.36%	13.06%	13.82%
<b>Fidelity® VIP Health Care — Service Class 2</b>								
NonStandardized <sup>2</sup>	Highest	7/18/2001	5/1/2019	21.71%	1.17%	9.70%	8.01%	9.05%
Standardized	Highest	7/18/2001	5/1/2019	13.71%	-0.82%	9.14%	8.01%	8.67%
<b>NYLI VP Natural Resources – Initial Class</b>								
NonStandardized <sup>2</sup>	Highest	2/17/2012	2/17/2012	2.22%	16.14%	17.27%	1.90%	1.42%
Standardized	Highest	2/17/2012	2/17/2012	-5.78%	14.64%	16.84%	1.90%	1.42%
<b>Principal VC Real Estate Securities Account - Class 2</b>								
NonStandardized <sup>2</sup>	Highest	5/1/1998	5/1/2024	29.17%	1.71%	3.86%	6.89%	23.89%
Standardized	Highest	5/1/1998	5/1/2024	21.17%	-0.26%	3.16%	6.89%	15.89%

Please read the important disclosures below regarding the product performance.



## New York Life Premier Variable Annuity Performance Summary

As of October 31, 2024

### 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.**

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

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.

<sup>6</sup> 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.

<sup>7</sup> New allocations to the NYLI VP Janus Henderson Balanced — Initial Class Investment Division will not be accepted from Policyowners who were not invested in the

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.

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

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

<sup>9</sup> New allocations to the NYLI VP Wellington Growth and NYLI VP Candriam Emerging Markets Equity Investment Divisions will not be accepted from Policyowners

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

<sup>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.