

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

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

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

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

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

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

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

In certain jurisdictions, this product was sold as a single premium variable annuity. In most jurisdictions, the policy form number for the New York Life Premier Variable Annuity is 208-191.

			Investment		Year to					Since
		Portfolio	Division	Month to	Date					Investment
Investment Divisions'	Volatility/ Risk Level~	Inception Date	Inception Date	Date	(Updated	1 Year	3 Year [™]	5 Year	10 Year	Division
Investment Grade Bond	RISK Level	Date	Date		Monthly)	rear	rear	rear	rear	Inception
NYLI VP U.S. Government Money Market – Current 7-day yield is 4.07%8										
	Laur	1/29/1993	5/1/2015	0.35%	1.01%	4.75%	4.04%	2.41%	1.59%	1.01%
NonStandardized ²	Low									
Standardized PIMCO VIT Low Duration Portfolio - Advisor Class	Low	1/29/1993	5/1/2015	-	-	-3.25%	2.16%	1.67%	1.59%	1.01%
NonStandardized ²	Laur	2/24/2000	F/0/004C	0.220/	1.67%	E C00/	0.740/	4 220/	4.000/	4 440/
	Low	3/31/2006 3/31/2006	5/2/2016 5/2/2016	0.32%		5.60%	2.71% 0.78%	1.32% 0.54%	1.26% 1.26%	1.41% 1.41%
Standardized PIMCO VIT Short-Term Portfolio - Advisor Class	Low	3/31/2006	5/2/2016	-	-	-2.40%	0.78%	0.54%	1.26%	1.41%
NonStandardized ²	Low	9/30/1999	5/1/2024	0.26%	1.09%	5.29%	4.57%	3.35%	2.34%	4.74%
Standardized				-	-	-2.71%	2.71%	2.64%	2.34%	-3.26%
American Funds IS Capital World Bond Fund® - Class 4										
NonStandardized ²	Moderate	10/4/2006	5/1/2024	0.73%	3.09%	2.05%	-1.75%	-1.47%	0.02%	4.76%
Standardized	Moderate	10/4/2006	5/1/2024	-	-	-5.95%	-3.76%	-2.27%	0.02%	-3.24%
American Funds IS The Bond Fund of America® - Class 4										
NonStandardized ²	Moderate	12/14/2012	5/1/2022	0.00%	2.76%	4.66%	0.03%	0.23%	1.54%	1.55%
Standardized	Moderate	12/14/2012	5/1/2022	-	-	-3.34%	-2.01%	-0.57%	1.54%	-0.49%
American Funds IS U.S. Government Securities Fund® - Class 4										
NonStandardized ²	Moderate	12/2/1985	5/1/2024	0.31%	3.28%	5.03%	-0.63%	-0.89%	1.02%	7.25%
Standardized	Moderate	12/2/1985	5/1/2024	-	-	-2.97%	-2.66%	-1.69%	1.02%	-0.75%
Columbia Variable Portfolio — Intermediate Bond - Class 2										
NonStandardized ²	Moderate	5/3/2010	5/1/2022	0.00%	3.37%	5.91%	-0.33%	1.05%	1.81%	1.48%
Standardized	Moderate	5/3/2010	5/1/2022	-	-	-2.09%	-2.36%	0.27%	1.81%	-0.57%
NYLI VP Bond – Service Class										
NonStandardized ²	Moderate	6/2/2003	5/1/2015	0.00%	2.53%	4.79%	-0.03%	-0.25%	1.15%	2.42%
Standardized	Moderate	6/2/2003	5/1/2015	-	-	-3.21%	-2.07%	-1.06%	1.15%	2.42%
Fidelity® VIP Investment Grade Bond - Service Class 2										
NonStandardized ²	Moderate	8/15/2005	5/1/2022	0.00%	2.85%	4.98%	0.61%	0.73%	1.81%	2.19%
Standardized	Moderate	8/15/2005	5/1/2022	-	-	-3.02%	-1.40%	-0.06%	1.81%	0.18%
Fidelity® VIP Bond Index – Service Class 2										
NonStandardized ⁴	Moderate	4/19/2018	11/23/2020	0.00%	2.64%	4.51%	0.11%	-0.93%	N/A	-1.81%
Standardized	Moderate	4/19/2018	11/23/2020	-	-	-3.49%	-1.93%	-1.74%	N/A	-2.73%
NYLI VP MacKay U.S. Infrastructure Bond – Service Class										
NonStandardized ²	Moderate	6/2/2003	7/27/2009	0.01%	2.90%	4.53%	0.36%	-0.82%	0.58%	1.59%
Standardized	Moderate	6/2/2003	7/27/2009		-	-3.47%	-1.67%	-1.62%	0.58%	1.59%
NYLI VP PIMCO Real Return – Service Class										
NonStandardized ²	Moderate	2/17/2012	2/17/2012	0.76%	4.61%	6.57%	0.07%	2.57%	2.24%	1.70%
Standardized	Moderate	2/17/2012	2/17/2012	-	-	-1.43%	-1.96%	1.84%	2.24%	1.70%
PIMCO VIT Income Portfolio - Advisor Class										
NonStandardized ⁴	Moderate	4/29/2016	5/1/2020	0.14%	3.02%	6.88%	4.15%	4.94%	N/A	4.41%
Standardized	Moderate	4/29/2016	5/1/2020	-	-	-1.12%	2.27%	4.27%	N/A	3.71%



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		Portfolio	Division	Month to	Date					Investment
	Volatility/	Inception	Inception	Date	(Updated		3 "	5	.10	Division
Investment Divisions'	Risk Level ^a	Date	Date'		Monthly)	Year*	Year*	Year*	Year*	Inception
Investment Grade Bond										
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class NonStandardized ⁴	Martaneta	5/4/0044	E(4/004.4	0.570/	0.400/	4.000/	0.000/	4 700/	0.470/	0.000/
Standardized	Moderate	5/1/2014	5/1/2014	-0.57%	0.16%	4.30%	2.38%	1.78%	2.17%	2.90%
PIMCO VIT Total Return Portfolio - Advisor Class	Moderate	5/1/2014	5/1/2014	-	-	-3.70%	0.44%	1.03%	2.17%	2.90%
NonStandardized*	Moderate	2/28/2006	5/1/2014	0.11%	3.30%	5.91%	0.72%	0.16%	1.55%	1.83%
Standardized	Moderate	2/28/2006	5/1/2014	0.11%	3.30%	-2.09%	-1.30%	-0.64%	1.55%	1.83%
Western Asset Core Plus VIT - Class II	Moderate	2/28/2006	5/1/2014	-		-2.09%	-1.30%	-0.64%	1.55%	1.83%
NonStandardized ⁴	Moderate	5/1/2015	5/1/2022	-0.21%	3.10%	3.25%	-0.65%	-0.23%	1.27%	1.28%
Standardized	Moderate	5/1/2015	5/1/2022	-0.2176	3.1078	-4.75%	-2.68%	-1.04%	1.27%	-0.77%
Non-Investment Grade Bond	Woderate	3/1/2013	3/1/2022	_		-4.7376	-2.0076	-1.0476	1.21 /6	-0.7778
BlackRock® High Yield V.I. Fund - Class III Shares										
NonStandardized ²	Moderate	2/15/2012	5/1/2014	-1.20%	0.74%	6.74%	4.66%	7.11%	4.61%	4.34%
Standardized	Moderate	2/15/2012	5/1/2014	-	-	-1.26%	2.80%	6.50%	4.61%	4.34%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2			G, 1, E G 1 T				2.0070	0.0070		1.0170
NonStandardized ²	Moderate	4/30/2012	5/1/2015	-0.92%	2.07%	6.41%	3.14%	3.90%	2.70%	2.51%
Standardized	Moderate	4/30/2012	5/1/2015	-	-	-1.59%	1.22%	3.21%	2.70%	2.51%
NYLI VP Floating Rate – Service Class										
NonStandardized ²	Moderate	5/1/2005	7/27/2009	-0.57%	0.18%	5.74%	6.10%	7.37%	4.07%	4.39%
Standardized	Moderate	5/1/2005	7/27/2009	-	-	-2.26%	4.29%	6.76%	4.07%	4.39%
NYLI VP MacKay Convertible – Service Class										
NonStandardized ²	Moderate	6/2/2003	7/27/2009	-2.68%	-1.83%	4.33%	1.30%	11.52%	7.79%	9.44%
Standardized	Moderate	6/2/2003	7/27/2009	-	-	-3.67%	-0.68%	11.00%	7.79%	9.44%
NYLI VP MacKay High Yield Corporate Bond – Service Class										
NonStandardized ²	Moderate	6/2/2003	7/27/2009	-0.83%	0.93%	6.02%	4.52%	6.84%	4.84%	6.45%
Standardized	Moderate	6/2/2003	7/27/2009	-	-	-1.98%	2.66%	6.22%	4.84%	6.45%
NYLI VP MacKay Strategic Bond – Service Class										
NonStandardized ²	Moderate	5/1/2011	5/1/2011	-0.18%	2.64%	7.82%	4.95%	5.25%	3.15%	3.58%
Standardized	Moderate	5/1/2011	5/1/2011	-	-	-0.18%	3.10%	4.59%	3.15%	3.58%
Alternatives										
DWS Alternative Asset Allocation VIP - Class B										
NonStandardized ²	Moderate	5/18/2009	5/2/2016	0.38%	3.17%	7.04%	1.75%	7.88%	3.12%	3.92%
Standardized	Moderate	5/18/2009	5/2/2016	-	-	-0.96%	-0.22%	7.29%	3.12%	3.92%
NYLI VP Hedge Multi-Strategy - Service Class										
NonStandardized ²	Moderate	5/1/2013	5/1/2013	-1.39%	-0.46%	3.33%	2.92%	3.67%	0.19%	-0.04%
Standardized	Moderate	5/1/2013	5/1/2013	-		-4.67%	1.00%	2.97%	0.19%	-0.04%
Asset Allocation										
American Funds IS Asset Allocation Fund - Class 4	Martineta	10/11/0010	F(4/0040	0.400/	0.700/	7 700/	0.400/	44.000/	7.000/	7.040/
NonStandardized ²	Moderate	12/14/2012	5/1/2018	-3.19%	-0.79%	7.72%	6.10%	11.06%	7.86%	7.91%
Standardized BlackRock® Global Allocation V.I. Fund – Class III Shares	Moderate	12/14/2012	5/1/2018	-	-	-0.28%	4.29%	10.53%	7.86%	7.72%
NonStandardized ²	Madazata	11/18/2003	5/1/2011	-2.64%	0.00%	3.45%	3.37%	8.59%	5.05%	4.89%
Standardized	Moderate			-2.64%	0.00%					
Standardized Fidelity® VIP FundsManager® 60% — Service Class	Moderate	11/18/2003	5/1/2011	<u> </u>		-4.55%	1.46%	8.00%	5.05%	4.89%
NonStandardized ²	Moderate	8/22/2007	5/1/2019	-2.65%	-0.63%	3.80%	3.66%	9.50%	6.23%	6.91%
Standardized	Moderate	8/22/2007	5/1/2019	-2.00%	-0.03%	-4.20%	1.76%	8.94%	6.23%	6.54%
NYLI VP Balanced – Service Class	Woderate	0/22/2007	3/1/2019			-4.ZU70	1.7076	0.3470	0.2370	0.0476
NonStandardized ²	Moderate	5/1/2005	7/27/2009	-1.20%	2.32%	6.54%	4.19%	10.83%	5.71%	7.91%
Standardized	Moderate	5/1/2005	7/27/2009	-1.20%	2.3270	-1.46%	2.31%	10.83%	5.71%	7.91%
NYLI VP Conservative Allocation – Service Class	Woodlate	3/1/2003	112112009			1.40/0	2.01/0	10.23/0	J.1 1 /0	1.31/0
NonStandardized ²	Moderate	2/13/2006	7/27/2009	-2.16%	-0.98%	2.44%	2.06%	5.41%	3.75%	5.58%
Standardized	Moderate	2/13/2006	7/27/2009	2.1078	-0.9076	-5.56%	0.10%	4.75%	3.75%	5.58%
- Control of Control	modorato	_ 10,2000	1,21,2000			0.0070	0070	0,0	0070	0.0070



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			Investment		Year to					Since		
		Portfolio	Division	Month to						Investment		
	Volatility/	Inception	Inception	Date	(Updated		3	5	.10	Division		
Investment Divisions' Asset Allocation	Risk Level ^a	Date	Date'		Monthly)	Year*	Year*	Year*	Year*	Inception		
NYLI VP Income Builder – Service Class												
NonStandardized ²	Moderate	6/2/2003	7/27/2009	-2.05%	2.42%	8.48%	4.38%	8.12%	5.18%	7.81%		
Standardized	Moderate	6/2/2003	7/27/2009	-2.05%	2.42%	0.48%	2.51%	7.53%	5.18%	7.81%		
NYLI VP Janus Henderson Balanced – Initial Class7	Woderate	0/2/2003	1/21/2009	-		0.40%	2.31%	7.55%	3.10%	7.0176		
NonStandardized ²	Moderate	2/17/2012	2/17/2012	-4.05%	-1.90%	5.82%	5.35%	10.78%	8.37%	9.06%		
Standardized	Moderate	2/17/2012	2/17/2012	4.0070	1.5070	-2.18%	3.51%	10.24%	8.37%	9.06%		
NYLI VP Janus Henderson Balanced – Service Class	Wiodelate	2/11/2012	2/11/2012	1		2.1070	0.0170	10.2470	0.01 70	3.0070		
NonStandardized ²	Moderate	2/17/2012	2/17/2012	-4.07%	-1.96%	5.56%	5.08%	10.50%	8.10%	8.79%		
Standardized	Moderate	2/17/2012	2/17/2012	-	-	-2.44%	3.24%	9.96%	8.10%	8.79%		
NYLI VP Moderate Allocation–Service Class	Modorato	2,1172012	Z/11/2012			2.1170	0.2 170	0.0070	0.1070	0.7070		
NonStandardized ²	Moderate	2/13/2006	7/27/2009	-3.03%	-1.87%	1.98%	2.76%	8.03%	4.89%	6.90%		
Standardized	Moderate	2/13/2006	7/27/2009	-	-	-6.02%	0.83%	7.44%	4.89%	6.90%		
Franklin Templeton Conservative Model Portfolio - Class II				1								
NonStandardized ²	Moderate	5/1/2020	5/1/2020	-1.19%	1.22%	5.25%	2.07%	N/A	N/A	3.18%		
Standardized	Moderate	5/1/2020	5/1/2020	-	-	-2.75%	0.11%	N/A	N/A	2.45%		
Franklin Templeton Moderate Model Portfolio - Class II												
NonStandardized ²	Moderate	5/1/2020	5/1/2020	-2.88%	-0.40%	5.96%	4.11%	N/A	N/A	7.53%		
Standardized	Moderate	5/1/2020	5/1/2020	-	-	-2.04%	2.23%	N/A	N/A	6.91%		
Franklin Templeton Moderately Aggressive Model Portfolio - Class II												
NonStandardized ²	Moderate	5/1/2020	5/1/2020	-3.47%	-1.09%	6.15%	5.14%	N/A	N/A	9.48%		
Standardized	Moderate	5/1/2020	5/1/2020	-	-	-1.85%	3.30%	N/A	N/A	8.90%		
Franklin Templeton Moderately Conservative Model Portfolio - Class II												
NonStandardized ²	Moderate	5/1/2020	5/1/2020	-2.05%	0.53%	6.06%	3.31%	N/A	N/A	5.84%		
Standardized	Moderate	5/1/2020	5/1/2020	-	-	-1.94%	1.40%	N/A	N/A	5.18%		
Franklin Templeton Aggressive Model Portfolio - Class II												
NonStandardized ²	High	5/1/2020	5/1/2020	-4.57%	-2.21%	6.16%	6.21%	N/A	N/A	12.18%		
Standardized	High	5/1/2020	5/1/2020	-	-	-1.84%	4.41%	N/A	N/A	11.66%		
NYLI VP Equity Allocation – Service Class												
NonStandardized ²	High	2/13/2006	7/27/2009	-4.67%	-3.85%	-0.03%	3.17%	12.93%	6.63%	8.86%		
Standardized	High	2/13/2006	7/27/2009	-	-	-8.03%	1.25%	12.43%	6.63%	8.86%		
NYLI VP Growth Allocation–Service Class												
NonStandardized ²	High	2/13/2006	7/27/2009	-3.99%	-3.09%	0.84%	3.32%	11.06%	5.96%	8.07%		
Standardized	High	2/13/2006	7/27/2009	-	-	-7.16%	1.41%	10.53%	5.96%	8.07%		
Large Cap Equity AB VPS Growth & Income - Class B												
	18.4	0/4/4000	F/4/0000	0.500/	4 750/	4.000/	7.000/	40.000/	0.400/	0.070/		
NonStandardized ²	High	6/1/1999	5/1/2022	-3.50%	1.75%	4.33%	7.33%	16.89%	9.49% 9.49%	9.27%		
Standardized American Funds IS Washington Mutual Investors Fund - Class 4	High	6/1/1999	5/1/2022	-	-	-3.67%	5.57%	16.46%	9.49%	7.50%		
NonStandardized ²	High	12/14/2012	11/13/2017	-3.65%	0.24%	9.20%	9.13%	18.14%	9.98%	10.28%		
Standardized	riigh High	12/14/2012	11/13/2017	-3.05%	0.24%	1.20%	7.43%	17.73%	9.98%	10.28%		
American Funds IS Growth Fund - Class 4	High	12/14/2012	11/13/2017	<u> </u>		1.20%	7.43%	17.73%	9.98%	10.26%		
NonStandardized ²	High	12/14/2012	11/13/2017	-7.77%	-7.20%	8.35%	8.91%	20.08%	14.97%	15.43%		
Standardized	High	12/14/2012	11/13/2017	-1.1176	-7.20%	0.35%	7.20%	19.69%	14.97%	15.43%		
BNY Mellon Sustainable US Equity - Service Shares	riigri	12/14/2012	11/13/2017	- -		0.3376	1.20%	19.09%	14.97 70	10.40%		
NonStandardized ²	High	12/31/2000	5/1/2022	-6.97%	-6.99%	3.21%	6.37%	15.62%	10.28%	10.10%		
Standardized	riigh High	12/31/2000	5/1/2022	-0.97%	-0.99%	-4.79%	4.57%	15.02%	10.28%	8.36%		
ClearBridge Variable Appreciation Portfolio — Class II	riigii	12/31/2000	J/ 1/2022			4.13/0	4.51 /0	13.17/0	10.2070	0.3076		
NonStandardized ²	High	2/28/2015	5/1/2017	-5.28%	-3.22%	6.54%	8.82%	16.79%	11.27%	12.13%		
Standardized	riigh High	2/28/2015	5/1/2017	-5.28%	-3.22%	-1.46%	7.10%	16.79%	11.27%	12.13%		
Fidelity® VIP Contrafund® – Service Class 2	riigii	2/20/2013	3/1/201/			11.4070	7.1070	10.5576	11.21/0	12.13/0		
NonStandardized ²	High	1/12/2000	7/27/2009	-7.30%	-5.56%	7.88%	10.96%	18.64%	12.42%	13.51%		
Standardized	High	1/12/2000	7/27/2009	-7.30%	-5.56%	-0.12%	9.31%	18.23%	12.42%	13.51%		
otal ludi di 200	riigii	1/ 12/2000	112112009		-	0.12/0	3.31/0	10.2370	14.44/0	10.01/0		



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		Portfolio	Division	Month to						Investment
	Volatility/	Inception	Inception	Date	(Updated				10	Division
Investment Divisions'	Risk Level ^a	Date	Date'		Monthly)	Year*	Year*	Year*	Year*	Inception
Large Cap Equity										
Fidelity® VIP Equity-Income – Service Class 2	12.1	1/12/2000	7/27/2009	4 000/	0.400/	8.90%	7.000/	40.400/	9.28%	10.98%
NonStandardized ²	High			-1.99%	3.18%		7.89%	16.16%		
Standardized Fidelity® VIP Growth Opportunities – Service Class 2	High	1/12/2000	7/27/2009	-	-	0.90%	6.15%	15.72%	9.28%	10.98%
NonStandardized ²	High	1/12/2000	5/1/2014	-9.81%	-10.88%	7.44%	8.52%	19.53%	16.24%	16.45%
Standardized	High	1/12/2000	5/1/2014	-9.01%	-10.00%	-0.56%	6.80%	19.55%	16.24%	16.45%
NYLI VP Epoch U.S. Equity Yield – Service Class	nign	1/12/2000	5/1/2014	-		-0.56%	6.80%	19.14%	16.24%	16.45%
NonStandardized ²	High	6/2/2003	7/27/2009	-3.18%	2.10%	11.06%	8.46%	15.45%	7.96%	10.14%
Standardized	High	6/2/2003	7/27/2009	-5.1076	2.10%	3.06%	6.74%	14.99%	7.96%	10.14%
NYLI VP Dimensional U.S. Equity - Service Class	riigii	0/2/2000	1/21/2003	1		3.0070	0.1 470	14.5576	7.5070	10.1470
NonStandardized ²	High	6/2/2003	7/27/2009	-6.36%	-2.77%	6.83%	8.19%	17.23%	10.57%	12.38%
Standardized	High	6/2/2003	7/27/2009	0.5070	2.7770	-1.17%	6.46%	16.80%	10.57%	12.38%
NYLI VP Wellington Growth – Service Class9	g	0/2/2000	172172000			111770	0.1070	10.0070	10.0170	12.0070
NonStandardized ²	High	6/2/2003	7/27/2009	-8.61%	-9.14%	1.74%	6.11%	15.07%	10.37%	11.30%
Standardized	High	6/2/2003	7/27/2009	-	-	-6.26%	4.30%	14.61%	10.37%	11.30%
NYLI VP S&P 500 Index5 – Service Class	<u> </u>						,			
NonStandardized ²	High	6/2/2003	7/27/2009	-5.66%	-4.36%	7.83%	8.65%	18.15%	12.02%	13.30%
Standardized	High	6/2/2003	7/27/2009	-	-	-0.17%	6.93%	17.73%	12.02%	13.30%
NYLI VP Winslow Large Cap Growth – Service Class				1						
NonStandardized ²	High	6/2/2003	7/27/2009	-8.60%	-8.27%	4.86%	10.11%	17.72%	13.66%	14.58%
Standardized	High	6/2/2003	7/27/2009	-	-	-3.14%	8.44%	17.30%	13.66%	14.58%
NYLI VP American Century Sustainable Equity – Service Class										
NonStandardized ²	High	2/17/2012	2/17/2012	-6.89%	-7.31%	-0.11%	7.30%	17.44%	8.92%	10.01%
Standardized	High	2/17/2012	2/17/2012	-	-	-8.11%	5.53%	17.02%	8.92%	10.01%
NYLI VP MFS® Investors Trust - Service Class										
NonStandardized ²	High	5/1/2000	2/10/2025	-4.87%	-2.65%	4.97%	7.06%	15.70%	10.38%	-5.06%
Standardized	High	5/1/2000	2/10/2025	-	-	-3.03%	5.28%	15.25%	10.38%	-12.66%
NYLI VP MFS® Research - Service Class										
NonStandardized ²	High	5/1/2000	2/10/2025	-6.12%	-5.14%	2.13%	6.67%	15.01%	10.60%	-7.92%
Standardized	High	5/1/2000	2/10/2025	-	-	-5.87%	4.88%	14.55%	10.60%	-15.28%
Voya Growth and Income Portfolio - Class S										
NonStandardized ²	High	12/31/1979	5/1/2024	-5.83%	-3.32%	6.13%	9.52%	19.82%	11.68%	11.39%
Standardized Small/Mid Cap Equity	High	12/31/1979	5/1/2024	-		-1.87%	7.82%	19.43%	11.68%	3.39%
Fidelity® VIP Mid Cap – Service Class 2										
NonStandardized ²	High	1/12/2000	7/27/2009	-6.61%	-6.84%	-2.93%	4.36%	17.56%	7.62%	10.38%
Standardized	High	1/12/2000	7/27/2009	-0.01%	-0.84%	-2.93% -10.70%	2.49%	17.56%	7.62%	10.38%
Janus Henderson VIT Enterprise Portfolio – Service Shares	riigii	1/12/2000	112112009	 		10.70/6	2.40/0	17.10/0	1.02/0	10.3076
NonStandardized ²	High	12/31/1999	11/13/2017	-5.46%	-4.10%	1.84%	5.47%	14.96%	10.89%	10.44%
Standardized	High	12/31/1999	11/13/2017	-5.40%	-4.10%	-6.16%	3.64%	14.50%	10.89%	10.44%
NYLI VP Schroders Mid Cap Opportunities - Service Class	ı ııyıı	.2/01/1000	11/10/2017	1		0.1070	0.0770	17.0070	10.0078	10.4470
NonStandardized ²	High	6/2/2003	7/27/2009	-4.87%	-4.85%	-3.24%	0.51%	11.95%	5.05%	10.03%
Standardized	High	6/2/2003	7/27/2009		-4.0378	-10.99%	-1.51%	11.44%	5.05%	10.03%
MFS® Mid Cap Value Portfolio - Service Class		5,2,2005	.,2.,2000	1		10.0070			0.0070	10.0070
NonStandardized ²	High	3/7/2008	5/1/2020	-3.34%	-2.69%	1.45%	5.05%	17.25%	8.11%	15,49%
Standardized	High	3/7/2008	5/1/2020	-		-6.55%	3.21%	16.83%	8.11%	15.02%
Neuberger Berman AMT Mid-Cap Growth – Class S	<u> </u>									
NonStandardized ²	High	2/18/2003	7/27/2009	-7.95%	-9.05%	-1.98%	2.58%	12.66%	8.43%	11.65%
Standardized	High	2/18/2003	7/27/2009	-	-	-9.83%	0.65%	12.15%	8.43%	11.65%
Invesco V.I. Main Street Small Cap Fund - Series II										
NonStandardized ²	Highest	7/16/2001	5/1/2020	-6.23%	-6.04%	-1.04%	3.54%	17.18%	7.73%	14.86%
Standardized	Highest	7/16/2001	5/1/2020		-	-8.96%	1.64%	16.76%	7.73%	14.38%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2		•	_		•					•
NonStandardized ²	Highest	6/1/2000	7/27/2009	-5.19%	-7.70%	-3.53%	4.21%	19.32%	7.82%	9.89%
Standardized	Highest	6/1/2000	7/27/2009	-	-	-11.25%	2.34%	18.92%	7.82%	9.89%
		-	_							



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

			Investment		Year to					Since
		Portfolio	Division	Month to						Investment
Investment Divisions'	Volatility/ Risk Level°	Inception Date	Inception Date	Date	(Updated Monthly)	1 Year*	3 Year*	5 Year*	10 Year*	Division Inception
Small/Mid Cap Equity	IVISK LEVEI	Date	Date		Wioritiny)	i cai	i cai	I Gai	i cai	пісериоп
Fidelity® VIP Extended Market Index Portfolio - Service Class 2										
NonStandardized ²	Highest	4/17/2018	5/1/2024	-6.29%	-7.10%	-2.80%	1.77%	15.44%	N/A	4.23%
Standardized	Highest	4/17/2018	5/1/2024	-	-	-10.58%	-0.19%	14.98%	N/A	-3.77%
Macquarie VIP Small Cap Value Series - Service Class	g			i e						
NonStandardized ²	Highest	5/1/2000	11/13/2017	-4.86%	-5.22%	-0.78%	1.32%	15.96%	6.40%	5.23%
Standardized	Highest	5/1/2000	11/13/2017	-	-	-8.72%	-0.67%	15.52%	6.40%	5.23%
NYLI VP Wellington Small Cap - Service Class				1						
NonStandardized ²	Highest	5/2/2016	5/2/2016	-6.94%	-8.91%	-1.81%	-0.32%	12.83%	N/A	5.59%
Standardized	Highest	5/2/2016	5/2/2016	-	-	-9.66%	-2.35%	12.33%	N/A	5.59%
NYLI VP Small Cap Growth – Initial Class6	-			Ī						
NonStandardized ²	Highest	2/17/2012	2/17/2012	-7.59%	-9.18%	-4.63%	-1.29%	11.50%	6.80%	7.90%
Standardized	Highest	2/17/2012	2/17/2012	-	-	-12.26%	-3.31%	10.98%	6.80%	7.90%
NYLI VP Small Cap Growth – Service Class										
NonStandardized ²	Highest	2/17/2012	5/1/2013	-7.61%	-9.23%	-4.87%	-1.54%	11.22%	6.53%	7.48%
Standardized	Highest	2/17/2012	5/1/2013	-	-	-12.48%	-3.55%	10.69%	6.53%	7.48%
International/Global Equity										
American Funds IS Global Small Cap Fund – Class 4										
NonStandardized ²	High	12/14/2012	5/1/2015	-4.57%	-6.64%	-6.64%	-3.08%	7.42%	4.35%	4.08%
Standardized	High	12/14/2012	5/1/2015	-	-	-14.11%	-5.06%	6.81%	4.35%	4.08%
Fidelity VIP International Index — Service Class 2										
NonStandardized ²	High	4/16/2018	5/1/2019	-0.09%	5.99%	6.25%	4.78%	10.90%	N/A	5.56%
Standardized	High	4/16/2018	5/1/2019	-	-	-1.75%	2.92%	10.37%	N/A	5.17%
Invesco V.I. EQV International Equity Fund - Series II										
NonStandardized ²	High	9/19/2001	5/1/2014	-3.34%	1.12%	-2.77%	2.96%	8.49%	3.85%	3.63%
Standardized	High	9/19/2001	5/1/2014	-	-	-10.55%	1.03%	7.91%	3.85%	3.63%
Janus Henderson VIT Global Research Portfolio – Service Shares	1.0.4	10/01/1000	7/07/0000	F 400/	4 500/	7.000/	0.000/	47.040/	0.500/	40.040/
NonStandardized ²	High	12/31/1999	7/27/2009	-5.19%	-1.53%	7.39%	9.92%	17.04%	9.52%	10.61%
Standardized NYLI VP Pinestone International Equity – Service Class	High	12/31/1999	7/27/2009	-	-	-0.61%	8.23%	16.61%	9.52%	10.61%
NonStandardized ²	High	6/2/2003	7/27/2009	-4.50%	0.84%	-1.99%	-2.75%	6.20%	4.23%	4.56%
Standardized		6/2/2003	7/27/2009	-4.50%	0.84%	-1.99% -9.84%	-2.75% -4.74%	5.56%	4.23%	4.56%
MFS® International Intrinsic Value Portfolio – Service Class	High	6/2/2003	7/27/2009	-	-	-9.84%	-4.74%	5.56%	4.23%	4.56%
NonStandardized ²	High	8/31/2001	5/1/2017	0.44%	8.40%	8.39%	6.26%	9.83%	7.44%	7.61%
Standardized	High	8/31/2001	5/1/2017	0.44%	0.40%	0.39%	4.46%	9.03%	7.44%	7.61%
MFS® VIT Research International - Service Class	riigii	0/31/2001	3/1/2017	 		0.5576	4.4070	3.21 /6	7.4470	7.0176
NonStandardized ²	High	8/24/2001	5/1/2022	-1.01%	4.74%	2.84%	3.37%	9.33%	4.85%	5.92%
Standardized	High	8/24/2001	5/1/2022	1.0170	4.7470	-5.16%	1.47%	8.76%	4.85%	4.05%
Putnam VT International Value Fund - Class IB	riigii	0/24/2001	J/ 1/2022	1		3.1070	1.47 /0	0.7070	4.0070	4.0070
NonStandardized ²	High	1/2/1997	5/1/2024	2.40%	11.24%	11.80%	10.06%	15.80%	6.12%	13.31%
Standardized	High	1/2/1997	5/1/2024	-	-	3.80%	8.39%	15.35%	6.12%	5.31%
American Funds IS New World Fund - Class 4	g			i e						
NonStandardized ²	Highest	12/14/2012	5/1/2014	-0.71%	1.57%	2.77%	2.76%	10.27%	5.84%	4.85%
Standardized	Highest	12/14/2012	5/1/2014	-	-	-5.23%	0.83%	9.73%	5.84%	4.85%
Fidelity® VIP Emerging Markets – Service Class 2	g500							*		
NonStandardized ²	Highest	1/23/2008	5/1/2018	3.47%	6.54%	13.45%	5.30%	10.69%	6.17%	4.97%
Standardized	Highest	1/23/2008	5/1/2018	-	-	5.45%	3.46%	10.16%	6.17%	4.75%
NYLI VP Candriam Emerging Markets Equity – Service Class9	<u> </u>									
NonStandardized ²	Highest	2/17/2012	2/17/2012	0.25%	0.65%	8.69%	-2.34%	6.57%	2.33%	0.43%
Standardized	Highest	2/17/2012	2/17/2012	-	-	0.69%	-4.34%	5.94%	2.33%	0.43%
Sector										
Columbia Variable Portfolio — Commodity Strategy Fund — Class 210										
NonStandardized ²	High	4/30/2013	5/1/2015	3.78%	8.71%	11.56%	0.75%	16.42%	3.66%	3.01%
Standardized	High	4/30/2013	5/1/2015	-	-	3.56%	-1.26%	15.98%	3.66%	3.01%
NYLI VP Fidelity Institutional AM® Utilities – Service Class	-									
L	High	2/17/2012	2/17/2012	-0.29%	2.42%	23.91%	8.69%	14.24%	7.76%	9.07%
NonStandardized ²										
NonStandardized Standardized	High	2/17/2012	2/17/2012	-	-	15.91%	6.97%	13.77%	7.76%	9.07%



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

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

Investment Divisions'	Volatility/ Risk Level°	Portfolio Inception Date	Investment Division Inception Date'	Month to Date	Year to Date (Updated Monthly)	1 Year"	3 Year"	5 Year*	10 Year*	Since Investment Division Inception
Sector										
NYLI VP CBRE Global Infrastructure — Service Class										
NonStandardized ²	High	5/1/2015	5/1/2015	1.42%	6.08%	14.23%	2.52%	9.38%	N/A	-1.34%
Standardized	High	5/1/2015	5/1/2015	-	-	6.23%	0.58%	8.81%	N/A	-1.34%
NYLI VP Newton Technology Growth - Service Class										
NonStandardized ²	Highest	12/29/2000	2/10/2025	-9.40%	-9.51%	-1.04%	5.63%	15.55%	13.28%	-14.67%
Standardized	Highest	12/29/2000	2/10/2025	-	-	-8.96%	3.81%	15.10%	13.28%	-21.50%
Fidelity® VIP Health Care — Service Class 2										
NonStandardized ²	Highest	7/18/2001	5/1/2019	-3.41%	-1.08%	-2.88%	1.06%	7.46%	6.38%	7.85%
Standardized	Highest	7/18/2001	5/1/2019	-	-	-10.65%	-0.94%	6.85%	6.38%	7.49%
NYLI VP Natural Resources – Initial Class										
NonStandardized ⁻	Highest	2/17/2012	2/17/2012	-2.73%	-4.29%	-10.74%	-0.47%	25.27%	4.46%	1.90%
Standardized	Highest	2/17/2012	2/17/2012	-	-	-17.88%	-2.50%	24.95%	4.46%	1.90%
Principal VC Real Estate Securities Account - Class 2										
NonStandardized ⁴	Highest	5/1/1998	5/1/2024	-1.98%	3.51%	11.19%	-1.04%	9.97%	5.82%	19.88%
Standardized	Highest	5/1/1998	5/1/2024	-		3.19%	-3.06%	9.42%	5.82%	11.88%

Please read the important disclosures below regarding the product performance.



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

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

es/snares only. These classes/snares impose a 120-1 fee (except NYLI VP U.S. Government Money N

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

Assumes no deduction for contingent deferred sales charge.

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.

ed prior to that date. The performance for NYLI VI

Series Fund, Inc., portfolios are based on the Initial Class Portfolio Inception Date (where applicable). The performance for all other investment divisions is based on the Portfolio Inception Date reflected in this performance summary. All performance has been modified to reflect Separate Account and Fund annual expenses as if the policy had been available during the periods shown. The New York Life Premier Variable Annuity - Premium Based M&E Charge Structure differs from many other variable annuity policies in that the Mortality and Expense Risk and Administrative Costs Charge (M&E) is calculated as a percentage of your Adjusted Premium Payments under the policy (excluding premiums allocated to the Fixed Account), rather than as percentage of Separate Account assets. Therefore, the 1.55% M&E charge is not reflected in the performance of the Investment Divisions, but will be deducted quarterly by reducing the number of Accumulation Units in the Investment Divisions you have selected. Since market performance is reflected through fluctuations in the value of an Accumulation Unit, owning fewer Accumulation Units over time will result in a gradual reduction in the value of the Policy, regardless of market performance, when compared to the result of a traditional charge structure. Please refer to your prospectus for more details. This version of the New York Life Premier Variable Annuity invests in the New York Life Insurance and Annuity Corporation (NYLIAC) Separate Account IV.

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.

b New anocations to the NYLL VP Small cap Grown - Initial class investment Livision will not be accepted from Protoyowners who were not invested in the NYLL

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

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

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

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

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.



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PIMCO VIT Total Return Portfolio - Advisor Class Moderate 2/28/2006 5/1/2014 5.91% 0.72% 0.16% 1.55% 1.83% NonStandardized Moderate 2/28/2006 5/1/2014 2.09% -1.30% 0.64% 1.55% 1.83% NonStandardized Moderate 2/28/2006 5/1/2015 5/1/2012 3.25% -0.65% -0.23% 1.27% 1.28% NonStandardized Moderate 5/1/2015 5/1/2022 3.25% -0.65% -0.23% 1.27% 1.28% NonStandardized NonStand				Investment	ent S						
Intensiment Divisioners Di				Division							
### Nor-Standarder Low 1/25/1935 51/2015 4,75% 4,64% 2,41% 1,25% 1,61% 1,65%	Investment Divisional				1						
NYLLY PULS. Government Money Market – Current 7-day yield is 4.07% Low 1/29/1985 5/12015 4.75% 4.04% 2.41% 1.59% 1.01%		KISK Level	Date	Date	rear	rear	rear	rear	inception		
NonShandsrider Low 1/29/1989 1/29/158											
PRICO VIT Low Durstion Portrolio - Advisor Class		Low	1/29/1993	5/1/2015	4.75%	4.04%	2.41%	1.59%	1.01%		
PRICO VIT Low Durstion Portrolio - Advisor Class	Standardized	Low	1/29/1993	5/1/2015	-3.25%	2.16%	1.67%	1.59%	1.01%		
Samdardzed											
PRINCO VIT Short-Ferm Perfolio - Advisor Class Low 9:031990 51/2024 5:29% 4.57% 3.35% 2.34% 4.74% Sundandarded Low 9:031990 51/2024 2.77% 2.74% 2.44% 2.34% 3.20% 2.34% 3.20% 2.34% 3.20% 2.34% 3.20% 2.34% 3.20% 2.34% 3.20% 2.34% 3.20% 2.34% 3.20% 2.34% 3.20% 2.34% 3.20% 2.34% 3.20% 2.34% 3.20% 2.34% 3.20% 2.34% 3.20% 2.34% 3.25% 2.34% 3.25% 2.34% 3.25% 2.34% 3.25% 2.34% 3.25% 2.34% 3.25% 2.34% 3.25% 2.34% 3.25% 2.34% 3.25% 2.34% 3.25% 2.34% 3.25% 2.34% 3.25% 2.34% 2.34% 3.25% 2.34% 2.											
NorSundardized Low 93011999 517(2024 2.27% 4.27% 3.35% 2.34% 4.74% Standardized Low 93011999 517(2024 2.01% 2.17% 2.02% 2.34% 4.74% Standardized Low 93011999 517(2024 2.01% 2.17% 2.02% 2.34% 4.74% Standardized Low 93011999 517(2024 2.01% 2.01% 2.01% 2.34%		Low	3/31/2006	5/2/2016	-2.40%	0.78%	0.54%	1.26%	1.41%		
Standardized			0/00/4000	F/4/0004	F 000/	4.570/	0.050/	0.040/	4.740/		
American Funds IS Capital World Bond Fund® - Class 4 Moderate 104/2006 51/2024 2,0% - 1,75% 1,47% 0,02% 4,75% Standardized Moderate 104/2006 51/2024 5,05% 3,76% 2,27% 0,02% 3,24% American Funds IS The Bond Fund of America® - Class 4 Moderate 12/14/2012 51/2024 6,05% 3,76% 2,27% 0,02% 3,24% American Funds IS The Bond Fund of America® - Class 4 Moderate 12/14/2012 51/2024 6,05% 3,76% 2,27% 0,02% 3,24% American Funds IS The Bond Fund of America® - Class 4 Moderate 12/14/2012 51/2024 6,05% 0,05% 0,25% 1,54% 0,46% 1,55% 0,46% 0,46% 1,55% 0,46% 0,46% 1,55% 0,46% 0,4											
NorShandrafzed* Moderate 10/4/2006 51/10204 2.69% 1.79% -1.47% 0.02% 3.24% American Funds IS The Bond Fund of America® - Class 4 Moderate 12/14/2012 51/10202 4.66% 0.03% 0.23% 1.54% 1.55% American Funds IS U.S. Government Securities Fundle - Class 4 Moderate 12/14/2012 51/10202 4.66% 0.03% 0.23% 1.54% 1.55% American Funds IS U.S. Government Securities Fundle - Class 4 Moderate 12/21/1865 51/10204 5.34% 0.63%		LOW	3/30/1333	3/1/2024	-2.7170	2.7 1 /0	2.0470	2.04 /0	-3.2076		
American Funds IS The Bond Fund of America® - Class 4 Moderate Purds IS U.S. Government Securities Fund® - Class 4 Moderate Purds IS U.S. Government Securities Fund® - Class 4 Moderate Purds IS U.S. Government Securities Fund® - Class 4 Moderate Purds IS U.S. Government Securities Fund® - Class 4 Moderate Purds IS U.S. Government Securities Fund® - Class 4 Moderate Sundandarded Moderate Sundandarded Moderate Sundandarded Moderate Sundandarded Sundandarded Moderate Sundandarded Sundandarded Moderate Sundandarded Moder		Moderate	10/4/2006	5/1/2024	2.05%	-1.75%	-1.47%	0.02%	4.76%		
Norsiandardized		Moderate	10/4/2006	5/1/2024	-5.95%	-3.76%	-2.27%	0.02%	-3.24%		
Standardized											
American Funds Is U.S. Government Securities Fund® - Class 4 Moderate 122/1986 51/2024 5.03% - 0.83% - 0.89% 1.02% 7.25% Simularized Moderate 122/1986 51/2024 2.97% - 2.66% - 1.69% 1.02% 7.25% Columbia Variable Portfolio — Intermediate Bond - Class 2 Moderate 5/32/10 51/2022 5.91% - 0.33% 1.05% 1.61% 1.46% Simularized Moderate 5/32/10 51/2022 5.91% - 0.33% 1.05% 1.61% 1.46% Simularized Moderate 5/32/10 51/2022 5.91% - 0.33% 1.05% 1.61% 1.46% Simularized Moderate 5/32/10 51/2022 5.91% 2.36% 1.05% 1.61% 4.66% 1.61% 2.62% 1.65% 1											
NorSlandardized**		Moderate	12/14/2012	5/1/2022	-3.34%	-2.01%	-0.57%	1.54%	-0.49%		
Sandardzed		Madarata	12/2/1005	5/1/2024	5.020/	-0 639/	_0.200/	1 020/	7 250/		
Columbia Variable Portfolio - Intermediate Bond - Class 2 Moderate Sci2010 Sci2020 Sci202 Sci203 Sci2020 Sci202 Sci203 Sci2020											
Moderate S73/201 S1/12022 2.09% -0.33% 1.09% 1.18% 1.4		Woderate	12/2/1903	3/1/2024	-2.31 /0	-2.0076	-1.0376	1.02 /6	-0.7376		
Standardized Moderate 5/3/2010 5/1/2022 2.09% 2.39% 0.27% 1.81% 0.57% 0.57% 1.81% 0.57		Moderate	5/3/2010	5/1/2022	5.91%	-0.33%	1.05%	1.81%	1.48%		
NonStandardized*	Standardized										
Sandardized Moderate 6/2/2003 5/1/2015 3.21% 2.07% 1.06% 1.15% 2.42%											
Fidelity NIP Investment Grade Bond - Service Class 2 Moderate 8/15/2005 5/1/2022 4,98% 0.61% 0.73% 1.81% 2.19%											
NonStandardized* Moderate Moderate 8152005 5112022 4.88% 0.61% 0.73% 1.81% 2.19% 518ndardized* Moderate 8152005 5112022 3.02% 1.40% 0.06% 1.81% 2.19% 0.18% 518ndardized* Moderate 4102018 11230200 4.51% 0.11% 0.06% 1.81% 0.18% 518ndardized* Moderate 4102018 11230200 4.51% 0.11% 0.03% N/A 1.81% 2.79% 518ndardized* Moderate 4102018 11230200 4.51% 0.11% 0.03% N/A 1.81% 0.23% N/A 1.81		Moderate	6/2/2003	5/1/2015	-3.21%	-2.07%	-1.06%	1.15%	2.42%		
Sandardized Moderate 8/15/2005 S/1/2022 -3.02% -1.40% -0.06% 1.81% 0.18%		Martine	0/45/0005	F (4 (0000	4.000/	0.040/	0.700/	4.040/	0.400/		
FideIty VIP Bond Index - Service Class 2 Moderate 4/19/2018 11/23/2020 4.51% 0.11% 0.93% N/A 1.81% NonStandardized Moderate 4/19/2018 11/23/2020 3.49% 1.33% 1.74% N/A 2.73% NonStandardized Moderate 6/12/2003 7/27/2009 3.49% 1.33% 1.74% N/A 2.73% NonStandardized Moderate 6/12/2003 7/27/2009 3.47% 1.67% 1.62% 0.58% 1.59% 1.59% NonStandardized Moderate 6/12/2003 7/27/2009 3.47% 1.67% 1.62% 0.58% 1.59% 1.59% NonStandardized Moderate 2/17/2012 2/17/2012 2/17/2012 6.57% 0.07% 2.57% 2.24% 1.70% NonStandardized Moderate 2/17/2012 2/17/2012 2/17/2012 1.43% 1.96% 1.84% 2.24% 1.70% NonStandardized Moderate 4/29/2016 5/1/2020 6.88% 4.15% 4.94% 1.70% NonStandardized Moderate 4/29/2016 5/1/2020 6.88% 4.15% 4.94% N/A 3.71% NonStandardized Moderate 5/1/2014 5/1/2014 3.70% 0.44% 1.03% 2.17% 2.90% Standardized Moderate 5/1/2014 5/1/2014 3.70% 0.44% 1.03% 2.17% 2.90% Standardized Moderate 5/1/2014 5/1/2014 3.70% 0.44% 1.03% 2.17% 2.90% Standardized Moderate 5/1/2014 3/1/2014 3.70% 0.64% 1.55% 1.83% NonStandardized Moderate 5/1/2014 3.70% 0.44% 1.03% 2.17% 2.90% Standardized Moderate 5/1/2014 3.70% 0.44% 1.03% 2.17% 2.90% Standardized Moderate 5/1/2015 5/1/2022 4.75% 0.65% 0.23% 1.27% 2.90% Standardized Moderate 5/1/2015 5/1/2022 4.75% 0.65% 0.23% 1.27% 2.90% Standardized Moderate 5/1/2015 5/1/2022 4.75% 0.65% 0.23% 1.27% 0.25% 0.65% 0.23% 1.27% 0.25% 0.25% 0.65% 0.23% 0.25%											
NonStandardized* Moderate 4/19/2018 11/22/2020 4.51% 0.11% 0.039% NA 1.81% Standardized* Moderate 4/19/2018 11/22/2020 4.51% 0.19% 1.74% N/A 2.73% NYL IVP MacKey U.S. Infrastructure Bond – Service Class NOnStandardized* Moderate 6/2/2003 7/27/2009 4.33% 0.38% 0.58% 0.58% 0.58% 1.59% NYL IVP PIMCO Real Return – Service Class Moderate 6/2/2003 7/27/2009 4.33% 0.36% 0.58%		Woderate	0/13/2003	3/1/2022	-3.02 /6	-1.4076	-0.0078	1.0176	0.1076		
Moderate		Moderate	4/19/2018	11/23/2020	4.51%	0.11%	-0.93%	N/A	-1.81%		
NonStandardized	Standardized										
Standardized Moderate 6/2/2003 7/27/2009 -3,47% -1,67% -1,62% 0.58% 1,59% NVTL IVP PIMCO Real Return - Service Class Moderate 2/17/2012 2/17/2012 2/17/2012 -1,43% -1,96% 1,84% 2,24% 1,70% Standardized Moderate 2/17/2012 2/17/2012 2/17/2012 -1,43% -1,96% 1,84% 2,24% 1,70% Standardized Moderate 4/29/2016 5/1/2002 6,88% 4,15% 4,94% N/A 4,41% Standardized Moderate 4/29/2016 5/1/2002 6,88% 4,15% 4,94% N/A 4,41% Standardized Moderate 4/29/2016 5/1/2002 6,88% 4,15% 4,94% N/A 4,14% Standardized Moderate 5/1/2014 5/1/2014 5/1/2012 2,27% 4,27% N/A 3,71% Standardized Moderate 5/1/2014 5/1/2014 5/1/2014 4,30% 2,38% 1,78% 2,17% 2,90% Standardized Moderate 5/1/2014 5/1/2014 5/1/2014 3,70% 0,44% 1,03% 2,17% 2,90% Standardized Moderate 2/28/2006 5/1/2014 5/1/2014 3,70% 0,44% 1,03% 2,17% 2,90% Standardized Moderate 5/1/2015 5/1/2022 3,25% 0,65% 0,23% 1,27% 1,28% Standardized Moderate 5/1/2015 5/1/2022 3,25% 0,65% 0,23% 1,27% 1,28% Standardized Moderate 2/15/2012 5/1/2015 5/1/2022 3,25% 0,65% 0,23% 1,27% 0,77% NorsIandardized Moderate 2/15/2012 5/1/2014 1,26% 2,86% 0,50% 4,61% 4,34% NorsIandardized Moderate 2/15/2012 5/1/2014 1,26% 2,80% 0,50% 2,70% 2,51% Standardized Moderate 2/15/2012 5/1/2015 5/1/2015 1,29% 3,21											
NYLI VP PIMCO Real Return – Service Class NonStandardized* Moderate 2/17/2012 2/17/2012 -1.43% -1.96% 2.24% 1.70% NonStandardized* Moderate 2/17/2012 2/17/2012 -1.43% -1.96% 2.24% 1.70% PIMCO VIT income Portfolio - Advisor Class NonStandardized* Moderate 4/29/2016 5/1/2020 -1.12% 2.27% 4.27% N/A 3.71% PIMCO VIT international Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class NonStandardized* Moderate 5/1/2014 5/1/2014 -1.12% 2.27% 4.27% N/A 3.71% PIMCO VIT international Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class NonStandardized* Moderate 5/1/2014 5/1/2014 -1.12% 2.27% 4.27% N/A 3.71% PIMCO VIT international Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class NonStandardized* Moderate 5/1/2014 5/1/2014 -3.70% 0.44% 1.03% 2.17% 2.90% Standardized* Moderate 2/28/2006 5/1/2014 -3.70% 0.44% 1.03% 2.17% 2.90% NonStandardized* Moderate 2/28/2006 5/1/2014 -3.70% 0.44% 1.03% 2.17% 2.90% Western Asset Core Plus VIT - Class II NonStandardized* Moderate 5/1/2015 5/1/2022 -3.25% -0.65% -0.64% 1.55% 1.83% Standardized* Moderate 5/1/2015 5/1/2022 -4.75% 2.28% 1.04% 1.27% -0.77% Non-International Bond Portfolio - Advisor Class NonStandardized* Moderate 2/15/2015 5/1/2024 -2.09% 0.16% 1.55% 1.83% NonStandardized* Moderate 2/15/2015 5/1/2024 -2.09% 1.30% -0.64% 1.55% 1.83% NonStandardized* Moderate 2/15/2015 5/1/2024 -4.75% 2.88% 1.04% 1.27% -0.77% Non-International Bond Portfolio - Emerging Markets Bond Fund — Class 2 NonStandardized* Moderate 4/30/2012 5/1/2015 1.26% 2.80% 6.50% 4.61% 4.34% NonStandardized* Moderate 4/30/2012 5/1/2015 1.25% 1.28% 2.80% 6.50% 4.61% 4.39% NonStandardized* Moderate 5/1/2005 7/27/2009 5.74% 6.10% 7.37% 4.07% 4.39% NTLI VP MacKay Convertible – Service Class NonStandardized* Moderate 5/1/2005 7/27/2009 5.26% 4.29% 6.76% 4.07% 4.39% NTLI VP MacKay Convertible – Service Class NonStandardized* Moderate 5/1/2005 7/27/2009 5.74% 6.10% 7.37% 4.07% 4.39% NTLI VP MacKay Convertible – Service Class NonStandardized* Moderate 6/2/2003 7/27/2009 4.33% 1.30% 11.52% 7.79% 9.44%											
NonStandardized* Nonderate 2/17/2012 2/17/2012 2/17/2012 6.57% 0.07% 2.57% 2.24% 1.70% 2.51m doderate 2/17/2012 2/17/2012 1.43% 1.96% 1.46% 2.24% 1.70% 2.51m doderate 2/17/2012 2/17/2012 1.43% 1.96% 1.46% 2.24% 1.70% 2.51m doderate 2/17/2012 2/17/2012 1.43% 1.96% 1.46% 2.24% 1.70% 2.51m doderate 2/17/2012 2/17/2012 1.43% 1.96% 1.46% 2.24% 1.70% 2.17% 2.21m doderate 2/17/2012 2/17/2012 1.43% 1.96% 1.46% 2.24% 1.70% 2.17% 2.21m doderate 2/17/2012 1.43% 1.96% 1.16% 2.24% 1.70% 2.17% 2.21m doderate 2/17/2014 2/17/2014 1.12% 2.27% 1.27% 1.28% 2.17% 2.24% 1.70% 2.17% 2.21m doderate 2/17/2014 2/17/2014 1.12% 2.27% 1.28% 2.17% 2.24% 1.70% 2.17% 2.21m doderate 2/17/2014 2/17/2014 1.12% 2.27% 1.28% 2.17% 2.29% 2.17% 2.29% 2.17% 2.29% 2.17% 2.29% 2.17% 2.29% 2.17% 2.24% 1.25% 2.17% 2.29% 2.17% 2.29% 2.17% 2.12% 2.17% 2.29% 2.17% 2.29% 2.17% 2.12% 2.17% 2.29% 2.17% 2.12% 2.17% 2.29% 2.17% 2.12% 2.17% 2.29% 2.17% 2.12% 2.17% 2.29% 2.17% 2.12% 2.12% 2.12% 2.12% 2.12% 2.12% 2.12% 2.12% 2.12% 2.12% 2.12% 2.12% 2.12% 2.12% 2.12		Moderate	6/2/2003	7/27/2009	-3.47%	-1.67%	-1.62%	0.58%	1.59%		
Standardized Moderate 2/17/2012 2/17/2012 -1.43% -1.96% 1.84% 2.24% 1.70%		Madama	0/47/0040	0/47/0040	C 570/	0.070/	0.570/	0.040/	4.700/		
PIMCO VIT Income Portfolio - Advisor Class Moderate 4/29/2016 5/1/2020 6.88% 4.15% 4.94% N/A 4.41% A.58 A.											
NonStandardized		Moderate	2/11/2012	2/11/2012	-1.43%	-1.96%	1.84%	2.24%	1.70%		
Standardized Moderate 4/29/2016 5/1/2020 -1.12% 2.27% 4.27% N/A 3.71%		Moderate	4/29/2016	5/1/2020	6.88%	4.15%	4.94%	N/A	4.41%		
NonStandardized	Standardized										
Standardized Moderate 5/1/2014 5/1/2014 3.70% 0.44% 1.03% 2.17% 2.90%											
PIMCO VIT Total Return Portfolio - Advisor Class Moderate 2/28/2006 5/1/2014 5.91% 0.72% 0.16% 1.55% 1.83% NonStandardized Moderate 2/28/2006 5/1/2014 2.09% -1.30% 0.64% 1.55% 1.83% NonStandardized Moderate 2/28/2006 5/1/2015 5/1/2012 3.25% -0.65% -0.23% 1.27% 1.28% NonStandardized Moderate 5/1/2015 5/1/2022 3.25% -0.65% -0.23% 1.27% 1.28% NonStandardized NonStand											
NonStandardized	Standardized	Moderate	5/1/2014	5/1/2014	-3.70%	0.44%	1.03%	2.17%	2.90%		
Standardized Moderate 2/28/2006 5/1/2014 -2.09% -1.30% -0.64% 1.55% 1.83%		M	0/00/0000	E(4)0011	E 040/	0.700/	0.400/	4.550/	4.000/		
Moderate Moderate S/1/2015 S/1/2022 3.25% -0.65% -0.23% 1.27% 1.28%											
NonStandardized		iviouerale	2/20/2000	3/1/2014	-2.0976	-1.3076	-0.04%	1.00%	1.0376		
Standardized Moderate S/1/2015 S/1/2022 -4.75% -2.68% -1.04% 1.27% -0.77%	NonStandardized ⁴	Moderate	5/1/2015	5/1/2022	3.25%	-0.65%	-0.23%	1.27%	1.28%		
Non-Investment Grade Bond BlackRock® High Yield VI. Fund - Class III Shares Non-Standardized	Standardized										
NonStandardized											
Standardized Moderate 2/15/2012 5/1/2014 -1.26% 2.80% 6.50% 4.61% 4.34%	BlackRock® High Yield V.I. Fund – Class III Shares										
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2 Moderate 4/30/2012 5/1/2015 6.41% 3.14% 3.90% 2.70% 2.51% 5/1/2015 5/1/2015 6.41% 3.14% 3.90% 2.70% 2.51% 5/1/2015 5/1/2015 6.41% 3.14% 3.90% 2.70% 2.51% 5/1/2015 6.41% 3.14% 3.90% 2.70% 2.51% 6.10% 7.27%											
NonStandardized* Moderate Moderate Moderate Moderate 4/30/2012 Moderate 5/1/2015 Moderate 6.41% Moderate 3.4% Moderate Moderate 3.90% Moderate Moderate 2.51% Moderate Moderate WTLI VP Floating Rate – Service Class Moderate Moderate Moderate Moderate Moderate 5/1/2005 Moderate Moderate Moderate Moderate 7/27/2009 Moderate		Moderate	2/15/2012	5/1/2014	-1.26%	2.80%	6.50%	4.61%	4.34%		
Standardized Moderate 4/30/2012 5/1/2015 -1.59% 1.22% 2.70% 2.51%		Madarata	4/30/2012	5/1/2015	6 /110/	3 1 40/	3 000/	2 700/	2 540/		
NYLI VP Floating Rate – Service Class Moderate 5/1/2005 7/27/2009 5.74% 6.10% 7.37% 4.07% 4.39% Standardized Moderate 5/1/2005 7/27/2009 -2.26% 4.29% 6.76% 4.07% 4.39% NYLI VP MacKay Convertible – Service Class Moderate 6/2/2003 7/27/2009 4.33% 1.30% 11.52% 7.79% 9.44%											
NonStandardized* Moderate 5/1/2005 7/27/2009 5.74% 6.10% 7.37% 4.07% 4.39% Standardized Moderate 5/1/2005 7/27/2009 -2.26% 4.29% 6.76% 4.07% 4.39% NVLI VP MacKay Convertible – Service Class Moderate 6/2/2003 7/27/2009 4.33% 1.30% 11.52% 7.79% 9.44%		WUUUEIALE	4/30/2012	J/ 1/2010	-1.3970	1.4470	J.£170	2.1070	Z.J 170		
Standardized Moderate 5/1/2005 7/27/2009 -2.26% 4.29% 6.76% 4.07% 4.39% NYLI VP MacKay Convertible – Service Class Moderate 6/2/2003 7/27/2009 4.33% 13.0% 11.52% 7.79% 9.44%	NonStandardized ²	Moderate	5/1/2005	7/27/2009	5.74%	6.10%	7.37%	4.07%	4.39%		
NYLI VP MacKay Convertible – Service Class NonStandardized* Moderate 6/2/2003 7/27/2009 4.33% 1.30% 11.52% 7.79% 9.44%											
	NYLI VP MacKay Convertible – Service Class										
Standardized Moderate 6/2/2003 7/27/2009 -3.67% -0.68% 11.00% 7.79% 9.44%											
	Standardized	Moderate	6/2/2003	7/27/2009	-3.67%	-0.68%	11.00%	7.79%	9.44%		



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

	Volatility/	Portfolio Inception	Investment Division Inception	1	3	5	10	Since Investment Division
Investment Divisions'	Risk Level	Date	Date'	Year⁻	Year"	Year*	Year [*]	Inception
Non-Investment Grade Bond								
NYLI VP MacKay High Yield Corporate Bond – Service Class NonStandardized*								
	Moderate	6/2/2003	7/27/2009	6.02%	4.52%	6.84%	4.84%	6.45%
Standardized NYLI VP MacKay Strategic Bond – Service Class	Moderate	6/2/2003	7/27/2009	-1.98%	2.66%	6.22%	4.84%	6.45%
NonStandardized ^c	Moderate	5/1/2011	5/1/2011	7.82%	4.95%	5.25%	3.15%	3.58%
Standardized	Moderate	5/1/2011	5/1/2011	-0.18%	3.10%	4.59%	3.15%	3.58%
Alternatives	Woderate	3/1/2011	3/1/2011	-0.1076	3.1076	4.5576	3.1376	3.30 /6
DWS Alternative Asset Allocation VIP - Class B								
NonStandardized ²	Moderate	5/18/2009	5/2/2016	7.04%	1.75%	7.88%	3.12%	3.92%
Standardized	Moderate	5/18/2009	5/2/2016	-0.96%	-0.22%	7.29%	3.12%	3.92%
NYLI VP Hedge Multi-Strategy - Service Class								
NonStandardized ²	Moderate	5/1/2013	5/1/2013	3.33%	2.92%	3.67%	0.19%	-0.04%
Standardized	Moderate	5/1/2013	5/1/2013	-4.67%	1.00%	2.97%	0.19%	-0.04%
Asset Allocation								
American Funds IS Asset Allocation Fund - Class 4								
NonStandardized ⁴	Moderate	12/14/2012	5/1/2018	7.72%	6.10%	11.06%	7.86%	7.91%
Standardized	Moderate	12/14/2012	5/1/2018	-0.28%	4.29%	10.53%	7.86%	7.72%
BlackRock® Global Allocation V.I. Fund – Class III Shares								
NonStandardized ⁴	Moderate	11/18/2003	5/1/2011	3.45%	3.37%	8.59%	5.05%	4.89%
Standardized	Moderate	11/18/2003	5/1/2011	-4.55%	1.46%	8.00%	5.05%	4.89%
Fidelity® VIP FundsManager® 60% — Service Class NonStandardized ^c		0/00/0007	F(4/0040	0.000/	0.000/	0.500/	0.000/	0.040/
Standardized	Moderate Moderate	8/22/2007 8/22/2007	5/1/2019 5/1/2019	3.80% -4.20%	3.66% 1.76%	9.50% 8.94%	6.23% 6.23%	6.91% 6.54%
NYLI VP Balanced – Service Class	Moderate	8/22/2007	5/1/2019	-4.20%	1.70%	8.94%	6.23%	6.54%
NonStandardized ⁴	Moderate	5/1/2005	7/27/2009	6.54%	4.19%	10.83%	5.71%	7.91%
Standardized	Moderate	5/1/2005	7/27/2009	-1.46%	2.31%	10.03%	5.71%	7.91%
NYLI VP Conservative Allocation – Service Class	Woderate	3/1/2003	112112003	1.4070	2.0170	10.2370	0.7 170	7.5170
NonStandardized ^c	Moderate	2/13/2006	7/27/2009	2.44%	2.06%	5.41%	3.75%	5.58%
Standardized	Moderate	2/13/2006	7/27/2009	-5.56%	0.10%	4.75%	3.75%	5.58%
NYLI VP Income Builder – Service Class								
NonStandardized ^e	Moderate	6/2/2003	7/27/2009	8.48%	4.38%	8.12%	5.18%	7.81%
Standardized	Moderate	6/2/2003	7/27/2009	0.48%	2.51%	7.53%	5.18%	7.81%
NYLI VP Janus Henderson Balanced – Initial Class7								
NonStandardized ^e	Moderate	2/17/2012	2/17/2012	5.82%	5.35%	10.78%	8.37%	9.06%
Standardized	Moderate	2/17/2012	2/17/2012	-2.18%	3.51%	10.24%	8.37%	9.06%
NYLI VP Janus Henderson Balanced – Service Class								
NonStandardized ²	Moderate	2/17/2012	2/17/2012	5.56%	5.08%	10.50%	8.10%	8.79%
Standardized	Moderate	2/17/2012	2/17/2012	-2.44%	3.24%	9.96%	8.10%	8.79%
NYLI VP Moderate Allocation–Service Class NonStandardized ⁴								
	Moderate	2/13/2006	7/27/2009	1.98%	2.76%	8.03%	4.89%	6.90%
Standardized Franklin Templeton Conservative Model Portfolio - Class II	Moderate	2/13/2006	7/27/2009	-6.02%	0.83%	7.44%	4.89%	6.90%
NonStandardized ⁴	Moderate	5/1/2020	5/1/2020	5.25%	2.07%	N/A	N/A	3.18%
Standardized	Moderate	5/1/2020	5/1/2020	-2.75%	0.11%	N/A N/A	N/A N/A	2.45%
Franklin Templeton Moderate Model Portfolio - Class II	Moderate	3/1/2020	3/1/2020	2.10/0	0.1170	IWA	IN/A	2.40 /0
NonStandardized ²	Moderate	5/1/2020	5/1/2020	5.96%	4.11%	N/A	N/A	7.53%
Standardized	Moderate	5/1/2020	5/1/2020	-2.04%	2.23%	N/A	N/A	6.91%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II	.110001010			2.01,3	1.20,0			0.0170
NonStandardized ⁴	Moderate	5/1/2020	5/1/2020	6.15%	5.14%	N/A	N/A	9.48%
Standardized	Moderate	5/1/2020	5/1/2020	-1.85%	3.30%	N/A	N/A	8.90%
Franklin Templeton Moderately Conservative Model Portfolio - Class II								
NonStandardized ^c	Moderate	5/1/2020	5/1/2020	6.06%	3.31%	N/A	N/A	5.84%
Standardized	Moderate	5/1/2020	5/1/2020	-1.94%	1.40%	N/A	N/A	5.18%



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

	Volatility/	Portfolio Inception	Investment Division Inception	1	3	5	10	Since Investment Division
Investment Divisions'	Risk Level [*]	Date	Date'	Year [*]	Year"	Year [™]	Year [*]	Inception
Asset Allocation								
Franklin Templeton Aggressive Model Portfolio - Class II NonStandardized ⁴	LEab	F (4 (2020	5/1/2020	0.400/	0.040/	N/A	N/A	40.400/
Standardized	High High	5/1/2020 5/1/2020	5/1/2020	6.16% -1.84%	6.21% 4.41%	N/A N/A	N/A N/A	12.18% 11.66%
NYLI VP Equity Allocation – Service Class	nigii	3/1/2020	3/1/2020	-1.0476	4.4170	IN/A	IN/A	11.00%
NonStandardized ²	High	2/13/2006	7/27/2009	-0.03%	3.17%	12.93%	6.63%	8.86%
Standardized	High	2/13/2006	7/27/2009	-8.03%	1.25%	12.43%	6.63%	8.86%
NYLI VP Growth Allocation–Service Class								
NonStandardized ²	High	2/13/2006	7/27/2009	0.84%	3.32%	11.06%	5.96%	8.07%
Standardized	High	2/13/2006	7/27/2009	-7.16%	1.41%	10.53%	5.96%	8.07%
Large Cap Equity								
AB VPS Growth & Income - Class B								
NonStandardized ²	High	6/1/1999	5/1/2022	4.33%	7.33%	16.89%	9.49%	9.27%
Standardized	High	6/1/1999	5/1/2022	-3.67%	5.57%	16.46%	9.49%	7.50%
American Funds IS Washington Mutual Investors Fund - Class 4								
NonStandardized ²	High	12/14/2012	11/13/2017	9.20%	9.13%	18.14%	9.98%	10.28%
Standardized	High	12/14/2012	11/13/2017	1.20%	7.43%	17.73%	9.98%	10.28%
American Funds IS Growth Fund - Class 4 NonStandardized ⁴	10.4	10/11/0010	44/40/0047	0.050/	0.040/	00.000/	44.070/	45 400/
Standardized	High	12/14/2012 12/14/2012	11/13/2017 11/13/2017	8.35% 0.35%	8.91% 7.20%	20.08% 19.69%	14.97% 14.97%	15.43% 15.43%
BNY Mellon Sustainable US Equity - Service Shares	High	12/14/2012	11/13/2017	0.35%	7.20%	19.09%	14.97%	15.43%
NonStandardized ²	High	12/31/2000	5/1/2022	3.21%	6.37%	15.62%	10.28%	10.10%
Standardized	High	12/31/2000	5/1/2022	-4.79%	4.57%	15.17%	10.28%	8.36%
ClearBridge Variable Appreciation Portfolio — Class II	riigii	12/01/2000	3/ 1/2022	4.7370	4.07 70	10.17 /0	10.2070	0.0070
NonStandardized ⁴	High	2/28/2015	5/1/2017	6.54%	8.82%	16.79%	11.27%	12.13%
Standardized	High	2/28/2015	5/1/2017	-1.46%	7.10%	16.35%	11.27%	12.13%
Fidelity® VIP Contrafund® – Service Class 2								
NonStandardized ^e	High	1/12/2000	7/27/2009	7.88%	10.96%	18.64%	12.42%	13.51%
Standardized	High	1/12/2000	7/27/2009	-0.12%	9.31%	18.23%	12.42%	13.51%
Fidelity® VIP Equity-Income – Service Class 2								
NonStandardized ²	High	1/12/2000	7/27/2009	8.90%	7.89%	16.16%	9.28%	10.98%
Standardized	High	1/12/2000	7/27/2009	0.90%	6.15%	15.72%	9.28%	10.98%
Fidelity® VIP Growth Opportunities – Service Class 2								
NonStandardized ^c	High	1/12/2000	5/1/2014	7.44%	8.52%	19.53%	16.24%	16.45%
Standardized	High	1/12/2000	5/1/2014	-0.56%	6.80%	19.14%	16.24%	16.45%
NYLI VP Epoch U.S. Equity Yield – Service Class NonStandardized ²	High	6/2/2003	7/27/2009	11.06%	8.46%	15.45%	7.96%	10.14%
Standardized	High	6/2/2003	7/27/2009	3.06%	6.74%	14.99%	7.96%	10.14%
NYLI VP Dimensional U.S. Equity - Service Class	riigii	0/2/2003	1/21/2009	3.0076	0.7476	14.5576	7.3076	10.1476
NonStandardized ²	High	6/2/2003	7/27/2009	6.83%	8.19%	17.23%	10.57%	12.38%
Standardized	High	6/2/2003	7/27/2009	-1.17%	6.46%	16.80%	10.57%	12.38%
NYLI VP Wellington Growth – Service Class9	g		.,_,,_,,	,				
NonStandardized ²	High	6/2/2003	7/27/2009	1.74%	6.11%	15.07%	10.37%	11.30%
Standardized	High	6/2/2003	7/27/2009	-6.26%	4.30%	14.61%	10.37%	11.30%
NYLI VP S&P 500 Index5 – Service Class	-							
NonStandardized ⁴	High	6/2/2003	7/27/2009	7.83%	8.65%	18.15%	12.02%	13.30%
Standardized	High	6/2/2003	7/27/2009	-0.17%	6.93%	17.73%	12.02%	13.30%
NYLI VP Winslow Large Cap Growth – Service Class								
NonStandardized ⁴	High	6/2/2003	7/27/2009	4.86%	10.11%	17.72%	13.66%	14.58%
Standardized Standardized	High	6/2/2003	7/27/2009	-3.14%	8.44%	17.30%	13.66%	14.58%
NYLI VP American Century Sustainable Equity – Service Class NonStandardized ^c	10.4	0/47/0046	0/47/0046	0.440/	7.000/	47.440	0.0001	40.040/
	High	2/17/2012	2/17/2012 2/17/2012	-0.11%	7.30%	17.44%	8.92%	10.01%
Standardized	High	2/17/2012	2/11/2012	-8.11%	5.53%	17.02%	8.92%	10.01%



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

			Investment					Since
	Volatility/	Portfolio Inception	Division Inception		3	5	10	Investment Division
Investment Divisions'	Risk Level	Date	Date'	Year"	Year*	Year ⁻	Year [™]	Inception
Large Cap Equity								
NYLI VP MFS® Investors Trust - Service Class								
NonStandardized ²	High	5/1/2000	2/10/2025	4.97%	7.06%	15.70%	10.38%	-5.06%
Standardized NYLI VP MFS® Research - Service Class	High	5/1/2000	2/10/2025	-3.03%	5.28%	15.25%	10.38%	-12.66%
NonStandardized ²	High	5/1/2000	2/10/2025	2.13%	6.67%	15.01%	10.60%	-7.92%
Standardized	High	5/1/2000	2/10/2025	-5.87%	4.88%	14.55%	10.60%	-15.28%
Voya Growth and Income Portfolio - Class S	riigii	3/1/2000	2/10/2020	0.07 70	4.0070	14.5576	10.0070	10.2070
NonStandardized ²	High	12/31/1979	5/1/2024	6.13%	9.52%	19.82%	11.68%	11.39%
Standardized	High	12/31/1979	5/1/2024	-1.87%	7.82%	19.43%	11.68%	3.39%
Small/Mid Cap Equity								
Fidelity® VIP Mid Cap – Service Class 2								
NonStandardized ²	High	1/12/2000	7/27/2009	-2.93%	4.36%	17.56%	7.62%	10.38%
Standardized	High	1/12/2000	7/27/2009	-10.70%	2.49%	17.13%	7.62%	10.38%
Janus Henderson VIT Enterprise Portfolio – Service Shares								
NonStandardized ²	High	12/31/1999	11/13/2017	1.84%	5.47%	14.96%	10.89%	10.44%
Standardized	High	12/31/1999	11/13/2017	-6.16%	3.64%	14.50%	10.89%	10.44%
NYLI VP Schroders Mid Cap Opportunities - Service Class NonStandardized ²	Ui.e.	6/2/2003	7/27/2009	-3.24%	0.51%	11.95%	5.05%	10.03%
NonStandardized Standardized	High High	6/2/2003	7/27/2009	-3.24%	-1.51%	11.95%	5.05%	10.03%
MFS® Mid Cap Value Portfolio - Service Class	nigii	0/2/2003	112112009	-10.99%	-1.0176	11.44%	5.05%	10.03%
NonStandardized ²	High	3/7/2008	5/1/2020	1.45%	5.05%	17.25%	8.11%	15.49%
Standardized	High	3/7/2008	5/1/2020	-6.55%	3.21%	16.83%	8.11%	15.02%
Neuberger Berman AMT Mid-Cap Growth – Class S	g	GIIIZGGG	0/1/2020	0.0070	0.2170	10.0070	0.1170	10.0270
NonStandardized ²	High	2/18/2003	7/27/2009	-1.98%	2.58%	12.66%	8.43%	11.65%
Standardized	High	2/18/2003	7/27/2009	-9.83%	0.65%	12.15%	8.43%	11.65%
Invesco V.I. Main Street Small Cap Fund - Series II								
NonStandardized ²	Highest	7/16/2001	5/1/2020	-1.04%	3.54%	17.18%	7.73%	14.86%
Standardized	Highest	7/16/2001	5/1/2020	-8.96%	1.64%	16.76%	7.73%	14.38%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2								
NonStandardized ²	Highest	6/1/2000	7/27/2009	-3.53%	4.21%	19.32%	7.82%	9.89%
Standardized Fidelity® VIP Extended Market Index Portfolio - Service Class 2	Highest	6/1/2000	7/27/2009	-11.25%	2.34%	18.92%	7.82%	9.89%
NonStandardized ²	Highest	4/17/2018	5/1/2024	-2.80%	1.77%	15.44%	N/A	4.23%
Standardized	Highest	4/17/2018	5/1/2024	-10.58%	-0.19%	14.98%	N/A	-3.77%
Macquarie VIP Small Cap Value Series - Service Class	riigiiosi	4/11/2010	3/1/2024	10.0070	0.1070	14.5070	14//	3.7770
NonStandardized ²	Highest	5/1/2000	11/13/2017	-0.78%	1.32%	15.96%	6.40%	5.23%
Standardized	Highest	5/1/2000	11/13/2017	-8.72%	-0.67%	15.52%	6.40%	5.23%
NYLI VP Wellington Small Cap - Service Class	Ŭ							
NonStandardized ²	Highest	5/2/2016	5/2/2016	-1.81%	-0.32%	12.83%	N/A	5.59%
Standardized	Highest	5/2/2016	5/2/2016	-9.66%	-2.35%	12.33%	N/A	5.59%
NYLI VP Small Cap Growth – Initial Class6								
NonStandardized ²	Highest	2/17/2012	2/17/2012	-4.63%	-1.29%	11.50%	6.80%	7.90%
Standardized	Highest	2/17/2012	2/17/2012	-12.26%	-3.31%	10.98%	6.80%	7.90%
NYLI VP Small Cap Growth – Service Class	I Park and	0/47/0040	F/4/0040	4.070/	4.540/	44.000/	0.500/	7 400/
NonStandardized ² Standardized	Highest	2/17/2012	5/1/2013	-4.87% -12.48%	-1.54% -3.55%	11.22%	6.53% 6.53%	7.48% 7.48%
International/Global Equity	Highest	2/17/2012	5/1/2013	-12.48%	-3.35%	10.69%	0.53%	7.48%
American Funds IS Global Small Cap Fund® – Class 4								
NonStandardized ²	High	12/14/2012	5/1/2015	-6.64%	-3.08%	7.42%	4.35%	4.08%
Standardized	High	12/14/2012	5/1/2015	-14.11%	-5.06%	6.81%	4.35%	4.08%
Fidelity VIP International Index — Service Class 2	<u>_</u>							
NonStandardized ²	High	4/16/2018	5/1/2019	6.25%	4.78%	10.90%	N/A	5.56%
Standardized	High	4/16/2018	5/1/2019	-1.75%	2.92%	10.37%	N/A	5.17%
Invesco V.I. EQV International Equity Fund - Series II								
NonStandardized ²	High	9/19/2001	5/1/2014	-2.77%	2.96%	8.49%	3.85%	3.63%
Standardized	High	9/19/2001	5/1/2014	-10.55%	1.03%	7.91%	3.85%	3.63%
Janus Henderson VIT Global Research Portfolio – Service Shares								
NonStandardized ² Standardized	High High	12/31/1999 12/31/1999	7/27/2009 7/27/2009	7.39% -0.61%	9.92% 8.23%	17.04% 16.61%	9.52% 9.52%	10.61% 10.61%



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

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

		Portfolio	Investment Division					Since Investment
	Volatility/	Inception	Inception		3	5	10	Division
Investment Divisions'	Risk Level	Date	Date'	Year"	Year	Year"	Year"	Inception
International/Global Equity	INION LOVE	Date	Date	Tour	Tour	rear	I cui	поерион
NYLI VP Pinestone International Equity – Service Class								
NonStandardized ²	High	6/2/2003	7/27/2009	-1.99%	-2.75%	6.20%	4.23%	4.56%
Standardized	High	6/2/2003	7/27/2009	-9.84%	-4.74%	5.56%	4.23%	4.56%
MFS® International Intrinsic Value Portfolio – Service Class	g	0/2/2000	172172000	0.0170	,0	0.0070	11.2070	1.0070
NonStandardized ²	High	8/31/2001	5/1/2017	8.39%	6.26%	9.83%	7.44%	7.61%
Standardized	High	8/31/2001	5/1/2017	0.39%	4.46%	9.27%	7.44%	7.61%
MFS® VIT Research International - Service Class	· · · g · ·			0.0070				
NonStandardized ²	High	8/24/2001	5/1/2022	2.84%	3.37%	9.33%	4.85%	5.92%
Standardized	High	8/24/2001	5/1/2022	-5.16%	1.47%	8.76%	4.85%	4.05%
Putnam VT International Value Fund - Class IB	· · · · · · · ·				,			
NonStandardized ²	High	1/2/1997	5/1/2024	11.80%	10.06%	15.80%	6.12%	13.31%
Standardized	High	1/2/1997	5/1/2024	3.80%	8.39%	15.35%	6.12%	5.31%
American Funds IS New World Fund - Class 4								
NonStandardized ²	Highest	12/14/2012	5/1/2014	2.77%	2.76%	10.27%	5.84%	4.85%
Standardized	Highest	12/14/2012	5/1/2014	-5.23%	0.83%	9.73%	5.84%	4.85%
Fidelity® VIP Emerging Markets – Service Class 2								
NonStandardized ²	Highest	1/23/2008	5/1/2018	13.45%	5.30%	10.69%	6.17%	4.97%
Standardized	Highest	1/23/2008	5/1/2018	5.45%	3.46%	10.16%	6.17%	4.75%
NYLI VP Candriam Emerging Markets Equity – Service Class9								
NonStandardized ²	Highest	2/17/2012	2/17/2012	8.69%	-2.34%	6.57%	2.33%	0.43%
Standardized	Highest	2/17/2012	2/17/2012	0.69%	-4.34%	5.94%	2.33%	0.43%
Sector								
Columbia Variable Portfolio — Commodity Strategy Fund — Class 21°								
NonStandardized ²	High	4/30/2013	5/1/2015	11.56%	0.75%	16.42%	3.66%	3.01%
Standardized	High	4/30/2013	5/1/2015	3.56%	-1.26%	15.98%	3.66%	3.01%
NYLI VP Fidelity Institutional AM® Utilities – Service Class	_							
NonStandardized ²	High	2/17/2012	2/17/2012	23.91%	8.69%	14.24%	7.76%	9.07%
Standardized	High	2/17/2012	2/17/2012	15.91%	6.97%	13.77%	7.76%	9.07%
NYLI VP CBRE Global Infrastructure — Service Class								
NonStandardized ²	High	5/1/2015	5/1/2015	14.23%	2.52%	9.38%	N/A	-1.34%
Standardized	High	5/1/2015	5/1/2015	6.23%	0.58%	8.81%	N/A	-1.34%
NYLI VP Newton Technology Growth - Service Class								
NonStandardized ²	Highest	12/29/2000	2/10/2025	-1.04%	5.63%	15.55%	13.28%	-14.67%
Standardized	Highest	12/29/2000	2/10/2025	-8.96%	3.81%	15.10%	13.28%	-21.50%
Fidelity VIP Health Care — Service Class 2								
NonStandardized ²	Highest	7/18/2001	5/1/2019	-2.88%	1.06%	7.46%	6.38%	7.85%
Standardized	Highest	7/18/2001	5/1/2019	-10.65%	-0.94%	6.85%	6.38%	7.49%
NYLI VP Natural Resources – Initial Class								
NonStandardized ^c	Highest	2/17/2012	2/17/2012	-10.74%	-0.47%	25.27%	4.46%	1.90%
Standardized	Highest	2/17/2012	2/17/2012	-17.88%	-2.50%	24.95%	4.46%	1.90%
Principal VC Real Estate Securities Account - Class 2			·					
NonStandardized ^e	Highest	5/1/1998	5/1/2024	11.19%	-1.04%	9.97%	5.82%	19.88%
Standardized	Highest	5/1/1998	5/1/2024	3.19%	-3.06%	9.42%	5.82%	11.88%

Please read the important disclosures below regarding the product performance.



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

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

es/snares only. I nese classes/snares impose a 120-1 fee ((except NYLI VP U.S. Government Money

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

Assumes no deduction for contingent deferred sales charge.

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.

ed prior to that date. The performance for NYLI VI

Series Fund, Inc., portfolios are based on the Initial Class Portfolio Inception Date (where applicable). The performance for all other investment divisions is based on the Portfolio Inception Date reflected in this performance summary. All performance has been modified to reflect Separate Account and Fund annual expenses as if the policy had been available during the periods shown. The New York Life Premier Variable Annuity - Premium Based M&E Charge Structure differs from many other variable annuity policies in that the Mortality and Expense Risk and Administrative Costs Charge (M&E) is calculated as a percentage of your Adjusted Premium Payments under the policy (excluding premiums allocated to the Fixed Account), rather than as percentage of Separate Account assets. Therefore, the 1.55% M&E charge is not reflected in the performance of the Investment Divisions, but will be deducted quarterly by reducing the number of Accumulation Units in the Investment Divisions you have selected. Since market performance is reflected through fluctuations in the value of an Accumulation Unit, owning fewer Accumulation Units over time will result in a gradual reduction in the value of the Policy, regardless of market performance, when compared to the result of a traditional charge structure. Please refer to your prospectus for more details. This version of the New York Life Premier Variable Annuity invests in the New York Life Insurance and Annuity Corporation (NYLIAC) Separate Account IV.

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.

b New anocations to the NYLL VP Small cap Grown - Initial class investment Livision will not be accepted from Protoyowners who were not invested in the NYLL

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

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

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

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

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.