

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 1.75% 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 3% (or 2% for single premium policies) by the 8th year after that premium payment has been in the policy, with no surrender charge thereafter.

Withdrawals and surrenders may be taxable transactions, and prior to age 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 Premium Plus II 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 Premium Plus II Variable Annuity is 203-195.

			Investment		Year to					Since
		Portfolio	Division	Month to					10	Investment
	Volatility/	Inception	Inception	Date	(Updated	1			10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>		Monthly)	Year <sup>4</sup>	Year⁴	Year <sup>4</sup>	Year⁴	Inception
Investment Grade Bond										
NYLI VP U.S. Government Money Market – Current 7-day yield is 4.07%8										
NonStandardized <sup>2</sup>	Low	1/29/1993	5/1/2015	0.20%	0.57%	2.92%	2.23%	0.63%	-0.18%	-0.32%
Standardized	Low	1/29/1993	5/1/2015	-	-	-5.08%	-0.38%	-0.57%	-0.18%	-0.32%
PIMCO VIT Low Duration Portfolio - Advisor Class										
NonStandardized <sup>2</sup>	Low	3/31/2006	5/2/2016	0.17%	1.24%	3.76%	0.93%	-0.44%	-0.49%	-0.35%
Standardized	Low	3/31/2006	5/2/2016	-	-	-4.24%	-1.76%	-1.67%	-0.49%	-0.35%
PIMCO VIT Short-Term Portfolio - Advisor Class		0/00/4000	514/0004	0.440/	0.000/	0.470/	0 770/	4 570/	0.500/	0.000/
NonStandardized <sup>2</sup>	Low Low	9/30/1999 9/30/1999	5/1/2024 5/1/2024	0.11%	0.66%	3.47% -4.53%	2.77% 0.18%	1.57% 0.42%	0.58% 0.58%	3.08% -4.92%
Standardized American Funds IS Capital World Bond Fund® - Class 4	LOW	9/30/1999	5/1/2024	-	-	-4.53%	0.18%	0.42%	0.58%	-4.92%
NonStandardized <sup>2</sup>	Moderate	10/4/2006	5/1/2024	0.58%	2.65%	0.28%	-3.45%	-3.17%	-1.70%	3.10%
Standardized	Moderate	10/4/2006	5/1/2024	0.0078	-	-7.72%	-6.10%	-4.36%	-1.70%	-4.90%
American Funds IS The Bond Fund of America® - Class 4	moderate	10/ 1/2000	0/1/2021			1.1270	0.1070	1.0070		1.0070
NonStandardized <sup>2</sup>	Moderate	12/14/2012	5/1/2022	-0.15%	2.31%	2.83%	-1.71%	-1.50%	-0.21%	-0.21%
Standardized	Moderate	12/14/2012	5/1/2022	-	-	-5.17%	-4.40%	-2.71%	-0.21%	-3.03%
American Funds IS U.S. Government Securities Fund® - Class 4										0.0070
NonStandardized <sup>2</sup>	Moderate	12/2/1985	5/1/2024	0.16%	2.84%	3.21%	-2.34%	-2.60%	-0.72%	5.55%
Standardized	Moderate	12/2/1985	5/1/2024	-	-	-4.79%	-5.02%	-3.79%	-0.72%	-2.45%
Columbia Variable Portfolio — Intermediate Bond - Class 2										
NonStandardized <sup>2</sup>	Moderate	5/3/2010	5/1/2022	-0.15%	2.93%	4.06%	-2.06%	-0.70%	0.05%	-0.28%
Standardized	Moderate	5/3/2010	5/1/2022	-	-	-3.94%	-4.74%	-1.92%	0.05%	-3.10%
NYLI VP Bond – Service Class										
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2015	-0.15%	2.09%	2.96%	-1.76%	-1.98%	-0.60%	1.06%
Standardized	Moderate	6/2/2003	5/1/2015	-	-	-5.04%	-4.46%	-3.18%	-0.60%	1.06%
Fidelity® VIP Investment Grade Bond - Service Class 2										-
NonStandardized <sup>2</sup>	Moderate	8/15/2005	5/1/2022	-0.15%	2.41%	3.15%	-1.13%	-1.01%	0.06%	0.42%
Standardized	Moderate	8/15/2005	5/1/2022	-	-	-4.85%	-3.84%	-2.23%	0.06%	-2.38%
Fidelity® VIP Bond Index – Service Class 2										
NonStandardized <sup>2</sup>	Moderate	4/19/2018	11/23/2020	-0.15%	2.20%	2.68%	-1.63%	-2.65%	N/A	-3.52%
Standardized	Moderate	4/19/2018	11/23/2020	-	-	-5.32%	-4.32%	-3.85%	N/A	-4.88%
NYLI VP MacKay U.S. Infrastructure Bond – Service Class	modorato	1/10/2010	11/20/2020			0.0270	1.0270	0.0070		
NonStandardized <sup>2</sup>	Moderate	6/2/2003	6/2/2003	-0.14%	2.45%	2.71%	-1.38%	-2.54%	-1.17%	0.35%
		6/2/2003	6/2/2003	-0.14%	2.43%	-5.29%	-4.09%	-2.54%	-1.17%	0.35%
Standardized	Moderate	0/2/2003	0/2/2003			-5.29%	-4.09%	-3.74%	-1.17%	0.35%
NYLI VP PIMCO Real Return – Service Class NonStandardized <sup>2</sup>		0/17/0010	0/17/0010	0.040/	4.400/	4 740/	4.000/	0.000/	0.470/	0.070/
	Moderate	2/17/2012	2/17/2012	0.61%	4.16%	4.71%	-1.66%	0.80%	0.47%	-0.07%
Standardized	Moderate	2/17/2012	2/17/2012	-	-	-3.29%	-4.36%	-0.39%	0.47%	-0.07%
PIMCO VIT Income Portfolio - Advisor Class										
NonStandardized <sup>2</sup>	Moderate	4/29/2016	5/1/2020	-0.01%	2.58%	5.01%	2.34%	3.12%	N/A	2.60%
Standardized	Moderate	4/29/2016	5/1/2020	-	-	-2.99%	-0.27%	2.04%	N/A	1.47%



			Investment		Year to					Since
		Portfolio	Division	Month to						Investment
	Volatility/	Inception	Inception	Date	(Updated				10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>		Monthly)	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Investment Grade Bond										
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class										
NonStandardized <sup>2</sup>	Moderate	5/1/2014	5/1/2014	-0.72%	-0.27%	2.48%	0.60%	0.02%	0.40%	1.11%
Standardized	Moderate	5/1/2014	5/1/2014	-	-	-5.52%	-2.10%	-1.21%	0.40%	1.11%
PIMCO VIT Total Return Portfolio - Advisor Class										
NonStandardized <sup>2</sup>	Moderate	2/28/2006	5/1/2014	-0.03%	2.86%	4.07%	-1.03%	-1.57%	-0.21%	0.06%
Standardized	Moderate	2/28/2006	5/1/2014	-	-	-3.93%	-3.74%	-2.78%	-0.21%	0.06%
Western Asset Core Plus VIT - Class II										
NonStandardized <sup>2</sup>	Moderate	5/1/2015	5/1/2022	-0.36%	2.65%	1.45%	-2.37%	-1.95%	-0.48%	-0.48%
Standardized	Moderate	5/1/2015	5/1/2022	-	-	-6.55%	-5.05%	-3.16%	-0.48%	-3.29%
Non-Investment Grade Bond										
BlackRock® High Yield V.I. Fund – Class III Shares										
NonStandardized <sup>2</sup>	Moderate	2/15/2012	5/1/2014	-1.34%	0.31%	4.88%	2.84%	5.26%	2.79%	2.53%
Standardized	Moderate	2/15/2012	5/1/2014	-	-	-3.12%	0.26%	4.26%	2.79%	2.53%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2	Moderate	4/20/2012	E/1/201E	1.07%	1 6 2 9/	4 669/	1 250/	2 109/	0.029/	0.73%
NonStandardized <sup>2</sup> Standardized	Moderate Moderate	4/30/2012 4/30/2012	5/1/2015 5/1/2015	-1.07%	1.63%	4.55% -3.45%	1.35% -1.32%	2.10% 0.97%	0.92% 0.92%	0.73%
NYLI VP Floating Rate – Service Class	Woderate	4/30/2012	3/1/2013			-3.4378	-1.3278	0.37 /0	0.3276	0.7378
NonStandardized <sup>2</sup>	Moderate	5/1/2005	5/1/2005	-0.72%	-0.25%	3.90%	4.26%	5.51%	2.26%	2.07%
Standardized	Moderate	5/1/2005	5/1/2005	-	-	-4.10%	1.75%	4.53%	2.26%	2.07%
NYLI VP MacKay Convertible – Service Class										
NonStandardized <sup>2</sup>	Moderate	6/2/2003	6/2/2003	-2.83%	-2.25%	2.51%	-0.45%	9.59%	5.92%	6.07%
Standardized	Moderate	6/2/2003	6/2/2003	-	-	-5.49%	-3.18%	8.74%	5.92%	6.07%
NYLI VP MacKay High Yield Corporate Bond – Service Class										
NonStandardized <sup>2</sup>	Moderate	6/2/2003	6/2/2003	-0.97%	0.49%	4.17%	2.71%	4.98%	3.03%	4.60%
Standardized	Moderate	6/2/2003	6/2/2003	-	-	-3.83%	0.12%	3.98%	3.03%	4.60%
NYLI VP MacKay Strategic Bond – Service Class										
NonStandardized <sup>2</sup>	Moderate	5/1/2011	5/1/2011	-0.32%	2.20%	5.93%	3.13%	3.42%	1.36%	1.78%
Standardized	Moderate	5/1/2011	5/1/2011	-		-2.07%	0.56%	2.35%	1.36%	1.78%
Alternatives										
DWS Alternative Asset Allocation VIP - Class B	M	5/40/0000	5/0/0010	0.000/	0 700/	E 470/	0.040/	0.040/	4.0.40/	0.400/
NonStandardized <sup>2</sup>	Moderate	5/18/2009	5/2/2016	0.23%	2.72%	5.17%	-0.01%	6.01%	1.34%	2.12%
Standardized	Moderate	5/18/2009	5/2/2016	-	-	-2.83%	-2.75%	5.04%	1.34%	2.12%
NYLI VP Hedge Multi-Strategy - Service Class	Moderate	5/1/2013	5/1/2013	-1.53%	-0.89%	1.53%	1.13%	1.87%	-1.55%	-1.77%
NonStandardized <sup>2</sup> Standardized	Moderate	5/1/2013	5/1/2013	-1.55%	-0.09%	-6.47%	-1.54%	0.74%	-1.55%	-1.77%
Asset Allocation	Woderate	5/1/2013	5/1/2013		-	-0.47 %	-1.34%	0.74%	-1.00%	-1.77%
American Funds IS Asset Allocation Fund - Class 4										
NonStandardized <sup>2</sup>	Moderate	40/44/0040	5/1/2018	-3.33%	-1.21%	5.84%	4.26%	9.14%	6.00%	6.04%
Nonstandardized	Moderate	12/14/2012 12/14/2012	5/1/2018	-3.33%	-1.21%	5.84% -2.16%	4.26% 1.74%	9.14% 8.28%	6.00%	6.04% 5.62%
BlackRock® Global Allocation V.I. Fund – Class III Shares	moderate	12/14/2012	0/1/2010			2.1070	1.7 4 /0	0.2070	0.0070	0.0270
NonStandardized <sup>2</sup>	Moderate	11/18/2003	5/1/2011	-2.79%	-0.43%	1.64%	1.57%	6.70%	3.22%	3.07%
Standardized	Moderate	11/18/2003	5/1/2011	-	-	-6.36%	-1.08%	5.76%	3.22%	3.07%
Fidelity® VIP FundsManager® 60% — Service Class										
NonStandardized <sup>2</sup>	Moderate	8/22/2007	5/1/2019	-2.79%	-1.06%	1.99%	1.86%	7.60%	4.39%	5.05%
Standardized	Moderate	8/22/2007	5/1/2019	-	-	-6.01%	-0.78%	6.69%	4.39%	4.38%
NYLI VP Balanced – Service Class				1						
NonStandardized <sup>2</sup>	Moderate	5/1/2005	5/1/2005	-1.35%	1.88%	4.68%	2.38%	8.91%	3.88%	4.49%
Standardized						-3.32%	-0.23%	8.04%	3.88%	4.49%
	Moderate	5/1/2005	5/1/2005	-	-	-0.02 /0				
NYLI VP Conservative Allocation – Service Class	Moderate	5/1/2005	5/1/2005	-	-	-3.32 /8	0.2070	0.0470	0.0070	1.1070
NYLI VP Conservative Allocation – Service Class NonStandardized <sup>2</sup>	Moderate Moderate	2/13/2006	2/13/2006	-2.31%	-1.41%	0.65%	0.29%	3.58%	1.95%	3.07%



			Investment		Year to					Since
		Portfolio	Division	Month to	Date					Investment
	Volatility/	Inception	Inception	Date	(Updated				10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>		Monthly)	Year <sup>4</sup>	Year <sup>4</sup>	Year <sup>4</sup>	Year <sup>4</sup>	Inception
Asset Allocation										
NYLI VP Income Builder – Service Class										
NonStandardized <sup>2</sup>	Moderate	6/2/2003	6/2/2003	-2.19%	1.98%	6.59%	2.57%	6.25%	3.36%	4.34%
Standardized	Moderate	6/2/2003	6/2/2003	-	-	-1.41%	-0.03%	5.29%	3.36%	4.34%
NYLI VP Janus Henderson Balanced – Initial Class7										
NonStandardized <sup>2</sup>	Moderate	2/17/2012	2/17/2012	-4.19%	-2.32%	3.97%	3.52%	8.86%	6.49%	7.17%
Standardized	Moderate	2/17/2012	2/17/2012	-	-	-4.03%	0.97%	7.99%	6.49%	7.17%
NYLI VP Janus Henderson Balanced – Service Class										
NonStandardized <sup>2</sup>	Moderate	2/17/2012	2/17/2012	-4.21%	-2.38%	3.71%	3.26%	8.59%	6.22%	6.91%
Standardized	Moderate	2/17/2012	2/17/2012	-	-	-4.29%	0.70%	7.71%	6.22%	6.91%
NYLI VP Moderate Allocation–Service Class	M. 1	0/10/0000	0/10/0000	0.470/	0.000/	0.000/	0.000/	0.400/	0.000/	0.770/
NonStandardized <sup>2</sup>	Moderate	2/13/2006 2/13/2006	2/13/2006	-3.17%	-2.30%	0.20% -7.80%	0.98%	6.16%	3.08%	3.77% 3.77%
Standardized Franklin Templeton Conservative Model Portfolio - Class II	Moderate	2/13/2006	2/13/2006	-	-	-7.80%	-1.71%	5.20%	3.08%	3.11%
	Moderate	5/1/2020	5/1/2020	-1.33%	0.78%	3.41%	0.29%	N/A	N/A	1.39%
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	-1.33%	0.76%	-4.59%	-2.43%	N/A	N/A	0.20%
Standardized Franklin Templeton Moderate Model Portfolio - Class II	Wouerate	5/1/2020	5/1/2020	-	-	-4.09%	-2.43%	N/A	IN/A	0.20%
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	-3.03%	-0.83%	4.11%	2.30%	N/A	N/A	5.67%
Standardized	Moderate	5/1/2020	5/1/2020	-3.03 /8	-0.03 /8	-3.89%	-0.31%	N/A	N/A	4.66%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II	Woderate	3/1/2020	5/1/2020			0.0070	0.0170	19/73	19/73	4.0070
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	-3.61%	-1.51%	4.29%	3.31%	N/A	N/A	7.58%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	-3.71%	0.75%	N/A	N/A	6.64%
Franklin Templeton Moderately Conservative Model Portfolio - Class II										
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	-2.20%	0.09%	4.21%	1.51%	N/A	N/A	4.01%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	-3.79%	-1.14%	N/A	N/A	2.94%
Franklin Templeton Aggressive Model Portfolio - Class II										
NonStandardized <sup>2</sup>	High	5/1/2020	5/1/2020	-4.71%	-2.63%	4.31%	4.37%	N/A	N/A	10.24%
Standardized	High	5/1/2020	5/1/2020	-	-	-3.69%	1.86%	N/A	N/A	9.39%
NYLI VP Equity Allocation – Service Class										
NonStandardized <sup>2</sup>	High	2/13/2006	2/13/2006	-4.81%	-4.27%	-1.78%	1.38%	10.97%	4.78%	4.55%
Standardized	High	2/13/2006	2/13/2006	-	-	-9.64%	-1.29%	10.17%	4.78%	4.55%
NYLI VP Growth Allocation–Service Class										
NonStandardized <sup>2</sup>	High	2/13/2006	2/13/2006	-4.13%	-3.51%	-0.92%	1.52%	9.13%	4.12%	4.41%
Standardized	High	2/13/2006	2/13/2006	-	-	-8.85%	-1.13%	8.27%	4.12%	4.41%
Large Cap Equity										
AB VPS Growth & Income - Class B										
NonStandardized <sup>2</sup>	High	6/1/1999	5/1/2022	-3.65%	1.31%	2.51%	5.47%	14.87%	7.60%	7.37%
Standardized	High	6/1/1999	5/1/2022	-	-	-5.49%	3.02%	14.18%	7.60%	4.92%
American Funds IS Washington Mutual Investors Fund - Class 4										
NonStandardized <sup>2</sup>	High	12/14/2012	11/13/2017	-3.79%	-0.19%	7.30%	7.24%	16.09%	8.08%	8.37%
Standardized	High	12/14/2012	11/13/2017	-	-	-0.70%	4.87%	15.42%	8.08%	8.13%
American Funds IS Growth Fund - Class 4										
NonStandardized <sup>2</sup>	High	12/14/2012	11/13/2017	-7.91%	-7.60%	6.46%	7.02%	18.00%	12.98%	13.43%
Standardized	High	12/14/2012	11/13/2017	-	-	-1.54%	4.64%	17.37%	12.98%	13.24%
BNY Mellon Sustainable US Equity - Service Shares	1.9 - 4	40/04/0000	F/4/0000	7 4 4 6 /	7 000/	4 4404	4 5004	40.000/	0.000/	0.40%
NonStandardized <sup>2</sup>	High	12/31/2000 12/31/2000	5/1/2022	-7.11%	-7.39%	1.41% -6.59%	4.53% 2.03%	13.62% 12.89%	8.38% 8.38%	8.19% 5.77%
Standardized	High	12/31/2000	5/1/2022			-0.59%	2.03%	12.09%	0.30%	D.11%
ClearBridge Variable Appreciation Portfolio — Class II	Lligh	2/28/2015	E/1/2017	E 400/	2 620/	4 699/	6.93%	14 769/	9.35%	10 199/
NonStandardized <sup>2</sup>	High	2/28/2015	5/1/2017	-5.42%	-3.63%	4.68% -3.32%		14.76%		10.18%
Standardized Fidelity® VIP Contrafund® – Service Class 2	High	2/28/2015	5/1/2017		-	-3.32%	4.55%	14.06%	9.35%	9.99%
NonStandardized <sup>2</sup>	High	1/12/2000	6/2/2003	-7.44%	-5.97%	5.99%	9.03%	16.58%	10.47%	9.26%
NonStandardized Standardized	High	1/12/2000	6/2/2003	-7.44%	-5.91%	5.99% -2.01%	9.03% 6.74%	16.58%	10.47%	9.26%
Stanuaruizou	riigii	1/12/2000	0/2/2003	· · ·	-	2.01/0	0.7470	13.3376	10.4770	3.2070



			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	Date <sup>1</sup>		Monthly)	Year <sup>4</sup>	_ Year⁴	Year <sup>4</sup>	Year <sup>4</sup>	Inception
Large Cap Equity		Duto	Bato		monuny		. oui			inception
Fidelity® VIP Equity-Income – Service Class 2										
NonStandardized <sup>2</sup>	High	1/12/2000	6/2/2003	-2.14%	2.74%	7.00%	6.02%	14.14%	7.38%	6.34%
Standardized	High	1/12/2000	6/2/2003	-	-	-1.00%	3.59%	13.43%	7.38%	6.34%
Fidelity® VIP Growth Opportunities – Service Class 2										
NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2014	-9.95%	-11.26%	5.57%	6.64%	17.46%	14.23%	14.43%
Standardized	High	1/12/2000	5/1/2014	-	-	-2.43%	4.24%	16.82%	14.23%	14.43%
NYLI VP Epoch U.S. Equity Yield – Service Class										
NonStandardized <sup>2</sup>	High	6/2/2003	6/2/2003	-3.32%	1.66%	9.12%	6.58%	13.44%	6.09%	6.30%
Standardized	High	6/2/2003	6/2/2003	-	-	1.12%	4.18%	12.71%	6.09%	6.30%
NYLI VP Dimensional U.S. Equity - Service Class										
NonStandardized <sup>2</sup>	High	6/2/2003	6/2/2003	-6.50%	-3.19%	4.96%	6.32%	15.20%	8.66%	7.65%
Standardized	High	6/2/2003	6/2/2003	-	-	-3.04%	3.90%	14.51%	8.66%	7.65%
NYLI VP Wellington Growth – Service Class9										
NonStandardized <sup>2</sup>	High	6/2/2003	6/2/2003	-8.75%	-9.53%	-0.04%	4.27%	13.07%	8.46%	6.36%
Standardized	High	6/2/2003	6/2/2003	· ·		-8.03%	1.76%	12.33%	8.46%	6.36%
NYLI VP S&P 500 Index5 – Service Class		0/0/0000	0/0/55555			E 0.111	0	10	10	7
NonStandardized <sup>2</sup>	High	6/2/2003	6/2/2003	-5.80%	-4.77%	5.94%	6.77%	16.10%	10.08%	7.99%
Standardized	High	6/2/2003	6/2/2003		-	-2.06%	4.38%	15.43%	10.08%	7.99%
NYLI VP Winslow Large Cap Growth – Service Class	Llink	C/2/2002	C/2/2000	0.7401	0.070/	2.020/	0.000/	45 000/	44.000/	8.71%
NonStandardized <sup>2</sup>	High High	6/2/2003 6/2/2003	6/2/2003 6/2/2003	-8.74%	-8.67%	3.03% -4.97%	8.20% 5.88%	15.68% 15.00%	11.69% 11.69%	8.71% 8.71%
Standardized	High	6/2/2003	6/2/2003	-	-	-4.97%	0.00%	15.00%	11.09%	8.71%
NYLI VP American Century Sustainable Equity – Service Class NonStandardized <sup>2</sup>	High	2/17/2012	2/17/2012	-7.03%	-7.71%	-1.86%	5.44%	15.41%	7.03%	8.10%
Standardized	High	2/17/2012	2/17/2012	-7.03%	-7.7170	-9.71%	2.98%	14.72%	7.03%	8.10%
NYLI VP MFS® Investors Trust - Service Class	riigii	2/11/2012	2/11/2012			5.7170	2.5070	14.7270	1.0070	0.10%
NonStandardized <sup>2</sup>	High	5/1/2000	2/10/2025	-5.01%	-3.06%	3.17%	5.22%	13.71%	8.48%	-5.30%
Standardized	High	5/1/2000	2/10/2025	-	-	-4.83%	2.75%	12.99%	8.48%	-12.88%
NYLI VP MFS® Research - Service Class	ý									
NonStandardized <sup>2</sup>	High	5/1/2000	2/10/2025	-6.26%	-5.54%	0.38%	4.84%	13.03%	8.69%	-8.15%
Standardized	High	5/1/2000	2/10/2025	-	-	-7.62%	2.35%	12.29%	8.69%	-15.50%
Voya Growth and Income Portfolio - Class S	-									
NonStandardized <sup>2</sup>	High	12/31/1979	5/1/2024	-5.97%	-3.73%	4.29%	7.63%	17.75%	9.76%	9.62%
Standardized	High	12/31/1979	5/1/2024	-	-	-3.71%	5.28%	17.12%	9.76%	1.62%
Small/Mid Cap Equity										
Fidelity® VIP Mid Cap – Service Class 2										
NonStandardized <sup>2</sup>	High	1/12/2000	9/8/2003	-6.75%	-7.24%	-4.63%	2.55%	15.52%	5.75%	8.02%
Standardized	High	1/12/2000	9/8/2003	-	-	-12.26%	-0.05%	14.84%	5.75%	8.02%
Janus Henderson VIT Enterprise Portfolio – Service Shares										
NonStandardized <sup>2</sup>	High	12/31/1999	11/13/2017	-5.60%	-4.51%	0.06%	3.64%	12.96%	8.97%	8.52%
Standardized	High	12/31/1999	11/13/2017	-	-	-7.94%	1.10%	12.22%	8.97%	8.28%
NYLI VP Schroders Mid Cap Opportunities - Service Class										
NonStandardized <sup>2</sup>	High	6/2/2003	6/2/2003	-5.01%	-5.26%	-4.93%	-1.24%	10.01%	3.23%	6.71%
Standardized	High	6/2/2003	6/2/2003	-	-	-12.54%	-3.95%	9.18%	3.23%	6.71%
MFS® Mid Cap Value Portfolio - Service Class										
NonStandardized <sup>2</sup>	High	3/7/2008	5/1/2020	-3.48%	-3.11%	-0.32%	3.23%	15.22%	-0.75%	13.49%
Standardized	High	3/7/2008	5/1/2020	-	-	-8.29%	0.66%	14.53%	-0.75%	12.73%
Neuberger Berman AMT Mid-Cap Growth – Class S	Llink	0/4.0/0000	C/2/2000	0.0001	0.450/	2 700/	0.000/	40 700/	0.550/	7.00%
NonStandardized <sup>2</sup>	High	2/18/2003	6/2/2003	-8.08%	-9.45%	-3.70%	0.80%	10.70%	6.55%	7.88%
Standardized	High	2/18/2003	6/2/2003		-	-11.40%	-1.89%	9.89%	6.55%	7.88%
Invesco V.I. Main Street Small Cap Fund - Series II	Highest	7/16/2001	5/1/2020	-6.37%	-6.44%	-2.77%	1.74%	15.15%	5.87%	12.86%
NonStandardized <sup>2</sup>	Highest	7/16/2001	5/1/2020	-0.31%	-0.44%	-2.77% -10.55%	1.74% -0.90%	15.15% 14.46%	5.87% 5.87%	12.86%
Standardized Columbia Variable Portfolio – Small Cap Value Fund — Class 2	nignest	1/10/2001	5/1/2020	+ ·	-	-10.00%	-0.90%	14.40%	0.01%	12.09%
Columbia variable Portfolio – Small Cap value Fund — Class 2 NonStandardized <sup>2</sup>	Highest	6/1/2000	11/15/2004	-5.34%	-8.10%	-5.22%	2.41%	17.25%	5.95%	5.94%
NonStandardized Standardized	Highest	6/1/2000	11/15/2004	-5.34%	-8.10%	-5.22% -12.80%	-0.20%	17.25%	5.95% 5.95%	5.94% 5.94%
Jianuaruizeu	riigiiost	0/1/2000	. 1/10/2004	I		12.0070	0.2070	10.0178	0.0070	0.0470



Protection         Protect				Investment		Year to					Since
Data         Data <thdata< th="">         Data         Data         <thd< th=""><th></th><th></th><th>Portfolio</th><th></th><th>Month to</th><th></th><th></th><th></th><th></th><th></th><th></th></thd<></thdata<>			Portfolio		Month to						
Beneffer Garge Graph         Number of the second starts in the product of the second starts in the second start in the second starts in the second start in the second s		Volatility/								10	
Simulation of Equation         Number of Equation         Num	Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>		Monthly)	Year⁴	Year⁴	Year <sup>4</sup>	Year <sup>4</sup>	Inception
Horse         Horse <th< td=""><td>Small/Mid Cap Equity</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></th<>	Small/Mid Cap Equity										
Sindexing "         Ng/end         4 1/2018         6 1/2019         6 1/2019         6 2/2019         7 /2019         2 /2019         7 /2019         2 /2019         7 /2019         2 /2019	Fidelity® VIP Extended Market Index Portfolio - Service Class 2										
Manual Service Class         Highers         S171200 1         S.00%         S.50%         2.51%         S.44%         3.20%         4.20%         3.07%           Standarbol         Highers         S17000 1         11152017           1.21%         4.20%         3.07%           Standarbol         Highers         S2006 5         S2006 5         S2006 5           1.21%         4.20%         3.07%           Standarbol         Highers         S2006 5         S2006 5         S2006 7          1.22%         4.20%         3.07%           Standarbol         Highers         3.0707 2         2.07701 2         7.77%         4.57%         4.57%         4.50%         6.50%         7.7%         4.57%         4.57%         4.55%         6.5%         7.7%         4.5%         6.5%         7.7%         4.5%         6.5%         7.7%         4.5%         6.5%         7.7%         4.5%         6.5%         7.7%         4.5%         6.5%         7.7%         4.5%         6.5%         7.7%         4.5%         6.5%         7.7%         4.5%         6.5%         7.7%         4.5%         6.5%         7.7%         4.5%         6.5%         7.7%         7.	NonStandardized <sup>2</sup>	Highest	4/17/2018	5/1/2024	-6.43%	-7.50%	-4.49%	0.02%	13.45%	N/A	2.58%
Non-instantand         Hipped         51/2000         11/13/2017         -         6.50%         6.51%         0.21%         1.38 /b         4.86%         0.30%           VIL UP Minington Small Cip - Service Class         Hipped         50/2006         7.07F         0.21%         0.25%	Standardized	Highest	4/17/2018	5/1/2024	-	-	-12.13%	-2.72%	12.71%	N/A	-5.42%
Binderand         Highest         51/200         11/12/11         -         -         10.31%         3.75%         12.23%         4.95%         8.95%           Social and Sca <sup>2</sup> Highest         52/2016         5.22016         5.201	Macquarie VIP Small Cap Value Series - Service Class										
VIV UP Stand Carls         Highest         So22016         7.07%         9.37%         2.65%         1.0.87%         N.N.         3.70%           Standardzadz         Highest         So22016         So22016         7.07%         9.37%         2.65%         1.0.87%         N.N.         3.70%           Standardzadz         Highest         2707012         2777012         2777012         7.75%         9.57%         4.66%         6.77%         4.66%         6.07%           Standardzadz         Highest         2707012         2777012         7.75%         9.57%         4.65%         6.25%         <	NonStandardized <sup>2</sup>				-5.00%	-5.63%					
Major Bookshord Market Bookshord Market Bookshord Market BandbarderHipher Bookshord Bookshord Bandbarder Market Ma		Highest	5/1/2000	11/13/2017	-	-	-10.31%	-3.17%	13.23%	4.56%	3.07%
instant         Hyper         522/016         522/016         -         -         -         -         -         12.8%         0.7%         NA         3.78%           VIL VPS mail Cog forom1- Initial Class         Hypert         2117/2012         2177/2012         -											
VILUP Small Cap Grown - Insile Class         -         1.70%         -         -         1.70%         -         -         -         1.70%         -         -         1.70%         -         -         -         1.70%         -         -         1.70%         -					-7.07%						
Happen         217/2012         277/2012         277/2012         6.28%         6.09%         8.27%         4.89%         0.00%           Mindusted         Highest         217/2012         277/2012         -         -         -         -         8.27%         4.89%         0.00%           Mindusted         Highest         217/2012         217/2012         -         -         -         8.29%         4.89%         5.7%           Bandanderd         Highest         217/2012         217/2012         -         -         1.400%         6.89%         5.7%           Bandanderd         Highest         127/2012         217/2012         -         -         1.400%         6.89%         4.5%         5.7%           Ministrophic Ministr		Highest	5/2/2016	5/2/2016	-	-	-11.24%	-4.73%	10.07%	N/A	3.76%
Tandandard         Higher         1712012         1.         1.37.9%         6.80%         6.27%         4.90%         6.00%           VILV Beault Control - Sarvice Class         Highert         2172012         277.0%         9.85%         6.58%         3.28%         9.29%         4.68%         5.77%           Sarvidardard         Highert         2172012         2177012         7.75%         9.85%         6.55%         3.28%         9.29%         4.68%         5.77%           Sarvidardard         High         12712012         217011         4.71%         7.65%         4.75%         4.55%         2.54%         2.28%           Sarvidardard         High         127142012         5110016         4.71%         7.65%         8.55%         8.58%         N.NA         3.77%           Sarvidardard         High         12712012         5110016         -         -         6.15%         5.5%		1.12.1.1.1.1	0/17/0010	0/17/0010	7 700/	0.570/	0.000/	0.000/	0.570/	1.05%	0.000/
VIL UP Samdardzed         Highest         2/17/2012         2/27/2014         2/17/2012         2/27/2014         2/17/2012         2/27/2014         2/17/2012         2/27/2014         2/17/2012         2/27/2014         2/27/2014         2/27/2014         2/27/2014         2/27/2014         2/27/2014					-1.13%	-9.57%					
Higher         217/2012         <		Highest	2/11/2012	2/11/2012		•	-13.79%	-5.00%	0.7270	4.93%	0.03%
Bandanzónd         Highet         2/17/2012         2         -		Highest	2/17/2012	2/17/2012	-7 75%	-9.63%	-6 53%	-3.25%	9 29%	4 68%	5 77%
International/Global Equity         Number Part Model Solution Small Cap Fund <sup>+</sup> - Class 4           Werdera Fundis Solution Small Cap Fund <sup>+</sup> - Class 4         High         12/14/2012         5/12/015         -4,71%         -7.05%         -8.27%         -4.76%         5.55%         2.54%         2.28%           Werdera Fundis Solution         High         12/14/2012         5/12/015         -         -1.65.1%         2.65%         2.54%         2.28%           Werder Mundis Solution         High         4/12/2016         5/12/015         -         -         -3.61%         0.28%         8.11%         N.A         3.01%           Standardzed         High         4/12/2016         5/12/014         -					-1.15%						
Numerican Funds is Global Small Cap Fund <sup>®</sup> - Class 4         High         12/14/2012         5/1/2015         -         -         -         5.55%         2.56%         2.28%           Sandardzad         High         12/14/2012         5/1/2015         -         -         -         5.55%         2.56%         2.28%         2.28%           Sandardzad         High         1/12/14/2012         5/1/2015         -         -         5.55%         4.57%         2.65%         2.28%         2.28%           Sandardzad         High         4/12/012         5/1/2016         -         -         3.51%         3.89%         8.99%         N.NA         3.77%           Sandardzad         High         9/12/2016         5/12/2014         -         -         -         1.11%         5.61%         2.05%         1.83%           Sandardzad         High         9/12/2016         5/12/2014         -         -         -         1.21%         5.61%         2.05%         1.83%           Sandardzad         High         9/12/2019         5/12/2014         -         -         -         1.11%         7.06%         3.25%         2.43%         3.06%           Sandardzad         High         0/2/20/20		i ligitest	2/11/2012	2/11/2012			14.00 /0	0.3076	0.74 /0	4.0070	5.17/0
words         High         12/14/2012         51/2015         4.71%         7.05%         4.27%         4.76%         6.55%         4.26%         2.24%           Brandingtad         High         12/14/2012         51/2018         -15.55%         4.30%         2.56%         2.26%         2.26%           Brandingtad         High         4/12/2018         51/2018         -         5.55%         4.30%         2.56%         8.11%         N/A         3.01%           Brandingtad         High         4/12/2018         51/2018         -         -         2.11%         5.65%         4.30%         2.66%         8.05%         N/A         3.01%           Brandingtad         High         4/12/2018         51/2018         -         -         2.11%         5.55%         5.67%         2.66%         1.83%           Brandingtad         High         1/22/11999         6/22/203         -         -         1.41%         7.65%         6.03%           Brandingtad         High         1/22/11999         6/22/203         -         -         1.41%         7.65%         5.7%         5.6%         5.6%           Brandingtad         High         6/22/2013         51/2017         -         - </td <td></td>											
Simulatized         High         12/12/12         5/12/10/1         -         -         156 ff %         7.37%         4.37%         2.84%         2.28%           WordSandatized <sup>2</sup> High         4/162018         5/12019         0.24%         5.53%         4.39%         2.86%         8.81%         N/A         3.73%           Sandadized <sup>2</sup> High         4/162018         5/12019         0.24%         5.53%         4.39%         2.86%         8.81%         N/A         3.73%           Sandadized         High         9/12001         5/12014         3.46%         0.69%         4.47%         1.1%         6.81%         2.05%         1.83%           Sandadized         High         9/12014         5/12014         0.46%         0.69%         4.47%         1.1%         6.03%         3.63%         1.89%         5.51%         8.01%         15.01%         7.62%         6.03%           Sandadized         High         1221/1998         6.22003         6.22003         6.22003         6.21%         -         1.14%         7.37%         4.42%         0.2%%         3.69%           Sandadized         High         6.21001         6.12017         -         6.46%         0.11%%         7.37% <td></td> <td>High</td> <td>12/14/2012</td> <td>5/1/2015</td> <td>-4 71%</td> <td>-7.05%</td> <td>-8 27%</td> <td>-4 76%</td> <td>5 55%</td> <td>2 54%</td> <td>2 28%</td>		High	12/14/2012	5/1/2015	-4 71%	-7.05%	-8 27%	-4 76%	5 55%	2 54%	2 28%
High Yell International Index — Service Class 2         High         4/16/2018         5/12/019         -         -         -         3.61%         8.98%         8.1%         NA         3.73%           Sandadized         High         4/16/2018         5/12/019         -         -         3.61%         0.28%         8.1%         NA         3.07%           Sandadized         High         4/16/2018         5/12/014         -         -         3.61%         0.28%         8.1%         NA         3.07%           Sandadized         High         9/12/2001         5/12/014         -         -         1.51%         5.67%         1.42%         7.62%         6.03%           Sandadized         High         12/2/11/999         6/2/2003         -         -         2.49%         5.67%         1.42%         7.62%         6.03%           Sandadized         High         12/2/11/999         6/2/2003         -         -         1.50%         7.44%         3.5%         2.49%         5.6%         5.6%         5.6%         5.6%         5.6%         5.6%         5.6%         5.6%         5.6%         5.6%         5.6%         5.6%         5.6%         5.6%         5.6%         5.6%         5.6%					-						
Non-Standardzaf         High         4High         67.2018         67.2018         6.20%         6.30%         8.90%         N.A         3.73%           Sindardizadi         High         44.62018         5712019         -         5.81%         9.90%         8.90%         N.A         3.73%           NewSandardizadi         High         94.92001         5712014         -         -         6.21%         1.17%         6.61%         2.00%         1.83%           Sandardizadi         High         94.92001         5712014         -         -         1.51%         6.57%         4.04%         0.01%         7.62%         6.03%           Sandardizadi         High         12311/1999         6/22003         -         -         -         1.41%         7.05%         5.25%         2.05%         3.65%											,
Bandwidzid         High         4/19/2018         5/12/201         -         -         6.81%         0.38%         8.11%         N.A         3.01%           worss out, LGV thremational Equity Fund - Series II         High         9/19/2001         5/12/2014         -         -         -         1.21%         5.67%         2.05%         1.33%           standardzed         High         1/2011/999         6/2/2003         -         -         -         2.41%         5.1%         5.67%         2.05%         6.03%           standardzed         High         1/2011/1999         6/2/2003         -         -         -         2.49%         5.67%         1.4.3%         7.62%         6.03%           standardzed         High         6/2/2003         6/2/2003         -         -         -         1.4.4%         4.35%         2.43%         3.69%           standardzed         High         8/2/2003         6/2/2003         -         -         -         -         5.15%         8.05%         4.44%         3.8%         2.43%         3.69%           standardzed         High         8/3/2001         5/1/2017         0.39%         7.09%         8.50%         4.44%         3.8%         2.43%         <		High	4/16/2018	5/1/2019	-0.24%	5.53%	4.39%	2.96%	8.98%	N/A	3.73%
nveso 2L EQV International Equity Fund - Series II         - <t< td=""><td>Standardized</td><td></td><td></td><td></td><td>-</td><td>-</td><td>-3.61%</td><td>0.38%</td><td>8.11%</td><td>N/A</td><td>3.01%</td></t<>	Standardized				-	-	-3.61%	0.38%	8.11%	N/A	3.01%
Jamba discard         High         9/19/2001         9/1/2014         -         -         -         -         1.51%         5.57%         2.05%         1.83%           Issue Handsrond VI Global Research Portfolio - Service Stares         High         1.23/1999         6/22003         -         -         -         2.49%         5.57%         1.43%         6.03%           Standardized         High         6/22003         -         -         -         -         4.44%         4.35%         2.43%         3.69%           Standardized         High         6/22003         6/22003         -         -         -         5.5%         2.43%         3.69%           Mirstoni Intrinsic Value Portfolio - Service Class         High         6/22003         6/22003         -         -         -         5.5%         5.5%         5.5%         5.5%         5.5%         5.5%         5.5%         5.5%         5.5%         5.5%         5.5%         5.74%         3.69%           Mirstoni Intrinsic Value Portfolio - Service Class         High         8/1/2001         5/1/2017         0.3%         1.5%         7.42%         5.58%         5.74%         4.06%           Standardized         High         8/2/2001         5/1/2014	Invesco V.I. EQV International Equity Fund - Series II	0									
Janus Henderson VIT Global Research Portfolio - Service Shares         High         1/2/31/1999         6/2/2003         -         -         2.49%         5.51%         8.01%         15.01%         7.62%         6.03%           NonStandardized <sup>1</sup> High         1/2/31/1999         6/2/2003         -         -         2.49%         5.67%         14.32%         7.62%         6.03%           NetStandardized <sup>1</sup> High         6/2/2003         6/2/2003         -         -         -         1.45%         5.67%         14.32%         7.62%         6.03%           Standardized <sup>1</sup> High         6/2/2003         6/2/2003         -         -         -         1.14%         4.44%         4.35%         2.43%         3.69%           Standardized         High         6/2/2003         6/2/2001         5/1/2017         -         -         1.16%         4.24%         7.92%         5.58%         5.74%           MrSB VIT Research International Value Fund - Class IB         High         8/21/2001         5/1/2024         -         -         6.56%         1.07%         5.58%         5.74%         4.08%           MoreStandardized <sup>1</sup> High         8/21/2001         5/1/2024         -         -         6.56%	NonStandardized <sup>2</sup>	High	9/19/2001	5/1/2014	-3.49%	0.69%	-4.47%	1.17%	6.61%	2.05%	1.83%
High Standardized         High 12/31/1999         6/2/2003         -	Standardized	High	9/19/2001	5/1/2014	-	-	-12.11%	-1.51%	5.67%	2.05%	1.83%
Sindardized         High         12/31/1999         6/2/2003         -         -         -         2.4.9%         5.67%         14.32%         7.62%         6.03%           VTLI VP Direstore International Equity - Service Class         High         6/2/2003         6/2/2003         -         -         -11.41%         -7.05%         5.67%         1.4.32%         7.62%         5.69%         3.69%           MorSignidardized         High         6/2/2003         6/2/2003         -         -         -11.41%         -7.05%         5.89%         5.49%         3.69%           MorSignidardized         High         6/3/2001         5/1/2017         0.30%         7.93%         6.50%         4.42%         7.92%         5.89%         5.49% <td< td=""><td>Janus Henderson VIT Global Research Portfolio – Service Shares</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>	Janus Henderson VIT Global Research Portfolio – Service Shares										
VILI VP Prinetone International Equity - Service Class         Image of the service Class         High 6/2/2003         6/2/	NonStandardized <sup>2</sup>				-5.33%	-1.95%					
NonStandardized <sup>2</sup> High       6/2/2003       6/2/2003       6.44%       0.41%       4.44%       4.35%       2.43%       3.69%         Standardized       High       6/2/2003       6/2/2003       -       -       -11.41%       -7.06%       3.32%       2.43%       3.69%         MonStandardized <sup>2</sup> High       8/31/2001       5/1/2017       0.30%       7.93%       6.50%       4.42%       7.92%       5.58%       5.74%         MonStandardized <sup>2</sup> High       8/31/2001       5/1/2017       0.30%       7.93%       6.50%       4.42%       7.92%       5.58%       5.74%         MonStandardized <sup>2</sup> High       8/31/2001       5/1/2021       -       -       -       1.58%       7.44%       4.30%       1.48%         MonStandardized <sup>1</sup> High       8/2/2001       5/1/2022       -       -       -       6.56%       1.03%       4.30%       1.16%       3.05%       4.30%       1.16%       3.05%       4.30%       1.15%       3.05%       4.30%       1.15%       3.05%       4.30%       1.15%       3.05%       4.30%       1.15%       3.05%       4.30%       3.05%       4.30%       3.15%       3.05%       4.30%       3.15%	Standardized	High	12/31/1999	6/2/2003	-	-	-2.49%	5.67%	14.32%	7.62%	6.03%
Signadardized         High         6/2/2003         6/2/2003         - <th< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></th<>											
MFS® International Intrinsic Value Portfolio – Service Class         High         8/31/2001         5/1/2017         0.30%         7.93%         6.50%         4.42%         7.92%         5.58%         5.74%           VonStandardized <sup>2</sup> High         8/31/2001         5/1/2017         -         -         -         -         5.58%         5.74%         5.58%         5.48%         5.48%           VonStandardized <sup>2</sup> High         8/24/2001         5/1/2022         -         -         -         6.56%         1.07%         6.52%         3.05%         1.48%           VonStandardized <sup>2</sup> High         8/24/2001         5/1/2022         -         -         6.56%         1.07%         6.52%         3.05%         1.48%           VonStandardized <sup>2</sup> High         1/2/1997         5/1/2024         2.24%         10.76%         9.86%         8.17%         13.80%         4.30%         3.52%           Standardized <sup>2</sup> High         1/2/1997         5/1/2024         -         -         1.86%         5.84%         4.00%         3.03%         3.03%         3.03%         3.03%         3.03%         3.03%         3.03%         3.03%         3.03%         3.03%         3.03%         3.03%         3.	NonStandardized <sup>2</sup>										
NonStandardized*       High Standardized*       Standardized*       O.30%       7.93%       6.50%       4.42%       7.92%       5.58%       5.74%         Nambardized*       High       8/31/2001       5/1/2017       -       -       1.50%       1.22%       7.02%       5.58%       5.68%       5.48%         MPSS VIT Research International - Service Class       High       8/24/2001       5/1/2022       -       -       6.50%       4.42%       7.02%       5.58%       5.48%         Standardized*       High       8/24/2001       5/1/2022       -       -       6.50%       4.02%       4.08%         Vutnam VT International Value Fund - Class IB       High       1/2/1997       5/1/2024       -       -       -       6.50%       8.17%       13.00%       4.30%       3.52%         Standardized*       High       1/2/1997       5/1/2014       -       -       -       7.02%       8.36%       4.00%       3.03%         Standardized*       High       1/2/1997       5/1/2014       -       -       -       7.02%       8.37%       4.40%       3.03%         Standardized*       High       1/2/1997       5/1/2014       -       -       -       7.02% <t< td=""><td>Standardized</td><td>High</td><td>6/2/2003</td><td>6/2/2003</td><td>-</td><td>-</td><td>-11.41%</td><td>-7.06%</td><td>3.32%</td><td>2.43%</td><td>3.69%</td></t<>	Standardized	High	6/2/2003	6/2/2003	-	-	-11.41%	-7.06%	3.32%	2.43%	3.69%
Standardized         High         8/31/2001         5/1/2027         - <th< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></th<>											
Junc         Junc <th< td=""><td></td><td></td><td></td><td></td><td>0.30%</td><td></td><td></td><td></td><td></td><td></td><td></td></th<>					0.30%						
NonStandardized <sup>2</sup> High Bradardized       B/24/2001       5/1/2022       -		High	8/31/2001	5/1/2017	-	-	-1.50%	1.92%	7.02%	5.58%	5.48%
Biandardized         High         8/24/2001         5/1/2002         -         -         -6.96%         -1.07%         6.52%         3.05%         1.48%           Putnam VT International Value Fund - Class IB         -         -         -         -6.96%         -1.07%         6.52%         3.05%         1.48%           VonStandardized <sup>2</sup> High         1/2/1997         5/1/2024         -         -         1.86%         5.84%         13.08%         4.30%         3.52%           NonStandardized <sup>2</sup> High         1/2/1997         5/1/2024         -         -         1.86%         5.84%         13.08%         4.30%         3.52%           NonStandardized <sup>2</sup> Highest         1/2/1997         5/1/2014         -         -         7.02%         -1.17%         7.48%         4.00%         3.03%           Standardized <sup>2</sup> Highest         1/2/14/2012         5/1/2014         -         -         7.02%         -1.17%         7.48%         4.00%         3.03%           Standardized <sup>2</sup> Highest         1/2/3/2008         5/1/2018         -         -         3.47%         0.92%         7.90%         4.33%         3.15%           Standardized <sup>2</sup> Highest         2/17/201		18.1	0/04/0004	514/0000	4.400/	4.000/	4.0.404	4 500/	7 4 404	0.050/	4.000/
Deputational VT International Value Fund - Class IB         High         1/2/1997         5/1/2024         2.24%         10.76%         9.86%         8.17%         13.80%         4.30%         11.52%           Standardized <sup>2</sup> High         1/2/1997         5/1/2024         -         -         1.86%         5.84%         13.08%         4.30%         3.52%           Mmerican Funds IS New World Fund - Class 4         Highest         12/14/2012         5/1/2014         -         -         7.02%         -         7.02%         4.00%         3.03%           Standardized <sup>2</sup> Highest         12/14/2012         5/1/2014         -         -         -         7.02%         +         .7.02%         4.00%         3.03%           Standardized         Highest         1/23/2008         5/1/2018         3.32%         6.08%         11.47%         3.47%         8.77%         4.33%         3.15%           Standardized         Highest         1/23/2008         5/1/2018         3.32%         6.08%         11.47%         3.47%         8.77%         4.33%         2.66%           VPL VP Candriam Emerging Markets Equity – Service Class9         Highest         2/17/2012         2/17/2012         0.10%         0.22%         6.80%         -											
NonStandardized <sup>2</sup> High       1/2/1997       5/1/2024       2.24%       10.76%       9.86%       8.17%       13.80%       4.30%       11.52%         Standardized       High       1/2/1997       5/1/2024       -       -       1.86%       5.84%       13.08%       4.30%       3.52%         American Funds IS New World Fund - Class 4       Highest       12/14/2012       5/1/2014       -       -       7.02%       1.71%       7.48%       4.00%       3.03%         Standardized <sup>2</sup> Highest       12/14/2012       5/1/2014       -       -       7.02%       1.71%       7.48%       4.00%       3.03%         Standardized <sup>2</sup> Highest       1/2/3/2008       5/1/2014       -       -       7.02%       7.17%       7.48%       4.00%       3.03%         Standardized <sup>2</sup> Highest       1/2/3/2008       5/1/2018       -       -       3.47%       8.77%       4.33%       2.66%         VYLI VP Candriam Emerging Markets Equity – Service Class9       Highest       2/17/2012       2/17/2012       0.10%       0.22%       6.80%       -4.04%       4.72%       0.55%       -1.31%         Standardized <sup>2</sup> Highest       2/17/2012       2/17/2012       2/17/2012		nigri	0/24/2001	5/1/2022		•	-0.90%	-1.07%	0.52%	3.03%	1.40%
Bitsdandrized         High         1/2/1997         5/1/2024         -         -         1.86%         5.84%         13.08%         4.30%         3.52%           American Funds IS New World Fund - Class 4         Highest         12/14/2012         5/1/2014         -         -         1.86%         5.84%         13.08%         4.30%         3.52%           VonStandardized <sup>2</sup> Highest         12/14/2012         5/1/2014         -         -         -         7.02%         1.17%         7.48%         4.00%         3.03%           Standardized <sup>2</sup> Fildelity® VIP Emerging Markets - Service Class 2         -         -         3.47%         9.2%         7.90%         4.33%         3.15%           Standardized <sup>2</sup> Highest         1/23/2008         5/1/2018         -         -         3.47%         9.2%         7.90%         4.33%         3.15%           Standardized         Highest         1/23/2008         5/1/2018         -         -         3.47%         9.2%         7.90%         4.33%         2.66%           VILI VP Candriam Emerging Markets Equity - Service Class9         -         -         1.20%         6.67%         3.70%         0.55%         -1.31%           Standardized <sup>2</sup> Highest		High	1/2/1007	5/1/2024	2 24%	10 76%	0.86%	8 17%	13 80%	4 30%	11 52%
American Funds IS New World Fund - Class 4         Highest         12/14/2012         5/1/2014         -0.86%         1.13%         0.98%         0.38%         4.00%         3.03%           Standardized <sup>2</sup> Highest         12/14/2012         5/1/2014         -         -         -7.02%         -1.71%         7.48%         4.00%         3.03%           Standardized <sup>2</sup> Highest         12/14/2012         5/1/2014         -         -         -7.02%         -1.71%         7.48%         4.00%         3.03%           VonStandardized         Highest         1/23/2008         5/1/2018         - <t< td=""><td></td><td></td><td></td><td></td><td>-</td><td>-</td><td></td><td></td><td></td><td></td><td></td></t<>					-	-					
NonStandardized <sup>2</sup> Highest         12/14/2012         5/1/2014         -0.86%         1.13%         0.98%         0.88%         4.00%         3.03%           Standardized         Highest         12/14/2012         5/1/2014         -         -         -7.02%         -1.71%         7.48%         4.00%         3.03%           Fidelity® VIP Emerging Markets – Service Class 2         Highest         1/23/2008         5/1/2018         -         -         -         7.02%         1.71%         7.48%         4.00%         3.03%           Standardized         Highest         1/23/2008         5/1/2018         -         -         3.47%         9.92%         7.90%         4.33%         2.66%           VYLI VP Candriam Emerging Markets Equity – Service Class 9         Highest         2/17/2012         2/17/2012         2/17/2012         -         -         -         6.67%         3.70%         0.55%         -1.31%           Standardized         Highest         2/17/2012         2/17/2012         2/17/2012         -         -         -         6.67%         3.70%         0.55%         -1.31%           Standardized         High         4/30/2013         5/1/2015         -         -         1.61%        01%        21% </td <td></td> <td>riigii</td> <td>1/2/1001</td> <td>3/1/2024</td> <td></td> <td></td> <td>1.0070</td> <td>0.0470</td> <td>10.0070</td> <td>4.0070</td> <td>0.0270</td>		riigii	1/2/1001	3/1/2024			1.0070	0.0470	10.0070	4.0070	0.0270
Highest         12/14/2012         5/1/2014         -         -         -         7.02%         -1.71%         7.48%         4.00%         3.03%           ridelity® VIP Emerging Markets – Service Class 2         Highest         1/23/2008         5/1/2018         3.32%         6.08%         11.47%         3.47%         4.33%         2.66%           VIL VP Candriam Emerging Markets Equity – Service Class 9         Highest         1/23/2018         5/1/2018         -         -         3.47%         0.92%         7.90%         4.33%         2.66%           VIL VP Candriam Emerging Markets Equity – Service Class 9         Highest         2/17/2012         2/17/2012         0.10%         0.22%         6.80%         -4.04%         4.72%         0.55%         -1.31%           Standardized <sup>2</sup> Highest         2/17/2012         2/17/2012         0.10%         0.22%         6.80%         -4.04%         4.72%         0.55%         -1.31%           Standardized <sup>2</sup> Highest         2/17/2012         2/17/2012         -         -         -         -1.01%         -3.07%         0.55%         -1.31%           Standardized <sup>2</sup> High         4/30/2013         5/1/2015         -         -         -         -         -         -		Highest	12/14/2012	5/1/2014	-0.86%	1.13%	0.98%	0.98%	8.36%	4.00%	3.03%
Tidelity® VIP Emerging Markets – Service Class 2         VonStandardized <sup>2</sup> Highest       1/23/2008       5/1/2018       3.32%       6.08%       11.47%       3.47%       8.77%       4.33%       3.15%         Standardized <sup>2</sup> VonStandardized         VonStandardized <sup>2</sup> <		-			-	-					
NonStandardized <sup>2</sup> Highest       1/23/2008       5/1/2018       3.32%       6.08%       11.47%       3.47%       8.77%       4.33%       3.15%         Standardized       Highest       1/23/2008       5/1/2018       -       -       3.47%       8.77%       4.33%       2.66%         VNL VP Candriam Emerging Markets Equity – Service Class9       Highest       2/17/2012       2/17/2012       0.10%       0.22%       6.80%       -       4.04%       4.72%       0.55%       -       1.31%         Standardized <sup>2</sup> Highest       2/17/2012       2/17/2012       2/17/2012       -       -       -       -       -       -       -       1.20%       6.67%       3.70%       0.55%       -       1.31%         Standardized <sup>2</sup> Highest       2/17/2012       2/17/2012       2/17/2012       -		9									
Standardized         Highest         1/23/2008         5/1/2018         -         -         3.47%         0.92%         7.90%         4.33%         2.66%           VYLI VP Candriam Emerging Markets Equity – Service Class9         Highest         2/17/2012         2/17/2012         2/17/2012         6.80%         -4.04%         4.72%         0.55%         -1.31%           Standardized <sup>2</sup> Highest         2/17/2012         2/17/2012         -         -         -6.67%         3.70%         0.55%         -1.31%           Standardized <sup>2</sup> High         2/17/2012         2/17/2012         -         -         -6.67%         3.70%         0.55%         -1.31%           Standardized <sup>2</sup> High         4/30/2013         5/1/2015         -         -         1.60%         1.40%         1.86%         1.23%           Standardized <sup>2</sup> High         4/30/2013         5/1/2015         -         -         1.61%         -3.71%         1.40%         1.86%         1.23%           VLI LVP Fidelity Institutional AM® Utilities – Service Class         High         2/17/2012         2/17/2012         -         1.61%         -         1.68%         1.23%		Highest	1/23/2008	5/1/2018	3.32%	6.08%	11.47%	3.47%	8.77%	4.33%	3.15%
NonStandardized <sup>2</sup> Highest       2/17/2012       2/17/2012       2/17/2012       0.10%       0.22%       6.80%       -4.04%       4.72%       0.55%       -1.31%         Standardized       Highest       2/17/2012       2/17/2012       2/17/2012       -       -       -1.20%       -6.67%       3.70%       0.55%       -1.31%         Sector       -	Standardized				-	-	3.47%	0.92%	7.90%	4.33%	2.66%
NonStandardized <sup>2</sup> Highest       2/17/2012       2/17/2012       2/17/2012       0.10%       0.22%       6.80%       -4.04%       4.72%       0.55%       -1.31%         Standardized       Highest       2/17/2012       2/17/2012       2/17/2012       -       -       -1.20%       -6.67%       3.70%       0.55%       -1.31%         Sector       -	NYLI VP Candriam Emerging Markets Equity – Service Class9	-									
Sector         Sector           Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 <sup>10</sup> High 4/30/2013 5/1/2015         3.62% 8.24% 9.61% -1.00% 14.40% 1.86% 1.23%           Standardized <sup>2</sup> High 4/30/2013 5/1/2015         5.1/2015         -         1.61% -3.71% 13.69% 1.86% 1.23%           VLI VP Fidelity Institutional AM® Utilities – Service Class         High 2/17/2012         2/17/2012         -0.44% 1.98% 21.74% 6.80% 12.26% 5.89% 7.18%	NonStandardized <sup>2</sup>	Highest	2/17/2012	2/17/2012	0.10%	0.22%	6.80%	-4.04%	4.72%	0.55%	-1.31%
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 <sup>10</sup> High         4/30/2013         5/1/2015         3.62%         8.24%         9.61%         -1.00%         14.40%         1.23%           NonStandardized <sup>2</sup> High         4/30/2013         5/1/2015         -         -         1.61%         -3.71%         1.86%         1.23%           VILI VP Fidelity Institutional AM® Utilities – Service Class         High         2/17/2012         2/17/2012         -         1.61%         -3.71%         5.89%         7.18%	Standardized	Highest	2/17/2012	2/17/2012	-	-	-1.20%	-6.67%	3.70%	0.55%	-1.31%
NonStandardized <sup>2</sup> High         4/30/2013         5/1/2015         3.62%         8.24%         9.61%         -1.00%         14.40%         1.86%         1.23%           Standardized         High         4/30/2013         5/1/2015         -         -         1.61%         -3.71%         13.69%         1.23%           VYLI VP Fidelity Institutional AM® Utilities – Service Class         High         2/17/2012         2/17/2012         -0.44%         1.98%         21.74%         6.80%         12.26%         5.89%         7.18%	Sector										
High         4/30/2013         5/1/2015         -         -         1.61%         -3.71%         13.69%         1.86%         1.23%           VYLI VP Fidelity Institutional AM® Utilities – Service Class         -         -         1.61%         -3.71%         13.69%         1.86%         1.23%           NonStandardized <sup>2</sup> High         2/17/2012         2/17/2012         -0.44%         1.98%         21.74%         6.80%         12.26%         5.89%         7.18%	Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 <sup>10</sup>										
VYLI VP Fidelity Institutional AM® Utilities - Service Class           vonStandardized <sup>2</sup> High         2/17/2012         2/17/2012         -0.44%         1.98%         21.74%         6.80%         12.26%         5.89%         7.18%	NonStandardized <sup>2</sup>	High	4/30/2013	5/1/2015	3.62%	8.24%	9.61%	-1.00%	14.40%	1.86%	1.23%
NonStandardized <sup>2</sup> High 2/17/2012 2/17/2012 -0.44% 1.98% 21.74% 6.80% 12.26% 5.89% 7.18%	Standardized	High	4/30/2013	5/1/2015	-	-	1.61%	-3.71%	13.69%	1.86%	1.23%
	NYLI VP Fidelity Institutional AM® Utilities – Service Class										
Standardized High 2/17/2012 2/17/2012 13.74% 4.41% 11.50% 5.89% 7.18%	NonStandardized <sup>2</sup>				-0.44%	1.98%					
	Standardized	High	2/17/2012	2/17/2012	-	-	13.74%	4.41%	11.50%	5.89%	7.18%



Investment Divisions <sup>1</sup>	Volatility/ Risk Level <sup>3</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>1</sup>	Month to Date	Year to Date (Updated Monthly)	1 Year⁴	3 Year <sup>4</sup>	5 Year <sup>4</sup>	10 Year <sup>4</sup>	Since Investment Division Inception
Sector	Mak Level	Date	Date		wontiny)	I Cai	I Cai	Ieai	Tear	inception
NYLI VP CBRE Global Infrastructure — Service Class										
NonStandardized <sup>2</sup>	High	5/1/2015	5/1/2015	1.27%	5.63%	12.23%	0.74%	7.48%	N/A	-3.06%
Standardized	High	5/1/2015	5/1/2015	-	-	4.23%	-1.96%	6.57%	N/A	-3.06%
NYLI VP Newton Technology Growth - Service Class				1						
NonStandardized <sup>2</sup>	Highest	12/29/2000	2/10/2025	-9.53%	-9.90%	-2.74%	3.82%	13.57%	11.33%	-14.89%
Standardized	Highest	12/29/2000	2/10/2025	-	-	-10.52%	1.28%	12.84%	11.33%	-21.70%
Fidelity <sup>®</sup> VIP Health Care — Service Class 2										
NonStandardized <sup>2</sup>	Highest	7/18/2001	5/1/2019	-3.56%	-1.51%	-4.58%	-0.70%	5.59%	4.54%	5.97%
Standardized	Highest	7/18/2001	5/1/2019	-	-	-12.21%	-3.42%	4.61%	4.54%	5.33%
NYLI VP Natural Resources – Initial Class										
NonStandardized <sup>2</sup>	Highest	2/17/2012	2/17/2012	-2.87%	-4.70%	-12.29%	-2.20%	23.10%	2.64%	0.13%
Standardized	Highest	2/17/2012	2/17/2012	-	-	-19.31%	-4.88%	22.58%	2.64%	0.13%
Principal VC Real Estate Securities Account - Class 2				1						
NonStandardized <sup>2</sup>	Highest	5/1/1998	5/1/2024	-2.12%	3.07%	9.27%	-2.75%	8.07%	4.00%	17.98%
Standardized	Highest	5/1/1998	5/1/2024	-	-	1.27%	-5.41%	7.18%	4.00%	9.98%

Please read the important disclosures below regarding the product performance.



As of March 31, 2025

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.

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

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

Assumes no deduction for contingent deferred sales charge.

<sup>3</sup> Volatility/Risk Levels are assigned by New York Life. The Investment Divisions are grouped by risk classifications that reflect performance volatility based on Morningstar classifications as of December 31, 2020. Morninostar 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.

The New York Life Premium Plus II Variable Annuity was first offered for sale on June 2, 2003. Certain Portfolios existed prior to that 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. The New York Life Premium Plus II Variable Annuity invests in New York Life Insurance and Annuity Corporation (NYLIAC) Variable Annuity 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

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. ranteed by the Federal Deposit Insurance Corpo ne NYLI VP U.S. Gr

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

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

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

Performance information less than 1 year has not been annualized

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

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



		Portfolio	Investment Division					Since Investment
	Volatility/	Inception	Inception				10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>	Year⁴	Year <sup>4</sup>	Year <sup>4</sup>	Year⁴	Inception
Investment Grade Bond								
NYLI VP U.S. Government Money Market – Current 7-day yield is 4.07%8								
NonStandardized <sup>2</sup>	Low	1/29/1993	5/1/2015	2.92%	2.23%	0.63%	-0.18%	-0.32%
Standardized PIMCO VIT Low Duration Portfolio - Advisor Class	Low	1/29/1993	5/1/2015	-5.08%	-0.38%	-0.57%	-0.18%	-0.32%
NonStandardized <sup>2</sup>	Low	3/31/2006	5/2/2016	3.76%	0.93%	-0.44%	-0.49%	-0.35%
Standardized	Low	3/31/2006	5/2/2016	-4.24%	-1.76%	-1.67%	-0.49%	-0.35%
PIMCO VIT Short-Term Portfolio - Advisor Class								
NonStandardized <sup>2</sup>	Low	9/30/1999	5/1/2024	3.47%	2.77%	1.57%	0.58%	3.08%
Standardized	Low	9/30/1999	5/1/2024	-4.53%	0.18%	0.42%	0.58%	-4.92%
American Funds IS Capital World Bond Fund® - Class 4 NonStandardized <sup>2</sup>	Moderate	10/4/2006	5/1/2024	0.28%	-3.45%	-3.17%	-1.70%	3.10%
Standardized	Moderate	10/4/2006	5/1/2024	-7.72%	-6.10%	-4.36%	-1.70%	-4.90%
American Funds IS The Bond Fund of America® - Class 4				=/*				
NonStandardized <sup>2</sup>	Moderate	12/14/2012	5/1/2022	2.83%	-1.71%	-1.50%	-0.21%	-0.21%
Standardized	Moderate	12/14/2012	5/1/2022	-5.17%	-4.40%	-2.71%	-0.21%	-3.03%
American Funds IS U.S. Government Securities Fund® - Class 4								
NonStandardized <sup>2</sup>	Moderate	12/2/1985	5/1/2024	3.21%	-2.34% -5.02%	-2.60%	-0.72%	5.55%
Standardized Columbia Variable Portfolio — Intermediate Bond - Class 2	Moderate	12/2/1985	5/1/2024	-4.79%	-5.02%	-3.79%	-0.72%	-2.45%
NonStandardized <sup>2</sup>	Moderate	5/3/2010	5/1/2022	4.06%	-2.06%	-0.70%	0.05%	-0.28%
Standardized	Moderate	5/3/2010	5/1/2022	-3.94%	-4.74%	-1.92%	0.05%	-3.10%
NYLI VP Bond – Service Class								
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2015	2.96%	-1.76%	-1.98%	-0.60%	1.06%
Standardized	Moderate	6/2/2003	5/1/2015	-5.04%	-4.46%	-3.18%	-0.60%	1.06%
Fidelity® VIP Investment Grade Bond - Service Class 2								
NonStandardized <sup>2</sup>	Moderate	8/15/2005	5/1/2022	3.15%	-1.13%	-1.01%	0.06%	0.42%
Standardized	Moderate	8/15/2005	5/1/2022	-4.85%	-3.84%	-2.23%	0.06%	-2.38%
Fidelity® VIP Bond Index – Service Class 2								
NonStandardized <sup>2</sup>	Moderate	4/19/2018	11/23/2020	2.68%	-1.63%	-2.65%	N/A	-3.52%
Standardized	Moderate	4/19/2018	11/23/2020	-5.32%	-4.32%	-3.85%	N/A	-4.88%
NYLI VP MacKay U.S. Infrastructure Bond – Service Class								
NonStandardized <sup>2</sup>	Moderate	6/2/2003	6/2/2003	2.71%	-1.38%	-2.54%	-1.17%	0.35%
Standardized	Moderate	6/2/2003	6/2/2003	-5.29%	-4.09%	-3.74%	-1.17%	0.35%
NYLI VP PIMCO Real Return – Service Class NonStandardized <sup>2</sup>		0/17/0010	0/17/0010	4.71%	-1.66%	0.80%	0.47%	-0.07%
	Moderate	2/17/2012 2/17/2012	2/17/2012 2/17/2012	4.71% -3.29%	-1.66% -4.36%	-0.39%		-0.07% -0.07%
Standardized PIMCO VIT Income Portfolio - Advisor Class	Moderate	2/17/2012	2/17/2012	-3.29%	-4.30%	-0.39%	0.47%	-0.07%
NonStandardized <sup>2</sup>	Moderate	4/29/2016	5/1/2020	5.01%	2.34%	3.12%	N/A	2.60%
Standardized	Moderate	4/29/2016	5/1/2020	-2.99%	-0.27%	2.04%	N/A	1.47%
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class	Woderate	4/23/2010	0/1/2020	2.0070	0.2170	2.0470	19/73	1.4770
NonStandardized <sup>2</sup>	Moderate	5/1/2014	5/1/2014	2.48%	0.60%	0.02%	0.40%	1.11%
Standardized	Moderate	5/1/2014	5/1/2014	-5.52%	-2.10%	-1.21%	0.40%	1.11%
PIMCO VIT Total Return Portfolio - Advisor Class						=		
NonStandardized <sup>2</sup>	Moderate	2/28/2006	5/1/2014	4.07%	-1.03%	-1.57%	-0.21%	0.06%
Standardized	Moderate	2/28/2006	5/1/2014	-3.93%	-3.74%	-2.78%	-0.21%	0.06%
Western Asset Core Plus VIT - Class II								
NonStandardized <sup>2</sup>	Moderate	5/1/2015	5/1/2022	1.45%	-2.37%	-1.95%	-0.48%	-0.48%
Standardized	Moderate	5/1/2015	5/1/2022	-6.55%	-5.05%	-3.16%	-0.48%	-3.29%
Non-Investment Grade Bond								
BlackRock® High Yield V.I. Fund – Class III Shares								
NonStandardized <sup>2</sup>	Moderate	2/15/2012	5/1/2014	4.88%	2.84%	5.26%	2.79%	2.53% 2.53%
Standardized Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2	Moderate	2/15/2012	5/1/2014	-3.12%	0.26%	4.26%	2.79%	2.03%
NonStandardized <sup>2</sup>	Moderate	4/30/2012	5/1/2015	4.55%	1.35%	2.10%	0.92%	0.73%
Standardized	Moderate	4/30/2012	5/1/2015	-3.45%	-1.32%	0.97%	0.92%	0.73%
NYLI VP Floating Rate – Service Class								
NonStandardized <sup>2</sup>	Moderate	5/1/2005	5/1/2005	3.90%	4.26%	5.51%	2.26%	2.07%
Standardized NYLI VP MacKay Convertible – Service Class	Moderate	5/1/2005	5/1/2005	-4.10%	1.75%	4.53%	2.26%	2.07%
NYLI VP MacKay Convertible – Service Class NonStandardized <sup>2</sup>	Moderate	6/2/2003	6/2/2003	2.51%	-0.45%	9.59%	5.92%	6.07%
Standardized	Moderate	6/2/2003	6/2/2003	-5.49%	-0.45% -3.18%	9.59% 8.74%	5.92% 5.92%	6.07%
				2.1070	2070		2.3270	2.2.70



		5 (1)	Investment					Since
	Volatility/	Portfolio Inception	Division Inception				10	Investment Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>	Year⁴	Year⁴	Year <sup>4</sup>	Year⁴	Inception
Non-Investment Grade Bond								
NYLI VP MacKay High Yield Corporate Bond – Service Class								
NonStandardized <sup>2</sup>	Moderate	6/2/2003	6/2/2003	4.17%	2.71%	4.98%	3.03%	4.60%
Standardized	Moderate	6/2/2003	6/2/2003	-3.83%	0.12%	3.98%	3.03%	4.60%
NYLI VP MacKay Strategic Bond – Service Class								
NonStandardized <sup>2</sup>	Moderate	5/1/2011	5/1/2011	5.93%	3.13%	3.42%	1.36%	1.78%
Standardized	Moderate	5/1/2011	5/1/2011	-2.07%	0.56%	2.35%	1.36%	1.78%
Alternatives								
DWS Alternative Asset Allocation VIP - Class B NonStandardized <sup>2</sup>	Moderate	5/4 8/2000	5/2/2016	5.17%	-0.01%	6.01%	1.34%	2.12%
Standardized	Moderate	5/18/2009 5/18/2009	5/2/2016	-2.83%	-0.01%	5.04%	1.34%	2.12%
NYLI VP Hedge Multi-Strategy - Service Class	Moderate	5/16/2009	5/2/2010	-2.03%	-2.13%	5.04%	1.34 %	2.1270
NonStandardized <sup>2</sup>	Moderate	5/1/2013	5/1/2013	1.53%	1.13%	1.87%	-1.55%	-1.77%
Standardized	Moderate	5/1/2013	5/1/2013	-6.47%	-1.54%	0.74%	-1.55%	-1.77%
Asset Allocation		0.0.2010	2	2.11 /0				
American Funds IS Asset Allocation Fund - Class 4								
NonStandardized <sup>2</sup>	Moderate	12/14/2012	5/1/2018	5.84%	4.26%	9.14%	6.00%	6.04%
Standardized	Moderate	12/14/2012	5/1/2018	-2.16%	1.74%	8.28%	6.00%	5.62%
BlackRock® Global Allocation V.I. Fund – Class III Shares								
NonStandardized <sup>2</sup>	Moderate	11/18/2003	5/1/2011	1.64%	1.57%	6.70%	3.22%	3.07%
Standardized	Moderate	11/18/2003	5/1/2011	-6.36%	-1.08%	5.76%	3.22%	3.07%
Fidelity® VIP FundsManager® 60% — Service Class								
NonStandardized <sup>2</sup>	Moderate	8/22/2007	5/1/2019	1.99%	1.86%	7.60%	4.39%	5.05%
Standardized	Moderate	8/22/2007	5/1/2019	-6.01%	-0.78%	6.69%	4.39%	4.38%
NYLI VP Balanced – Service Class								
NonStandardized <sup>2</sup>	Moderate	5/1/2005	5/1/2005	4.68%	2.38%	8.91%	3.88%	4.49%
Standardized	Moderate	5/1/2005	5/1/2005	-3.32%	-0.23%	8.04%	3.88%	4.49%
NYLI VP Conservative Allocation – Service Class NonStandardized <sup>2</sup>	Moderate	2/13/2006	2/13/2006	0.65%	0.29%	3.58%	1.95%	3.07%
Standardized	Moderate	2/13/2006	2/13/2006	-7.35%	-2.44%	2.52%	1.95%	3.07%
NYLI VP Income Builder – Service Class	Moderate	2/13/2000	2/13/2000	-7.33%	-2.4470	2.3276	1.93%	3.07%
NonStandardized <sup>2</sup>	Moderate	6/2/2003	6/2/2003	6.59%	2.57%	6.25%	3.36%	4.34%
Standardized	Moderate	6/2/2003	6/2/2003	-1.41%	-0.03%	5.29%	3.36%	4.34%
NYLI VP Janus Henderson Balanced – Initial Class7				,•		0.2070		
NonStandardized <sup>2</sup>	Moderate	2/17/2012	2/17/2012	3.97%	3.52%	8.86%	6.49%	7.17%
Standardized	Moderate	2/17/2012	2/17/2012	-4.03%	0.97%	7.99%	6.49%	7.17%
NYLI VP Janus Henderson Balanced – Service Class								
NonStandardized <sup>2</sup>	Moderate	2/17/2012	2/17/2012	3.71%	3.26%	8.59%	6.22%	6.91%
Standardized	Moderate	2/17/2012	2/17/2012	-4.29%	0.70%	7.71%	6.22%	6.91%
NYLI VP Moderate Allocation–Service Class								
NonStandardized <sup>2</sup>	Moderate	2/13/2006	2/13/2006	0.20%	0.98%	6.16%	3.08%	3.77%
Standardized	Moderate	2/13/2006	2/13/2006	-7.80%	-1.71%	5.20%	3.08%	3.77%
Franklin Templeton Conservative Model Portfolio - Class II								
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	3.41%	0.29%	N/A	N/A	1.39%
Standardized	Moderate	5/1/2020	5/1/2020	-4.59%	-2.43%	N/A	N/A	0.20%
Franklin Templeton Moderate Model Portfolio - Class II NonStandardized <sup>2</sup>	Modorate	5/4/2020	5/4/0000	4 1 1 9/	2 20%	NI/A	NI/A	E 670/
Standardized	Moderate Moderate	5/1/2020 5/1/2020	5/1/2020 5/1/2020	4.11% -3.89%	2.30% -0.31%	N/A N/A	N/A N/A	5.67% 4.66%
Standardized Franklin Templeton Moderately Aggressive Model Portfolio - Class II	wouerate	3/1/2020	5/1/2020	-3.09%	-0.3176	N/A	IN/M	4.00%
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	4.29%	3.31%	N/A	N/A	7.58%
Standardized	Moderate	5/1/2020	5/1/2020	-3.71%	0.75%	N/A	N/A	6.64%
Franklin Templeton Moderately Conservative Model Portfolio - Class II	moderate	5/1/2020	0/1/2020	0.1170	0.1070	1973	19/75	0.0470
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	4.21%	1.51%	N/A	N/A	4.01%
Standardized	Moderate	5/1/2020	5/1/2020	-3.79%	-1.14%	N/A	N/A	2.94%



		-	Investment					Since
	Volatility/	Portfolio Inception	Division Inception		3	5	10	Investment Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>	' Year⁴	Year <sup>4</sup>	Year⁴	Year <sup>4</sup>	Inception
Asset Allocation		Date	Duto	i cui	Teur	Tear	rear	inception
Franklin Templeton Aggressive Model Portfolio - Class II								
NonStandardized <sup>2</sup>	High	5/1/2020	5/1/2020	4.31%	4.37%	N/A	N/A	10.24%
Standardized	High	5/1/2020	5/1/2020	-3.69%	1.86%	N/A	N/A	9.39%
NYLI VP Equity Allocation – Service Class	-							
NonStandardized <sup>2</sup>	High	2/13/2006	2/13/2006	-1.78%	1.38%	10.97%	4.78%	4.55%
Standardized	High	2/13/2006	2/13/2006	-9.64%	-1.29%	10.17%	4.78%	4.55%
NYLI VP Growth Allocation–Service Class								
NonStandardized <sup>2</sup>	High	2/13/2006	2/13/2006	-0.92%	1.52%	9.13%	4.12%	4.41%
Standardized	High	2/13/2006	2/13/2006	-8.85%	-1.13%	8.27%	4.12%	4.41%
Large Cap Equity								
AB VPS Growth & Income - Class B								
NonStandardized <sup>2</sup>	High	6/1/1999	5/1/2022	2.51%	5.47%	14.87%	7.60%	7.37%
Standardized	High	6/1/1999	5/1/2022	-5.49%	3.02%	14.18%	7.60%	4.92%
American Funds IS Washington Mutual Investors Fund - Class 4 NonStandardized <sup>2</sup>	11.1	10/11/0015	4440/004-	7.000/	7.040/	10.000/	0.000/	0.070/
	High	12/14/2012	11/13/2017	7.30%	7.24%	16.09%	8.08%	8.37%
Standardized	High	12/14/2012	11/13/2017	-0.70%	4.87%	15.42%	8.08%	8.13%
American Funds IS Growth Fund - Class 4 NonStandardized <sup>2</sup>	Link	40/44/0040	44/42/2047	6.46%	7.02%	40.000/	40.000/	12 120/
	High	12/14/2012	11/13/2017			18.00%	12.98%	13.43%
Standardized BNY Mellon Sustainable US Equity - Service Shares	High	12/14/2012	11/13/2017	-1.54%	4.64%	17.37%	12.98%	13.24%
NonStandardized <sup>2</sup>	High	12/31/2000	5/1/2022	1.41%	4.53%	13.62%	8.38%	8,19%
Standardized	High	12/31/2000	5/1/2022	-6.59%	2.03%	12.89%	8.38%	5.77%
ClearBridge Variable Appreciation Portfolio — Class II	Tiigii	12/31/2000	3/1/2022	-0.3378	2.0378	12.0376	0.30 %	5.1178
NonStandardized <sup>2</sup>	High	2/28/2015	5/1/2017	4.68%	6.93%	14.76%	9.35%	10.18%
Standardized	High	2/28/2015	5/1/2017	-3.32%	4.55%	14.06%	9.35%	9.99%
Fidelity® VIP Contrafund® – Service Class 2	g	2/20/2010	0/112011	0.0270	1.0070	11.0070	0.0070	0.0070
NonStandardized <sup>2</sup>	High	1/12/2000	6/2/2003	5.99%	9.03%	16.58%	10.47%	9.26%
Standardized	High	1/12/2000	6/2/2003	-2.01%	6.74%	15.93%	10.47%	9.26%
Fidelity® VIP Equity-Income – Service Class 2	5							
NonStandardized <sup>2</sup>	High	1/12/2000	6/2/2003	7.00%	6.02%	14.14%	7.38%	6.34%
Standardized	High	1/12/2000	6/2/2003	-1.00%	3.59%	13.43%	7.38%	6.34%
Fidelity® VIP Growth Opportunities – Service Class 2								
NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2014	5.57%	6.64%	17.46%	14.23%	14.43%
Standardized	High	1/12/2000	5/1/2014	-2.43%	4.24%	16.82%	14.23%	14.43%
NYLI VP Epoch U.S. Equity Yield – Service Class								
NonStandardized <sup>2</sup>	High	6/2/2003	6/2/2003	9.12%	6.58%	13.44%	6.09%	6.30%
Standardized	High	6/2/2003	6/2/2003	1.12%	4.18%	12.71%	6.09%	6.30%
NYLI VP Dimensional U.S. Equity - Service Class								
NonStandardized <sup>2</sup>	High	6/2/2003	6/2/2003	4.96%	6.32%	15.20%	8.66%	7.65%
Standardized	High	6/2/2003	6/2/2003	-3.04%	3.90%	14.51%	8.66%	7.65%
NYLI VP Wellington Growth – Service Class9								
NonStandardized <sup>2</sup>	High	6/2/2003	6/2/2003	-0.04%	4.27%	13.07%	8.46%	6.36%
Standardized	High	6/2/2003	6/2/2003	-8.03%	1.76%	12.33%	8.46%	6.36%
NYLI VP S&P 500 Index5 – Service Class	1.5.1	0/0/0000	0/0/0005	5.040/	0.770/	10 100/	40.000	7.000/
NonStandardized <sup>2</sup>	High	6/2/2003	6/2/2003	5.94%	6.77%	16.10%	10.08%	7.99%
Standardized	High	6/2/2003	6/2/2003	-2.06%	4.38%	15.43%	10.08%	7.99%
NYLI VP Winslow Large Cap Growth – Service Class NonStandardized <sup>2</sup>	L1;	6/0/0000	6/2/2002	3 0 2 0 /	0.000/	15 000/	11 000/	0 740/
	High	6/2/2003	6/2/2003	3.03%	8.20%	15.68%	11.69%	8.71% 8.71%
Standardized	High	6/2/2003	6/2/2003	-4.97%	5.88%	15.00%	11.69%	8.71%
NYLI VP American Century Sustainable Equity – Service Class NonStandardized <sup>2</sup>	High	2/17/2012	2/17/2012	-1.86%	5.44%	15.41%	7.03%	8.10%
	High	2/17/2012	2/17/2012	-1.86%	5.44% 2.98%	15.41%	7.03%	8.10% 8.10%
Standardized	Figh	2/11/2012	2/17/2012	-9.7170	2.9070	14.7270	1.03%	0.1076



			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>	Year <sup>4</sup>	Year <sup>4</sup>	Year <sup>4</sup>	Inception
Large Cap Equity								
NYLI VP MFS® Investors Trust - Service Class								
NonStandardized <sup>2</sup>	High	5/1/2000	2/10/2025	3.17%	5.22%	13.71%	8.48%	-5.30%
Standardized	High	5/1/2000	2/10/2025	-4.83%	2.75%	12.99%	8.48%	-12.88%
NYLI VP MFS® Research - Service Class								
NonStandardized <sup>2</sup>	High	5/1/2000	2/10/2025	0.38%	4.84%	13.03%	8.69%	-8.15%
Standardized	High	5/1/2000	2/10/2025	-7.62%	2.35%	12.29%	8.69%	-15.50%
Voya Growth and Income Portfolio - Class S								
NonStandardized <sup>2</sup>	High	12/31/1979	5/1/2024	4.29%	7.63%	17.75%	9.76%	9.62%
Standardized	High	12/31/1979	5/1/2024	-3.71%	5.28%	17.12%	9.76%	1.62%
Small/Mid Cap Equity								
Fidelity® VIP Mid Cap – Service Class 2 NonStandardized <sup>2</sup>	High	1/12/2000	9/8/2003	-4.63%	2.55%	15.52%	5.75%	8.02%
Standardized	High	1/12/2000	9/8/2003	-12.26%	-0.05%	14.84%	5.75%	8.02%
Janus Henderson VIT Enterprise Portfolio – Service Shares	riigii	1/12/2000	5/0/2005	12.2070	0.0070	14.0470	0.1070	0.0270
NonStandardized <sup>2</sup>	High	12/31/1999	11/13/2017	0.06%	3.64%	12.96%	8.97%	8.52%
Standardized	High	12/31/1999	11/13/2017	-7.94%	1.10%	12.22%	8.97%	8.28%
NYLI VP Schroders Mid Cap Opportunities - Service Class	9							
NonStandardized <sup>2</sup>	High	6/2/2003	6/2/2003	-4.93%	-1.24%	10.01%	3.23%	6.71%
Standardized	High	6/2/2003	6/2/2003	-12.54%	-3.95%	9.18%	3.23%	6.71%
MFS® Mid Cap Value Portfolio - Service Class								
NonStandardized <sup>2</sup>	High	3/7/2008	5/1/2020	-0.32%	3.23%	15.22%	-0.75%	13.49%
Standardized	High	3/7/2008	5/1/2020	-8.29%	0.66%	14.53%	-0.75%	12.73%
Neuberger Berman AMT Mid-Cap Growth – Class S								
NonStandardized <sup>2</sup>	High	2/18/2003	6/2/2003	-3.70%	0.80%	10.70%	6.55%	7.88%
Standardized	High	2/18/2003	6/2/2003	-11.40%	-1.89%	9.89%	6.55%	7.88%
Invesco V.I. Main Street Small Cap Fund - Series II								
NonStandardized <sup>2</sup>	Highest	7/16/2001	5/1/2020	-2.77%	1.74%	15.15%	5.87%	12.86%
Standardized	Highest	7/16/2001	5/1/2020	-10.55%	-0.90%	14.46%	5.87%	12.09%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2	LP-1	011/0000	44/45/0004	5.000/	0.440/	17.050/	5.050/	5.0494
NonStandardized <sup>2</sup>	Highest Highest	6/1/2000 6/1/2000	11/15/2004 11/15/2004	-5.22% -12.80%	2.41% -0.20%	17.25% 16.61%	5.95% 5.95%	5.94% 5.94%
Standardized Fidelity® VIP Extended Market Index Portfolio - Service Class 2	Highest	0/1/2000	11/15/2004	-12.00%	-0.20%	10.01%	0.90%	5.94%
NonStandardized <sup>2</sup>	Highest	4/17/2018	5/1/2024	-4.49%	0.02%	13.45%	N/A	2.58%
Standardized	Highest	4/17/2018	5/1/2024	-12.13%	-2.72%	12.71%	N/A	-5.42%
Macquarie VIP Small Cap Value Series - Service Class	riighoot		0/ 1/2021	12.1070	2.1270	12.1170		0.1270
NonStandardized <sup>2</sup>	Highest	5/1/2000	11/13/2017	-2.51%	-0.44%	13.95%	4.56%	3.40%
Standardized	Highest	5/1/2000	11/13/2017	-10.31%	-3.17%	13.23%	4.56%	3.07%
NYLI VP Wellington Small Cap - Service Class								
NonStandardized <sup>2</sup>	Highest	5/2/2016	5/2/2016	-3.52%	-2.05%	10.87%	N/A	3.76%
Standardized	Highest	5/2/2016	5/2/2016	-11.24%	-4.73%	10.07%	N/A	3.76%
NYLI VP Small Cap Growth – Initial Class6								
NonStandardized <sup>2</sup>	Highest	2/17/2012	2/17/2012	-6.29%	-3.00%	9.57%	4.95%	6.03%
Standardized	Highest	2/17/2012	2/17/2012	-13.79%	-5.66%	8.72%	4.95%	6.03%
NYLI VP Small Cap Growth – Service Class								
NonStandardized <sup>2</sup>	Highest	2/17/2012	2/17/2012	-6.53%	-3.25%	9.29%	4.68%	5.77%
Standardized	Highest	2/17/2012	2/17/2012	-14.00%	-5.90%	8.44%	4.68%	5.77%
International/Global Equity								
American Funds IS Global Small Cap Fund <sup>®</sup> – Class 4		10/14/0040	E/1/004F	0.070/	4 700/	E E E 0/	2.54%	2.28%
NonStandardized <sup>2</sup> Standardized	High High	12/14/2012 12/14/2012	5/1/2015 5/1/2015	-8.27% -15.61%	-4.76% -7.37%	5.55% 4.57%	2.54% 2.54%	2.28%
Fidelity <sup>®</sup> VIP International Index — Service Class 2	1 mgm	12/17/2012	5/1/2015	10.0170	1.01/0	4.07 /0	2.04 /0	2.2070
NonStandardized <sup>2</sup>	High	4/16/2018	5/1/2019	4.39%	2.96%	8.98%	N/A	3.73%
Standardized	High	4/16/2018	5/1/2019	-3.61%	0.38%	8.11%	N/A	3.01%
Invesco V.I. EQV International Equity Fund - Series II	3	1, 10, 2010	5, 1,2015					
NonStandardized <sup>2</sup>	High	9/19/2001	5/1/2014	-4.47%	1.17%	6.61%	2.05%	1.83%
Standardized	High	9/19/2001	5/1/2014	-12.11%	-1.51%	5.67%	2.05%	1.83%
Janus Henderson VIT Global Research Portfolio – Service Shares								
NonStandardized <sup>2</sup>	High	12/31/1999	6/2/2003	5.51%	8.01%	15.01%	7.62%	6.03%
Standardized	High	12/31/1999	6/2/2003	-2.49%	5.67%	14.32%	7.62%	6.03%



			Investment				Since	
		Portfolio	Division					Investment
	Volatility/	Inception		1	3	5	10	Division
i i internet i			Inception		ہ Year⁴			
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>	Year⁴	Year	Year <sup>4</sup>	Year⁴	Inception
International/Global Equity								
NYLI VP Pinestone International Equity – Service Class								
NonStandardized <sup>2</sup>	High	6/2/2003	6/2/2003	-3.71%	-4.44%	4.35%	2.43%	3.69%
Standardized	High	6/2/2003	6/2/2003	-11.41%	-7.06%	3.32%	2.43%	3.69%
MFS® International Intrinsic Value Portfolio – Service Class								
NonStandardized <sup>2</sup>	High	8/31/2001	5/1/2017	6.50%	4.42%	7.92%	5.58%	5.74%
Standardized	High	8/31/2001	5/1/2017	-1.50%	1.92%	7.02%	5.58%	5.48%
MFS® VIT Research International - Service Class								
NonStandardized <sup>2</sup>	High	8/24/2001	5/1/2022	1.04%	1.58%	7.44%	3.05%	4.08%
Standardized	High	8/24/2001	5/1/2022	-6.96%	-1.07%	6.52%	3.05%	1.48%
Putnam VT International Value Fund - Class IB								
NonStandardized <sup>2</sup>	High	1/2/1997	5/1/2024	9.86%	8.17%	13.80%	4.30%	11.52%
Standardized	High	1/2/1997	5/1/2024	1.86%	5.84%	13.08%	4.30%	3.52%
American Funds IS New World Fund - Class 4								
NonStandardized <sup>2</sup>	Highest	12/14/2012	5/1/2014	0.98%	0.98%	8.36%	4.00%	3.03%
Standardized	Highest	12/14/2012	5/1/2014	-7.02%	-1.71%	7.48%	4.00%	3.03%
Fidelity® VIP Emerging Markets – Service Class 2								
NonStandardized <sup>2</sup>	Highest	1/23/2008	5/1/2018	11.47%	3.47%	8.77%	4.33%	3.15%
Standardized	Highest	1/23/2008	5/1/2018	3.47%	0.92%	7.90%	4.33%	2.66%
NYLI VP Candriam Emerging Markets Equity – Service Class9								
NonStandardized <sup>2</sup>	Highest	2/17/2012	2/17/2012	6.80%	-4.04%	4.72%	0.55%	-1.31%
Standardized	Highest	2/17/2012	2/17/2012	-1.20%	-6.67%	3.70%	0.55%	-1.31%
Sector								
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 <sup>10</sup>								
NonStandardized <sup>2</sup>	High	4/30/2013	5/1/2015	9.61%	-1.00%	14.40%	1.86%	1.23%
Standardized	High	4/30/2013	5/1/2015	1.61%	-3.71%	13.69%	1.86%	1.23%
NYLI VP Fidelity Institutional AM® Utilities – Service Class								
NonStandardized <sup>2</sup>	High	2/17/2012	2/17/2012	21.74%	6.80%	12.26%	5.89%	7.18%
Standardized	High	2/17/2012	2/17/2012	13.74%	4.41%	11.50%	5.89%	7.18%
NYLI VP CBRE Global Infrastructure — Service Class								
NonStandardized <sup>2</sup>	High	5/1/2015	5/1/2015	12.23%	0.74%	7.48%	N/A	-3.06%
Standardized	High	5/1/2015	5/1/2015	4.23%	-1.96%	6.57%	N/A	-3.06%
NYLI VP Newton Technology Growth - Service Class	0							
NonStandardized <sup>2</sup>	Highest	12/29/2000	2/10/2025	-2.74%	3.82%	13.57%	11.33%	-14.89%
Standardized	Highest	12/29/2000	2/10/2025	-10.52%	1.28%	12.84%	11.33%	-21.70%
Fidelity <sup>®</sup> VIP Health Care — Service Class 2								
NonStandardized <sup>2</sup>	Highest	7/18/2001	5/1/2019	-4.58%	-0.70%	5.59%	4.54%	5.97%
Standardized	Highest	7/18/2001	5/1/2019	-12.21%	-3.42%	4.61%	4.54%	5.33%
NYLI VP Natural Resources – Initial Class	J	., 10,2001	0, 1/2010		- · · · ·			
NonStandardized <sup>2</sup>	Highest	2/17/2012	2/17/2012	-12.29%	-2.20%	23.10%	2.64%	0.13%
Standardized	Highest	2/17/2012	2/17/2012	-19.31%	-4.88%	22.58%	2.64%	0.13%
	riignoot	21112012	2/11/2012	13.0178	4.0078	22.0070	2.0770	0.1078
Principal VC Real Estate Securities Account - Class 2 NonStandardized <sup>2</sup>	Highost	E/1/1008	5/1/2024	9.27%	-2.75%	8.07%	4.00%	17.98%
	Highest	5/1/1998						
Standardized	Highest	5/1/1998	5/1/2024	1.27%	-5.41%	7.18%	4.00%	9.98%

Please read the important disclosures below regarding the product performance.



As of March 31, 2025

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.

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

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

Assumes no deduction for contingent deferred sales charge.

<sup>3</sup> Volatility/Risk Levels are assigned by New York Life. The Investment Divisions are grouped by risk classifications that reflect performance volatility based on Morningstar classifications as of December 31, 2020. Morninostar 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.

The New York Life Premium Plus II Variable Annuity was first offered for sale on June 2, 2003. Certain Portfolios existed prior to that 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. The New York Life Premium Plus II Variable Annuity invests in New York Life Insurance and Annuity Corporation (NYLIAC) Variable Annuity 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

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. ranteed by the Federal Deposit Insurance Corpo ne NYLI VP U.S. Gr

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

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

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

Performance information less than 1 year has not been annualized

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

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