

As of March 31, 2025 for Policies Applied for Before May 1, 2016 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 1.30% during the surrender charge period for the initial premium and 1.10% after the surrender charge period for the initial premium 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 II and described herein are different from mutual funds that may have similar names but are available directly to the general public. Investment results may differ.

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

			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>	Year⁴	Year⁴	Year⁴	Inception
Investment Grade Bond										
NYLI VP U.S. Government Money Market – Current 7-day yield is 4.07%6										
NonStandardized <sup>2</sup>	Low	1/29/1993	5/1/2015	0.23%	0.68%	3.38%	2.70%	1.09%	0.27%	0.29%
Standardized	Low	1/29/1993	5/1/2015	-	-	-4.62%	0.76%	0.31%	0.27%	0.29%
PIMCO VIT Low Duration Portfolio - Advisor Class										
NonStandardized <sup>2</sup>	Low	3/31/2006	5/2/2016	0.21%	1.35%	4.23%	1.39%	0.01%	-0.04%	0.10%
Standardized	Low	3/31/2006	5/2/2016	-	-	-3.77%	-0.60%	-0.81%	-0.04%	0.10%
PIMCO VIT Short-Term Portfolio - Advisor Class										
NonStandardized <sup>2</sup>	Low	5/1/2000	11/13/2017	0.15%	0.77%	3.93%	3.23%	2.02%	1.03%	3.50%
Standardized American Funds IS Capital World Bond Fund® - Class 4	Low	5/1/2000	11/13/2017	-	-	-4.07%	1.31%	1.27%	1.03%	-4.50%
NonStandardized <sup>2</sup>	Moderate	10/4/2006	5/1/2024	0.62%	2.77%	0.73%	-3.02%	-2.74%	-1.26%	3.52%
Standardized	Moderate	10/4/2006	5/1/2024	0.0276	2.1170	-7.27%	-5.02%	-3.53%	-1.26%	-4.48%
American Funds IS The Bond Fund of America® - Class 4	Moderate	10/ 1/2000	0/ 1/202 1			7.2770	0.0070	0.0070	11.2070	1. 1070
NonStandardized <sup>2</sup>	Moderate	12/14/2012	5/1/2022	-0.11%	2.43%	3.30%	-1.26%	-1.06%	0.23%	0.24%
Standardized	Moderate	12/14/2012	5/1/2022	-	-	-4.70%	-3.28%	-1.86%	0.23%	-1.85%
American Funds IS U.S. Government Securities Fund® - Class 4										
NonStandardized <sup>2</sup>	Moderate	12/2/1985	5/1/2024	0.20%	2.95%	3.68%	-1.91%	-2.16%	-0.27%	5.99%
Standardized	Moderate	12/2/1985	5/1/2024	-	-	-4.32%	-3.91%	-2.96%	-0.27%	-2.01%
Columbia Variable Portfolio — Intermediate Bond - Class 2										
NonStandardized <sup>2</sup>	Moderate	5/3/2010	5/1/2022	-0.11%	3.04%	4.53%	-1.62%	-0.25%	0.50%	0.17%
Standardized	Moderate	5/3/2010	5/1/2022	-	-	-3.47%	-3.62%	-1.06%	0.50%	-1.93%
NYLI VP Bond – Service Class										
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2015	-0.11%	2.21%	3.42%	-1.32%	-1.53%	-0.15%	-0.07%
Standardized	Moderate	6/2/2003	5/1/2015	-	-	-4.58%	-3.34%	-2.34%	-0.15%	-0.07%
Fidelity® VIP Investment Grade Bond - Service Class 2										
NonStandardized <sup>2</sup>	Moderate	8/15/2005	5/1/2022	-0.11%	2.52%	3.62%	-0.69%	-0.57%	0.50%	0.87%
Standardized	Moderate	8/15/2005	5/1/2022	-	-	-4.38%	-2.71%	-1.38%	0.50%	-1.19%
Fidelity® VIP Bond Index – Service Class 2										
NonStandardized <sup>2</sup>	Moderate	4/19/2018	11/23/2020	-0.11%	2.31%	3.15%	-1.18%	-2.21%	N/A	-3.08%
Standardized	Moderate	4/19/2018	11/23/2020	-	-	-4.85%	-3.20%	-3.01%	N/A	-3.98%
NYLI VP MacKay U.S. Infrastructure Bond  – Service Class										
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2015	-0.10%	2.57%	3.17%	-0.94%	-2.10%	-0.72%	-0.73%
Standardized	Moderate	6/2/2003	5/1/2015	-	-	-4.83%	-2.96%	-2.89%	-0.72%	-0.73%
NYLI VP PIMCO Real Return – Service Class										
NonStandardized <sup>2</sup>	Moderate	2/17/2012	5/1/2015	0.65%	4.27%	5.19%	-1.22%	1.25%	0.92%	0.94%
Standardized	Moderate	2/17/2012	5/1/2015	-	-	-2.81%	-3.24%	0.48%	0.92%	0.94%
PIMCO VIT Income Portfolio - Advisor Class										
NonStandardized <sup>2</sup>	Moderate	4/29/2016	5/1/2020	0.03%	2.69%	5.49%	2.81%	3.59%	N/A	3.06%
Standardized	Moderate	4/29/2016	5/1/2020	-	-	-2.51%	0.88%	2.88%	N/A	2.33%
				-				,		



As of March 31, 2025 for Policies Applied for Before May 1, 2016 Accumulation Value Based M&E Structure

			Jan		V					C:
		D	Investment	Manth to	Year to					Since
		Portfolio	Division	Month to				5	40	Investment
and the second of the second o	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	5/1/2015	-0.68%	-0.16%	2.94%	1.06%	0.47%	0.85%	1.00%
Standardized	Moderate	5/1/2014	5/1/2015	-	-	-5.06%	-0.94%	-0.33%	0.85%	1.00%
PIMCO VIT Total Return Portfolio - Advisor Class										
NonStandardized <sup>2</sup>	Moderate	2/28/2006	5/1/2015	0.00%	2.97%	4.54%	-0.59%	-1.13%	0.24%	0.33%
Standardized	Moderate	2/28/2006	5/1/2015	-	-	-3.46%	-2.61%	-1.93%	0.24%	0.33%
Western Asset Core Plus VIT - Class II										
NonStandardized <sup>2</sup>	Moderate	5/1/2015	5/1/2022	-0.32%	2.77%	1.91%	-1.93%	-1.51%	-0.03%	-0.03%
Standardized	Moderate	5/1/2015	5/1/2022	-		-6.09%	-3.93%	-2.31%	-0.03%	-2.13%
Non-Investment Grade Bond										
BlackRock® High Yield V.I. Fund – Class III Shares										
NonStandardized <sup>2</sup>	Moderate	2/15/2012	5/1/2015	-1.31%	0.42%	5.36%	3.31%	5.73%	3.26%	3.17%
Standardized	Moderate	2/15/2012	5/1/2015	-	-	-2.64%	1.40%	5.08%	3.26%	3.17%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2	Madagas	4/00/0040	E/4/004E	4.000/	4.750/	F 000/	4.040/	0.500/	4.070/	4.400/
NonStandardized <sup>2</sup> Standardized	Moderate Moderate	4/30/2012 4/30/2012	5/1/2015 5/1/2015	-1.03%	1.75%	5.03% -2.97%	1.81% -0.16%	2.56% 1.83%	1.37% 1.37%	1.18% 1.18%
NYLI VP Floating Rate – Service Class	Woderate	4/30/2012	3/1/2013	<del></del>		-2.9176	-0.10%	1.0376	1.37%	1.10%
NonStandardized <sup>2</sup>	Moderate	5/1/2005	5/1/2015	-0.68%	-0.14%	4.37%	4.73%	5.99%	2.72%	2.68%
Standardized	Moderate	5/1/2005	5/1/2015	-0.0078	-0.1476	-3.63%	2.87%	5.35%	2.72%	2.68%
NYLI VP MacKay Convertible – Service Class	moderate	G/ 1/2000	0, 1,2010			0.0070	2.0770	0.0070	2.7.2.70	2.0070
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2015	-2.79%	-2.15%	2.98%	-0.01%	10.08%	6.40%	6.31%
Standardized	Moderate	6/2/2003	5/1/2015	-	-	-5.02%	-2.05%	9.53%	6.40%	6.31%
NYLI VP MacKay High Yield Corporate Bond – Service Class										
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2015	-0.94%	0.60%	4.64%	3.17%	5.46%	3.49%	3.38%
Standardized	Moderate	6/2/2003	5/1/2015	-	-	-3.36%	1.26%	4.80%	3.49%	3.38%
NYLI VP MacKay Strategic Bond – Service Class										
NonStandardized <sup>2</sup>	Moderate	5/1/2011	5/1/2015	-0.29%	2.31%	6.41%	3.59%	3.89%	1.82%	1.77%
Standardized	Moderate	5/1/2011	5/1/2015	-	-	-1.59%	1.69%	3.19%	1.82%	1.77%
Alternatives										
DWS Alternative Asset Allocation VIP - Class B										
NonStandardized <sup>2</sup>	Moderate	5/18/2009	5/2/2016	0.27%	2.84%	5.65%	0.44%	6.49%	1.79%	2.58%
Standardized	Moderate	5/18/2009	5/2/2016	-	-	-2.35%	-1.58%	5.86%	1.79%	2.58%
NYLI VP Hedge Multi-Strategy - Service Class										
NonStandardized <sup>2</sup>	Moderate	5/1/2013	5/1/2015	-1.49%	-0.78%	1.99%	1.59%	2.33%	-1.11%	-1.34%
Standardized	Moderate	5/1/2013	5/1/2015	-		-6.01%	-0.39%	1.59%	-1.11%	-1.34%
Asset Allocation										
American Funds IS Asset Allocation Fund - Class 4										
NonStandardized <sup>2</sup>	Moderate	12/14/2012	5/1/2018	-3.29%	-1.10%	6.32%	4.73%	9.63%	6.47%	6.51%
Standardized	Moderate	12/14/2012	5/1/2018	-	-	-1.68%	2.87%	9.07%	6.47%	6.31%
BlackRock® Global Allocation V.I. Fund – Class III Shares	Madaga	44400000	F/4/004=	0.755	0.000/	0.400/	0.000/	7.400/	0.000/	0.540/
NonStandardized <sup>2</sup>	Moderate	11/18/2003	5/1/2015	-2.75%	-0.32%	2.10%	2.03%	7.18%	3.69%	3.51%
Standardized	Moderate	11/18/2003	5/1/2015	-	-	-5.90%	0.07%	6.57%	3.69%	3.51%
Fidelity® VIP FundsManager® 60% — Service Class	Maderia	0/00/0007	E/4/0010	0.700/	0.050/	0.450/	0.000/	0.000/	4.000/	F F00/
NonStandardized <sup>2</sup>	Moderate	8/22/2007	5/1/2019	-2.76%	-0.95%	2.45%	2.32%	8.09%	4.86%	5.53%
Standardized	Moderate	8/22/2007	5/1/2019	-	-	-5.55%	0.37%	7.49%	4.86%	5.13%
NYLI VP Balanced – Service Class	Modorata	E/1/200E	E/1/2015	1 240/	1.009/	E 1E0/	2.84%	0.409/	4.250/	4.42%
NonStandardized <sup>2</sup>	Moderate	5/1/2005	5/1/2015 5/1/2015	-1.31%	1.99%	5.15% -2.85%	0.92%	9.40% 8.83%	4.35% 4.35%	4.42%
Standardized NVLLVR Concernative Allegation Service Class	Moderate	5/1/2005	5/1/2015	<u> </u>	-	-2.83%	0.92%	0.03%	4.35%	4.42%
NYLI VP Conservative Allocation – Service Class	Moderate	2/13/2006	5/1/2015	-2.27%	-1.30%	1.10%	0.74%	4.05%	2.40%	2.36%
NonStandardized <sup>2</sup>	Moderate	2/13/2006	5/1/2015	-2.21%	-1.30%	-6.90%	-1.27%	4.05% 3.36%	2.40%	2.36%
Standardized	iviouerate	2/13/2000	3/1/2015			-0.90%	-1.2170	3.30%	2.4070	2.30%



As of March 31, 2025 for Policies Applied for Before May 1, 2016 Accumulation Value Based M&E Structure

			Investment		Year to					Since
		Portfolio	Division	Month to						Investment
	Volatility/	Inception	Inception	Date	(Updated		3	5	10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>		Date <sup>1</sup>	Date		Year <sup>4</sup>	Year⁴	Year⁴	Year⁴	
Asset Allocation	RISK Level	Date	Date		Monthly)	rear	rear	rear	rear	Inception
1111										
NYLI VP Income Builder – Service Class	Moderate	6/2/2003	5/1/2015	-2.15%	2.09%	7.07%	3.03%	6.73%	3.82%	3.72%
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2015	-2.15%	2.09%	-0.93%	1.11%	6.10%	3.82%	3.72%
Standardized NYLI VP Janus Henderson Balanced – Service Class	Woderate	0/2/2003	3/1/2013	-		-0.93%	1.1170	0.10%	3.0270	3.12%
NonStandardized <sup>2</sup>	Moderate	2/17/2012	5/1/2015	-4.17%	-2.27%	4.18%	3.73%	9.08%	6.70%	6.65%
Standardized	Moderate	2/17/2012	5/1/2015	-4.17 /0	-2.21 /0	-3.82%	1.83%	8.51%	6.70%	6.65%
NYLI VP Moderate Allocation–Service Class	modorato	2,1172012	0/ 1/2010			0.0270	110070	0.0170	0.70	0.0070
NonStandardized <sup>2</sup>	Moderate	2/13/2006	5/1/2015	-3.14%	-2.19%	0.66%	1.43%	6.64%	3.54%	3.46%
Standardized	Moderate	2/13/2006	5/1/2015	-	-	-7.34%	-0.55%	6.01%	3.54%	3.46%
Franklin Templeton Conservative Model Portfolio - Class II										
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	-1.30%	0.89%	3.88%	0.75%	N/A	N/A	1.84%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	-4.12%	-1.26%	N/A	N/A	1.07%
Franklin Templeton Moderate Model Portfolio - Class II										
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	-2.99%	-0.72%	4.59%	2.76%	N/A	N/A	6.14%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	-3.41%	0.83%	N/A	N/A	5.49%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II							-			
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	-3.58%	-1.41%	4.77%	3.78%	N/A	N/A	8.06%
Standardized	Moderate	5/1/2020	5/1/2020	-		-3.23%	1.89%	N/A	N/A	7.45%
Franklin Templeton Moderately Conservative Model Portfolio - Class II										
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	-2.16%	0.20%	4.68%	1.97%	N/A	N/A	4.48%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	-3.32%	0.01%	N/A	N/A	3.78%
Franklin Templeton Aggressive Model Portfolio - Class II										
NonStandardized <sup>2</sup>	High	5/1/2020	5/1/2020	-4.67%	-2.52%	4.79%	4.84%	N/A	N/A	10.73%
Standardized	High	5/1/2020	5/1/2020	-	-	-3.21%	2.99%	N/A	N/A	10.18%
NYLI VP Equity Allocation – Service Class										
NonStandardized <sup>2</sup>	High	2/13/2006	5/1/2015	-4.77%	-4.16%	-1.33%	1.84%	11.47%	5.25%	5.11%
Standardized	High	2/13/2006	5/1/2015	-	-	-9.23%	-0.13%	10.95%	5.25%	5.11%
NYLI VP Growth Allocation-Service Class										
NonStandardized <sup>2</sup>	High	2/13/2006	5/1/2015	-4.10%	-3.40%	-0.47%	1.98%	9.62%	4.59%	4.48%
Standardized	High	2/13/2006	5/1/2015	-		-8.44%	0.02%	9.07%	4.59%	4.48%
Large Cap Equity										
AB VPS Growth & Income - Class B	10.4	044000	F/4/0000	0.040/	4 400/	0.000/	F 050/	45.000/	0.000/	7 000/
NonStandardized <sup>2</sup>	High	6/1/1999	5/1/2022	-3.61%	1.42%	2.98%	5.95%	15.39%	8.08%	7.86%
Standardized	High	6/1/1999	5/1/2022	-		-5.02%	4.14%	14.93%	8.08%	6.04%
American Funds IS Washington Mutual Investors Fund - Class 4 NonStandardized <sup>2</sup>	LEAL	12/14/2012	11/13/2017	-3.75%	-0.08%	7.78%	7.72%	16.62%	8.57%	8.86%
NonStandardized Standardized	High High	12/14/2012	11/13/2017	-3.75%	-0.08%	-0.22%	7.72% 5.97%	16.18%	8.57%	8.86%
American Funds IS Growth Fund - Class 4	riigii	12/14/2012	11/13/2017			-0.2276	3.31 /6	10.1076	0.57 /6	0.0076
NonStandardized <sup>2</sup>	High	12/14/2012	11/13/2017	-7.87%	-7.50%	6.94%	7.51%	18.53%	13.49%	13.94%
Standardized	High	12/14/2012	11/13/2017	-7.0776	-7.5076	-1.06%	5.75%	18.12%	13.49%	13.94%
BNY Mellon Sustainable US Equity - Service Shares	1 11911	.2/17/2012	11/10/2017	1		1.0070	0.1070	10.12/0	10.4570	10.5470
NonStandardized <sup>2</sup>	High	12/31/2000	5/1/2022	-7.07%	-7.29%	1.87%	5.00%	14.13%	8.86%	8.68%
Standardized	High	12/31/2000	5/1/2022		-7.2376	-6.13%	3.15%	13.65%	8.86%	6.89%
ClearBridge Variable Appreciation Portfolio — Class II	9	,	J EULL	1		2070	2070	. 2.3070	2.2070	2.2070
NonStandardized <sup>2</sup>	High	2/28/2015	5/1/2017	-5.38%	-3.53%	5.16%	7.41%	15.28%	9.84%	10.68%
Standardized	High	2/28/2015	5/1/2017	-	-	-2.84%	5.65%	14.82%	9.84%	10.68%
Fidelity® VIP Contrafund® – Service Class 2	.5		—•							
NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2015	-7.40%	-5.87%	6.47%	9.52%	17.11%	10.97%	10.92%
Standardized	High	1/12/2000	5/1/2015	-	-	-1.53%	7.83%	16.68%	10.97%	10.92%
Fidelity® VIP Equity-Income – Service Class 2										
NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2015	-2.10%	2.85%	7.48%	6.50%	14.66%	7.87%	7.65%
Standardized	High	1/12/2000	5/1/2015	-	-	-0.52%	4.71%	14.19%	7.87%	7.65%
	.9									



As of March 31, 2025 for Policies Applied for Before May 1, 2016 Accumulation Value Based M&E Structure

			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)	Year <sup>4</sup>	Year <sup>4</sup>	Year <sup>4</sup>	Year <sup>4</sup>	Inception
Large Cap Equity										
Fidelity® VIP Growth Opportunities – Service Class 2										
NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2015	-9.91%	-11.16%	6.05%	7.12%	17.99%	14.74%	14.66%
Standardized	High	1/12/2000	5/1/2015	-	-	-1.95%	5.35%	17.57%	14.74%	14.66%
NYLI VP Epoch U.S. Equity Yield – Service Class										
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	-3.28%	1.78%	9.61%	7.06%	13.96%	6.57%	6.46%
Standardized	High	6/2/2003	5/1/2015	-	•	1.61%	5.29%	13.48%	6.57%	6.46%
NYLI VP Dimensional U.S. Equity - Service Class										
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	-6.47%	-3.08%	5.44%	6.80%	15.72%	9.15%	9.10%
Standardized	High	6/2/2003	5/1/2015	-	-	-2.56%	5.01%	15.27%	9.15%	9.10%
NYLI VP Wellington Growth – Service Class7										
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	-8.71%	-9.43%	0.42%	4.74%	13.58%	8.94%	8.83%
Standardized	High	6/2/2003	5/1/2015	-		-7.58%	2.88%	13.10%	8.94%	8.83%
NYLI VP S&P 500 Index5 – Service Class	I Cab	0/0/0000	E /4 /004 E	F 700/	4.070/	C 400/	7.050/	40.000/	40 500/	40.400/
NonStandardized <sup>2</sup>	High High	6/2/2003 6/2/2003	5/1/2015 5/1/2015	-5.76%	-4.67%	6.42% -1.58%	7.25% 5.48%	16.62% 16.19%	10.58% 10.58%	10.46% 10.46%
Standardized NYLI VP Winslow Large Cap Growth – Service Class	підіі	0/2/2003	3/1/2015	<del>-</del>		-1.30%	3.40%	10.1976	10.30%	10.40%
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	-8.70%	-8.56%	3.49%	8.69%	16.20%	12.20%	12.26%
Standardized	High	6/2/2003	5/1/2015	-0.70%	-0.50%	-4.51%	6.97%	15.76%	12.20%	12.26%
NYLI VP American Century Sustainable Equity – Service Class	ı ııgıı	0/2/2003	0/1/2013	1		7.0170	0.51 /0	10.7070	12.2070	12.2070
NonStandardized <sup>2</sup>	High	2/17/2012	5/1/2015	-6.99%	-7.61%	-1.41%	5.91%	15.93%	7.51%	7.32%
Standardized	High	2/17/2012	5/1/2015	-	-	-9.30%	4.10%	15.48%	7.51%	7.32%
NYLI VP MFS® Investors Trust - Service Class	9									
NonStandardized <sup>2</sup>	High	5/1/2000	2/10/2025	-4.98%	-2.96%	3.63%	5.68%	14.22%	8.97%	-5.24%
Standardized	High	5/1/2000	2/10/2025	-	-	-4.37%	3.86%	13.75%	8.97%	-12.82%
NYLI VP MFS® Research - Service Class										
NonStandardized <sup>2</sup>	High	5/1/2000	2/10/2025	-6.23%	-5.44%	0.83%	5.30%	13.54%	9.18%	-8.09%
Standardized	High	5/1/2000	2/10/2025	-	-	-7.17%	3.47%	13.05%	9.18%	-15.44%
Voya Growth and Income Portfolio - Class S										
NonStandardized <sup>2</sup>	High	12/31/1979	5/1/2024	-5.93%	-3.63%	4.76%	8.11%	18.28%	10.25%	10.07%
Standardized	High	12/31/1979	5/1/2024	-	-	-3.24%	6.37%	17.87%	10.25%	2.07%
Small/Mid Cap Equity										
Fidelity® VIP Mid Cap – Service Class 2										
NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2015	-6.71%	-7.14%	-4.20%	3.01%	16.04%	6.23%	6.34%
Standardized	High	1/12/2000	5/1/2015	-	•	-11.86%	1.09%	15.59%	6.23%	6.34%
Janus Henderson VIT Enterprise Portfolio – Service Shares										
NonStandardized <sup>2</sup>	High	12/31/1999	11/13/2017	-5.57%	-4.40%	0.52%	4.11%	13.47%	9.46%	9.01%
Standardized	High	12/31/1999	11/13/2017	-	-	-7.48%	2.23%	12.99%	9.46%	9.01%
NYLI VP Schroders Mid Cap Opportunities - Service Class										
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	-4.98%	-5.15%	-4.50%	-0.79%	10.51%	3.70%	3.82%
Standardized	High	6/2/2003	5/1/2015	-	-	-12.14%	-2.82%	9.96%	3.70%	3.82%
MFS® Mid Cap Value Portfolio - Service Class	1.6 - 1	0.77/0000	F/4/0000	0.440/	0.000/	0.400/	0.000/	45 740/	0.700/	44.000/
NonStandardized <sup>2</sup>	High	3/7/2008 3/7/2008	5/1/2020 5/1/2020	-3.44%	-3.00%	0.13% -7.87%	3.69% 1.80%	15.74% 15.29%	6.72% 6.72%	14.00% 13.51%
Standardized Neuberger Berman AMT Mid-Cap Growth - Class S	High	3/1/2008	5/1/2020	-		-1.01%	1.80%	15.29%	0.72%	13.51%
NonStandardized <sup>2</sup>	High	2/18/2003	5/1/2015	-8.05%	-9.35%	-3.26%	1.26%	11.20%	7.03%	7.14%
NonStandardized Standardized	High	2/18/2003	5/1/2015	-0.05%	-9.35%	-3.26% -11.00%	-0.73%	10.67%	7.03%	7.14%
Invesco V.I. Main Street Small Cap Fund - Series II	i iigii	2/ 10/2000	0/1/2013	<del>  </del>	•	11.0070	0.10/0	10.01 /0	7.00/0	7.1470
NonStandardized <sup>2</sup>	Highest	7/16/2001	5/1/2020	-6.34%	-6.34%	-2.33%	2.20%	15.67%	6.34%	13.37%
Standardized	Highest	7/16/2001	5/1/2020	-	-	-10.14%	0.25%	15.22%	6.34%	12.87%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2	g									
NonStandardized <sup>2</sup>	Highest	6/1/2000	5/1/2015	-5.30%	-7.99%	-4.79%	2.87%	17.78%	6.42%	6.61%
Standardized	Highest	6/1/2000	5/1/2015	-	-	-12.40%	0.94%	17.36%	6.42%	6.61%
Fidelity® VIP Extended Market Index Portfolio - Service Class 2		* * *								**
NonStandardized <sup>2</sup>	Highest	4/17/2018	5/1/2024	-6.40%	-7.39%	-4.06%	0.47%	13.95%	N/A	3.00%
Standardized	Highest	4/17/2018	5/1/2024	-	-	-11.73%	-1.56%	13.47%	N/A	-5.00%
Macquarie VIP Small Cap Value Series - Service Class	-									
NonStandardized <sup>2</sup>	Highest	5/1/2000	11/13/2017	-4.97%	-5.52%	-2.07%	0.01%	14.47%	5.03%	3.87%
Standardized	Highest	5/1/2000	11/13/2017	-	-	-9.91%	-2.03%	14.00%	5.03%	3.87%
	-			•						



As of March 31, 2025 for Policies Applied for Before May 1, 2016 Accumulation Value Based M&E Structure

		Portfolio	Investment	Month to	Year to					Since
	Volatility/	Inception	Division Inception	Date	Date (Updated		3	5	10	Investment Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>		Monthly)	Year <sup>4</sup>	Year⁴	Year⁴	Year <sup>4</sup>	Inception
Small/Mid Cap Equity		2410			,,					шоорион
NYLI VP Wellington Small Cap - Service Class										
NonStandardized <sup>2</sup>	Highest	5/2/2016	5/2/2016	-7.04%	-9.21%	-3.09%	-1.61%	11.37%	N/A	4.23%
Standardized	Highest	5/2/2016	5/2/2016	-	-	-10.84%	-3.62%	10.85%	N/A	4.23%
NYLI VP Small Cap Growth – Service Class										
NonStandardized <sup>2</sup>	Highest	2/17/2012	5/1/2015	-7.71%	-9.53%	-6.10%	-2.81%	9.79%	5.16%	5.46%
Standardized	Highest	2/17/2012	5/1/2015	-	-	-13.61%	-4.79%	9.23%	5.16%	5.46%
International/Global Equity										
American Funds IS Global Small Cap Fund <sup>®</sup> − Class 4										
NonStandardized <sup>2</sup>	High	12/14/2012	5/1/2015	-4.67%	-6.94%	-7.86%	-4.33%	6.03%	3.01%	2.74%
Standardized	High	12/14/2012	5/1/2015	-	-	-15.23%	-6.29%	5.39%	3.01%	2.74%
Fidelity® VIP International Index — Service Class 2										
NonStandardized <sup>2</sup>	High	4/16/2018	5/1/2019	-0.20%	5.65%	4.87%	3.42%	9.47%	N/A	4.20%
Standardized Invesco V.I. EQV International Equity Fund - Series II	High	4/16/2018	5/1/2019	-	-	-3.13%	1.52%	8.90%	N/A	3.78%
Invesco V.I. EQV International Equity Fund - Series II  NonStandardized <sup>2</sup>	High	9/19/2001	5/1/2015	-3.45%	0.80%	-4.03%	1.62%	7.09%	2.51%	2.12%
NonStandardized Standardized	High	9/19/2001	5/1/2015	-3.45%	0.00%	-4.03% -11.71%	-0.35%	6.48%	2.51%	2.12%
Janus Henderson VIT Global Research Portfolio – Service Shares	riigii	3/13/2001	3/1/2013	_		-11.7170	-0.5576	0.4076	2.5176	2.12/0
NonStandardized <sup>2</sup>	High	12/31/1999	5/1/2015	-5.29%	-1.84%	5.99%	8.50%	15.53%	8.11%	7.99%
Standardized	High	12/31/1999	5/1/2015	-	-	-2.01%	6.77%	15.08%	8.11%	7.99%
NYLI VP Pinestone International Equity – Service Class	g		0,							
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	-4.60%	0.52%	-3.27%	-4.01%	4.82%	2.89%	2.59%
Standardized	High	6/2/2003	5/1/2015	-		-11.01%	-5.97%	4.15%	2.89%	2.59%
MFS® International Intrinsic Value Portfolio – Service Class										
NonStandardized <sup>2</sup>	High	8/31/2001	5/1/2017	0.33%	8.05%	6.98%	4.89%	8.41%	6.05%	6.22%
Standardized	High	8/31/2001	5/1/2017	-	-	-1.02%	3.04%	7.82%	6.05%	6.22%
MFS® VIT Research International - Service Class										
NonStandardized <sup>2</sup>	High	8/24/2001	5/1/2022	-1.12%	4.41%	1.50%	2.04%	7.92%	3.51%	4.55%
Standardized	High	8/24/2001	5/1/2022	-	-	-6.50%	0.08%	7.33%	3.51%	2.63%
Putnam VT International Value Fund - Class IB										
NonStandardized <sup>2</sup>	High	1/2/1997	5/1/2024	2.28%	10.88%	10.36%	8.65%	14.31%	4.76%	11.97%
Standardized	High	1/2/1997	5/1/2024	-	-	2.36%	6.93%	13.84%	4.76%	3.97%
American Funds IS New World Fund - Class 4	Linkant	12/14/2012	E/4/004E	-0.82%	1.25%	1.43%	1.44%	8.85%	4.47%	4.22%
NonStandardized <sup>2</sup> Standardized	Highest Highest	12/14/2012	5/1/2015 5/1/2015	-0.82%	1.25%	-6.57%	-0.55%	8.85%	4.47% 4.47%	4.22%
Fidelity® VIP Emerging Markets – Service Class 2	riignesi	12/14/2012	3/1/2013	-		-0.57 /6	-0.5576	0.27 /6	4.47 /0	4.22/0
NonStandardized <sup>2</sup>	Highest	1/23/2008	5/1/2018	3.36%	6.20%	11.98%	3.94%	9.26%	4.80%	3.62%
Standardized	Highest	1/23/2008	5/1/2018	-	-	3.98%	2.05%	8.70%	4.80%	3.38%
NYLI VP Candriam Emerging Markets Equity – Service Class7	g	1/20/2000	3/1/2010							
NonStandardized <sup>2</sup>	Highest	2/17/2012	5/1/2015	0.14%	0.33%	7.28%	-3.61%	5.19%	1.01%	0.38%
Standardized	Highest	2/17/2012	5/1/2015	-	-	-0.72%	-5.57%	4.53%	1.01%	0.38%
Sector										
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 <sup>8</sup>										
NonStandardized <sup>2</sup>	High	4/30/2013	5/1/2015	3.66%	8.36%	10.11%	-0.55%	14.91%	2.32%	1.68%
Standardized	High	4/30/2013	5/1/2015	-	-	2.11%	-2.58%	14.45%	2.32%	1.68%
NYLI VP Fidelity Institutional AM® Utilities – Service Class										
NonStandardized <sup>2</sup>	High	2/17/2012	5/1/2015	-0.40%	2.10%	22.30%	7.29%	12.77%	6.37%	6.20%
Standardized	High	2/17/2012	5/1/2015	-	-	14.30%	5.52%	12.27%	6.37%	6.20%
NYLI VP CBRE Global Infrastructure — Service Class										
NonStandardized <sup>2</sup>	High	5/1/2015	5/1/2015	1.31%	5.75%	12.74%	1.20%	7.97%	N/A	-2.62%
Standardized	High	5/1/2015	5/1/2015	-	-	4.74%	-0.80%	7.37%	N/A	-2.62%
NYLI VP Newton Technology Growth - Service Class										
NonStandardized <sup>2</sup>	Highest	12/29/2000	2/10/2025	-9.50%	-9.80%	-2.31%	4.28%	14.07%	11.83%	-14.83%
Standardized	Highest	12/29/2000	2/10/2025	-	-	-10.12%	2.41%	13.60%	11.83%	-21.65%



As of March 31, 2025 for Policies Applied for Before May 1, 2016 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 Year⁴	5 Year⁴	10 Year⁴	Since Investment Division Inception
Sector Fidelity® VIP Health Care — Service Class 2										
NonStandardized <sup>2</sup> Standardized	Highest Highest	7/18/2001 7/18/2001	5/1/2019 5/1/2019	-3.52%	-1.40% -	-4.14% -11.81%	-0.25% -2.28%	6.07% 5.43%	5.01% 5.01%	6.45% 6.08%
NYLI VP Natural Resources – Initial Class NonStandardized <sup>2</sup>	Highest	2/17/2012	5/1/2015	-2.83%	-4.60%	-11.90%	-1.76%	23.66%	3.11%	2.24%
Standardized Principal VC Real Estate Securities Account - Class 2	Highest	2/17/2012	5/1/2015	-	-	-18.94%	-3.76%	23.31%	3.11%	2.24%
NonStandardized  Standardized	Highest Highest	5/1/1998 5/1/1998	5/1/2024 5/1/2024	-2.08%	3.18%	9.76% 1.76%	-2.31% -4.31%	8.56% 7.97%	4.46% 4.46%	18.46% 10.46%

Please read the important disclosures below regarding the product performance.



As of March 31, 2025 for Policies Applied for Before May 1, 2016
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 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 Momingstar 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 orovide, alternative investments may be appropriate.

<sup>4</sup> The New York Life Premier Variable Annuity II was first offered for sale on May 1, 2015. 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 II 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 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.

7 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 191-1 fee

<sup>8</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 this version of the New York Life Premier Variable Annuity II 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 for Policies Applied for Before May 1, 2016 Accumulation Value Based M&E Structure

			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception				10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Investment Grade Bond								
NYLI VP U.S. Government Money Market – Current 7-day yield is 4.07%6								
NonStandardized <sup>2</sup>	Low	1/29/1993	5/1/2015	3.38%	2.70%	1.09%	0.27%	0.29%
Standardized	Low	1/29/1993	5/1/2015	-4.62%	0.76%	0.31%	0.27%	0.29%
PIMCO VIT Low Duration Portfolio - Advisor Class								
NonStandardized <sup>2</sup>	Low	3/31/2006	5/2/2016	4.23%	1.39%	0.01%	-0.04%	0.10%
Standardized	Low	3/31/2006	5/2/2016	-3.77%	-0.60%	-0.81%	-0.04%	0.10%
PIMCO VIT Short-Term Portfolio - Advisor Class NonStandardized <sup>2</sup>	Low	5/1/2000	11/13/2017	3.93%	3.23%	2.02%	1.03%	3.50%
Standardized	Low	5/1/2000	11/13/2017	-4.07%	1.31%	1.27%	1.03%	-4.50%
American Funds IS Capital World Bond Fund® - Class 4	LOW	3/1/2000	11/13/2017	-4.07 /6	1.5176	1.27 /0	1.0376	-4.3076
NonStandardized <sup>2</sup>	Moderate	10/4/2006	5/1/2024	0.73%	-3.02%	-2.74%	-1.26%	3.52%
Standardized	Moderate	10/4/2006	5/1/2024	-7.27%	-5.00%	-3.53%	-1.26%	-4.48%
American Funds IS The Bond Fund of America® - Class 4								
NonStandardized <sup>2</sup>	Moderate	12/14/2012	5/1/2022	3.30%	-1.26%	-1.06%	0.23%	0.24%
Standardized	Moderate	12/14/2012	5/1/2022	-4.70%	-3.28%	-1.86%	0.23%	-1.85%
American Funds IS U.S. Government Securities Fund® - Class 4								
NonStandardized <sup>2</sup>	Moderate	12/2/1985	5/1/2024	3.68%	-1.91%	-2.16%	-0.27%	5.99%
Standardized	Moderate	12/2/1985	5/1/2024	-4.32%	-3.91%	-2.96%	-0.27%	-2.01%
Columbia Variable Portfolio — Intermediate Bond - Class 2								
NonStandardized <sup>2</sup>	Moderate	5/3/2010	5/1/2022	4.53%	-1.62%	-0.25%	0.50%	0.17%
Standardized	Moderate	5/3/2010	5/1/2022	-3.47%	-3.62%	-1.06%	0.50%	-1.93%
NYLI VP Bond – Service Class								
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2015	3.42%	-1.32%	-1.53%	-0.15%	-0.07%
Standardized	Moderate	6/2/2003	5/1/2015	-4.58%	-3.34%	-2.34%	-0.15%	-0.07%
Fidelity® VIP Investment Grade Bond - Service Class 2								
NonStandardized <sup>2</sup>	Moderate	8/15/2005	5/1/2022	3.62%	-0.69%	-0.57%	0.50%	0.87%
Standardized	Moderate	8/15/2005	5/1/2022	-4.38%	-2.71%	-1.38%	0.50%	-1.19%
Fidelity® VIP Bond Index – Service Class 2								
NonStandardized <sup>2</sup>	Moderate	4/19/2018	11/23/2020	3.15%	-1.18%	-2.21%	N/A	-3.08%
Standardized NYLI VP MacKay U.S. Infrastructure Bond– Service Class	Moderate	4/19/2018	11/23/2020	-4.85%	-3.20%	-3.01%	N/A	-3.98%
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2015	3.17%	-0.94%	-2.10%	-0.72%	-0.73%
Standardized	Moderate	6/2/2003	5/1/2015	-4.83%	-2.96%	-2.89%	-0.72%	-0.73%
NYLI VP PIMCO Real Return – Service Class	Woderate	0/2/2000	0/1/2010	4.0070	2.3070	2.0070	0.1270	0.7070
NonStandardized <sup>2</sup>	Moderate	2/17/2012	5/1/2015	5.19%	-1.22%	1.25%	0.92%	0.94%
Standardized	Moderate	2/17/2012	5/1/2015	-2.81%	-3.24%	0.48%	0.92%	0.94%
PIMCO VIT Income Portfolio - Advisor Class							****	
NonStandardized <sup>2</sup>	Moderate	4/29/2016	5/1/2020	5.49%	2.81%	3.59%	N/A	3.06%
Standardized	Moderate	4/29/2016	5/1/2020	-2.51%	0.88%	2.88%	N/A	2.33%
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class								
NonStandardized <sup>2</sup>	Moderate	5/1/2014	5/1/2015	2.94%	1.06%	0.47%	0.85%	1.00%
Standardized	Moderate	5/1/2014	5/1/2015	-5.06%	-0.94%	-0.33%	0.85%	1.00%
PIMCO VIT Total Return Portfolio - Advisor Class								
NonStandardized <sup>2</sup>	Moderate	2/28/2006	5/1/2015	4.54%	-0.59%	-1.13%	0.24%	0.33%
Standardized	Moderate	2/28/2006	5/1/2015	-3.46%	-2.61%	-1.93%	0.24%	0.33%
Western Asset Core Plus VIT - Class II								
NonStandardized <sup>2</sup>	Moderate	5/1/2015	5/1/2022	1.91%	-1.93%	-1.51%	-0.03%	-0.03%
Standardized	Moderate	5/1/2015	5/1/2022	-6.09%	-3.93%	-2.31%	-0.03%	-2.13%
Non-Investment Grade Bond								
BlackRock® High Yield V.I. Fund – Class III Shares	Maderia	0/45/0040	E/4/0045	F 900/	0.040/	E 700/	0.000/	0.470/
NonStandardized <sup>2</sup>	Moderate	2/15/2012	5/1/2015	5.36%	3.31%	5.73%	3.26%	3.17%
Standardized	Moderate	2/15/2012	5/1/2015	-2.64%	1.40%	5.08%	3.26%	3.17%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2 NonStandardized <sup>2</sup>	Moderate	4/30/2012	5/1/2015	5.03%	1.81%	2.56%	1.37%	1.18%
	Moderate	4/30/2012	5/1/2015	-2.97%	-0.16%	1.83%	1.37%	1.18%
Standardized NYLI VP Floating Rate – Service Class	wouterate	4/30/2012	3/1/2013	-2.3170	-0.1076	1.0376	1.3170	1.1070
NonStandardized <sup>2</sup>	Moderate	5/1/2005	5/1/2015	4.37%	4.73%	5.99%	2.72%	2.68%
Standardized	Moderate	5/1/2005	5/1/2015	-3.63%	4.73% 2.87%	5.99%	2.72%	2.68%
NYLI VP MacKay Convertible – Service Class	woderate	5/1/2005	5/1/2015	0.0076	2.01 /0	0.0076	2.12/0	2.00/0
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2015	2.98%	-0.01%	10.08%	6.40%	6.31%
Standardized	Moderate	6/2/2003	5/1/2015	-5.02%	-2.05%	9.53%	6.40%	6.31%
eminarianea	moderate	5,2,2000	5, 1,2015	0.0270	2.5576	0.0070	0.1070	3.3170



As of March 31, 2025 for Policies Applied for Before May 1, 2016 Accumulation Value Based M&E Structure

Notestment Divisions   Notes   Date				Investment					Since
Investment Divisions   Risk Lever   Date   Date   Vear			Portfolio	Division					Investment
Non-Investment Gride Bond		Volatility/	Inception	Inception				10	Division
NICLL VP MicAckay High Yield Corporate Bond — Service Class  Moderate 6 202003 51/2015 4.54% 3.37% 5.46% 3.38% 3.38% 5.00% 5.00% 3.00% 3.38% 5.00% 5.00% 3.00% 3.38% 5.00% 5.00% 3.38% 5.00% 3.38% 5.00% 3.38% 5.00% 5.00% 3.38% 5.00% 5.00% 3.38% 5.00% 5.00% 3.38% 5.00% 5.0	Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Non-Standardized**  Moderate 62/2003 5/10715 6,86% 3,17% 5,46% 3,49% 3,39% 100 100 100 100 100 100 100 100 100 10	Non-Investment Grade Bond								
Simulatical   Moderate   0,270033   61,2015   3,30%   1,20%   4,80%   3,49%   3,39%   3,09%   1,000	NYLI VP MacKay High Yield Corporate Bond – Service Class								
Note the Moderate Strategic Bond - Service Class Note and Company (1997)	NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2015	4.64%	3.17%	5.46%	3.49%	3.38%
No-Standardized** No-Standardi	Standardized	Moderate	6/2/2003	5/1/2015	-3.36%	1.26%	4.80%	3.49%	3.38%
Standarder	NYLI VP MacKay Strategic Bond – Service Class								
Moderate	NonStandardized <sup>2</sup>	Moderate	5/1/2011	5/1/2015	6.41%	3.59%	3.89%	1.82%	1.77%
Moderate   Moderate   S19,000   S2,001   S. 65%   S. 65	Standardized	Moderate	5/1/2011	5/1/2015	-1.59%	1.69%	3.19%	1.82%	1.77%
Non-Standardized	Alternatives								
Standarfdoor	DWS Alternative Asset Allocation VIP - Class B								
NYLL VP Hedge Multi-Strategy - Service Class Nooferate 8 1/2013 5/1/2015 1.99% 1.59% 2.33% 1.11% 1.34% 1.34% 1.00%	NonStandardized <sup>2</sup>	Moderate	5/18/2009	5/2/2016	5.65%	0.44%	6.49%	1.79%	2.58%
Moderate	Standardized	Moderate	5/18/2009	5/2/2016	-2.35%	-1.58%	5.86%	1.79%	2.58%
Standardized   Moderate   1/2013   5/1/2015   5.01%   0.39%   1.59%   1.11%   1.34%     Assets Allocation Fund - Class 4	NYLI VP Hedge Multi-Strategy - Service Class								
Moderate	NonStandardized <sup>2</sup>	Moderate	5/1/2013	5/1/2015	1.99%	1.59%	2.33%	-1.11%	-1.34%
American Funds IS Asset Allocation Fund - Class 4 Moderate Punds IS Asset Allocation Fund - Class 4 Moderate Punds IS Asset Allocation Fund - Class III Shares Moderate Punds III Shares Punds II	Standardized	Moderate	5/1/2013	5/1/2015	-6.01%	-0.39%	1.59%	-1.11%	-1.34%
Moderate   1214/2012   51/12018   6.32%   4.73%   9.63%   6.47%   6.51%   538   538   547%   6.51%   538   538   547%   6.51%   538   538   547%   6.51%   538   538   547%   6.51%   538   538   547%   6.51%   538   538   547%   6.51%   538   547%   6.51%   538   547%   6.51%   538   547%   6.51%   548   547%   547	Asset Allocation								
Moderate   1214/2012   51/12018   6.32%   4.73%   9.63%   6.47%   6.51%   538   538   547%   6.51%   538   538   547%   6.51%   538   538   547%   6.51%   538   538   547%   6.51%   538   538   547%   6.51%   538   538   547%   6.51%   538   547%   6.51%   538   547%   6.51%   538   547%   6.51%   548   547%   547	American Funds IS Asset Allocation Fund - Class 4								
Standardized	NonStandardized <sup>2</sup>	Moderate	12/14/2012	5/1/2018	6.32%	4.73%	9.63%	6.47%	6.51%
Black Rock® Global Allocation V.I. Fund — Class III Shares   Moderate   11/18/2003   51/12015   2.10%   2.03%   7.18%   3.89%   3.51%   5.13	Standardized				-1.68%	2.87%		6.47%	6.31%
Moderate   11/18/2003   5/1/2015   2.10%   2.03%   7.18%   3.69%   3.51%   5	BlackRock® Global Allocation V.I. Fund – Class III Shares								
Filedity VIP FundsManager® 60% — Service Class    Moderate   8/22/2007   5/1/2019   2,45%   2,32%   8,09%   4,86%   5,53%     Standardized   Moderate   8/22/2007   5/1/2019   -5,55%   0,37%   7,49%   4,86%   5,53%     Standardized   Moderate   5/1/2005   5/1/2015   5,15%   2,84%   9,40%   4,35%   4,42%     Standardized   Moderate   5/1/2005   5/1/2015   5,15%   2,84%   9,40%   4,35%   4,42%     Standardized   Moderate   5/1/2005   5/1/2015   5,15%   2,84%   9,40%   4,35%   4,42%     Standardized   Moderate   2/13/2006   5/1/2015   5,15%   2,84%   9,40%   4,35%   4,42%     Standardized   Moderate   2/13/2006   5/1/2015   5,15%   2,84%   9,40%   4,35%   4,42%     Standardized   Moderate   2/13/2006   5/1/2015   5,15%   2,84%   9,40%   4,35%   4,42%     Standardized   Moderate   2/13/2006   5/1/2015   5,15%   2,84%   9,40%   4,35%   4,42%     Standardized   Moderate   2/13/2006   5/1/2015   5,15%   2,84%   9,40%   4,35%   4,42%     Standardized   Moderate   2/13/2006   5/1/2015   5,15%   2,84%   9,40%   4,35%   4,42%     Standardized   Moderate   2/13/2006   5/1/2015   5,15%   2,84%   9,40%   4,35%   4,42%     Standardized   Moderate   2/13/2006   5/1/2015   5,15%   2,84%   9,40%   4,35%   4,42%     Standardized   Moderate   2/13/2006   5/1/2015   5,15%   6,50%   5,15%   2,40%   2,36%     Standardized   Moderate   2/17/2012   5/1/2015   5,15%   6,50%   5,15%   6,50%     Standardized   Moderate   2/17/2012   5/1/2015   5,15%   6,05%   6,05%     Standardized   Moderate   2/13/2006   5/1/2015   5,12%   6,05%   1,43%   6,64%   3,54%   3,46%     Standardized   Moderate   5/1/2000   5/1/2015   5,12%   6,05%   1,43%   6,64%   3,54%   3,46%     Standardized   Moderate   5/1/2000   5/1/2015   5,12%   6,05%   1,43%   6,64%   3,54%   3,46%     Standardized   Moderate   5/1/2000   5/1/2015   5,12%   6,05%   1,43%   6,04%   3,54%   3,46%     Standardized   Moderate   5/1/2000   5/1/2015   5,12%   6,05%   1,43%   6,04%   3,54%   3,46%     Standardized   Moderate   5/1/2000   5/1/2000   5/1/2000   4,12%   1,26%   1,43%   1,43%		Moderate	11/18/2003	5/1/2015	2.10%	2.03%	7.18%	3.69%	3.51%
Filedity VIP FundsManager® 60% — Service Class    Moderate   8/22/2007   5/1/2019   2,45%   2,32%   8,09%   4,86%   5,53%     Standardized   Moderate   8/22/2007   5/1/2019   -5,55%   0,37%   7,49%   4,86%   5,53%     Standardized   Moderate   5/1/2005   5/1/2015   5,15%   2,84%   9,40%   4,35%   4,42%     Standardized   Moderate   5/1/2005   5/1/2015   5,15%   2,84%   9,40%   4,35%   4,42%     Standardized   Moderate   5/1/2005   5/1/2015   5,15%   2,84%   9,40%   4,35%   4,42%     Standardized   Moderate   2/13/2006   5/1/2015   5,15%   2,84%   9,40%   4,35%   4,42%     Standardized   Moderate   2/13/2006   5/1/2015   5,15%   2,84%   9,40%   4,35%   4,42%     Standardized   Moderate   2/13/2006   5/1/2015   5,15%   2,84%   9,40%   4,35%   4,42%     Standardized   Moderate   2/13/2006   5/1/2015   5,15%   2,84%   9,40%   4,35%   4,42%     Standardized   Moderate   2/13/2006   5/1/2015   5,15%   2,84%   9,40%   4,35%   4,42%     Standardized   Moderate   2/13/2006   5/1/2015   5,15%   2,84%   9,40%   4,35%   4,42%     Standardized   Moderate   2/13/2006   5/1/2015   5,15%   2,84%   9,40%   4,35%   4,42%     Standardized   Moderate   2/13/2006   5/1/2015   5,15%   2,84%   9,40%   4,35%   4,42%     Standardized   Moderate   2/13/2006   5/1/2015   5,15%   6,50%   5,15%   2,40%   2,36%     Standardized   Moderate   2/17/2012   5/1/2015   5,15%   6,50%   5,15%   6,50%     Standardized   Moderate   2/17/2012   5/1/2015   5,15%   6,05%   6,05%     Standardized   Moderate   2/13/2006   5/1/2015   5,12%   6,05%   1,43%   6,64%   3,54%   3,46%     Standardized   Moderate   5/1/2000   5/1/2015   5,12%   6,05%   1,43%   6,64%   3,54%   3,46%     Standardized   Moderate   5/1/2000   5/1/2015   5,12%   6,05%   1,43%   6,64%   3,54%   3,46%     Standardized   Moderate   5/1/2000   5/1/2015   5,12%   6,05%   1,43%   6,04%   3,54%   3,46%     Standardized   Moderate   5/1/2000   5/1/2015   5,12%   6,05%   1,43%   6,04%   3,54%   3,46%     Standardized   Moderate   5/1/2000   5/1/2000   5/1/2000   4,12%   1,26%   1,43%   1,43%	Standardized	Moderate	11/18/2003	5/1/2015	-5.90%	0.07%	6.57%	3.69%	3.51%
Moderate	Fidelity® VIP FundsManager® 60% — Service Class								
NYLL VP Balanced - Service Class NonStandardized		Moderate	8/22/2007	5/1/2019	2.45%	2.32%	8.09%	4.86%	5.53%
NYLL VP Balanced - Service Class NonStandardized	Standardized	Moderate	8/22/2007	5/1/2019	-5.55%	0.37%	7.49%	4.86%	5.13%
NonStandardized*									
Standardized   Moderate   S/1/2005   S/1/2015   -2.85%   0.92%   8.83%   4.35%   4.42%     NYLL VP Conservative Allocation - Service Class     Moderate   2/13/2006   S/1/2015   1.10%   0.74%   4.05%   2.40%   2.36%     Standardized   Moderate   2/13/2006   S/1/2015   -6.90%   -1.27%   3.36%   2.40%   2.36%     NYLL VP Income Builder - Service Class     Moderate   6/2/2003   S/1/2015   -0.90%   1.11%   6.10%   3.82%   3.72%     Standardized   Moderate   6/2/2003   S/1/2015   -0.90%   1.11%   6.10%   3.82%   3.72%     NonStandardized   Moderate   2/17/2012   S/1/2015   -0.90%   1.11%   6.10%   3.82%   3.72%     NonStandardized   Moderate   2/17/2012   S/1/2015   -0.90%   1.11%   6.10%   3.82%   3.72%     NonStandardized   Moderate   2/17/2012   S/1/2015   -0.90%   1.11%   6.10%   3.82%   3.72%     NonStandardized   Moderate   2/17/2012   S/1/2015   -0.90%   1.11%   6.10%   3.82%   3.72%     NonStandardized   Moderate   2/17/2012   S/1/2015   -0.90%   1.11%   6.10%   3.82%   3.72%     NonStandardized   Moderate   2/17/2012   S/1/2015   -0.90%   1.11%   6.10%   3.82%   3.72%     NonStandardized   Moderate   2/17/2012   S/1/2015   -0.90%   1.11%   6.10%   3.82%   3.72%     NonStandardized   Moderate   2/17/2012   S/1/2015   -0.90%   1.11%   6.10%   3.82%   3.72%     NonStandardized   Moderate   2/13/2006   S/1/2015   -0.90%   1.11%   6.10%   6.65%     NonStandardized   Moderate   S/1/2000   S/1/2015   -0.90%   1.11%   6.10%   6.65%     NonStandardized   Moderate   S/1/2000   S/1/2015   -0.90%   1.11%   6.10%   6.65%     NonStandardized   Moderate   S/1/2000   S/1/2015   -0.90%   1.11%   6.10%   6.70%   6.65%     NonStandardized   Moderate   S/1/2000   S/1/2015   -0.90%   1.11%   6.10%   6.70%   6.65%     NonStandardized   Moderate   S/1/2000   S/1/2000   S/1/2000   -0.55%   6.10%   3.54%   3.64%     NonStandardized   Moderate   S/1/2000   S/1/2000   S/1/2000   -0.55%   N/A	NonStandardized <sup>2</sup>	Moderate	5/1/2005	5/1/2015	5.15%	2.84%	9.40%	4.35%	4.42%
Non-Standardized	Standardized								
NonStandardized*  Moderate 2/13/2006 5/1/2015 1.0% 0.74% 4.05% 2.40% 2.36% Standardized*  Moderate 2/13/2006 5/1/2015 -6.90% -1.27% 3.36% 2.40% 2.36% Standardized*  NonStandardized*  Moderate 6/2/2003 5/1/2015 -0.93% 1.11% 6.10% 3.82% 3.72% Standardized*  NonStandardized*  Moderate 6/2/2003 5/1/2015 -0.93% 1.11% 6.10% 3.82% 3.72% Standardized*  NonStandardized*  Moderate 2/17/2012 5/1/2015 -0.93% 1.11% 6.10% 3.82% 3.72% Standardized*  NonStandardized*  Moderate 2/17/2012 5/1/2015 -0.93% 1.11% 6.10% 3.82% 3.72% Standardized*  NonStandardized*  Moderate 2/17/2012 5/1/2015 -3.82% 1.83% 8.51% 6.70% 6.65% Standardized*  NonStandardized*  Moderate 2/13/2006 5/1/2015 -3.82% 1.83% 8.51% 6.70% 6.65% Standardized*  NonStandardized*  Moderate 2/13/2006 5/1/2015 -7.34% -0.55% 6.01% 3.54% 3.46% Standardized*  Moderate 2/13/2006 5/1/2015 -7.34% -0.55% 6.01% 3.54% 3.46% Standardized*  Moderate 5/1/2020 5/1/2020 -4.12% -1.26% N/A N/A 1.84% Standardized*  Moderate 5/1/2020 5/1/2020 -4.12% -1.26% N/A N/A 1.84% Standardized*  Moderate 5/1/2020 5/1/2020 -3.41% 0.83% N/A N/A 1.84% Standardized*  Moderate 5/1/2020 5/1/2020 -3.24% 0.83% N/A N/A 5.49% Standardized*  Moderate 5/1/2020 5/1/2020 -3.23% 1.89% N/A N/A 1.84% Standardized*  Moderate 5/1/2020 5/1/2020 -3.23% 1.89% N/A N/A 1.44% Standardized*  Moderate 5/1/2020 5/1/2020 -3.23% 1.89% N/A N/A 1.44% Standardized*  Moderate 5/1/2020 5/1/2020 -3.23% 1.89% N/A N/A 1.44% Standardized*  Moderate 5/1/2020 5/1/2020 -3.23% 1.89% N/A N/A 1.44% Standardized*  Moderate 5/1/2020 5/1/2020 -3.23% 1.89% N/A N/A 1.44% Standardized*  Moderate 5/1/2020 5/1/2020 -3.23% 1.89% N/A N/A 1.44% Standardized*  Moderate 5/1/2020 5/1/2020 -3.23% 1.89% N/A N/A 1.44% Standardized*  Moderate 5/1/2020 5/1/2020 -3.23% 1.89% N/A N/A 1.44% Standardized*  Moderate 5/1/2020 5/1/2020 -3.23% 1.89% N/A N/A 1.44% Standardized*  Moderate 5/1/2020 5/1/2020 -3.23% 1.89% N/A N/A 1.44% Standardized*  Moderate 5/1/2020 5/1/2020 -3.23% 1.89% N/A N/A 1.44% Standardized*  Moderate 5/1/2020 5/1/2020 -3.23% 1.89% N/A N/A 1.44% Sta									
Standardized   Moderate   2/13/2006   5/1/2015   -6.90%   -1.27%   3.36%   2.40%   2.36%   NTLI VP Income Builder - Service Class   Moderate   6/2/2003   5/1/2015   7.07%   3.03%   6.73%   3.82%   3.72%   Standardized   Moderate   6/2/2003   5/1/2015   -0.93%   1.11%   6.10%   3.82%   3.72%   NTLI VP Janus Henderson Balanced - Service Class   Moderate   2/17/2012   5/1/2015   4.18%   3.73%   9.08%   6.70%   6.65%   Standardized   Moderate   2/17/2012   5/1/2015   3.82%   1.83%   8.51%   6.70%   6.65%   Standardized   Moderate   2/17/2012   5/1/2015   3.82%   1.83%   8.51%   6.70%   6.65%   NTLI VP Moderate Allocation-Service Class   Moderate   2/13/2006   5/1/2015   3.82%   1.43%   8.51%   6.70%   6.65%   NTLI VP Moderate Allocation-Service Class   Moderate   2/13/2006   5/1/2015   5.066%   1.43%   6.64%   3.54%   3.46%   Standardized   Moderate   2/13/2006   5/1/2015   5.066%   1.43%   6.64%   3.54%   3.46%   Standardized   Moderate   2/13/2006   5/1/2015   5.066%   1.43%   6.64%   3.54%   3.46%   Standardized   Moderate   5/1/2020   5/1/2020   3.88%   0.75%   NIA   NIA   1.84%   NIA   NIA   1.84%   NIA   NI	NonStandardized <sup>2</sup>	Moderate	2/13/2006	5/1/2015	1.10%	0.74%	4.05%	2.40%	2.36%
NorStandardized	Standardized								
NonStandardized									
Standardized   Moderate   6/2/2003   5/1/2015   -0.93%   1.11%   6.10%   3.82%   3.72%     NYLI VP Janus Henderson Balanced - Service Class     NonStandardized   Moderate   2/17/2012   5/1/2015   -3.82%   1.83%   8.51%   6.70%   6.65%     Standardized   Moderate   2/17/2012   5/1/2015   -3.82%   1.83%   8.51%   6.70%   6.65%     NYLI VP Moderate Allocation-Service Class     NonStandardized   Moderate   2/13/2006   5/1/2015   -3.82%   1.83%   8.51%   6.70%   6.65%     NYLI VP Moderate Allocation-Service Class     Moderate   2/13/2006   5/1/2015   -7.34%   -0.55%   6.01%   3.54%   3.46%     Standardized   Moderate   2/13/2006   5/1/2015   -7.34%   -0.55%   6.01%   3.54%   3.46%     Standardized   Moderate   5/1/2020   5/1/2020   5/1/2020   3.88%   0.75%   N/A   N/A   1.84%     Standardized   Moderate   5/1/2020   5/1/2020   5/1/2020   -4.12%   -1.26%   N/A   N/A   1.07%     NonStandardized   Moderate   5/1/2020   5/1/2020   -3.41%   0.83%   N/A   N/A   5.49%     Franklin Templeton Moderately Aggressive Model Portfolio - Class II     NonStandardized   Moderate   5/1/2020   5/1/2020   -3.23%   1.89%   N/A   N/A   7.45%     Franklin Templeton Moderately Aggressive Model Portfolio - Class II     NonStandardized   Moderate   5/1/2020   5/1/2020   -3.23%   1.89%   N/A   N/A   7.45%     Franklin Templeton Moderately Conservative Model Portfolio - Class II     NonStandardized   Moderate   5/1/2020   5/1/2020   -3.23%   1.89%   N/A   N/A   7.45%     Franklin Templeton Moderately Conservative Model Portfolio - Class II     NonStandardized   Moderate   5/1/2020   5/1/2020   -3.32%   0.01%   N/A   N/A   3.78%     Franklin Templeton Moderately Conservative Model Portfolio - Class II     NonStandardized   Moderate   5/1/2020   5/1/2020   -3.32%   0.01%   N/A   N/A   3.78%     Franklin Templeton Moderately Conservative Model Portfolio - Class II     NonStandardized   Moderate   5/1/2020   5/1/2020   -3.32%   0.01%   N/A   N/A   3.78%     Franklin Templeton Aggressive Model Portfolio - Class II     NonStandardized   Moderate		Moderate	6/2/2003	5/1/2015	7.07%	3.03%	6.73%	3.82%	3.72%
No.									l I
NonStandardized									
NonStandardized	NonStandardized <sup>2</sup>	Moderate	2/17/2012	5/1/2015	4.18%	3.73%	9.08%	6.70%	6.65%
NonStandardized	Standardized	Moderate	2/17/2012	5/1/2015	-3.82%	1.83%	8.51%	6.70%	6.65%
NonStandardized									
Standardized   Moderate   2/13/2006   5/1/2015   -7.34%   -0.55%   6.01%   3.54%   3.46%		Moderate	2/13/2006	5/1/2015	0.66%	1.43%	6.64%	3.54%	3.46%
Moderate   S/1/2020									
NonStandardized									0.10,0
Standardized   Moderate   S/1/2020   S/1/2020   -4.12%   -1.26%   N/A   N/A   1.07%		Moderate	5/1/2020	5/1/2020	3.88%	0.75%	N/A	N/A	1 84%
Pranklin Templeton Moderate Model Portfolio - Class II									l I
NonStandardized		ouoraio	3, 1, 2020	3, ,,2020	270	2070	14/1	.4/3	
Standardized   Moderate   5/1/2020   5/1/2020   -3.41%   0.83%   N/A   N/A   5.49%		Moderate	5/1/2020	5/1/2020	4 59%	2 76%	N/A	N/A	6 14%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II									
NonStandardized		WOUGIALE	3/1/2020	3/1/2020	J.4170	0.0076	IN/A	INA	3.4370
Standardized   Moderate   5/1/2020   5/1/2020   -3.23%   1.89%   N/A   N/A   7.45%		Moderate	5/1/2020	5/1/2020	A 77%	3 79%	NI/A	N/A	9.06%
Franklin Templeton Moderately Conservative Model Portfolio - Class II									l I
NonStandardized²         Moderate         5/1/2020         5/1/2020         4.68%         1.97%         N/A         N/A         4.48%           Standardized         Moderate         5/1/2020         5/1/2020         -3.32%         0.01%         N/A         N/A         3.78%           Franklin Templeton Aggressive Model Portfolio - Class II         High         5/1/2020         5/1/2020         4.79%         4.84%         N/A         N/A         10.73%		Moderate	3/1/2020	3/1/2020	-3.2376	1.09%	IN/A	IN/A	7.4070
Standardized         Moderate         5/1/2020         5/1/2020         -3.32%         0.01%         N/A         N/A         3.78%           Franklin Templeton Aggressive Model Portfolio - Class II         High         5/1/2020         5/1/2020         4.79%         4.84%         N/A         N/A         10.73%		Moderate	E (4 (2020	E/4/0000	4 600/	1.070/	NI/A	NI/A	4 400/
Franklin Templeton Aggressive Model Portfolio - Class II  NonStandardized <sup>2</sup> High 5/1/2020 5/1/2020 4.79% 4.84% N/A N/A 10.73%									l I
NonStandardized <sup>2</sup> High 5/1/2020 5/1/2020 4.79% 4.84% N/A N/A 10.73%		ivioderate	5/1/2020	5/1/2020	-3.32%	0.01%	N/A	N/A	3.78%
y .		1.0-1	F. (4.100.00C	F/4/0005	4.700/	4.0.40/	N1/A	N1/A	10.700/
Standardized High 5/1/2020 5/1/2020 1-3.21% 2.99% N/A N/A 10.18%		•							
	Standardized	High	5/1/2020	5/1/2020	-3.21%	2.99%	N/A	N/A	10.18%



As of March 31, 2025 for Policies Applied for Before May 1, 2016 Accumulation Value Based M&E Structure

			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception				10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>	Year <sup>4</sup>	Year⁴	Year⁴	Year⁴	Inception
Asset Allocation								
NYLI VP Equity Allocation – Service Class								
NonStandardized <sup>2</sup>	High	2/13/2006	5/1/2015	-1.33%	1.84%	11.47%	5.25%	5.11%
Standardized	High	2/13/2006	5/1/2015	-9.23%	-0.13%	10.95%	5.25%	5.11%
NYLI VP Growth Allocation–Service Class	_							
NonStandardized <sup>2</sup>	High	2/13/2006	5/1/2015	-0.47%	1.98%	9.62%	4.59%	4.48%
Standardized	High	2/13/2006	5/1/2015	-8.44%	0.02%	9.07%	4.59%	4.48%
Large Cap Equity								
AB VPS Growth & Income - Class B								
NonStandardized <sup>2</sup>	High	6/1/1999	5/1/2022	2.98%	5.95%	15.39%	8.08%	7.86%
Standardized	High	6/1/1999	5/1/2022	-5.02%	4.14%	14.93%	8.08%	6.04%
American Funds IS Washington Mutual Investors Fund - Class 4								
NonStandardized <sup>2</sup>	High	12/14/2012	11/13/2017	7.78%	7.72%	16.62%	8.57%	8.86%
Standardized	High	12/14/2012	11/13/2017	-0.22%	5.97%	16.18%	8.57%	8.86%
American Funds IS Growth Fund - Class 4								
NonStandardized <sup>2</sup>	High	12/14/2012	11/13/2017	6.94%	7.51%	18.53%	13.49%	13.94%
Standardized	High	12/14/2012	11/13/2017	-1.06%	5.75%	18.12%	13.49%	13.94%
BNY Mellon Sustainable US Equity - Service Shares								
NonStandardized <sup>2</sup>	High	12/31/2000	5/1/2022	1.87%	5.00%	14.13%	8.86%	8.68%
Standardized	High	12/31/2000	5/1/2022	-6.13%	3.15%	13.65%	8.86%	6.89%
ClearBridge Variable Appreciation Portfolio — Class II								0.0070
NonStandardized <sup>2</sup>	High	2/28/2015	5/1/2017	5.16%	7.41%	15.28%	9.84%	10.68%
Standardized	High	2/28/2015	5/1/2017	-2.84%	5.65%	14.82%	9.84%	10.68%
Fidelity® VIP Contrafund® – Service Class 2								10.00,0
NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2015	6.47%	9.52%	17.11%	10.97%	10.92%
Standardized	High	1/12/2000	5/1/2015	-1.53%	7.83%	16.68%	10.97%	10.92%
Fidelity® VIP Equity-Income – Service Class 2								
NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2015	7.48%	6.50%	14.66%	7.87%	7.65%
Standardized	High	1/12/2000	5/1/2015	-0.52%	4.71%	14.19%	7.87%	7.65%
Fidelity® VIP Growth Opportunities – Service Class 2								
NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2015	6.05%	7.12%	17.99%	14.74%	14.66%
Standardized	High	1/12/2000	5/1/2015	-1.95%	5.35%	17.57%	14.74%	14.66%
NYLI VP Epoch U.S. Equity Yield – Service Class					0.0070		,,	
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	9.61%	7.06%	13.96%	6.57%	6.46%
Standardized	High	6/2/2003	5/1/2015	1.61%	5.29%	13.48%	6.57%	6.46%
NYLI VP Dimensional U.S. Equity - Service Class								
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	5.44%	6.80%	15.72%	9.15%	9.10%
Standardized	High	6/2/2003	5/1/2015	-2.56%	5.01%	15.27%	9.15%	9.10%
NYLI VP Wellington Growth – Service Class7								
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	0.42%	4.74%	13.58%	8.94%	8.83%
Standardized	High	6/2/2003	5/1/2015	-7.58%	2.88%	13.10%	8.94%	8.83%
NYLI VP S&P 500 Index5 – Service Class								
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	6.42%	7.25%	16.62%	10.58%	10.46%
Standardized	High	6/2/2003	5/1/2015	-1.58%	5.48%	16.19%	10.58%	10.46%
NYLI VP Winslow Large Cap Growth – Service Class								
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	3.49%	8.69%	16.20%	12.20%	12.26%
Standardized	High	6/2/2003	5/1/2015	-4.51%	6.97%	15.76%	12.20%	12.26%
NYLI VP American Century Sustainable Equity – Service Class	5							
NonStandardized <sup>2</sup>	High	2/17/2012	5/1/2015	-1.41%	5.91%	15.93%	7.51%	7.32%
Standardized	High	2/17/2012	5/1/2015	-9.30%	4.10%	15.48%	7.51%	7.32%
NYLI VP MFS® Investors Trust - Service Class								
NonStandardized <sup>2</sup>	High	5/1/2000	2/10/2025	3.63%	5.68%	14.22%	8.97%	-5.24%
Standardized	High	5/1/2000	2/10/2025	-4.37%	3.86%	13.75%	8.97%	-12.82%
Otaliualuizau	riigii	3/1/2000	2/10/2020	4.51 /0	3.0078	13.1370	0.31 /0	- 12.02 /0



As of March 31, 2025 for Policies Applied for Before May 1, 2016 Accumulation Value Based M&E Structure

Page   Control   Page   Pag				Investment					Since
March   Profession   Professi			Portfolio	Division					Investment
Seminate   Part   Par	,								
Not   Per		Risk Level*	Date	Date'	Year*	Year*	Year*	Year*	Inception
Modernication   Modernicatio	<b>.</b>								
March   Marc									
Name		_							
No-Signatification   High   123111979   511/204   1,70%   1,00		High	5/1/2000	2/10/2025	-7.17%	3.47%	13.05%	9.18%	-15.44%
Mg   2031/197   51/204   3246   577   1257		12.1	10/04/1070	F/4/0004	4.700/	0.440/	40.000/	40.050/	40.070/
Small Ministry   Min		_							
Present part   Present part part   Present part part part part part part part par		High	12/31/1979	5/1/2024	-3.24%	6.37%	17.87%	10.25%	2.07%
Marchaeristanger									
Samisharisade   High   17,2000   51,2001   51,200   1,000		Lliab	1/12/2000	E/1/201E	4 200/	2.010/	16 049/	6 220/	6 249/
James Henderson VII Enterprise Portfolio – Service Shares   High   1231/1990   11/132077   7.48%   2.23%   12.99%   0.01%   0.		_							
NosBandardized*   High   12311199   111132017   7.489   2.354   1.18   1.3.74   9.469   9.01%   Sinchardized*   High   12311199   111132017   7.489   2.384   1.289   9.01%		nigii	1/12/2000	3/1/2013	-11.00%	1.09%	13.39%	0.23%	0.34%
Smaller   March   Ma		High	12/21/1000	11/13/2017	0.52%	1 119/	13 /179/	0.46%	0.01%
MEL MP Schroders Mid Cap Opportunities - Service Class		_							
No-Shandardzera		riigii	12/31/1999	11/13/2017	-7.4076	2.2376	12.3370	3.4076	3.0176
Migh		High	6/2/2003	5/1/2015	-4 50%	-0.79%	10.51%	3 70%	3 82%
MSS Mid Cap Value Portfolio - Service Class   High   37/2008   51/2020   -7.87   1.80%   15.27%   6.72%   13.01%     Sindardized   High   37/2008   51/2020   -7.87   1.80%   15.29%   6.72%   13.01%     Monitorial Cap Value Class S   High   21/82003   51/2015   -3.20%   1.80%   15.29%   6.72%   13.01%     Monitorial Cap Value Class S   High   21/82003   51/2015   -3.20%   1.80%   1.80%   1.70%   7.49%     Monitorial Cap Value Class S   Highest   71/82011   51/2020   -3.20%   1.80%   1.80%   1.82%   1.82%   1.82%     Monitorial Cap Value Class S   Highest   71/82011   51/2020   -1.01.40   0.20%   1.52%   6.34%   13.37%     Monitorial Cap Value Class S   Highest   61/2000   51/2020   -1.01.40   0.20%   1.52%   6.34%   13.37%     Monitorial Cap Value Class S   Highest   61/2000   51/2020   -1.01.40   0.20%   1.52%   6.34%   13.37%     Monitorial Cap Value Class S   Highest   61/2000   51/2020   -1.01.40   0.20%   1.52%   6.44%   6.61%     Monitorial Cap Value Class S   Highest   61/2000   51/2015   -1.20%   0.40%   0.44%   1.3.9%   0.42%   6.61%     Monitorial Cap Value Series - Service Class S   Highest   41/72018   51/2024   -4.00%   0.44%   1.3.9%   0.42%   0.40%		_							
Norstandardzear		1 11911	3/2/2000	3/1/2013	12.17/0	2.02/0	3.3070	0.7070	0.0270
Map		High	3/7/2008	5/1/2020	0.13%	3.69%	15.74%	6.72%	14.00%
Numbergate Berman AMT Mild-Cap Growth - Class S   Number Class S   High   2/18/2003   5/12/15   3.2%   1.2%   1.2%   7.03%   7.14%     Sandardized   High   2/18/2003   5/12/15   1.10%   -0.73%   10.67%   7.03%   7.14%     Invesco V J. Main Struct Small Cap Fund - Series II   Highest   7/16/2001   5/12/200   1.02%   2.23%   2.2%   15.67%   6.34%   13.37%     Sandardized   Highest   7/16/2001   5/12/200   1.04%   2.25%   15.22%   6.34%   13.27%     Sandardized   Highest   6/1/2000   5/12/200   1.04%   2.25%   15.22%   6.34%   13.27%     Sandardized   Highest   6/1/2000   5/12/201   1.2%   2.2%   2.2%   15.2%   6.34%   13.27%     Sandardized   Highest   6/1/2000   5/12/201   1.2%   2.2%   1.2%   1.2%   1.2%   1.2%   1.2%     Sandardized   Highest   6/1/2000   5/12/201   1.2%   1.2%   1.2%   1.2%   1.2%   1.2%   1.2%     Sandardized   Highest   6/1/2000   5/1/2015   1.2%   1.2%   1.2%   1.2%   1.2%   1.2%   1.2%   1.2%     Sandardized   Highest   6/1/2000   5/1/2015   1.2%   1.2%   1.2%   1.2%   1.2%   1.2%   1.2%   1.2%     Sandardized   Highest   6/1/2000   5/1/2015   1.2%   1.2%   1.2%   1.2%   1.2%   1.2%   1.2%     Sandardized   Highest   5/1/2016   5/1/2015   1.2%   1.2%   1.2%   1.2%   1.2%   1.2%   1.2%   1.2%     Sandardized   Highest   5/1/2016   5/1/2015   1.2%   1.2%   1.2%   1.2%   1.2%   1.2%   1.2%   1.2%     Sandardized   Highest   5/1/2010   1/13/2017   2.2%   1.2%		_							
NorStandardzed   High   2718/2003   571/2015   3.28%   1.29%   1.29%   1.79%   7.14%   1.75%   1.74%   1.75%   1.74%   1.75%   1.75%   1.74%   1.75%		911	3,7,2000	5, 1,2020			.0.2070	5270	.5.5170
Mighest   1960   1970		High	2/18/2003	5/1/2015	-3 26%	1 26%	11 20%	7.03%	7 14%
Investor VI. Main   Street Small Cap Fund - Series   I		_							
Highest									
Name	· · · · · · · · · · · · · · · · · · ·	Highest	7/16/2001	5/1/2020	-2.33%	2.20%	15.67%	6.34%	13.37%
Columbia Variable Portfolio - Small Cap Value Fund — Class 2   Highest of 1/2000   5/1/2015   -1,24/0   0,34%   17,38%   6,42%   6,61%   18,00%   18,00%   17,30%   1,24%   0,34%   17,38%   6,42%   6,61%   18,00%   18,		-							
NonStandardized Highest 61/2000 51/2015 4.79% 2.87% 1.7.89% 6.42% 6.61% 51/2016 51/2015 1.2.40% 0.94% 17.89% 6.42% 6.61% 51/2016 51/2015 1.2.40% 0.94% 17.89% 6.42% 6.61% 51/2016 51/2015 1.2.40% 0.94% 17.89% 6.42% 6.61% 51/2016 51/2015 1.2.40% 0.94% 17.89% 6.42% 6.61% 51/2016 51/2015 1.2.40% 0.94% 17.89% 6.42% 6.61% 6.40% 6.40% 0.94% 17.89% 6.42% 6.61% 6.40% 6.40% 0.94% 17.89% 6.42% 6.61% 6.40% 6.40% 0.94% 17.89% 6.42% 6.61% 6.40% 6.40% 6.40% 0.94% 17.89% 6.42% 6.61% 6.40% 6.4			.,						
Righest   Righ	· ·	Highest	6/1/2000	5/1/2015	-4.79%	2.87%	17.78%	6.42%	6.61%
Filed File   WIP Extended Market Index Portfolio - Service Class 2   Highest   4/17/2018   5/1/2024   -4.0%   0.47%   13.95%   N/A   3.00%		-							
Highest   High									
Sandardized   Highest   4/17/2018   5/12/2012   1/1.73%   1.56%   13.47%   NA   5.00%   Nacquarie VIP Smill Cap Value Series - Service Class   Highest   5/11/2000   11/13/2017   2.07%   0.01%   14.47%   5.03%   3.87%   NA   5.03%   3.03%		Highest	4/17/2018	5/1/2024	-4.06%	0.47%	13.95%	N/A	3.00%
Macquarie VIP Small Cap Value Series - Service Class		Highest	4/17/2018	5/1/2024	-11.73%	-1.56%	13.47%	N/A	-5.00%
Highest   S/1/2000   11/13/2017   9.91%   2.03%   14.00%   5.03%   3.87%     NYLI VP Wellington Small Cap - Service Class     Highest   S/2/2016   S/2/2016   5/2/2016   -3.09%   -1.61%   11.37%   N/A   4.23%     Standardized   Highest   S/2/2016   S/2/2016   -10.84%   -3.62%   10.85%   N/A   4.23%     Standardized   Highest   S/2/2016   S/2/2016   -1.084%   -3.62%   10.85%   N/A   4.23%     NYLI VP Small Cap Growth - Service Class     NYLI VP Small Cap Growth - Service Class     Highest   2/17/2012   S/1/2015   -1.084%   -3.62%   10.85%   N/A   4.23%     NYLI VP Small Cap Growth - Service Class     NonStandardized   Highest   2/17/2012   S/1/2015   -1.084%   -3.62%   10.85%   N/A   4.23%     NonStandardized   Highest   2/17/2012   S/1/2015   -1.61%   -2.81%   9.79%   5.16%   5.46%     Standardized   Highest   S/2/2016   S/2/2016   S/2/2016   -1.084%   -3.62%   -4.33%   6.03%   3.01%   2.74%     Standardized   Highest   S/2/2016   S/1/2015   -1.61%   -2.81%   9.79%   5.16%   5.46%     NonStandardized   High   1/2/14/2012   S/1/2015   -7.86%   -4.33%   6.03%   3.01%   2.74%     Standardized   High   1/2/14/2012   S/1/2015   -7.86%   -4.33%   6.03%   3.01%   2.74%     Standardized   High   4/16/2018   S/1/2019   -1.5.23%   -6.29%   5.39%   3.01%   2.74%     Standardized   High   4/16/2018   S/1/2019   -3.13%   1.62%   8.90%   N/A   3.78%     Standardized   High   9/19/2001   S/1/2015   -4.03%   1.62%   7.09%   2.51%   2.12%     Standardized   High   1/2/31/1999   S/1/2015   -4.03%   1.62%   7.09%   2.51%   2.12%     Standardized   High   1/2/31/1999   S/1/2015   -3.27%   4.01%   4.82%   2.89%   2.59%     Standardized   High   6/2/2003   S/1/2015   -3.27%   -4.01%   4.82%   2.89%   2.59%     Standardized   High   6/2/2003   S/1/2015   -3.27%   -4.01%   4.82%   2.89%   2.59%     Standardized   High   6/2/2003   S/1/2015   -3.27%   -4.01%   4.82%   2.89%   2.59%     Standardized   High   6/2/2003   S/1/2015   -3.27%   -4.01%   4.82%   2.89%   2.59%     Standardized   High   6/2/2003   S/1/2015   -3.27%   -4.01%   4									
NYLI VP Wellington Small Cap - Service Class NonStandardized Highest 5/2/2016 5/2/2016 -3.09% -1.61% 11.37% NVA 4.23% Standardized Highest 5/2/2016 5/2/2016 -1.084% -3.62% 10.85% NVA 4.23% Standardized Highest 5/2/2016 5/2/2016 -1.084% -3.62% 10.85% NVA 4.23% Standardized Highest 5/2/2016 5/2/2016 -1.084% -3.62% 10.85% NVA 4.23% NVILI VP Small Cap Growth - Service Class NonStandardized Highest 2/17/2012 5/1/2015 -6.10% -2.81% 9.79% 5.16% 5.46% Standardized Highest 2/17/2012 5/1/2015 -1.36.1% -4.79% 9.23% 5.16% 5.46% Standardized Highest 2/17/2012 5/1/2015 -1.36.1% -4.79% 9.23% 5.16% 5.46% Standardized High 12/14/2012 5/1/2015 -1.36.1% -4.79% 9.23% 5.16% 5.46% Standardized High 12/14/2012 5/1/2015 -1.36.1% -4.79% 9.23% 5.16% 5.46% Standardized High 12/14/2012 5/1/2015 -1.36.1% -4.79% 9.23% 5.16% 5.46% Standardized High 12/14/2012 5/1/2015 -1.36.1% -4.79% 9.23% 5.16% 5.46% Standardized High 12/14/2012 5/1/2015 -1.36.1% -4.79% 9.23% 5.16% 5.46% Standardized High 12/14/2012 5/1/2015 -1.36.1% -4.79% 9.23% 5.10% 5.46% Standardized High 12/14/2012 5/1/2015 -1.523% 6.23% 5.39% 3.01% 2.74% Standardized High 4/16/2018 5/1/2015 -1.523% 6.29% 5.39% 3.01% 2.74% Standardized High 4/16/2018 5/1/2019 -3.13% 1.52% 8.90% N/A 3.78% Invesco V.I. EQV International Equity Fund - Series II NonStandardized High 9/19/2001 5/1/2015 -4.03% 1.62% 7.09% 2.51% 2.12% Standardized High 9/19/2001 5/1/2015 -1.71% 0.35% 6.48% 2.51% 2.12% Standardized High 12/31/1999 5/1/2015 -5.99% 8.50% 15.53% 8.11% 7.99% Standardized High 12/31/1999 5/1/2015 -5.99% 8.50% 15.53% 8.11% 7.99% Standardized High 6/2/2003 5/1/2015 -3.27% 4.01% 4.82% 2.89% 2.59% Standardized High 6/2/2003 5/1/2015 -1.01% 5.99% 4.89% 2.89% 2.59% Standardized High 6/2/2003 5/1/2015 -1.01% 5.99% 4.89% 8.41% 6.05% 6.22% Standardized High 6/2/2003 5/1/2015 -1.01% 5.99% 4.89% 8.41% 6.05% 6.22% Standardized High 6/2/2003 5/1/2015 -1.01% 5.99% 4.89% 8.41% 6.05% 6.22% Standardized High 6/2/2003 5/1/2015 -1.01% 5.99% 4.89% 8.41% 6.05% 6.22% Standardized High 6/2/2003 5/1/2015 -1.01% 5.99% 4.89	NonStandardized <sup>2</sup>	Highest	5/1/2000	11/13/2017	-2.07%	0.01%	14.47%	5.03%	3.87%
NonStandardized	Standardized	Highest	5/1/2000	11/13/2017	-9.91%	-2.03%	14.00%	5.03%	3.87%
Standardized   Highest   5/2/2016   5/2/2016   -10.84%   -3.62%   10.85%   N/A   4.23%     NYLI VP Small Cap Growth - Service Class     NYLI VP Small Cap Growth - Service Class     Highest   2/17/2012   5/1/2015   -13.61%   -4.79%   9.23%   5.16%   5.46%     Standardized   Highest   2/17/2012   5/1/2015   -13.61%   -4.79%   9.23%   5.16%   5.46%     Standardized	NYLI VP Wellington Small Cap - Service Class								
NonStandardized	NonStandardized <sup>2</sup>	Highest	5/2/2016	5/2/2016	-3.09%	-1.61%	11.37%	N/A	4.23%
NonStandardized²	Standardized	Highest	5/2/2016	5/2/2016	-10.84%	-3.62%	10.85%	N/A	4.23%
Standardized   Highest   2/17/2012   5/1/2015   -13.61%   4.79%   9.23%   5.16%   5.46%   1.54%   1.	NYLI VP Small Cap Growth – Service Class								
Nerrational/Global Equity   American Funds   S Global Small Cap Fund® - Class 4   High   12/14/2012   5/1/2015   -7.86%   -4.33%   6.03%   3.01%   2.74%   5120	NonStandardized <sup>2</sup>	Highest	2/17/2012	5/1/2015	-6.10%	-2.81%	9.79%	5.16%	5.46%
American Funds IS Global Small Cap Fund® - Class 4   High   12/14/2012   5/1/2015   7.86%   4.33%   6.03%   3.01%   2.74%   12/14/2012   5/1/2015   7.86%   7.86%   4.33%   6.03%   3.01%   2.74%   7.86%	Standardized	Highest	2/17/2012	5/1/2015	-13.61%	-4.79%	9.23%	5.16%	5.46%
NonStandardized	International/Global Equity								
Standardized   High   12/14/2012   5/1/2015   -15.23%   -6.29%   5.39%   3.01%   2.74%     Fidelity® VIP International Index — Service Class 2	American Funds IS Global Small Cap Fund® – Class 4								
Fidelity® VIP International Index — Service Class 2  NonStandardized	NonStandardized <sup>2</sup>	•							
NonStandardized		High	12/14/2012	5/1/2015	-15.23%	-6.29%	5.39%	3.01%	2.74%
Standardized         High         4/16/2018         5/1/2019         -3.13%         1.52%         8.90%         N/A         3.78%           Invesco V.I. EQV International Equity Fund - Series II         High         9/19/2001         5/1/2015         -4.03%         1.62%         7.09%         2.51%         2.12%           Standardized         High         9/19/2001         5/1/2015         -40.3%         1.62%         7.09%         2.51%         2.12%           Janus Henderson VIT Global Research Portfolio - Service Shares         High         12/31/1999         5/1/2015         5.99%         8.50%         15.53%         8.11%         7.99%           Standardized         High         12/31/1999         5/1/2015         -2.01%         6.77%         15.08%         8.11%         7.99%           NYLI VP Pinestone International Equity - Service Class         High         6/2/2003         5/1/2015         -3.27%         -4.01%         4.82%         2.89%         2.59%           NonStandardized         High         6/2/2003         5/1/2015         -3.27%         -4.01%         4.82%         2.89%         2.59%           MFS® International Intrinsic Value Portfolio - Service Class         High         8/31/2001         5/1/2015         -6.98%         4.89%         8.41%									
NonStandardized	NonStandardized <sup>2</sup>	_	4/16/2018						
NonStandardized		High	4/16/2018	5/1/2019	-3.13%	1.52%	8.90%	N/A	3.78%
Standardized   High   9/19/2001   5/1/2015   -11.71%   -0.35%   6.48%   2.51%   2.12%     Janus Henderson VIT Global Research Portfolio – Service Shares   High   12/31/1999   5/1/2015   5.99%   8.50%   15.53%   8.11%   7.99%     Standardized   High   12/31/1999   5/1/2015   -2.01%   6.77%   15.68%   8.11%   7.99%     NYLI VP Pinestone International Equity – Service Class   High   6/2/2003   5/1/2015   -3.27%   -4.01%   4.82%   2.89%   2.59%     Standardized   High   6/2/2003   5/1/2015   -11.01%   -5.97%   -4.15%   2.89%   2.59%     MFS® International Intrinsic Value Portfolio – Service Class   High   8/31/2001   5/1/2015   6.98%   4.89%   8.41%   6.05%   6.22%     NonStandardized   High   8/31/2001   5/1/2017   6.98%   4.89%   8.41%   6.05%   6.22%     Resident									
Janus Henderson VIT Global Research Portfolio – Service Shares   High   12/31/1999   5/1/2015   5.99%   8.50%   15.53%   8.11%   7.99%   5/1/2015   5/1/		_							
NonStandardized		High	9/19/2001	5/1/2015	-11.71%	-0.35%	6.48%	2.51%	2.12%
Standardized         High         12/31/1999         5/1/2015         -2.01%         6.77%         15.08%         8.11%         7.99%           NYLI VP Pinestone International Equity – Service Class         High         6/2/2003         5/1/2015         -3.27%         -4.01%         4.82%         2.89%         2.59%           Standardized         High         6/2/2003         5/1/2015         -11.01%         -5.97%         4.15%         2.89%         2.59%           MFS® International Intrinsic Value Portfolio – Service Class         High         8/31/2001         5/1/2017         6.98%         4.89%         8.41%         6.05%         6.22%									
NYLI VP Pinestone International Equity – Service Class  NonStandardized  High 6/2/2003 5/1/2015 -3.27% -4.01% 4.82% 2.89% 2.59% Standardized  High 6/2/2003 5/1/2015 -11.01% -5.97% 4.15% 2.89% 2.59% MFS® International Intrinsic Value Portfolio – Service Class  NonStandardized  High 8/31/2001 5/1/2017 6.98% 4.89% 8.41% 6.05% 6.22%		_							
NonStandardized <sup>2</sup> High 6/2/2003 5/1/2015 -3.27% -4.01% 4.82% 2.89% 2.59% Standardized High 6/2/2003 5/1/2015 -11.01% -5.97% 4.15% 2.89% 2.59% -11.01% -5.97% -5.97% -1.01% -5.97% -1.01% -5.97% -1.01% -5.97% -1.01% -5.97% -1.01% -5.97% -1.01% -5.97% -1.01% -5.97% -1.01% -5.97% -1.01% -5.97% -1.01% -5.97% -1.01% -5.97% -1.01% -5.97% -1.01% -5.97% -1.01		High	12/31/1999	5/1/2015	-2.01%	6.77%	15.08%	8.11%	7.99%
Standardized         High         6/2/2003         5/1/2015         -11.01%         -5.97%         4.15%         2.89%         2.59%           MFS® International Intrinsic Value Portfolio – Service Class         High         8/31/2001         5/1/2017         6.98%         4.89%         8.41%         6.05%         6.22%									
MFS® International Intrinsic Value Portfolio – Service Class         High         8/31/2001         5/1/2017         6.98%         4.89%         8.41%         6.05%         6.22%		_							
NonStandardized <sup>2</sup> High 8/31/2001 5/1/2017 6.98% 4.89% 8.41% 6.05% 6.22%		High	6/2/2003	5/1/2015	-11.01%	-5.97%	4.15%	2.89%	2.59%
Standardized High 8/31/2001 5/1/2017 -1.02% 3.04% 7.82% 6.05% 6.22%		_							
	Standardized	High	8/31/2001	5/1/2017	-1.02%	3.04%	7.82%	6.05%	6.22%



As of March 31, 2025 for Policies Applied for Before May 1, 2016 Accumulation Value Based M&E Structure

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

	Volatility/	Portfolio Inception	Investment Division Inception	1	3	5	10	Since Investment Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>	Year <sup>4</sup>	Year⁴	Year⁴	Year⁴	Inception
International/Global Equity								
MFS® VIT Research International - Service Class								
NonStandardized <sup>2</sup>	High	8/24/2001	5/1/2022	1.50%	2.04%	7.92%	3.51%	4.55%
Standardized	High	8/24/2001	5/1/2022	-6.50%	0.08%	7.33%	3.51%	2.63%
Putnam VT International Value Fund - Class IB								
NonStandardized <sup>2</sup>	High	1/2/1997	5/1/2024	10.36%	8.65%	14.31%	4.76%	11.97%
Standardized	High	1/2/1997	5/1/2024	2.36%	6.93%	13.84%	4.76%	3.97%
American Funds IS New World Fund - Class 4								
NonStandardized <sup>2</sup>	Highest	12/14/2012	5/1/2015	1.43%	1.44%	8.85%	4.47%	4.22%
Standardized	Highest	12/14/2012	5/1/2015	-6.57%	-0.55%	8.27%	4.47%	4.22%
Fidelity® VIP Emerging Markets – Service Class 2								
NonStandardized <sup>2</sup>	Highest	1/23/2008	5/1/2018	11.98%	3.94%	9.26%	4.80%	3.62%
Standardized	Highest	1/23/2008	5/1/2018	3.98%	2.05%	8.70%	4.80%	3.38%
NYLI VP Candriam Emerging Markets Equity – Service Class7								
NonStandardized <sup>2</sup>	Highest	2/17/2012	5/1/2015	7.28%	-3.61%	5.19%	1.01%	0.38%
Standardized	Highest	2/17/2012	5/1/2015	-0.72%	-5.57%	4.53%	1.01%	0.38%
Sector								
Columbia Variable Portfolio — Commodity Strategy Fund — Class 28								
NonStandardized <sup>2</sup>	High	4/30/2013	5/1/2015	10.11%	-0.55%	14.91%	2.32%	1.68%
Standardized	High	4/30/2013	5/1/2015	2.11%	-2.58%	14.45%	2.32%	1.68%
NYLI VP Fidelity Institutional AM® Utilities – Service Class								
NonStandardized <sup>2</sup>	High	2/17/2012	5/1/2015	22.30%	7.29%	12.77%	6.37%	6.20%
Standardized	High	2/17/2012	5/1/2015	14.30%	5.52%	12.27%	6.37%	6.20%
NYLI VP CBRE Global Infrastructure — Service Class								
NonStandardized <sup>2</sup>	High	5/1/2015	5/1/2015	12.74%	1.20%	7.97%	N/A	-2.62%
Standardized	High	5/1/2015	5/1/2015	4.74%	-0.80%	7.37%	N/A	-2.62%
NYLI VP Newton Technology Growth - Service Class								
NonStandardized <sup>2</sup>	Highest	12/29/2000	2/10/2025	-2.31%	4.28%	14.07%	11.83%	-14.83%
Standardized	Highest	12/29/2000	2/10/2025	-10.12%	2.41%	13.60%	11.83%	-21.65%
Fidelity® VIP Health Care — Service Class 2								
NonStandardized <sup>2</sup>	Highest	7/18/2001	5/1/2019	-4.14%	-0.25%	6.07%	5.01%	6.45%
Standardized	Highest	7/18/2001	5/1/2019	-11.81%	-2.28%	5.43%	5.01%	6.08%
NYLI VP Natural Resources – Initial Class								
NonStandardized <sup>2</sup>	Highest	2/17/2012	5/1/2015	-11.90%	-1.76%	23.66%	3.11%	2.24%
Standardized	Highest	2/17/2012	5/1/2015	-18.94%	-3.76%	23.31%	3.11%	2.24%
Principal VC Real Estate Securities Account - Class 2	<u> </u>							
NonStandardized <sup>2</sup>	Highest	5/1/1998	5/1/2024	9.76%	-2.31%	8.56%	4.46%	18.46%
Standardized	Highest	5/1/1998	5/1/2024	1.76%	-4.31%	7.97%	4.46%	10.46%

Please read the important disclosures below regarding the product performance.



As of March 31, 2025 for Policies Applied for Before May 1, 2016
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 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 Momingstar 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, the quity 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 II was first offered for sale on May 1, 2015. 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 II 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 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.

7 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 191-1 fee

<sup>8</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 this version of the New York Life Premier Variable Annuity II 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.