

As of March 31, 2025 For policies purchased June 2, 2003 to August 15, 2010

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 1.60% 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 59%, may be subject to a 10% IRS penalty (the penalty tax is increased to 25% in the case of a distribution from a SIMPLE IRA within the first two years of your participation in the SIMPLE IRA plan).

The Investment Divisions offered through the New York Life Premium Plus 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 Variable Annuity is 200-195.

			Investment		Year to					Since
		Portfolio	Division	Month to	Date					Investment
	Volatility/	Inception		Date	(Updated		3	5	10	Division
Investment Divisions ¹	Risk Level ³		Inception Date ¹	Date		Year ⁴	Year⁴	Year⁴	Year⁴	
	RISK Level	Date	Date		Monthly)	rear	rear	rear	rear	Inception
Investment Grade Bond										
NYLI VP U.S. Government Money Market – Current 7-day yield is 4.07%8	1	4/00/4000	E/4/004E	0.040/	0.040/	3.07%	2.39%	0.78%	0.000/	-0.01%
NonStandardized ² Standardized	Low Low	1/29/1993 1/29/1993	5/1/2015 5/1/2015	0.21%	0.61%	-4.93%	-0.22%	-0.41%	-0.03% -0.03%	-0.01%
PIMCO VIT Low Duration Portfolio - Advisor Class	LOW	1/29/1993	3/1/2013	-		-4.93%	-0.2276	-0.4176	-0.03%	-0.01%
NonStandardized ²	Low	3/31/2006	5/2/2016	0.18%	1.27%	3.91%	1.08%	-0.29%	-0.34%	-0.20%
Standardized	Low	3/31/2006	5/2/2016	-	-	-4.09%	-1.60%	-1.52%	-0.34%	-0.20%
PIMCO VIT Short-Term Portfolio - Advisor Class										
NonStandardized ²	Low	9/30/1999	5/1/2024	0.12%	0.69%	3.62%	2.92%	1.72%	0.73%	N/A
Standardized	Low	9/30/1999	5/1/2024	-	-	-4.38%	0.34%	0.57%	0.73%	N/A
American Funds IS Capital World Bond Fund® - Class 4										
NonStandardized ²	Moderate	10/4/2006	5/1/2024	0.59%	2.69%	0.43%	-3.31%	-3.02%	-1.55%	N/A
Standardized	Moderate	10/4/2006	5/1/2024	-	-	-7.57%	-5.96%	-4.22%	-1.55%	N/A
American Funds IS The Bond Fund of America® - Class 4										
NonStandardized ²	Moderate	12/14/2012	5/1/2022	-0.14%	2.35%	2.98%	-1.56%	-1.35%	-0.07%	-0.06%
Standardized American Funds IS U.S. Government Securities Fund® - Class 4	Moderate	12/14/2012	5/1/2022	-	-	-5.02%	-4.26%	-2.57%	-0.07%	-2.88%
NonStandardized ²	Moderate	12/2/1985	5/1/2024	0.17%	2.88%	3.37%	-2.20%	-2.45%	-0.57%	N/A
Standardized	Moderate	12/2/1985	5/1/2024	-	-	-4.63%	-4.88%	-3.65%	-0.57%	N/A
Columbia Variable Portfolio — Intermediate Bond - Class 2								0.007.0		
NonStandardized ²	Moderate	5/3/2010	5/1/2022	-0.14%	2.97%	4.22%	-1.91%	-0.55%	0.20%	-0.13%
Standardized	Moderate	5/3/2010	5/1/2022	-	-	-3.78%	-4.60%	-1.77%	0.20%	-2.95%
NYLI VP Bond - Service Class										
NonStandardized ²	Moderate	6/2/2003	5/1/2015	-0.14%	2.13%	3.11%	-1.62%	-1.83%	-0.45%	1.22%
Standardized	Moderate	6/2/2003	5/1/2015	-	-	-4.89%	-4.31%	-3.04%	-0.45%	1.22%
Fidelity® VIP Investment Grade Bond - Service Class 2										
NonStandardized ²	Moderate	8/15/2005	5/1/2022	-0.14%	2.45%	3.30%	-0.98%	-0.86%	0.20%	0.57%
Standardized	Moderate	8/15/2005	5/1/2022	-	-	-4.70%	-3.70%	-2.08%	0.20%	-2.22%
Fidelity® VIP Bond Index - Service Class 2										
NonStandardized ²	Moderate	4/19/2018	11/23/2020	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Standardized	Moderate	4/19/2018	11/23/2020	-	-	N/A	N/A	N/A	N/A	N/A
NYLI VP MacKay U.S. Infrastructure Bond – Service Class										
NonStandardized ²	Moderate	6/2/2003	6/2/2003	-0.13%	2.49%	2.86%	-1.23%	-2.39%	-1.02%	0.49%
Standardized	Moderate	6/2/2003	6/2/2003	-	-	-5.14%	-3.94%	-3.59%	-1.02%	0.49%
NYLI VP PIMCO Real Return – Service Class										
NonStandardized ²	Moderate	2/17/2012	2/17/2012	0.62%	4.19%	4.87%	-1.51%	0.95%	0.62%	0.08%
Standardized	Moderate	2/17/2012	2/17/2012	-	-	-3.13%	-4.21%	-0.24%	0.62%	0.08%
PIMCO VIT Income Portfolio - Advisor Class										
NonStandardized ²	Moderate	4/29/2016	5/1/2020	0.00%	2.61%	5.17%	2.50%	3.28%	N/A	2.75%
Standardized	Moderate	4/29/2016	5/1/2020	-	-	-2.83%	-0.11%	2.20%	N/A	1.63%





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		Portfolio	Division	Month to	Date					Investment
	Volatility/	Inception	Inception	Date	(Updated				10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹		Monthly)	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Investment Grade Bond										
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class										
NonStandardized ²	Moderate	5/1/2014	5/1/2014	-0.71%	-0.23%	2.63%	0.75%	0.17%	0.55%	1.26%
Standardized	Moderate	5/1/2014	5/1/2014	-	-	-5.37%	-1.94%	-1.05%	0.55%	1.26%
PIMCO VIT Total Return Portfolio - Advisor Class										
NonStandardized ²	Moderate	2/28/2006	5/1/2014	-0.02%	2.90%	4.22%	-0.88%	-1.43%	-0.06%	0.21%
Standardized	Moderate	2/28/2006	5/1/2014	-	-	-3.78%	-3.60%	-2.64%	-0.06%	0.21%
Western Asset Core Plus VIT - Class II										
NonStandardized ²	Moderate	5/1/2015	5/1/2022	-0.35%	2.69%	1.60%	-2.23%	-1.81%	-0.33%	-0.33%
Standardized	Moderate	5/1/2015	5/1/2022	-	-	-6.40%	-4.91%	-3.01%	-0.33%	-3.15%
Non-Investment Grade Bond										
BlackRock® High Yield V.I. Fund - Class III Shares										
NonStandardized ²	Moderate	2/15/2012	5/1/2014	-1.33%	0.35%	5.04%	3.00%	5.41%	2.95%	2.68%
Standardized	Moderate	2/15/2012	5/1/2014	-	-	-2.96%	0.42%	4.42%	2.95%	2.68%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2										
NonStandardized ²	Moderate	4/30/2012	5/1/2015	-1.06%	1.67%	4.71%	1.50%	2.25%	1.07%	0.88%
Standardized	Moderate	4/30/2012	5/1/2015	-	-	-3.29%	-1.15%	1.13%	1.07%	0.88%
NYLI VP Floating Rate – Service Class										
NonStandardized ²	Moderate	5/1/2005	5/1/2005	-0.71%	-0.21%	4.05%	4.42%	5.67%	2.41%	2.20%
Standardized NYLI VP MacKay Convertible – Service Class	Moderate	5/1/2005	5/1/2005	-	-	-3.95%	1.91%	4.69%	2.41%	2.20%
	M	6/2/2003	6/2/2003	-2.81%	-2.22%	2.67%	-0.30%	9.75%	6.08%	6.30%
NonStandardized ² Standardized	Moderate Moderate	6/2/2003	6/2/2003	-2.81%	-2.22%	-5.33%	-0.30%	9.75% 8.91%	6.08%	6.30%
NYLI VP MacKay High Yield Corporate Bond – Service Class	Moderate	6/2/2003	0/2/2003	-		-0.00%	-3.04%	0.9176	0.00%	0.30%
NonStandardized ²	Moderate	6/2/2003	6/2/2003	-0.96%	0.53%	4.33%	2.86%	5.14%	3.18%	4.74%
Standardized	Moderate	6/2/2003	6/2/2003	-	-	-3.67%	0.28%	4.14%	3.18%	4.74%
NYLI VP MacKay Strategic Bond – Service Class		0,0,000	5,0,000			0.01.70	0.2070			
NonStandardized ²	Moderate	5/1/2011	5/1/2011	-0.31%	2.24%	6.09%	3.28%	3.58%	1.51%	1.93%
Standardized	Moderate	5/1/2011	5/1/2011	-	-	-1.91%	0.72%	2.51%	1.51%	1.93%
Alternatives										
DWS Alternative Asset Allocation VIP - Class B										
NonStandardized ²	Moderate	5/18/2009	5/2/2016	0.24%	2.76%	5.33%	0.14%	6.17%	1.49%	2.27%
Standardized	Moderate	5/18/2009	5/2/2016	-	-	-2.67%	-2.59%	5.21%	1.49%	2.27%
NYLI VP Hedge Multi-Strategy - Service Class										
NonStandardized ²	Moderate	5/1/2013	5/1/2013	-1.52%	-0.85%	1.68%	1.29%	2.03%	-1.40%	-1.63%
Standardized	Moderate	5/1/2013	5/1/2013	-	-	-6.32%	-1.38%	0.89%	-1.40%	-1.63%
Asset Allocation										
American Funds IS Asset Allocation Fund - Class 4										
NonStandardized ²	Moderate	12/14/2012	5/1/2018	-3.32%	-1.18%	6.00%	4.41%	9.30%	6.16%	6.20%
Standardized	Moderate	12/14/2012	5/1/2018	-	-	-2.00%	1.91%	8.45%	6.16%	5.79%
BlackRock® Global Allocation V.I. Fund – Class III Shares										
NonStandardized ²	Moderate	11/18/2003	5/1/2011	-2.78%	-0.39%	1.80%	1.72%	6.86%	3.38%	3.22%
Standardized	Moderate	11/18/2003	5/1/2011		<u> </u>	-6.20%	-0.92%	5.93%	3.38%	3.22%
Fidelity® VIP FundsManager® 60% — Service Class										
NonStandardized ²	Moderate	8/22/2007	5/1/2019	-2.78%	-1.02%	2.14%	2.01%	7.76%	4.55%	5.21%
Standardized	Moderate	8/22/2007	5/1/2019	-	-	-5.86%	-0.62%	6.86%	4.55%	4.54%
NYLI VP Balanced – Service Class										
NonStandardized ²	Moderate	5/1/2005	5/1/2005	-1.34%	1.92%	4.83%	2.53%	9.07%	4.03%	4.65%
Standardized	Moderate	5/1/2005	5/1/2005	-	-	-3.17%	-0.07%	8.21%	4.03%	4.65%
NYLI VP Conservative Allocation – Service Class	<u> </u>									
NonStandardized ²	Moderate	2/13/2006	2/13/2006	-2.30%	-1.37%	0.80%	0.44%	3.74%	2.10%	3.27%
Standardized	Moderate	2/13/2006	2/13/2006	-	-	-7.20%	-2.28%	2.68%	2.10%	3.27%
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		Portfolio	Division	Month to	Date					Investment
	Volatility/	Inception	Inception	Date	(Updated				10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹		Monthly)	Year ⁴	Year ⁴	Year⁴	Year ⁴	Inception
Asset Allocation		Dato			,					шооршон
NYLI VP Income Builder – Service Class										
NonStandardized ²	Moderate	6/2/2003	6/2/2003	-2.18%	2.01%	6.75%	2.72%	6.41%	3.51%	4.56%
Standardized	Moderate	6/2/2003	6/2/2003	-	-	-1.25%	0.13%	5.45%	3.51%	4.56%
NYLI VP Janus Henderson Balanced – Initial Class7										
NonStandardized ²	Moderate	2/17/2012	2/17/2012	-4.18%	-2.29%	4.13%	3.67%	9.02%	6.65%	7.33%
Standardized	Moderate	2/17/2012	2/17/2012	-		-3.87%	1.13%	8.16%	6.65%	7.33%
NYLI VP Janus Henderson Balanced – Service Class										
NonStandardized ²	Moderate	2/17/2012	2/17/2012	-4.20%	-2.35%	3.87%	3.42%	8.75%	6.38%	7.07%
Standardized	Moderate	2/17/2012	2/17/2012	-	-	-4.13%	0.86%	7.88%	6.38%	7.07%
NYLI VP Moderate Allocation–Service Class										
NonStandardized ²	Moderate	2/13/2006	2/13/2006	-3.16%	-2.26%	0.35%	1.13%	6.32%	3.23%	3.92%
Standardized	Moderate	2/13/2006	2/13/2006	-	-	-7.65%	-1.55%	5.36%	3.23%	3.92%
Franklin Templeton Conservative Model Portfolio - Class II										
NonStandardized ²	Moderate	5/1/2020	5/1/2020	-1.32%	0.82%	3.57%	0.45%	N/A	N/A	1.54%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	-4.43%	-2.27%	N/A	N/A	0.36%
Franklin Templeton Moderate Model Portfolio - Class II										
NonStandardized ²	Moderate	5/1/2020	5/1/2020	-3.02%	-0.79%	4.27%	2.45%	N/A	N/A	5.83%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	-3.73%	-0.15%	N/A	N/A	4.83%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II		5/4/0000	E (4 (0000	0.000/	4 400/	4.450/	0.470/		A1/A	7.740/
NonStandardized ²	Moderate	5/1/2020 5/1/2020	5/1/2020 5/1/2020	-3.60%	-1.48%	4.45% -3.55%	3.47% 0.92%	N/A N/A	N/A N/A	7.74% 6.81%
Standardized	Moderate	5/1/2020	5/1/2020	-		-3.55%	0.92%	N/A	N/A	0.81%
Franklin Templeton Moderately Conservative Model Portfolio - Class II	Moderate	5/4/0000	E (4 (0000	-2.18%	0.13%	4.37%	1.67%	N/A	N/A	4.16%
NonStandardized ²	Moderate	5/1/2020 5/1/2020	5/1/2020	-2.10%	0.13%	-3.63%	-0.98%	N/A	N/A	3.10%
Standardized Franklin Templeton Aggressive Model Portfolio - Class II	Woderate	5/1/2020	5/1/2020		-	-3.03 /6	-0.3076	IN/A	IN/A	3.1076
NonStandardized ²	High	5/1/2020	5/1/2020	-4.70%	-2.59%	4.47%	4.53%	N/A	N/A	10.40%
Standardized	High	5/1/2020	5/1/2020	4.7070	2.5576	-3.53%	2.03%	N/A	N/A	9.56%
NYLI VP Equity Allocation – Service Class	g	0/1/2020	G/ 1/2020			0.0070	2.0070	1071	14/1	0.0070
NonStandardized ²	High	2/13/2006	2/13/2006	-4.80%	-4.23%	-1.63%	1.53%	11.14%	4.94%	4.73%
Standardized	High	2/13/2006	2/13/2006	-	-	-9.50%	-1.13%	10.34%	4.94%	4.73%
NYLI VP Growth Allocation-Service Class										
NonStandardized ²	High	2/13/2006	2/13/2006	-4.12%	-3.47%	-0.77%	1.68%	9.30%	4.28%	4.56%
Standardized	High	2/13/2006	2/13/2006	-	-	-8.71%	-0.97%	8.44%	4.28%	4.56%
Large Cap Equity										
AB VPS Growth & Income - Class B										
NonStandardized ²	High	6/1/1999	5/1/2022	-3.63%	1.35%	2.67%	4.85%	9.57%	4.14%	7.53%
Standardized	High	6/1/1999	5/1/2022	-	-	-5.33%	2.36%	8.72%	4.14%	5.09%
American Funds IS Washington Mutual Investors Fund - Class 4										
NonStandardized ²	High	12/14/2012	11/13/2017	-3.78%	-0.15%	7.46%	7.40%	16.27%	8.24%	8.53%
Standardized	High	12/14/2012	11/13/2017	-	-	-0.54%	5.04%	15.60%	8.24%	8.29%
American Funds IS Growth Fund - Class 4										
NonStandardized ²	High	12/14/2012	11/13/2017	-7.90%	-7.57%	6.62%	7.18%	18.18%	13.15%	13.60%
Standardized	High	12/14/2012	11/13/2017	-	-	-1.38%	4.81%	17.55%	13.15%	13.42%
BNY Mellon Sustainable US Equity - Service Shares										
NonStandardized ²	High	12/31/2000	5/1/2022	-7.10%	-7.35%	1.57%	4.68%	13.79%	8.54%	8.35%
Standardized	High	12/31/2000	5/1/2022	-	•	-6.43%	2.19%	13.06%	8.54%	5.94%
ClassBuides Vesiable Association Doutfelia Class II										
ClearBridge Variable Appreciation Portfolio — Class II										
NonStandardized ²	High	2/27/2015	5/1/2017	-5.41%	-3.60%	4.84%	7.09%	14.93%	9.51%	10.35%
NonStandardized ² Standardized		2/27/2015 2/27/2015	5/1/2017 5/1/2017	-5.41% -	-3.60%	4.84% -3.16%	7.09% 4.71%	14.93% 14.24%	9.51% 9.51%	10.35% 10.16%
NonStandardized ² Standardized Fidelity® VIP Contrafund® – Service Class 2	High High	2/27/2015	5/1/2017	-	-	-3.16%	4.71%	14.24%	9.51%	10.16%
NonStandardized ² Standardized	High			-5.41% - -7.43%						



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Standardized Highest 7/16/2001 5/1/2020 -				Investment		Year to					Since
Mary			Portfolio	Division	Month to	Date					Investment
Mary		Volatility/	Inception	Inception	Date	(Updated				10	Division
Mary	Investment Divisions ¹	Risk Level ³	Date	Date ¹		Monthly)	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Part						,,					
No.Significational Pipe 1 17/20000											
Security S		High	1/12/2000	6/2/2003	-2.12%	2.78%	7.16%	6.18%	14.32%	7.54%	6.46%
File Star Michael Mich			1/12/2000	6/2/2003	-	-	-0.84%	3.76%	13.60%	7.54%	6.46%
Seminate Migh 1/22006 1/22007 1/2200											
Main	NonStandardized ²	High	1/12/2000	5/1/2014	-9.94%	-11.23%	5.73%	6.80%	17.63%	14.40%	14.61%
No-Shandsriderier High 622003 622003 622003 622003 622003 622003 622003 62496 6249	Standardized	High	1/12/2000	5/1/2014	-	-	-2.27%	4.41%	17.00%	14.40%	14.61%
Section of Control o	NYLI VP Epoch U.S. Equity Yield - Service Class										
NYLLY PP (International U.S. Equily - Service Class Play 62/2003 (22/2003 - 2.47% 1.57% 1.	NonStandardized ²	High	6/2/2003	6/2/2003	-3.31%	1.70%	9.28%	6.74%	13.61%	6.25%	6.46%
Mode	Standardized	High	6/2/2003	6/2/2003	-	-	1.28%	4.35%	12.88%	6.25%	6.46%
Sandardised Mg 6,2003	NYLI VP Dimensional U.S. Equity - Service Class										
NYLLY PK Willington Growth – Service Class 3 Non-Standardized High 6,22003 62,2003 - 8,74% - 9,50% 0,11% 4,43% 13,24% 8,62% 6,55% Standardized High 6,22003 62,2003 - 7,88% 1,82% 12,60% 8,62% 6,55% Non-Standardized High 6,22003 62,2003 - 7,88% 1,82% 12,62% 8,65% 6,55% Non-Standardized High 6,22003 62,2003 - 7,88% 1,82% 12,62% 8,63% 15,52% 12,64% 8,13% NON-Standardized High 6,22003 62,2003 - 7,88% 1,82% 12,62% 12,	NonStandardized ²	High	6/2/2003	6/2/2003	-6.49%	-3.15%		6.48%	15.37%	8.82%	7.79%
Non-Blandsricker High 622003 622003 6.274% 9.50% 0.11% 4.37% 1.32% 6.56% 6.58% 6	Standardized	High	6/2/2003	6/2/2003	-	-	-2.88%	4.07%	14.68%	8.82%	7.79%
High 622003 622003 - - - - - - - - -	NYLI VP Wellington Growth – Service Class9										
NYLL VP & Sept Sold Indused — Service Class Non-Standardzeed — High 622003 622003					-8.74%						
Non-Shandrafezed* High 86/2003 67/2003		High	6/2/2003	6/2/2003	-	-	-7.89%	1.92%	12.50%	8.62%	6.58%
Migh											
NTLUP Winstow Large Cap Growth – Service Class Non-Sandardzeed High 6/2003 6/2003 - 8.73% 8.63% 3.18% 8.30% 15.85% 11.86% 8.85% Sandardzeed High 6/2003 6/2003 4.62% 6.04% 15.18% 11.86% 8.85% Sandardzeed High 2/11/2012 2/17/2012 - 7.01% 7.68% 1.1.18% 5.99% 15.85% 11.86% 8.85% Non-Sandardzeed High 2/11/2012 2/17/2012 2/17/2012 9.67% 5.59% 15.85% 17.86% 8.25% Sandardzeed High 5/12/000 2/10/2025 9.67% 5.59% 15.85% 17.86% 8.25% NON-Sandardzeed High 5/12/000 2/10/2025 9.67% 5.59% 13.88% 8.64% NA NA Sandardzeed High 5/12/000 2/10/2025 4.68% 2.91% 13.16% 8.64% NA NA Sandardzeed High 5/12/000 2/10/2025 4.68% 2.91% 13.16% 8.64% NA NA Sandardzeed High 5/12/000 2/10/2025					-5.79%						
NonShandardezed* High 6/2003 8-279 8-269* 3.19% 3.29% 15.85% 11.86% 8.88% Sandardezed* High 6/2003 6/2003 8-278 8-269* 3.19% 3.29% 15.85% 11.86% 8.88% NTL VP American Century Sustainable Equity — Service Class High 2/17/2012 2/17/2012 2/17/2012 7 - 8 - 8 - 8 - 8 - 8 - 8 - 8 - 8 - 8 -		High	6/2/2003	6/2/2003	-		-1.90%	4.54%	15.61%	10.24%	8.13%
Mg 1/2006 1/2007 1/200											
NYLLY PM Sel Newstors Trust - Service Class NonSandardized High 2/17/2012					-8.73%						
Norslandardized** High 21/7/2012 21/		High	6/2/2003	6/2/2003	-	-	-4.82%	6.04%	15.18%	11.86%	8.88%
Sandardized High 2172012 2172012 2.172012 2. 3. 3.5% 1.89% 7.19% 8.26% NATULY IMPRSD Investors Trust - Service Class Non-Sandardized High 51/2000 21/02025 -5.00% -3.03% 3.32% 5.37% 13.88% 8.64% NA NA Sandardized High 51/2000 21/02025 -5.00% -3.03% 3.20% 5.37% 13.88% 8.64% NA NA NA Sandardized High 51/2000 21/02025 -5.00% -3.03% 3.20% 5.37% 13.88% 8.64% NA NA NA Sandardized High 51/2000 21/02025 -6.25% -5.5% 0.53% 4.99% 13.20% 8.85% NA NA Sandardized High 51/2000 21/02025 -6.25% -5.5% 0.53% 4.99% 13.20% 8.85% NA NA Sandardized High 1/23/11979 51/2024 -5.96% -3.70% 4.46% 7.79% 17.93% 9.92% NA Sandardized High 1/23/11979 51/2024 -5.96% -3.70% 4.46% 7.79% 17.93% 9.92% NA Sandardized High 1/22/11979 51/2024 -5.96% -3.70% 4.46% 7.79% 17.93% 9.92% NA Sandardized High 1/22/11979 51/2024 -5.96% -5.76% -7.21% 4.48% 2.70% 15.89% 5.91% 8.09% Sandardized High 1/12/2000 9.80/2003 -6.74% -7.21% 4.48% 2.70% 15.89% 5.91% 8.09% Sandardized High 1/23/11999 11/13/2017 -5.59% 4.47% 0.21% 3.80% 13.13% 9.13% 8.69% Sandardized High 6/2/2003 6/2/2003 -6.74% -7.79% 1.29% 1.09% 1.09% 1.09% Sandardized High 3/7/2008 51/2020 -5.98% -5.79% -7.79% 1.29% 1.09%		10.1	0/47/0040	0/47/0040	7.040/	7.000/	4 740/	E 500/	45 500/	7.400/	0.000/
NYLL VM RS96 Investors Trust - Service Class Non-Standardized* High 5/1/2000 2/10/2025											
Norstandardizeder High 5/1/2000 2/10/2025 - 5.00% 3.03% 3.2% 5.37% 13.88% 8.64% NA Standardized High 5/1/2000 2/10/2025 - 5.00% 3.03% 3.2% 5.37% 3.388% 8.64% NA Standardized High 5/1/2000 2/10/2025 - 5.00% 3.05% 3.05% 3.05% 8.64% NA Standardized High 5/1/2000 2/10/2025 - 5.00% 5.51% 0.53% 4.99% 13.20% 8.65% NA Standardized High 5/1/2000 2/10/2025 - 5.00% 5.51% 0.55% 4.99% 13.20% 8.65% NA Standardized High 5/1/2000 2/10/2025 - 5.00% 5.51% 0.55% 5.51% 0.50% 5.25% 12.66% 8.65% NA Standardized High 1/2/31/1979 5/1/2024 5.00% 3.70% 4.45% 7.79% 17.69% 9.92% NA Standardized High 1/2/31/1979 5/1/2024 5.00% 3.70% 4.45% 7.79% 17.69% 9.92% NA Standardized High 1/2/31/1979 5/1/2024 5.00% 3.70% 4.45% 7.79% 17.69% 9.92% NA Standardized High 1/1/2/2000 3/8/2003 5.00%		High	2/17/2012	2/17/2012	-		-9.57%	3.15%	14.90%	7.19%	8.26%
High 51/2000 21/0/2025		LUMB	F /4 /0000	0/40/0005	E 000/	2.020/	2 200/	E 070/	42.000/	0.040/	NI/A
NYLL VP MSSR Research - Service Class NonStandardized											
Migh		nigri	3/1/2000	2/10/2023	-	-	-4.00%	2.9176	13.10%	0.04%	IN/A
High 1/12 1/12 1/13		High	5/1/2000	2/10/2025	-6 25%	-5 519/s	0.53%	4 00%	13 20%	9 95%	N/A
Variable											
Norstandardizede		g	0/1/2000	2,10,2020			7.1170	2.0270	12.1070	0.0070	
Sandardized High 12/31/1979 5/1/2024		High	12/31/1979	5/1/2024	-5 96%	-3 70%	4 45%	7 79%	17 93%	9 92%	N/A
Fidelity PMid Cap Service Class 2 Fidelity PMid Cap Service Class 2 Fidelity PMid Cap Service Class 2 Fidelity PMid Cap Service Class 2 Fidelity PMid Cap Service Class 2 Fidelity PMid Cap Service Class 2 Fidelity PMid Cap Service Class 2 Fidelity PMid Cap Service Class 2 Fidelity PMid Cap Service Class 2 Fidelity PMid Cap Service Class 2 Fidelity PMid Cap Service Class 2 Fidelity PMid Cap Service Class 2 Fidelity PMid Cap Service Class 2 Fidelity PMid Cap Service Class 2 Fidelity PMid Cap Service Class 2 Fidelity PMid Cap Service Class 2 Fidelity PMid Cap Service Class 2 Fidelity PMid Cap Service Class 2 Fidelity PMid Cap Service Class 2 Fidelity PMid Cap Service Class 3 Fidelity PMid Cap Service Class 5 Fidelity PMid Cap Service					-						
Fidelity® VIP Mid Cap - Service Class 2											
NonStandardized											
Standardized High 1/12/2000 9/8/2003 1/2.13% 0.11% 15.01% 5.91% 8.09% Janus Henderson VIT Enterprise Portfolio - Service Shares High 1/3/1/199 1/1/3/2017 -5.59% -4.47% 0.21% 3.80% 13.13% 9.13% 8.69% Standardized High 1/3/1/199 1/1/3/2017 -5.59% -4.47% 0.21% 3.80% 12.39% 9.13% 8.69% Standardized High 6/2/2003 6/2/2003 -5.00% -5.22% -4.79% -1.09% 10.17% 3.39% 6.88% Standardized High 6/2/2003 6/2/2003 -5.00% -5.22% -4.79% -1.09% 10.17% 3.39% 6.88% Standardized High 3/7/2008 5/1/2020 -5.00% -5.22% -4.79% -1.09% 10.17% 3.39% 6.88% Standardized High 3/7/2008 5/1/2020 -5.00% -5.22% -4.79% -1.09% 10.17% 3.39% 6.88% Standardized High 3/7/2008 5/1/2020 -5.00% -5.22% -4.79% -1.09% 10.17% 3.39% 6.88% Standardized High 3/7/2008 5/1/2020 -5.34% -3.07% -3.07% -0.17% 3.38% 15.39% 6.41% 13.66% Standardized High 2/18/2003 6/2/2003 -5.00% -5.28% -5.15% -0.96% 14.71% -6.11% Standardized High 2/18/2003 6/2/2003 -5.00% -5.27% -5.55%		High	1/12/2000	9/8/2003	-6.74%	-7.21%	-4.48%	2.70%	15.69%	5.91%	8.09%
Janus Henderson VIT Enterprise Portfolio - Service Shares High 12/31/1999 11/13/2017 -5.59% -4.47% 0.21% 3.80% 13.13% 9.13% 8.69% 13.134/2017 -5.59% -4.47% 0.21% 3.80% 13.13% 9.13% 8.69% 13.134/2017 -5.59% -4.47% 0.21% 3.80% 13.13% 9.13% 8.69% 13.134/2017 -5.59% -4.47% -7.79% 1.26% 12.39% 9.13% 8.44% 13.134/2017 -5.59% -4.47% -7.79% 1.26% 12.39% 9.13% 8.44% 13.134/2017 -5.59% -4.47% -7.79% 1.26% 12.39% 9.13% 8.44% 13.134/2017 -5.59% -4.47% -7.79% 1.26% 12.39% 13.134 13.39% 13.134 13.39% 13.134 13.39% 13.134					-						
NonStandardized											
High 12/31/1999 11/13/2017 7.79% 1.26% 12.39% 9.13% 8.44% NYLI VP Schroders Mid Cap Opportunities - Service Class NonStandardized	· · · · · · · · · · · · · · · · · · ·	High	12/31/1999	11/13/2017	-5.59%	-4.47%	0.21%	3.80%	13.13%	9.13%	8.69%
NonStandardized		High	12/31/1999	11/13/2017	-	-	-7.79%	1.26%	12.39%	9.13%	8.44%
NonStandardized			-								
MFS@ Mid Cap Value Portfolio - Service Class NonStandardized High 3/7/2008 5/1/2020 -3.47% -3.07% -0.17% 3.38% 15.39% 6.41% 13.66% Standardized S		High	6/2/2003	6/2/2003	-5.00%	-5.22%	-4.79%	-1.09%	10.17%	3.39%	6.88%
NonStandardized	Standardized	High	6/2/2003	6/2/2003	-		-12.41%	-3.80%	9.35%	3.39%	6.88%
Standardized High 3/7/2008 5/1/2020 - - -8.15% 0.83% 14.71% 6.41% 12.91% Neuberger Berman AMT Mid-Cap Growth - Class S High 2/18/2003 6/2/2003 -8.07% -9.41% -3.55% 0.96% 10.87% 6.71% 7.96% Standardized High 2/18/2003 6/2/2003 - - -9.41% -3.55% 0.96% 10.87% 6.71% 7.96% Standardized Highest 7/16/2001 5/1/2020 -6.36% -6.41% -2.62% 1.89% 15.32% 6.03% 13.03% Standardized Highest 7/16/2001 5/1/2020 - - -1.01% -0.76% 15.32% 6.03% 13.03% Standardized Highest 7/16/2001 5/1/2020 - - -0.14% -0.76% 15.32% 6.03% 15.32% 6.03% 15.32% -0.03% 15.32% -0.03% 15.20% -0.03% 15.20% -0.03% -0.03% -0.03% -0.03%	MFS® Mid Cap Value Portfolio - Service Class										
Neuberger Berman AMT Mid-Cap Growth - Class S Non Standardized		High	3/7/2008	5/1/2020	-3.47%	-3.07%	-0.17%	3.38%	15.39%		13.66%
NonStandardized² High 2/18/2003 6/2/2003 -8.07% -9.41% -3.55% 0.96% 10.87% 6.71% 7.96% Standardized High 2/18/2003 6/2/2003	Standardized	High	3/7/2008	5/1/2020	-	-	-8.15%	0.83%	14.71%	6.41%	12.91%
Standardized High 2/18/2003 6/2/2003 - - - 11.27% -1.73% 10.06% 6.71% 7.96% Invesco V.I. Main Street Small Cap Fund - Series II Non Standardized Highest 7/16/2001 5/1/2020 -6.36% -6.41% -2.62% 1.89% 15.32% 6.03% 13.03% Standardized Highest 7/16/2001 5/1/2020 - - -10.41% -0.74% 14.64% 6.03% 12.27% Columbia Variable Portfolio - Small Cap Value Fund — Class 2 Highest 6/1/2000 11/15/2004 -5.32% -8.06% -5.07% 2.56% 17.43% 6.11% 6.11%					1						- <u></u>
Invesco V.I. Main Street Small Cap Fund - Series II Non Standardized	NonStandardized ²				-8.07%	-9.41%					
NonStandardized		High	2/18/2003	6/2/2003	-	-	-11.27%	-1.73%	10.06%	6.71%	7.96%
Standardized Highest 7/16/2001 5/1/2020 -											
Columbia Variable Portfolio – Small Cap Value Fund — Class 2 NonStandardized² Highest 6/1/2000 11/15/2004 -5.32% -8.06% -5.07% 2.56% 17.43% 6.11% 6.11%	NonStandardized ²				-6.36%	-6.41%					
NonStandardized ² Highest 6/1/2000 11/15/2004 -5.32% -8.06% -5.07% 2.56% 17.43% 6.11% 6.11%		Highest	7/16/2001	5/1/2020	-	-	-10.41%	-0.74%	14.64%	6.03%	12.27%
· · · · · · · · · · · · · · · · · · ·	·										
Standardized Highest 6/1/2000 11/15/200412.67% -0.04% 16.79% 6.11% 6.11%											
	Standardized	Highest	6/1/2000	11/15/2004	-	-	-12.67%	-0.04%	16.79%	6.11%	6.11%



For policies purchased June 2, 2003 to August 15, 2010

Processment Divisions				Investment		Year to					Since
Procession Pro			Portfolio	Division		Date					Investment
Smalled Smal			Inception		Date	(Updated					Division
Mighest Migh		Risk Level ³	Date	Date ¹		Monthly)	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Published Art Published Ar											
Sandardized Highest 4175018 5170006 1.9 1.0 1.											
Machesian NP Brands Cap Value Series - Service Class Highest 5/12000 11/32017 4.99% 5.59% 2.37% 0.29% 14.12% 4.72% 3.59% 3.29% 1.71% 1.72% 3.59% 3.29% 1.71% 1.72% 3.59% 3.29% 1.71% 1.72% 3.59% 3.29% 1.72% 3.29% 1.72% 3.29% 1.72% 3.29% 1.72% 3.29% 1.72% 3.29% 1.72% 3.29% 1.72% 3.29% 1.72% 3.29% 1.72% 3.29% 1.72% 3.29% 1.72% 3.29% 1.72% 3.29% 1.72% 3.29% 1.72%					-6.42%	-7.46%					
No. Bandardexee Highest \$17,2000 \$117,32017 \$-0,80% \$-5,80% \$-2,70% \$-0,20% \$14,12% \$-2,70% \$-3,25% \$-		Highest	4/17/2018	5/1/2024	-	-	-12.00%	-2.56%	12.89%	N/A	N/A
Sandsardized		18.1	F (4 (0000	44/40/0047	4.000/	5 500/	0.070/	0.000/	44.400/	4.700/	0.500/
Mighest Sizzo Si		-			-4.99%						
No. Sandardiscased Highest 5/2016 5/2016 7.08% 2.7% 3.38% 1.90% 1.04% NA 3.92% Sandardiscased Highest 5/2016 5/2016 7.08% 5.27% 3.38% 1.90% 1.04% NA 3.92% Sandardiscased Highest 5/2016 7.08% 7.00% 7.0% 7		nignest	5/1/2000	11/13/2017	-	-	-10.18%	-3.02%	13.41%	4.72%	3.23%
Name Highest Sp. 20,2016 Sp. S		Highost	5/2/2016	5/2/2016	-7 O6%	-0.27%	-2 28%	-1 00%	11 0/19/	NI/A	3 02%
Mighest 217/2012		•									
Non-Standardized Highest 21/72012 21/72012 - 7.72% 9.54% 6.15% 2.88% 9.73% 5.10% 6.19% 5.10m 6.10m		riigiloot	0,2,2010	0/2/2010				1.0070	10.2170	1477	0.0270
Sandardized	· · · · · · · · · · · · · · · · · · ·	Highest	2/17/2012	2/17/2012	-7.72%	-9.54%	-6.15%	-2.86%	9.73%	5.10%	6.19%
Mighest 2/17/2012 2/17/2					-	-					
Non-Bandardrized Highest 2/17/2012 2/17/2012 7.74% 9.59% 6.39% 3.10% 9.46% 4.84% 5.52% Standardrized Sandardrized 1.86% 1.21%											
Sandardized Highest 21/72012 2 - 1 - 3.87% 5.76% 8.61% 4.84% 5.29% Ethernational Color International Equity Fund - Service Class International International Equity Fund - Service Characteristics	· · · · · · · · · · · · · · · · · · ·	Highest	2/17/2012	2/17/2012	-7.74%	-9.59%	-6.39%	-3.10%	9.46%	4.84%	5.92%
International/Collobal Equity American Funds Global Small Cap Funds Class 4 High 12/14/2012 5/1/2015 -4.70% -7.01% -8.13% -4.62% 5.71% 2.70% 2.43% 2.83%			2/17/2012	2/17/2012	-	-	-13.87%	-5.76%	8.61%	4.84%	5.92%
Marcian Funds IS Global Small Cap Funds - Class 4 High 12/14/2012 5/1/2015 5/1/2015											
High 12/14/2012 5/1/2015 - -1.5.89% -7.24% 4.73% 2.70% 2.43% 1/206											
Flidshigh VIP International Index — Service Class 2 High 4/16/2018 5/1/2019 -0.22% 5.57% 4.55% 3.11% 9.14% N/A 3.89% Standardized 1/16/2018 1/12/2019 -0.22% 5.57% 4.55% 3.11% 9.14% N/A 3.89% Standardized 1/16/2018 1/16/2018 1/16/2018 5/1/2019 -0.22% 5.57% 4.55% 3.11% 9.14% N/A 3.89% Standardized 1/16/2018	NonStandardized ²	High	12/14/2012	5/1/2015	-4.70%	-7.01%	-8.13%	-4.62%	5.71%	2.70%	2.43%
NonStandardized		High	12/14/2012	5/1/2015	-		-15.48%	-7.24%	4.73%	2.70%	2.43%
Standardized High 4/16/2018 5/1/2019 - - 3.45% 0.54% 8.28% NA 3.17% 1/18 1	Fidelity® VIP International Index — Service Class 2										
NonStandardized	NonStandardized ²		4/16/2018	5/1/2019	-0.22%	5.57%					
Non-Standardized High 9/19/2001 5/1/2014 -3, 47% 0.73% -4, 32% 1.32% 6, 77% 2.21% 1.99% 5/13/044		High	4/16/2018	5/1/2019		•	-3.45%	0.54%	8.28%	N/A	3.17%
Sandardized											
Janus Henderson VIT Global Research Portfolio - Service Shares High 12/31/1999 6/2/2003 -5.32% -1.92% 5.67% 8.17% 15.19% 7.78% 6.26% Standardized		•			-3.47%	0.73%					
NonStandardized		High	9/19/2001	5/1/2014	•	-	-11.98%	-1.35%	5.83%	2.21%	1.99%
Standardized High 12/31/1999 6/2/2003	_										
NYLI VP Pinestone International Equity – Service Class NonStandardized					-5.32%						
NonStandardized² Standardized High 6/2/2003 6/2/2003 -4.63% 0.45% -3.56% -4.30% 4.51% 2.58% 3.91% Standardized High 6/2/2003 6/2/2003		High	12/31/1999	6/2/2003	-	-	-2.33%	5.84%	14.50%	7.78%	6.26%
High 6/2/2003 6/2/2003		High	6/2/2003	6/2/2003	-4 639/	0.45%	-2 56%	-4.30%	4.51%	2.599/.	3 01%
MFS© International Intrinsic Value Portfolio - Service Class High 8/24/2001 5/1/2017 0.31% 7.97% 6.66% 4.58% 8.08% 5.73% 5.90% 5.53% 5.64% 5.64%					-4.0376						
NonStandardized² Standardized High 8/24/2001 5/1/20171.34% 2.08% 5.73% 5.90% Standardized NonStandardized High 8/24/2001 5/1/20171.34% 2.08% 7.19% 5.73% 5.64% High 8/24/2001 5/1/20171.34% 2.08% 7.19% 5.73% 5.64% NonStandardized² High 8/24/2001 5/1/2022 -1.14% 4.33% 1.20% 1.73% 7.60% 3.20% 4.24% Standardized High 8/24/2001 5/1/2022		riigii	0/2/2003	0/2/2000			11.2070	0.0270	3.4070	2.0070	0.0170
Standardized High 8/24/2001 5/1/2017		High	8/24/2001	5/1/2017	0.31%	7 97%	6 66%	4 58%	8.08%	5 73%	5 90%
MFS® VIT Research International - Service Class High 8/24/2001 5/1/2022 -1.14% 4.33% 1.20% 1.73% 7.60% 3.20% 4.24% 5/1/2022 -1.14% 5/1/2022 -1.14% 4.33% 1.20% 1.73% 7.60% 3.20% 4.24% 5/1/2022 -1.14% 5/1/2022 -1.14% 4.33% 1.20% 1.73% 7.60% 3.20% 4.24% 5/1/2024 -1.14% 5/1/2022 -1.14% 4.33% 1.20% -1.14% 5/1/2024 -1.14% 5/1/2022 -1.14% 4.33% 1.20% -1.14% 5/1/2024 -1.14% 5/1/2022 -1.14% 5/1/2022 -1.14% 5/1/2022 -1.14% 5/1/2022 -1.14% 5/1/2022 -1.14% 5/1/2022 -1.14% 5/1/2022 -1.14% 5/1/2022 -1.14% 5/1/2022 -1.14% 5/1/2022 -1.14% 5/1/2024 -1.14% 5					-						
NonStandardized² High 8/24/2001 5/1/2022 -1.14% 4.33% 1.20% 1.73% 7.60% 3.20% 4.24% Standardized High 8/24/2001 5/1/2022											212170
Standardized High 8/24/2001 5/1/2022		High	8/24/2001	5/1/2022	-1.14%	4.33%	1.20%	1.73%	7.60%	3.20%	4.24%
Putnam VT International Value Fund - Class IB NonStandardized High 1/2/1997 5/1/2024 2.26% 10.80% 10.80% 8.33% 13.97% 4.45% N/A Standardized Standardized Standardized NonStandardized NonStandard					-		-6.80%	-0.91%	6.69%	3.20%	1.64%
Standardized High 1/2/1997 5/1/2024 - - 2.03% 6.01% 13.25% 4.45% N/A American Funds IS New World Fund - Class 4 Non Standardized² Flighest 12/14/2012 5/1/2014 - - - 2.03% 6.01% 13.25% 4.45% N/A Non Standardized² Highest 12/14/2012 5/1/2014 - - -8.87% -1.55% 7.65% 4.16% 3.19% Fidelity® VIP Emerging Markets – Service Class 2 Highest 1/23/2008 5/1/2018 3.33% 6.12% 11.64% 3.63% 8.94% 4.49% 3.30% Standardized Highest 1/23/2008 5/1/2018 - - 3.64% 1.08% 8.07% 4.49% 3.20% NYLI VP Candriam Emerging Markets Equity – Service Class 9 *** The Class of											
American Funds IS New World Fund - Class 4 NonStandardized² Standardized Highest 12/14/2012 5/1/2014 -0.85% 1.17% 1.13% 1.13% 8.52% 4.16% 3.19% 5/1/2014	NonStandardized ²	High	1/2/1997	5/1/2024	2.26%	10.80%	10.03%	8.33%	13.97%	4.45%	N/A
NonStandardized² Highest 12/14/2012 5/1/2014 -0.85% 1.17% 1.13% 1.13% 8.52% 4.16% 3.19% Standardized Highest 12/14/2012 5/1/2014	Standardized	High	1/2/1997	5/1/2024	-	-	2.03%	6.01%	13.25%	4.45%	N/A
Standardized Highest 12/14/2012 5/1/2014 - - -6.87% -1.55% 7.65% 4.16% 3.19% Fidelity® VIP Emerging Markets – Service Class 2 NonStandardized² Highest 1/23/2008 5/1/2018 3.33% 6.12% 11.64% 3.63% 8.94% 4.49% 3.30% Standardized Highest 1/23/2008 5/1/2018 - - 3.64% 1.08% 8.07% 4.49% 2.82% NYLI VP Candriam Emerging Markets Equity – Service Class9 AVENTAL VP Class	American Funds IS New World Fund - Class 4										
Fidelity® VIP Emerging Markets – Service Class 2 NonStandardized Highest 1/23/2008 5/1/2018 3.3% 6.12% 11.64% 3.63% 8.94% 4.49% 3.30% 5/1/2018 Standardized NYLI VP Candriam Emerging Markets Equity – Service Class9	NonStandardized ²	Highest	12/14/2012	5/1/2014	-0.85%	1.17%	1.13%	1.13%	8.52%	4.16%	3.19%
NonStandardized Highest 1/23/2008 5/1/2018 3.3% 6.12% 11.64% 3.63% 8.94% 4.49% 3.30% Standardized Highest 1/23/2008 5/1/2018 3.64% 1.08% 8.07% 4.49% 2.82% NYLI VP Candriam Emerging Markets Equity – Service Class9		Highest	12/14/2012	5/1/2014	-	-	-6.87%	-1.55%	7.65%	4.16%	3.19%
Standardized Highest 1/23/2008 5/1/2018 - - 3.64% 1.08% 8.07% 4.49% 2.82% NYLI VP Candriam Emerging Markets Equity – Service Class9											
NYLI VP Candriam Emerging Markets Equity – Service Class9					3.33%						
		Highest	1/23/2008	5/1/2018	-	-	3.64%	1.08%	8.07%	4.49%	2.82%
INOnStandardized: 4/17/2012 I 0.11% 0.25% 6.96% -3.90% 4.88% 0.70% -1.16%		18.1.		0/47/0045	0.440/	0.050/	0.000/	0.000/	4.000/	0.700/	4.400/
	NonStandardized ²	Highest	2/17/2012	2/17/2012	0.11%						
Slandardized Highest 2/17/2012 2/17/20121.04% -6.53% 3.87% 0.70% -1.16%		Hignest	2/17/2012	2/17/2012	-		-1.04%	-6.53%	3.87%	0.70%	-1.16%
Sector Columbia Variable Partfella. Commodity Statemy Eurol. Class 3 ¹⁰											
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 ¹⁰ NonStandardized ² High 4/30/2013 5/1/2015 3.64% 8.28% 9.78% -0.85% 14.57% 2.01% 1.38%		High	4/20/2012	5/1/201E	3 64%	9 29%	0.78%	-0.959/	14 57%	2.01%	1 200/
•					3.04%						
Standardized High 4/30/2013 5/1/2015 - - 1.78% -3.57% 13.86% 2.01% 1.38% NYLI VP Fidelity Institutional AM® Utilities – Service Class - 1.78% -3.57% 13.86% 2.01% 1.38%		riigil	7/30/2013	3/1/2013	<u> </u>		1.7070	-0.01 /6	13.00 /6	2.01/0	1.00/0
NYLL VP Fidenty institutional Alive Unities – Service Class High 2/17/2012 2/17/2012 -0.43% 2.02% 21.93% 6.96% 12.43% 6.05% 7.34% NonStandardized ² -0.43% 2.02% 21.93% 6.96% 12.43% 6.05% 7.34%		High	2/17/2012	2/17/2012	-0.43%	2 02%	21 93%	6 96%	12 43%	6.05%	7 34%
Noticialidatulated High 2/17/2012 1 3.93% 4.55% 11.67% 6.05% 7.34% High 2/17/2012 1 13.93% 4.55% 11.67% 6.05% 7.34%											
Personal Control of the Control of t	outrouroicos				1						



As of March 31, 2025

For policies purchased June 2, 2003 to August 15, 2010

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

Investment Divisions ¹	Volatility/ Risk Level ³	Portfolio Inception Date	Investment Division Inception Date ¹	Month to Date	Year to Date (Updated Monthly)	1 Year⁴	3 Year⁴	5 Year⁴	10 Year ⁴	Since Investment Division Inception
Sector										
NYLI VP CBRE Global Infrastructure — Service Class										
NonStandardized ²	High	5/1/2015	5/1/2015	1.29%	5.67%	12.40%	0.89%	7.64%	N/A	-2.91%
Standardized	High	5/1/2015	5/1/2015	-	-	4.40%	-1.80%	6.73%	N/A	-2.91%
NYLI VP Newton Technology Growth - Service Class										
NonStandardized ²	Highest	12/29/2000	2/10/2025	-9.52%	-9.86%	-2.60%	3.97%	13.73%	11.50%	N/A
Standardized	Highest	12/29/2000	2/10/2025	-	-	-10.39%	1.44%	13.01%	11.50%	N/A
Fidelity® VIP Health Care — Service Class 2										
NonStandardized ²	Highest	7/18/2001	5/1/2019	-3.54%	-1.47%	-4.43%	-0.55%	5.75%	4.70%	6.13%
Standardized	Highest	7/18/2001	5/1/2019	-	-	-12.08%	-3.27%	4.78%	4.70%	5.49%
NYLI VP Natural Resources – Initial Class										
NonStandardized ²	Highest	2/17/2012	2/17/2012	-2.86%	-4.67%	-12.16%	-2.05%	23.29%	2.80%	0.28%
Standardized	Highest	2/17/2012	2/17/2012	-	-	-19.19%	-4.73%	22.76%	2.80%	0.28%
Principal VC Real Estate Securities Account - Class 2		·	·		•					
NonStandardized ²	Highest	5/1/1998	5/1/2024	-2.11%	3.11%	9.43%	-2.60%	8.23%	4.15%	N/A
Standardized	Highest	5/1/1998	5/1/2024	-	-	1.43%	-5.27%	7.35%	4.15%	N/A

Please read the important disclosures below regarding the product performance.



As of March 31, 2025

For policies purchased June 2, 2003 to August 15, 2010

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

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

NYLI VP Small Cap Growth — Initial Class, NYLI VP Janus Balanced — Initial Class and NYLI VP Natural Resources — Initial Class). Performance for these classes/shares are 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 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.

² Assumes no deduction for contingent deferred sales charge.

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

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

⁴ The New York Life Premium Plus Variable Annuity was first offered for sale on November 13, 2000. 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 Variable Annuity invests in New York Life Insurance and Annuity Corporation (NYLIAC) Variable Annuity Separate Account III.

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

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

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

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

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

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

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

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

¹⁰ 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 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 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 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.



For policies purchased June 2, 2003 to August 15, 2010

			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception				10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year⁴	Year ⁴	Year⁴	Year⁴	Inception
Investment Grade Bond								
NYLI VP U.S. Government Money Market - Current 7-day yield is 4.07%8								
NonStandardized ²	Low	1/29/1993	5/1/2015	3.07%	2.39%	0.78%	-0.03%	-0.01%
Standardized	Low	1/29/1993	5/1/2015	-4.93%	-0.22%	-0.41%	-0.03%	-0.01%
PIMCO VIT Low Duration Portfolio - Advisor Class								
NonStandardized ²	Low	3/31/2006	5/2/2016	3.91%	1.08%	-0.29%	-0.34%	-0.20%
Standardized	Low	3/31/2006	5/2/2016	-4.09%	-1.60%	-1.52%	-0.34%	-0.20%
PIMCO VIT Short-Term Portfolio - Advisor Class NonStandardized ²		0/00/4000	E (4 (000 4	0.000/	0.000/	4.700/	0.700/	
Standardized	Low Low	9/30/1999 9/30/1999	5/1/2024 5/1/2024	3.62% -4.38%	2.92% 0.34%	1.72% 0.57%	0.73% 0.73%	N/A N/A
American Funds IS Capital World Bond Fund® - Class 4	LOW	9/30/1999	3/1/2024	-4.30%	0.34%	0.37 %	0.73%	IN/A
NonStandardized ²	Moderate	10/4/2006	5/1/2024	0.43%	-3.31%	-3.02%	-1.55%	N/A
Standardized	Moderate	10/4/2006	5/1/2024	-7.57%	-5.96%	-4.22%	-1.55%	N/A
American Funds IS The Bond Fund of America® - Class 4	Woderate	10/4/2000	3/1/2024	1.0170	0.0070	7.2270	1.0070	1471
NonStandardized ²	Moderate	12/14/2012	5/1/2022	2.98%	-1.56%	-1.35%	-0.07%	-0.06%
Standardized	Moderate	12/14/2012	5/1/2022	-5.02%	-4.26%	-2.57%	-0.07%	-2.88%
American Funds IS U.S. Government Securities Fund® - Class 4								
NonStandardized ²	Moderate	12/2/1985	5/1/2024	3.37%	-2.20%	-2.45%	-0.57%	N/A
Standardized	Moderate	12/2/1985	5/1/2024	-4.63%	-4.88%	-3.65%	-0.57%	N/A
Columbia Variable Portfolio — Intermediate Bond - Class 2								
NonStandardized ²	Moderate	5/3/2010	5/1/2022	4.22%	-1.91%	-0.55%	0.20%	-0.13%
Standardized	Moderate	5/3/2010	5/1/2022	-3.78%	-4.60%	-1.77%	0.20%	-2.95%
NYLI VP Bond – Service Class								
NonStandardized ²	Moderate	6/2/2003	5/1/2015	3.11%	-1.62%	-1.83%	-0.45%	1.22%
Standardized	Moderate	6/2/2003	5/1/2015	-4.89%	-4.31%	-3.04%	-0.45%	1.22%
Fidelity® VIP Investment Grade Bond - Service Class 2								
NonStandardized ²	Moderate	8/15/2005	5/1/2022	3.30%	-0.98%	-0.86%	0.20%	0.57%
Standardized	Moderate	8/15/2005	5/1/2022	-4.70%	-3.70%	-2.08%	0.20%	-2.22%
Fidelity® VIP Bond Index – Service Class 2								
NonStandardized ²	Moderate	4/19/2018	11/23/2020	N/A	N/A	N/A	N/A	N/A
Standardized	Moderate	4/19/2018	11/23/2020	N/A	N/A	N/A	N/A	N/A
NYLI VP MacKay U.S. Infrastructure Bond – Service Class	Madaata	6/0/0000	0/0/0000	0.000/	4.000/	0.000/	4.000/	0.400/
NonStandardized ²	Moderate	6/2/2003	6/2/2003 6/2/2003	2.86% -5.14%	-1.23% -3.94%	-2.39%	-1.02%	0.49%
Standardized NYLI VP PIMCO Real Return – Service Class	Moderate	6/2/2003	6/2/2003	-5.14%	-3.94%	-3.59%	-1.02%	0.49%
NonStandardized ²	Moderate	2/17/2012	2/17/2012	4.87%	-1.51%	0.95%	0.62%	0.08%
Standardized	Moderate	2/17/2012	2/17/2012	-3.13%	-4.21%	-0.24%	0.62%	0.08%
PIMCO VIT Income Portfolio - Advisor Class	Woderate	Z/11/Z01Z	2/11/2012	0.1070	4.2170	0.2470	0.0270	0.0070
NonStandardized ²	Moderate	4/29/2016	5/1/2020	5.17%	2.50%	3.28%	N/A	2.75%
Standardized	Moderate	4/29/2016	5/1/2020	-2.83%	-0.11%	2.20%	N/A	1.63%
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class			0,					
NonStandardized ²	Moderate	5/1/2014	5/1/2014	2.63%	0.75%	0.17%	0.55%	1.26%
Standardized	Moderate	5/1/2014	5/1/2014	-5.37%	-1.94%	-1.05%	0.55%	1.26%
PIMCO VIT Total Return Portfolio - Advisor Class								
NonStandardized ²	Moderate	2/28/2006	5/1/2014	4.22%	-0.88%	-1.43%	-0.06%	0.21%
Standardized	Moderate	2/28/2006	5/1/2014	-3.78%	-3.60%	-2.64%	-0.06%	0.21%
Western Asset Core Plus VIT - Class II								
NonStandardized ²	Moderate	5/1/2015	5/1/2022	1.60%	-2.23%	-1.81%	-0.33%	-0.33%
Standardized	Moderate	5/1/2015	5/1/2022	-6.40%	-4.91%	-3.01%	-0.33%	-3.15%
Non-Investment Grade Bond								
BlackRock® High Yield V.I. Fund – Class III Shares								
NonStandardized ²	Moderate	2/15/2012	5/1/2014	5.04%	3.00%	5.41%	2.95%	2.68%
Standardized	Moderate	2/15/2012	5/1/2014	-2.96%	0.42%	4.42%	2.95%	2.68%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2								
NonStandardized ²	Moderate	4/30/2012	5/1/2015	4.71%	1.50%	2.25%	1.07%	0.88%
Standardized	Moderate	4/30/2012	5/1/2015	-3.29%	-1.15%	1.13%	1.07%	0.88%
NYLI VP Floating Rate – Service Class		E 14 1000E	E 14 1000E	4.050/	4.400/	5.070/	0.440:	0.000/
NonStandardized ²	Moderate	5/1/2005	5/1/2005	4.05%	4.42%	5.67%	2.41%	2.20%
Standardized	Moderate	5/1/2005	5/1/2005	-3.95%	1.91%	4.69%	2.41%	2.20%
NYLI VP MacKay Convertible – Service Class	M	6/0/0000	0/0/0000	0.070/	0.200/	0.750/	0.000/	0.200/
NonStandardized ²	Moderate	6/2/2003	6/2/2003	2.67%	-0.30%	9.75%	6.08%	6.30%
Standardized	Moderate	6/2/2003	6/2/2003	-5.33%	-3.04%	8.91%	6.08%	6.30%





For policies purchased June 2, 2003 to August 15, 2010

			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception				10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year⁴	Year⁴	Year⁴	Year ⁴	Inception
Non-Investment Grade Bond		Date						шооршон
NYLI VP MacKay High Yield Corporate Bond – Service Class								
NonStandardized ²	Moderate	6/2/2003	6/2/2003	4.33%	2.86%	5.14%	3.18%	4.74%
Standardized	Moderate	6/2/2003	6/2/2003	-3.67%	0.28%	4.14%	3.18%	4.74%
NYLI VP MacKay Strategic Bond – Service Class								
NonStandardized ²	Moderate	5/1/2011	5/1/2011	6.09%	3.28%	3.58%	1.51%	1.93%
Standardized	Moderate	5/1/2011	5/1/2011	-1.91%	0.72%	2.51%	1.51%	1.93%
Alternatives								
DWS Alternative Asset Allocation VIP - Class B								
NonStandardized ²	Moderate	5/18/2009	5/2/2016	5.33%	0.14%	6.17%	1.49%	2.27%
Standardized	Moderate	5/18/2009	5/2/2016	-2.67%	-2.59%	5.21%	1.49%	2.27%
NYLI VP Hedge Multi-Strategy - Service Class								
NonStandardized ²	Moderate	5/1/2013	5/1/2013	1.68%	1.29%	2.03%	-1.40%	-1.63%
Standardized	Moderate	5/1/2013	5/1/2013	-6.32%	-1.38%	0.89%	-1.40%	-1.63%
Asset Allocation		5, 1,2010	5, 1,2015	0.02,0	1.0070	0.0070		1.0070
American Funds IS Asset Allocation Fund - Class 4								
NonStandardized ²	Moderate	12/14/2012	5/1/2018	6.00%	4.41%	9.30%	6.16%	6.20%
Standardized	Moderate	12/14/2012	5/1/2018	-2.00%	1.91%	8.45%	6.16%	5.79%
BlackRock® Global Allocation V.I. Fund – Class III Shares	Woderate	12/14/2012	3/1/2010	2.0070	1.5170	0.4070	0.1070	3.7370
NonStandardized ²	Moderate	11/18/2003	5/1/2011	1.80%	1.72%	6.86%	3.38%	3.22%
Standardized	Moderate	11/18/2003	5/1/2011	-6.20%	-0.92%	5.93%	3.38%	3.22%
Fidelity® VIP FundsManager® 60% — Service Class	Moderate	11/10/2003	3/1/2011	-0.2078	-0.32 /6	3.9376	3.30 /6	3.22 /6
NonStandardized ²	Moderate	8/22/2007	5/1/2019	2.14%	2.01%	7.76%	4.55%	5.21%
Standardized	Moderate	8/22/2007	5/1/2019	-5.86%	-0.62%	6.86%	4.55%	4.54%
NYLI VP Balanced – Service Class	Moderate	0/22/2007	3/1/2019	-3.00%	-0.0276	0.00%	4.55%	4.54%
NonStandardized ²	Moderate	5/1/2005	5/1/2005	4.83%	2.53%	9.07%	4.03%	4.65%
Standardized	Moderate	5/1/2005	5/1/2005	-3.17%	-0.07%	8.21%	4.03%	4.65%
	Moderate	3/1/2003	3/1/2003	-3.1776	-0.07 %	0.2176	4.03%	4.05%
NYLI VP Conservative Allocation – Service Class NonStandardized ²	Moderate	2/13/2006	2/13/2006	0.80%	0.44%	3.74%	2.10%	3.27%
Standardized	Moderate	2/13/2006	2/13/2006	-7.20%	-2.28%	2.68%	2.10%	3.27%
NYLI VP Income Builder – Service Class	Moderate	2/13/2000	2/13/2006	-1.20%	-2.20%	2.00%	2.10%	3.21%
NonStandardized ²	Moderate	6/2/2003	6/2/2003	6.75%	2.72%	6.41%	3.51%	4.56%
	Moderate	6/2/2003	6/2/2003	-1.25%	0.13%	5.45%	3.51%	
Standardized	Moderate	6/2/2003	6/2/2003	-1.25%	0.13%	5.45%	3.3176	4.56%
NYLI VP Janus Henderson Balanced – Initial Class7 NonStandardized ²	14-4	0/47/0040	0/47/0040	4.400/	0.070/	0.000/	0.050/	7 000/
	Moderate	2/17/2012	2/17/2012	4.13%	3.67%	9.02%	6.65%	7.33%
Standardized	Moderate	2/17/2012	2/17/2012	-3.87%	1.13%	8.16%	6.65%	7.33%
NYLI VP Janus Henderson Balanced – Service Class	14-4	0/47/0040	0/47/0040	0.070/	0.400/	0.750/	C 200/	7.070/
NonStandardized ²	Moderate	2/17/2012	2/17/2012	3.87%	3.42%	8.75%	6.38%	7.07%
Standardized	Moderate	2/17/2012	2/17/2012	-4.13%	0.86%	7.88%	6.38%	7.07%
NYLI VP Moderate Allocation–Service Class NonStandardized ²		0/40/0000	0/40/0000	0.050/	4.400/	0.000/	0.000/	0.000/
	Moderate Moderate	2/13/2006 2/13/2006	2/13/2006 2/13/2006	0.35% -7.65%	1.13% -1.55%	6.32% 5.36%	3.23%	3.92% 3.92%
Standardized	Moderate	2/13/2006	2/13/2006	-7.05%	-1.55%	5.36%	3.23%	3.92%
Franklin Templeton Conservative Model Portfolio - Class II		5/4/0000	E (4 (0000	0.570/	0.450/	N/A	A1/A	4.540/
NonStandardized ²	Moderate	5/1/2020	5/1/2020	3.57%	0.45%		N/A	1.54%
Standardized	Moderate	5/1/2020	5/1/2020	-4.43%	-2.27%	N/A	N/A	0.36%
Franklin Templeton Moderate Model Portfolio - Class II				4.070/	0.450/		N 1/A	5.000/
NonStandardized ²	Moderate	5/1/2020	5/1/2020	4.27%	2.45%	N/A	N/A	5.83%
Standardized	Moderate	5/1/2020	5/1/2020	-3.73%	-0.15%	N/A	N/A	4.83%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II								
NonStandardized ²	Moderate	5/1/2020	5/1/2020	4.45%	3.47%	N/A	N/A	7.74%
Standardized	Moderate	5/1/2020	5/1/2020	-3.55%	0.92%	N/A	N/A	6.81%
Franklin Templeton Moderately Conservative Model Portfolio - Class II								
NonStandardized ²	Moderate	5/1/2020	5/1/2020	4.37%	1.67%	N/A	N/A	4.16%
Standardized	Moderate	5/1/2020	5/1/2020	-3.63%	-0.98%	N/A	N/A	3.10%



For policies purchased June 2, 2003 to August 15, 2010

			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception	1			10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Asset Allocation								
Franklin Templeton Aggressive Model Portfolio - Class II								
NonStandardized ²	High	5/1/2020	5/1/2020	4.47%	4.53%	N/A	N/A	10.40%
Standardized	High	5/1/2020	5/1/2020	-3.53%	2.03%	N/A	N/A	9.56%
NYLI VP Equity Allocation – Service Class								
NonStandardized ²	High	2/13/2006	2/13/2006	-1.63%	1.53%	11.14%	4.94%	4.73%
Standardized	High	2/13/2006	2/13/2006	-9.50%	-1.13%	10.34%	4.94%	4.73%
NYLI VP Growth Allocation–Service Class								
NonStandardized ²	High	2/13/2006	2/13/2006	-0.77%	1.68%	9.30%	4.28%	4.56%
Standardized	High	2/13/2006	2/13/2006	-8.71%	-0.97%	8.44%	4.28%	4.56%
Large Cap Equity								
AB VPS Growth & Income - Class B								
NonStandardized ²	High	6/1/1999	5/1/2022	2.67%	4.85%	9.57%	4.14%	7.53%
Standardized	High	6/1/1999	5/1/2022	-5.33%	2.36%	8.72%	4.14%	5.09%
American Funds IS Washington Mutual Investors Fund - Class 4								
NonStandardized ²	High	12/14/2012	11/13/2017	7.46%	7.40%	16.27%	8.24%	8.53%
Standardized	High	12/14/2012	11/13/2017	-0.54%	5.04%	15.60%	8.24%	8.29%
American Funds IS Growth Fund - Class 4								
NonStandardized ²	High	12/14/2012	11/13/2017	6.62%	7.18%	18.18%	13.15%	13.60%
Standardized	High	12/14/2012	11/13/2017	-1.38%	4.81%	17.55%	13.15%	13.42%
BNY Mellon Sustainable US Equity - Service Shares								
NonStandardized ²	High	12/31/2000	5/1/2022	1.57%	4.68%	13.79%	8.54%	8.35%
Standardized	High	12/31/2000	5/1/2022	-6.43%	2.19%	13.06%	8.54%	5.94%
ClearBridge Variable Appreciation Portfolio — Class II								
NonStandardized ²	High	2/27/2015	5/1/2017	4.84%	7.09%	14.93%	9.51%	10.35%
Standardized	High	2/27/2015	5/1/2017	-3.16%	4.71%	14.24%	9.51%	10.16%
Fidelity® VIP Contrafund® – Service Class 2	_							
NonStandardized ²	High	1/12/2000	6/2/2003	6.15%	9.20%	16.76%	10.64%	9.44%
Standardized	High	1/12/2000	6/2/2003	-1.85%	6.91%	16.10%	10.64%	9.44%
Fidelity® VIP Equity-Income – Service Class 2								
NonStandardized ²	High	1/12/2000	6/2/2003	7.16%	6.18%	14.32%	7.54%	6.46%
Standardized	High	1/12/2000	6/2/2003	-0.84%	3.76%	13.60%	7.54%	6.46%
Fidelity® VIP Growth Opportunities - Service Class 2	_							
NonStandardized ²	High	1/12/2000	5/1/2014	5.73%	6.80%	17.63%	14.40%	14.61%
Standardized	High	1/12/2000	5/1/2014	-2.27%	4.41%	17.00%	14.40%	14.61%
NYLI VP Epoch U.S. Equity Yield - Service Class								
NonStandardized ²	High	6/2/2003	6/2/2003	9.28%	6.74%	13.61%	6.25%	6.46%
Standardized	High	6/2/2003	6/2/2003	1.28%	4.35%	12.88%	6.25%	6.46%
NYLI VP Dimensional U.S. Equity - Service Class	_							
NonStandardized ²	High	6/2/2003	6/2/2003	5.12%	6.48%	15.37%	8.82%	7.79%
Standardized	High	6/2/2003	6/2/2003	-2.88%	4.07%	14.68%	8.82%	7.79%
NYLI VP Wellington Growth – Service Class9								
NonStandardized ²	High	6/2/2003	6/2/2003	0.11%	4.43%	13.24%	8.62%	6.58%
Standardized	High	6/2/2003	6/2/2003	-7.89%	1.92%	12.50%	8.62%	6.58%
NYLI VP S&P 500 Index5 – Service Class	- v							
NonStandardized ²	High	6/2/2003	6/2/2003	6.10%	6.93%	16.27%	10.24%	8.13%
Standardized	High	6/2/2003	6/2/2003	-1.90%	4.54%	15.61%	10.24%	8.13%
NYLI VP Winslow Large Cap Growth – Service Class	- v							
NonStandardized ²	High	6/2/2003	6/2/2003	3.18%	8.36%	15.85%	11.86%	8.88%
Standardized	High	6/2/2003	6/2/2003	-4.82%	6.04%	15.18%	11.86%	8.88%
NYLI VP American Century Sustainable Equity – Service Class	- v							
NonStandardized ²	High	2/17/2012	2/17/2012	-1.71%	5.59%	15.58%	7.19%	8.26%
Standardized	High	2/17/2012	2/17/2012	-9.57%	3.15%	14.90%	7.19%	8.26%



For policies purchased June 2, 2003 to August 15, 2010

			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception	1 ,			10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Large Cap Equity								
NYLI VP MFS® Investors Trust - Service Class								
NonStandardized ²	High	5/1/2000	2/10/2025	3.32%	5.37%	13.88%	8.64%	N/A
Standardized	High	5/1/2000	2/10/2025	-4.68%	2.91%	13.16%	8.64%	N/A
NYLI VP MFS® Research - Service Class	10.1	F (4 /0000	0/40/0005	0.500/	4.000/	40.000/	0.050/	21/2
NonStandardized ²	High	5/1/2000	2/10/2025	0.53%	4.99%	13.20%	8.85%	N/A
Standardized	High	5/1/2000	2/10/2025	-7.47%	2.52%	12.46%	8.85%	N/A
Voya Growth and Income Portfolio - Class S		40/04/4070	F (4 /000 4	4.450/	7.700/	47.000/	0.000/	21/2
NonStandardized ²	High	12/31/1979 12/31/1979	5/1/2024 5/1/2024	4.45% -3.55%	7.79% 5.44%	17.93% 17.30%	9.92% 9.92%	N/A N/A
Standardized Small/Mid Cap Equity	High	12/31/19/9	5/1/2024	-3.55%	3.44%	17.30%	9.9276	IN/A
Fidelity® VIP Mid Cap – Service Class 2	High	1/12/2000	9/8/2003	-4.48%	2.70%	15.69%	5.91%	8.09%
NonStandardized ²	High	1/12/2000	9/8/2003	-12.13%	0.11%	15.09%	5.91%	8.09%
Standardized	nign	1/12/2000	9/8/2003	-12.13%	0.11%	15.01%	5.91%	8.09%
Janus Henderson VIT Enterprise Portfolio – Service Shares	High	12/31/1999	11/13/2017	0.21%	3.80%	13.13%	9.13%	8.69%
NonStandardized ²	High	12/31/1999	11/13/2017	-7.79%	1.26%	12.39%	9.13%	8.44%
Standardized NVLIVIS Schrodore Mid Con Opportunities Service Class	пуп	12/31/1999	11/13/2017	-1.1970	1.20%	12.3970	9.13%	0.4470
NYLI VP Schroders Mid Cap Opportunities - Service Class	High	6/2/2003	6/2/2003	-4.79%	-1.09%	10.17%	3.39%	6.88%
NonStandardized ²	High High	6/2/2003	6/2/2003	-4.79% -12.41%	-1.09% -3.80%	9.35%	3.39%	6.88%
Standardized	пıgп	0/2/2003	0/2/2003	-12.41%	-3.60%	9.35%	3.39%	0.08%
MFS® Mid Cap Value Portfolio - Service Class NonStandardized²	High	3/7/2008	5/1/2020	-0.17%	3.38%	15.39%	6.41%	13.66%
	High	3/7/2008	5/1/2020	-0.17% -8.15%	0.83%	15.39%	6.41%	12.91%
Standardized Neuberger Berman AMT Mid-Cap Growth - Class S	пgп	3/1/2006	3/1/2020	-0.13%	0.03%	14.7 170	0.4176	12.9176
· ·	High	2/18/2003	6/2/2003	-3.55%	0.96%	10.87%	6.71%	7.96%
NonStandardized ²	High	2/18/2003	6/2/2003	-3.55%	-1.73%	10.06%	6.71%	7.96%
Standardized Invesco V.I. Main Street Small Cap Fund - Series II	nigii	2/10/2003	6/2/2003	-11.2770	-1.7376	10.00%	0.7 176	7.96%
NonStandardized ²	Highest	7/16/2001	5/1/2020	-2.62%	1.89%	15.32%	6.03%	13.03%
	Highest	7/16/2001	5/1/2020	-10.41%	-0.74%	14.64%	6.03%	12.27%
Standardized Columbia Variable Portfolio – Small Cap Value Fund — Class 2	riignesi	7/10/2001	3/1/2020	-10.4176	-0.7470	14.0470	0.0376	12.27 /6
	Highest	6/1/2000	11/15/2004	-5.07%	2.56%	17.43%	6.11%	6.11%
NonStandardized ²	Highest	6/1/2000	11/15/2004	-12.67%	-0.04%	16.79%	6.11%	6.11%
Standardized Fidelity® VIP Extended Market Index Portfolio - Service Class 2	nignesi	6/1/2000	11/15/2004	-12.07%	-0.04%	10.79%	0.1176	0.1176
NonStandardized ²	Highest	4/17/2018	5/1/2024	-4.34%	0.17%	13.62%	N/A	N/A
	Highest	4/17/2018	5/1/2024	-4.34%	-2.56%	12.89%	N/A	N/A
Standardized Macquarie VIP Small Cap Value Series - Service Class	nignesi	4/17/2010	3/1/2024	-12.00%	-2.50%	12.09%	IN/A	IN/A
	Highest	5/1/2000	11/13/2017	-2.37%	-0.29%	14.12%	4.72%	3.56%
NonStandardized ²	Highest	5/1/2000	11/13/2017	-10.18%	-3.02%	13.41%	4.72%	3.23%
Standardized NYLI VP Wellington Small Cap - Service Class	nignesi	5/1/2000	11/13/2017	-10.10%	-3.02%	13.4176	4.7270	3.23%
	Highest	5/2/2016	5/2/2016	-3.38%	-1.90%	11.04%	N/A	3.92%
NonStandardized ²	Highest	5/2/2016	5/2/2016	-3.36%	-4.59%	10.24%	N/A	3.92%
Standardized NYLI VP Small Cap Growth – Initial Class6	nignesi	3/2/2016	3/2/2016	-11.1176	-4.59%	10.24%	IN/A	3.92%
NonStandardized ²	Highest	2/17/2012	2/17/2012	-6.15%	-2.86%	9.73%	5.10%	6.19%
	Highest	2/17/2012	2/17/2012	-13.66%	-5.52%	8.89%	5.10%	6.19%
Standardized NYLI VP Small Cap Growth – Service Class	riignesi	2/11/2012	2/11/2012	-13.00 /6	-3.32 /6	0.0376	3.1076	0.1978
NonStandardized ²	Highest	2/17/2012	2/17/2012	-6.39%	-3.10%	9.46%	4.84%	5.92%
Standardized	Highest	2/17/2012	2/17/2012	-13.87%	-5.76%	8.61%	4.84%	5.92%
International/Global Equity	riigiiesi	2/11/2012	2/11/2012	13.01 /6	-0.1070	0.0170	4.04/0	J.32 /0
American Funds IS Global Small Cap Fund® – Class 4								
NonStandardized ²	High	12/14/2012	5/1/2015	-8.13%	-4.62%	5.71%	2.70%	2.43%
Standardized	High	12/14/2012	5/1/2015	-15.48%	-7.24%	4.73%	2.70%	2.43%
Fidelity® VIP International Index — Service Class 2	5							
NonStandardized ²	High	4/16/2018	5/1/2019	4.55%	3.11%	9.14%	N/A	3.89%
Standardized	High	4/16/2018	5/1/2019	-3.45%	0.54%	8.28%	N/A	3.17%
Invesco V.I. EQV International Equity Fund - Series II	9	7/10/2010	3/1/2013	2.1070	170	2.2070		
NonStandardized ²	High	9/19/2001	5/1/2014	-4.32%	1.32%	6.77%	2.21%	1.99%
Standardized	High	9/19/2001	5/1/2014	-11.98%	-1.35%	5.83%	2.21%	1.99%
Janus Henderson VIT Global Research Portfolio – Service Shares	9	· · ·			5070	2.2070		
NonStandardized ²	High	12/31/1999	6/2/2003	5.67%	8.17%	15.19%	7.78%	6.26%
Standardized	High	12/31/1999	6/2/2003	-2.33%	5.84%	14.50%	7.78%	6.26%
otanidardizou	gii	.20.71000	5,2,2000	2.5576	0.0470	5070	070	J.EU/0



As of March 31, 2025

For policies purchased June 2, 2003 to August 15, 2010

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

			Investment					Since
		Portfolio	Division					Investmen
	Volatility/	Inception	Inception	1			10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year⁴	Year⁴	Year⁴	Year⁴	Inception
International/Global Equity								
NYLI VP Pinestone International Equity – Service Class								
NonStandardized ²	High	6/2/2003	6/2/2003	-3.56%	-4.30%	4.51%	2.58%	3.91%
Standardized	High	6/2/2003	6/2/2003	-11.28%	-6.92%	3.48%	2.58%	3.91%
MFS® International Intrinsic Value Portfolio – Service Class								
NonStandardized ²	High	8/24/2001	5/1/2017	6.66%	4.58%	8.08%	5.73%	5.90%
Standardized	High	8/24/2001	5/1/2017	-1.34%	2.08%	7.19%	5.73%	5.64%
MFS® VIT Research International - Service Class								
NonStandardized ²	High	8/24/2001	5/1/2022	1.20%	1.73%	7.60%	3.20%	4.24%
Standardized	High	8/24/2001	5/1/2022	-6.80%	-0.91%	6.69%	3.20%	1.64%
Putnam VT International Value Fund - Class IB								
NonStandardized ²	High	1/2/1997	5/1/2024	10.03%	8.33%	13.97%	4.45%	N/A
Standardized	High	1/2/1997	5/1/2024	2.03%	6.01%	13.25%	4.45%	N/A
American Funds IS New World Fund - Class 4								
NonStandardized ²	Highest	12/14/2012	5/1/2014	1.13%	1.13%	8.52%	4.16%	3.19%
Standardized	Highest	12/14/2012	5/1/2014	-6.87%	-1.55%	7.65%	4.16%	3.19%
Fidelity® VIP Emerging Markets – Service Class 2								
NonStandardized ²	Highest	1/23/2008	5/1/2018	11.64%	3.63%	8.94%	4.49%	3.30%
Standardized	Highest	1/23/2008	5/1/2018	3.64%	1.08%	8.07%	4.49%	2.82%
NYLI VP Candriam Emerging Markets Equity – Service Class9								
NonStandardized ²	Highest	2/17/2012	2/17/2012	6.96%	-3.90%	4.88%	0.70%	-1.16%
Standardized	Highest	2/17/2012	2/17/2012	-1.04%	-6.53%	3.87%	0.70%	-1.16%
Sector								
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 ¹⁰								
NonStandardized ²	High	4/30/2013	5/1/2015	9.78%	-0.85%	14.57%	2.01%	1.38%
Standardized	High	4/30/2013	5/1/2015	1.78%	-3.57%	13.86%	2.01%	1.38%
NYLI VP Fidelity Institutional AM® Utilities – Service Class								
NonStandardized ²	High	2/17/2012	2/17/2012	21.93%	6.96%	12.43%	6.05%	7.34%
Standardized	High	2/17/2012	2/17/2012	13.93%	4.58%	11.67%	6.05%	7.34%
NYLI VP CBRE Global Infrastructure — Service Class								
NonStandardized ²	High	5/1/2015	5/1/2015	12.40%	0.89%	7.64%	N/A	-2.91%
Standardized	High	5/1/2015	5/1/2015	4.40%	-1.80%	6.73%	N/A	-2.91%
NYLI VP Newton Technology Growth - Service Class								
NonStandardized ²	Highest	12/29/2000	2/10/2025	-2.60%	3.97%	13.73%	11.50%	N/A
Standardized	Highest	12/29/2000	2/10/2025	-10.39%	1.44%	13.01%	11.50%	N/A
Fidelity® VIP Health Care — Service Class 2								
NonStandardized ²	Highest	7/18/2001	5/1/2019	-4.43%	-0.55%	5.75%	4.70%	6.13%
Standardized	Highest	7/18/2001	5/1/2019	-12.08%	-3.27%	4.78%	4.70%	5.49%
NYLI VP Natural Resources – Initial Class								
NonStandardized ²	Highest	2/17/2012	2/17/2012	-12.16%	-2.05%	23.29%	2.80%	0.28%
Standardized	Highest	2/17/2012	2/17/2012	-19.19%	-4.73%	22.76%	2.80%	0.28%
Principal VC Real Estate Securities Account - Class 2								
NonStandardized ²	Highest	5/1/1998	5/1/2024	9.43%	-2.60%	8.23%	4.15%	N/A
Standardized	Highest	5/1/1998	5/1/2024	1.43%	-5.27%	7.35%	4.15%	N/A

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

As of March 31, 2025

For policies purchased June 2, 2003 to August 15, 2010

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

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

NYLI VP Small Cap Growth — Initial Class, NYLI VP Janus Balanced — Initial Class and NYLI VP Natural Resources — Initial Class). Performance for these classes/shares are 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 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.

² Assumes no deduction for contingent deferred sales charge.

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

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

⁴ The New York Life Premium Plus Variable Annuity was first offered for sale on November 13, 2000. 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 Variable Annuity invests in New York Life Insurance and Annuity Corporation (NYLIAC) Variable Annuity Separate Account III.

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

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

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

**The wall-clastings to the NIVI Plants Herborn Balance-Initial Class investment Divisions in the second record in the Cap Control of th

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.

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

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

New allocations to the NYLL VP Wellington Growth and NYLL VP Candriam Emerging Markets Equity Investment Divisions will not be accepted from Policyowners

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

¹⁰ 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 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 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 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.