

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 1.85% and Fund Company Expenses. An Annual Policy Service Charge of \$50 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 7% by the 3rd 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 Select Variable Annuity and described herein are different from mutual funds that may have similar names but are available directly to the public. Investment results may differ.

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

			Investment		Year to					Since
		Portfolio	Division	Month to						Investment
	Volatility/	Inception	Inception	Date	(Updated			5	10	Division
Investment Divisions ¹	Risk Level	Date	Date ¹		Monthly)	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Investment Grade Bond										
NYLI VP U.S. Government Money Market – Current yield is 4.07%8										
NonStandardized ²	Low	1/29/1993	5/1/1995	0.19%	0.55%	2.81%	2.13%	0.53%	-0.28%	-0.43%
Standardized	Low	1/29/1993	5/1/1995	-	-	-5.19%	-0.16%	0.53%	-0.28%	-0.43%
NYLI VP Bond – Initial Class										
NonStandardized ²	Moderate	1/23/1984	5/10/2002	-0.14%	2.13%	3.11%	-1.62%	-1.83%	-0.45%	1.55%
Standardized	Moderate	1/23/1984	5/10/2002	-	-	-4.89%	-3.97%	-1.83%	-0.45%	1.55%
NYLI VP MacKay U.S. Infrastructure Bond - Initial Class										
NonStandardized ²	Moderate	1/29/1993	5/10/2002	-0.13%	2.49%	2.86%	-1.23%	-2.39%	-1.02%	0.83%
Standardized	Moderate	1/29/1993	5/10/2002	-		-5.14%	-3.60%	-2.39%	-1.02%	0.83%
Non-Investment Grade Bond										
NYLI VP Floating Rate – Service Class										
NonStandardized ²	Moderate	5/1/2005	5/1/2005	-0.73%	-0.27%	3.79%	4.16%	5.41%	2.16%	2.04%
Standardized	Moderate	5/1/2005	5/1/2005	-	-	-4.21%	1.96%	5.41%	2.16%	2.04%
NYLI VP MacKay Convertible – Initial Class										
NonStandardized ²	Moderate	10/1/1996	5/10/2002	-2.81%	-2.22%	2.67%	-0.30%	9.75%	6.08%	6.61%
Standardized	Moderate	10/1/1996	5/10/2002	-	-	-5.33%	-2.69%	9.75%	6.08%	6.61%
NYLI VP MacKay High Yield Corporate Bond – Initial Class										
NonStandardized ²	Moderate	5/1/1995	5/1/2004	-0.96%	0.53%	4.33%	2.86%	5.14%	3.18%	5.44%
Standardized	Moderate	5/1/1995	5/1/2004	-		-3.67%	0.61%	5.14%	3.18%	5.44%
Asset Allocation										
NYLI VP Balanced – Service Class										
NonStandardized ²	Moderate	5/1/2005	5/1/2005	-1.36%	1.85%	4.57%	2.28%	8.80%	3.77%	4.41%
Standardized	Moderate	5/1/2005	5/1/2005	-	-	-3.43%	0.00%	8.80%	3.77%	4.41%
NYLI VP Conservative Allocation – Service Class										
NonStandardized ²	Moderate	2/13/2006	2/13/2006	-2.32%	-1.44%	0.55%	0.19%	3.48%	1.84%	3.00%
Standardized	Moderate	2/13/2006	2/13/2006	-		-7.45%	-2.19%	3.48%	1.84%	3.00%
NYLI VP Income Builder – Initial Class										
NonStandardized ²	Moderate	1/29/1993	5/10/2002	-2.18%	2.01%	6.74%	2.72%	6.41%	3.51%	4.82%
Standardized	Moderate	1/29/1993	5/10/2002	-	-	-1.26%	0.46%	6.41%	3.51%	4.82%



For policies purchased prior to June 2, 2003

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

			Investment		Year to					Since
		Portfolio	Division	Month to						Investment
	Volatility/	Inception	Inception	Date	(Updated				10	Division
Investment Divisions ¹	Risk Level [:]	Date	Date ¹		Monthly)	Year ⁴	Year ⁴	Year ⁴	Year ⁴	Inception
Asset Allocation										
NYLI VP Janus Henderson Balanced – Initial Class7										
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%	1.19%	8.75%	6.38%	7.07%
NYLI VP Moderate Allocation–Service Class										
NonStandardized ²	Moderate	2/13/2006	2/13/2006	-3.18%	-2.32%	0.10%	0.88%	6.05%	2.97%	3.69%
Standardized	Moderate	2/13/2006	2/13/2006	-		-7.90%	-1.47%	6.05%	2.97%	3.69%
NYLI VP Equity Allocation – Service Class										
NonStandardized ²	High	2/13/2006	2/13/2006	-4.82%	-4.29%	-1.88%	1.28%	10.86%	4.68%	4.47%
Standardized	High	2/13/2006	2/13/2006	-	-	-9.73%	-1.05%	10.86%	4.68%	4.47%
NYLI VP Growth Allocation – Service Class										
NonStandardized ²	High	2/13/2006	2/13/2006	-4.14%	-3.53%	-1.02%	1.42%	9.02%	4.02%	4.24%
Standardized	High	2/13/2006	2/13/2006	-		-8.94%	-0.90%	9.02%	4.02%	4.24%
Large Cap Equity										
Fidelity® VIP Contrafund® – Initial Class										
NonStandardized ²	High	1/3/1995	5/10/2002	-7.42%	-5.93%	6.16%	9.20%	16.76%	10.64%	9.62%
Standardized	High	1/3/1995	5/10/2002	-	-	-1.84%	7.20%	16.76%	10.64%	9.62%
Fidelity® VIP Equity-Income – Initial Class										
NonStandardized ²	High	10/9/1986	5/10/2002	-2.10%	2.77%	7.16%	6.19%	14.31%	7.54%	5.81%
Standardized	High	10/9/1986	5/10/2002	-	-	-0.84%	4.08%	14.31%	7.54%	5.81%
NYLI VP Epoch U.S. Equity Yield – Service Class										
NonStandardized ²	High	5/1/1998	5/10/2002	-3.31%	1.70%	9.28%	6.74%	13.61%	6.25%	7.14%
Standardized	High	5/1/1998	5/10/2002	-	-	1.28%	4.65%	13.61%	6.25%	7.14%
NYLI VP Dimensional U.S. Equity - Initial Class										
NonStandardized ²	High	1/23/1984	5/10/2002	-6.49%	-3.15%	5.12%	6.48%	15.37%	8.82%	7.49%
Standardized	High	1/23/1984	5/10/2002	-	-	-2.88%	4.38%	15.37%	8.82%	7.49%
NYLI VP Wellington Growth – Initial Class9										
NonStandardized ²	High	1/29/1993	5/10/2002	-8.74%	-9.50%	0.11%	4.43%	13.24%	8.62%	6.43%
Standardized	High	1/29/1993	5/10/2002	-		-7.89%	2.24%	13.24%	8.62%	6.43%
NYLI VP S&P 500 Index5 – Initial Class										
NonStandardized ²	High	1/29/1993	5/10/2002	-5.79%	-4.74%	6.10%	6.93%	16.27%	10.24%	8.33%
Standardized	High	1/29/1993	5/10/2002	-	-	-1.90%	4.85%	16.27%	10.24%	8.33%
NYLI VP American Century Sustainable Equity – Initial Class										
NonStandardized ²	High	2/17/2012	2/17/2012	-7.01%	-7.68%	-1.71%	5.59%	15.58%	7.19%	8.26%
Standardized	High	2/17/2012	2/17/2012	-		-9.57%	3.46%	15.58%	7.19%	8.26%
NYLI VP Winslow Large Cap Growth – Initial Class										
NonStandardized ²	High	5/1/1998	5/10/2002	-8.73%	-8.63%	3.18%	8.36%	15.85%	11.86%	9.12%
Standardized	High	5/1/1998	5/10/2002	-		-4.82%	6.34%	15.85%	11.86%	9.12%
NYLI VP MFS® Investors Trust - Initial Class										
NonStandardized ²	High	10/9/1995	2/10/2025	-5.00%	-3.01%	3.35%	5.38%	13.89%	8.65%	-5.28%
Standardized	High	10/9/1995	2/10/2025	-		-4.65%	3.24%	13.89%	8.65%	-12.86%
NYLI VP MFS® Research - Initial Class										
NonStandardized ²	High	7/26/1995	2/10/2025	-6.25%	-5.52%	0.53%	4.99%	13.21%	8.86%	-8.13%
Standardized	High	7/26/1995	2/10/2025	-		-7.47%	2.83%	13.21%	8.86%	-15.48%
Small/Mid Cap Equity										
Fidelity® VIP Mid Cap – Service Class 2										
NonStandardized ²	High	1/12/2000	9/8/2003	-6.76%	-7.26%	-4.72%	2.45%	15.40%	5.65%	7.67%
Standardized	High	1/12/2000	9/8/2003	-	-	-12.35%	0.17%	15.40%	5.65%	7.67%
	. ngri									
Neuberger Berman AMT Mid-Cap Growth – Class S										
Neuberger Berman AM I Mid-Lap Growth – Class S NonStandardized ² Standardized	High High	2/18/2003 2/18/2003	6/2/2003 6/2/2003	-8.09%	-9.47%	-3.79% -11.49%	0.70% -1.65%	10.59% 10.59%	6.44% 6.44%	7.77% 7.77%



For policies purchased prior to June 2, 2003

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

			Investment		Year to					Since
		Portfolio	Division	Month to	Date					Investment
	Volatilitv/	Inception	Inception	Date	(Updated		3	5	10	Division
Investment Divisions ¹	Risk Level	Date	Date ¹		Monthly)	Year⁴	Year ⁴	Year ⁴	Year ⁴	Inception
Small/Mid Cap Equity		Build								incoption
NYLI VP Schroders Mid Cap Opportunities - Initial Class										
NonStandardized ²	High	7/2/2001	5/10/2002	-5.00%	-5.22%	-4.79%	-1.09%	10.17%	3.39%	7.10%
Standardized	High	7/2/2001	5/10/2002	-	-	-12.41%	-3.45%	10.17%	3.39%	7.10%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2										
NonStandardized ²	Highest	6/1/2000	11/15/2004	-5.34%	-8.12%	-5.31%	2.30%	17.14%	5.84%	5.87%
Standardized	Highest	6/1/2000	11/15/2004	-	-	-12.89%	0.02%	17.14%	5.84%	5.87%
NYLI VP Wellington Small Cap - Initial Class	-									
NonStandardized ²	Highest	5/2/2016	5/1/2019	-7.06%	-9.27%	-3.38%	-1.90%	11.04%	N/A	2.14%
Standardized	Highest	5/2/2016	5/1/2019	-	-	-11.11%	-4.25%	11.04%	N/A	2.14%
NYLI VP Wellington Small Cap – Service Class										
NonStandardized ²	Highest	5/2/2016	8/19/2016	-7.08%	-9.33%	-3.62%	-2.15%	10.76%	N/A	3.19%
Standardized	Highest	5/2/2016	8/19/2016	-	-	-3.62%	-2.15%	10.76%	N/A	3.19%
NYLI VP Small Cap Growth – Initial Class6										
NonStandardized ²	Highest	2/17/2012	2/17/2012	-7.74%	-9.59%	-6.39%	-3.10%	9.46%	4.84%	5.92%
Standardized	Highest	2/17/2012	2/17/2012	-	-	-13.88%	-5.42%	9.46%	4.84%	5.92%
International/Global Equity										
Janus Henderson VIT Global Research Portfolio – Institutional Shares										
NonStandardized ²	High	9/13/1993	5/10/2002	-5.32%	-1.91%	5.66%	8.17%	15.19%	7.78%	6.40%
Standardized	High	9/13/1993	5/10/2002	-	-	-2.34%	6.14%	15.19%	7.78%	6.40%
NYLI VP Pinestone International Equity – Initial Class										
NonStandardized ²	High	5/1/1995	5/10/2002	-4.63%	0.45%	-3.56%	-4.30%	4.51%	2.58%	4.14%
Standardized	High	5/1/1995	5/10/2002	-	-	-11.28%	-6.58%	4.51%	2.58%	4.14%
NYLI VP Candriam Emerging Markets Equity – Initial Class9										
NonStandardized ²	Highest	2/17/2012	2/17/2012	0.11%	0.25%	6.95%	-3.90%	4.88%	0.70%	-1.16%
Standardized	Highest	2/17/2012	2/17/2012	-	-	-1.05%	-6.19%	4.88%	0.70%	-1.16%
Sector										
NYLI VP Fidelity Institutional AM® Utilities – Service Class										
NonStandardized ²	High	2/17/2012	2/17/2012	-0.45%	1.96%	21.62%	6.70%	12.15%	5.79%	7.07%
Standardized	High	2/17/2012	2/17/2012	-	-	13.62%	4.61%	12.15%	5.79%	7.07%
NYLI VP Newton Technology Growth - Initial Class										
NonStandardized ²	Highest	8/31/1999	2/10/2025	-9.52%	-9.89%	-2.60%	3.97%	13.74%	11.50%	-14.87%
Standardized	Highest	8/31/1999	2/10/2025	-	-	-10.39%	1.77%	13.74%	11.50%	-21.68%
NYLI VP Natural Resources – Initial Class										
NonStandardized ²	Highest	2/17/2012	2/17/2012	-2.88%	-4.73%	-12.38%	-2.29%	22.98%	2.54%	0.03%
Standardized	Highest	2/17/2012	2/17/2012	-	-	-19.39%	-4.63%	22.98%	2.54%	0.03%

Please read the important disclosures below regarding the product performance.



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 Performance for the initial classes/shares in this performance summary do not impose a 12b-1 fee and may be higher than the returns for those classes/shares that do 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.

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.

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 Certain Portfolios existed prior to the date that they were added as Investment Divisions of the Separate Account. The performance for the NYLI VP Funds Trust

Service Class portfolios is based on the Initial Class Portfolio (where applicable). The performance for all other Investment Divisions is based on the Portfolio Inception Date reflected in the performance summary. The hypothetical performance of the Investment Divisions was derived from the performance of the corresponding Portfolio, modified to reflect Separate Account and Fund annual expenses as if the policy had been available during the periods shown.

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.

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

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

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

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

9 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.

Performance information less than 1 year has not been annualized.

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

Sales of the New York Life Select Variable Annuity were discontinued. Current policyowners may continue to make additional 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 are wholly-owned subsidiaries of New York Life 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.

Investments and insurance products are: Not FDIC/NCUA Insured • Not Insured by Any Federal Government Agency • Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any of Its Affiliates • May Lose Value



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

			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception	1	3	5	10	Division
Investment Divisions ¹	Risk Level	Date	Date ¹	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Investment Grade Bond	NISK LEVEI	Date	Date	Tear	Teal	Tear	Tear	inception
NYLI VP U.S. Government Money Market – Current yield is 4.07%8	1	1/00/1000	544005	0.040/	0.400/	0.500/	0.000/	0.400/
NonStandardized ²	Low	1/29/1993	5/1/1995	2.81%	2.13%	0.53%	-0.28%	-0.43%
Standardized	Low	1/29/1993	5/1/1995	-5.19%	-0.16%	0.53%	-0.28%	-0.43%
NYLI VP Bond – Initial Class								
NonStandardized ²	Moderate	1/23/1984	5/10/2002	3.11%	-1.62%	-1.83%	-0.45%	1.55%
Standardized	Moderate	1/23/1984	5/10/2002	-4.89%	-3.97%	-1.83%	-0.45%	1.55%
NYLI VP MacKay U.S. Infrastructure Bond - Initial Class								
NonStandardized ²	Moderate	1/29/1993	5/10/2002	2.86%	-1.23%	-2.39%	-1.02%	0.83%
Standardized	Moderate	1/29/1993	5/10/2002	-5.14%	-3.60%	-2.39%	-1.02%	0.83%
Non-Investment Grade Bond								
NYLI VP Floating Rate – Service Class								
NonStandardized ²	Moderate	5/1/2005	5/1/2005	3.79%	4.16%	5.41%	2.16%	2.04%
Standardized	Moderate	5/1/2005	5/1/2005	-4.21%	1.96%	5.41%	2.16%	2.04%
NYLI VP MacKay Convertible – Initial Class								
NonStandardized ²	Moderate	10/1/1996	5/10/2002	2.67%	-0.30%	9.75%	6.08%	6.61%
Standardized	Moderate	10/1/1996	5/10/2002	-5.33%	-2.69%	9.75%	6.08%	6.61%
NYLI VP MacKay High Yield Corporate Bond – Initial Class								
NonStandardized ²	Moderate	5/1/1995	5/1/2004	4.33%	2.86%	5.14%	3.18%	5.44%
Standardized	Moderate	5/1/1995	5/1/2004	-3.67%	0.61%	5.14%	3.18%	5.44%
Asset Allocation	modorato	0/11/1000	0/11/2001	0.01 /0	0.0170	0.1170	0.1070	0.1170
NYLI VP Balanced – Service Class								
NonStandardized ²	Moderate	5/1/2005	5/1/2005	4.57%	2.28%	8.80%	3.77%	4.41%
Standardized	Moderate	5/1/2005	5/1/2005	-3.43%	0.00%	8.80%	3.77%	4.41%
NYLI VP Conservative Allocation – Service Class	Woderate	0/1/2000	3/1/2003	0.4070	0.0070	0.0070	0.1170	4.4170
NonStandardized ²	Moderate	2/13/2006	2/13/2006	0.55%	0.19%	3.48%	1.84%	3.00%
Standardized	Moderate	2/13/2006	2/13/2006	-7.45%	-2.19%	3.48%	1.84%	3.00%
NYLI VP Income Builder – Initial Class	Woderate	2/13/2000	2/13/2000	-7.4378	-2.1370	3.4078	1.04 /0	3.00 %
NYLI VP Income Builder – Initial Class NonStandardized ²	Madageta	4/20/4002	5/10/2002	6.74%	0.700/	6.41%	3.51%	4.82%
	Moderate	1/29/1993			2.72%			
Standardized	Moderate	1/29/1993	5/10/2002	-1.26%	0.46%	6.41%	3.51%	4.82%
NYLI VP Janus Henderson Balanced – Initial Class7								
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%	1.19%	8.75%	6.38%	7.07%
NYLI VP Moderate Allocation-Service Class								
NonStandardized ²	Moderate	2/13/2006	2/13/2006	0.10%	0.88%	6.05%	2.97%	3.69%
Standardized	Moderate	2/13/2006	2/13/2006	-7.90%	-1.47%	6.05%	2.97%	3.69%
NYLI VP Equity Allocation – Service Class								
NonStandardized ²	High	2/13/2006	2/13/2006	-1.88%	1.28%	10.86%	4.68%	4.47%
Standardized	High	2/13/2006	2/13/2006	-9.73%	-1.05%	10.86%	4.68%	4.47%
NYLI VP Growth Allocation – Service Class								
NonStandardized ²	High	2/13/2006	2/13/2006	-1.02%	1.42%	9.02%	4.02%	4.24%
Standardized	High	2/13/2006	2/13/2006	-8.94%	-0.90%	9.02%	4.02%	4.24%
Large Cap Equity								
Fidelity® VIP Contrafund® – Initial Class								
NonStandardized ²	High	1/3/1995	5/10/2002	6.16%	9.20%	16.76%	10.64%	9.62%
Standardized	High	1/3/1995	5/10/2002	-1.84%	7.20%	16.76%	10.64%	9.62%
Fidelity® VIP Equity-Income – Initial Class	ŭ							
NonStandardized ²	High	10/9/1986	5/10/2002	7.16%	6.19%	14.31%	7.54%	5.81%
Standardized	High	10/9/1986	5/10/2002	-0.84%	4.08%	14.31%	7.54%	5.81%
NYLI VP Epoch U.S. Equity Yield – Service Class	riigii	10/3/1300	3/10/2002	-0.04 /0	4.0070	14.31 /0	1.34 /0	5.0170
NYLL VP Epoch U.S. Equity Yield – Service Class NonStandardized ²	High	5/1/1998	5/10/2002	9.28%	6.74%	13.61%	6.25%	7.14%
	0							
Standardized	High	5/1/1998	5/10/2002	1.28%	4.65%	13.61%	6.25%	7.14%



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

University Portfolio Division Notatility/ inception 1 3 5 10 Investment Divisions ¹ Early Cap										
Volability Incestion to Turnel One Section 1 3 5 10 Large Cap Equity Nor. Date Ford Year					Investment					Since
Investment Divisions ¹ Risk Level ² Jack Year ⁴ Year										Investmen
Large Cap Equity High 1/22/1984 5/10/2002 5.12% 6.48% 15.37% 8.82% NonShandarizeri High 1/22/1984 5/10/2002 5.12% 6.48% 15.37% 8.82% Smindarizeri High 1/22/1984 5/10/2002 7.28% 3.28% 3.88% 15.37% 8.82% NVIL VP Mellington Growth - Initial Class High 1/22/1983 5/10/2002 7.28% 2.24% 13.24% 8.62% NVIL VP SARE 200 Index5 - Initial Class High 1/22/1983 5/10/2002 -1.09% 4.89% 16.27% 10.24% MVIL VP Anderican Century Sustainable Equity - Initial Class High 2/17/2012 2/17/2012 -1.71% 5.59% 15.85% 11.86% Standardzed High 5/11/198 5/10/2002 -4.82% 6.34% 15.85% 11.86% NVIL VP Marketor High 5/11/198 5/10/2002 -4.82% 6.34% 15.85% 11.86% NVIL VP Marketor High 5/11/198 5/10/2003 -5/20203 -			Volatility/	Inception	Inception				10	Division
NYL U P Dimensional U.S. Equity - Initial Class Smalardized High 123/1948 5/10/2002 -2.88% 4.38% 15.37% 8.82%. NonSinardized High 123/1948 5/10/2002 -2.88% 4.38% 15.37% 8.82%. NonSinardized High 123/1948 5/10/2002 -7.89% 2.24% 13.24% 8.22%. Smalardized High 123/1948 5/10/2002 -7.89% 2.24% 13.24% 8.22%. NonSinardized High 123/1949 5/10/2002 -1.90% 4.85% 16.27% 10.24%. Smalardized High 123/1949 5/10/2002 -1.90% 4.85% 16.27% 10.24%. Smalardized High 2/17/2012 2/17/2012 -1.71% 5.59% 16.58% 7.19%. Smalardized High 2/17/2012 2/17/2012 -1.71% 5.59% 15.58% 7.19%. Smalardized High 2/17/2012 2/17/2012 -1.71% 5.59% 15.58% 7.19%. Smalardized High 5/11/998 5/10/2002 -3.51% 8.39% 15.58% 11.86%. NUL V Parleta Contury Sustainable Equily - Initial Class NonSinardized High 5/11/998 5/10/2002 -4.82% 6.34% 15.58% 11.86%. NUL V Parleta Carbon Lange Cap Growth - Initial Class NonSinardized High 5/11/998 5/10/2002 -4.82% 6.34% 15.85% 11.86%. NUL V Parleta Carbon Lange Cap Growth - Initial Class NonSinardized High 10/9/1985 2/10/2002 -4.82% 6.34% 15.85% 11.86%. NonSinardized High 10/9/1985 2/10/2002 -4.82% 6.34% 15.85% 11.86%. NonSinardized High 10/9/1985 2/10/2002 -4.82% 6.34% 15.85% 11.86%. NonSinardized High 10/9/1985 2/10/2002 -4.65% 5.24% 13.34% 8.65%. Smalardized High 10/9/1985 2/10/2002 -4.65% 5.24% 13.34% 8.65%. Smalardized High 10/9/1985 2/10/2002 -7.47% 2.85% 13.24% 8.65%. Smalardized High 10/9/1985 2/10/2002 -7.47% 2.85% 13.24% 8.65%. Smalardized High 10/9/1985 2/10/2002 -7.47% 2.85% 13.24% 8.65%. Smalardized High 10/2/12200 9.82/2003 -7.47% 2.85% 13.24% 8.65%. Smalardized High 10/2/2000 -7.47% 2.85% 13.24% 8.65%. Smalardized High 10/2/2000 -7.47% 2.85% 13.24% 8.65%. Smalardized High 2/12/200 -7.47% 2.85% 13.24% 8.65%. Smalardized High 2/12/200 -7.47% 2.85% 13.24% 8.65%. Smalardized High 17/22/01 -7.47% 2.85% 13.24% 8.65%. Smalardized High 17/22/01 -7.47% 2.85% 13.24% 8.65%. Smalardized High 17/22/01 -7.47% 2.45% 10.54% 8.65%. NonSinardized High 17/22/01 -7.47% 2.45% 10.47% N/4 NonSinardized High 2/12/200 -7.47% 2.45% 10.7%	ment Divisions ¹		Risk Level	Date	Date ¹	Year⁴	Year⁴	Year ⁴	Year ⁴	Inception
NonSinandarizeri High 1/23/1484 5/10/2002 5.12% 6.48% 15.37% 8.22% NYLL VP Weilington Growth - Initial Class9 High 1/23/1484 5/10/2002 -2.89% 4.38% 8.22% NYLL VP AP 590 Indexi - Initial Class High 1/23/1483 5/10/2002 -7.89% 2.24% 13.24% 8.22% NYLL VP AP 590 Indexi - Initial Class High 1/23/1483 5/10/2002 -1.09% 4.85% 15.25% 8.24% NYL VP AP American Century Sustainable Equity - Initial Class High 2/17/2012 2/17/2012 -1.71% 5.95% 15.85% 11.86% NYL VP American Century Sustainable Equity - Initial Class High 2/17/2012 2/17/2012 -1.71% 5.95% 15.85% 11.86% NYL VP Minsiow Large Cap Growth - Initial Class High 10/91/985 5/10/2002 3.35% 5.35% 11.86% NYL VP Minsiow Large Cap Growth - Initial Class High 10/91/985 2/10/2005 3.35% 5.35% 11.86% NYL VP MES9 Research - Initial Class High 1/21/986	Cap Equity									
Standardzed High 1/23/184 5/10/2002 2.28% 4.39% 15.37% 8.82% NurDSP Mellingen Growth – Initial Class High 1/28/1893 5/10/2002 -1.1% 4.33% 13.24% 8.62% NurDSP Mellingen Growth – Initial Class High 1/28/1893 5/10/2002 -1.0% 6.10% 6.33% 16.27% 10.24% NurDSP Mellingen Growth – Initial Class High 1/28/1893 5/10/2002 2.11% 5.59% 15.58% 1.62% NurDSP Mellingen Growth – Initial Class High 2/17/2012 2/17/2012 2.17% 3.48% 15.58% 1.58% 1.18% Standardzed High 5/1/1986 5/10/2002 3.48% 15.58% 1.18% NUL VP Misse Large Cap Growth – Initial Class High 1/04/1995 2/10/2025 3.35% 5.38% 1.85% 1.18% NUL VP Misse Investors Trust - Initial Class High 1/04/1995 2/10/2025 42% 5.34% 1.85% 1.18% Standardzed High 1/02/1995 2/10/2025<	P Dimensional U.S. Equity - Initial Class									
NYLL VP Wellington Growth – Initial Class9 NorSiandardized* High 1/22/1933 5/10/2002 7.89% 2.44% 15.24% 8.62% NorSiandardized* High 1/22/1933 5/10/2002 7.89% 2.44% 15.27% 10.24% Standardized* High 1/22/1933 5/10/2002 7.189% 2.44% 15.27% 10.24% NorSiandardized* High 2/17/2012 7/17/2012 7.17% 5.89% 15.85% 7.19% NorSiandardized* High 2/17/2012 7/17/2012 7.17% 5.89% 15.85% 7.19% NorSiandardized* High 2/17/2012 7/17/2012 7.17% 5.89% 15.85% 7.19% NorSiandardized* High 2/17/2012 7/17/2012 7.17% 5.89% 15.85% 11.86% NrUL VP Mindow Large Cap Growth – Initial Class NorSiandardized* High 5/1/1988 5/10/2002 4.42% 6.34% 15.85% 11.86% NrUL VP Mindow Large Cap Growth – Initial Class NorSiandardized* High 5/1/1988 5/10/2002 4.42% 6.34% 15.85% 11.86% NrUL VP Mindow Large Cap Growth – Initial Class NorSiandardized* High 10/91995 2/10/2022 4.42% 6.34% 15.85% 11.86% NrUL VP Mindow Large Cap Growth – Initial Class NorSiandardized* High 10/91995 2/10/2022 4.45% 5.38% 6.38% 8.65% NrUL VP Mindow Large Cap Growth – Initial Class NrUL VP Mindow Large Cap Growth – Class 5 Standardized High 1/12/2000 9/8/2003 4.27% 4.89% 13.21% 8.86% Standardized High 1/12/2000 9/8/2003 4.27% 4.59% 15.40% 5.55% Standardized High 1/12/2003 9/2/2003 4.27% 4.26% 15.40% 5.55% Standardized High 7/2/2013 6/7/2003 4.77% 4.28% 10.7% 5.55% Standardized High 7/2/2013 6/7/2003 4.77% 4.28% 10.7% 5.55% Standardized High 7/2/2013 6/7/2003 4.77% 5.40% 5.55% Standardized High 7/2/2014 5/1/200 11/15/200 4.1.66% 5.40% NrUL VP Mindor Cap Growth – Class 2 NorSiandardized High 7/2/2019 1/1/2000 11/15/200 4.2.37% 5.07% 5.55% Standardized High 7/2/2019 1/1/2001 1/15/200 4.2.37% 5.07% 5.56% Standardized High 7/2/2010 1/1/5/200 4.72% 1.0.5% 5.4	andardized ²		High	1/23/1984	5/10/2002	5.12%	6.48%	15.37%	8.82%	7.49%
NonSinandrazizad ² High 1/29/1903 5/10/2002 1/1% 4.43% 1/2.24% 8.22% Sinandrazizad High 1/29/1903 5/10/2002 -7.89% 2.24% 1.24% 8.22% NYLL VP SAP 500 Index5 – Initial Class High 1/29/1903 5/10/2002 -1.90% 4.85% 16.27% 10.24% Standardized High 1/21/2012 2/17/2012 -1.90% 4.85% 15.25% 7.19% NVLL VP Minisou Large Cap Growth – Initial Class High 2/17/2012 2/17/2012 -1.91% 5.95% 15.85% 1.18% Sinandrazizad High 5/1/1995 5/1/0/202 -4.82% 5.85% 1.18% NonSinandrazizad High 5/1/1/995 5/1/0/202 -4.82% 5.85% 1.18% NonSinandrazizad High 1/0/1/995 2/10/2025 -4.85% 5.85% 1.86% NONSinandrazizad High 1/0/2020 9.82/002 -4.25% 5.85% 1.86% Sinandrazizad High 7/2/2025	rdized		High	1/23/1984	5/10/2002	-2.88%	4.38%	15.37%	8.82%	7.49%
Simularized High 129'1993 5'10'2002 7.8% 2.24% 1.32.4% 8.62% NonSiandarized High 1/29'1993 5'10'2002 6.10% 6.30% 16.27% 10.24% NonSiandarized High 1/22'1993 5'10'2002 2.10% 4.85% 10.24% NonSiandarized High 2/17/2012 2/17/2012 2.17% 5.58% 1.58% 7.19% Siandarized High 2/17/2012 2/17/2012 3.16% 5.85% 1.86% NNIL VP Minslow Large Cap Growth – Initial Class NonSiandarized High 5'11'1998 5'10'2002 4.82% 6.34% 15.85% 1.86% Siandarized High 109'1995 2/10'2025 4.63% 5.38% 1.88% 8.65% Siandarized High 109'1995 2/10'2025 4.63% 3.24% 13.89% 8.65% Sindarized High 1/2/2009 9/2/0225 4.53% 3.24% 3.89% 6.58% NIL VP MS'B Research - Initial Class	/P Wellington Growth – Initial Class9									
NTLL V SAP 600 Index5 – Initial Class High 1/29/1903 5/10/2002 6.10% 6.93% 16.27% 10.24% NonSlandardzed [®] High 1/29/1903 5/10/2002 6.10% 6.93% 16.27% 10.24% NNL V P American Century Sustainable Equity – Initial Class High 2/17/2012 1/17/998 5/10/2002 4/18/18 1/18/18 <	andardized ²		High	1/29/1993	5/10/2002	0.11%	4.43%	13.24%	8.62%	6.43%
NonStandardized* High 1/229 36 61.00% 6.33% 16.27% 10.24% Standardized* High 1/129/1933 5/10/2002 -1.90% 4.85% 16.27% 10.24% NTLI VP American Century Sustainable Equity – Initial Class High 2/17/2012 2/17/2012 -1.90% 4.85% 15.85% 7.19% Standardized* High 5/11/988 5/10/2002 -1.81% 8.36% 15.85% 7.19% Standardized* High 5/11/988 5/10/2002 -4.82% 4.46% 15.85% 11.86% NONStandardized* High 10/91/985 2/10/2025 4.65% 3.35% 5.38% 13.86% 8.65% Standardized* High 10/91/985 2/10/2025 4.58% 13.86% 8.65% Standardized* High 7/26/1985 2/10/2025 4.7% 2.84% 13.86% 8.65% Standardized* High 7/22/1985 2/10/2025 4.7% 2.4% 15.40% 6.65% Standar	ırdized		High	1/29/1993	5/10/2002	-7.89%	2.24%	13.24%	8.62%	6.43%
Sindardized High 1/20/1933 5/10/2002 -1.90% 4.85% 16.27% 10.24%. NTLI VP American Century Sustainable Equity – Initial Class High 2/17/2012 2/17/2012 -1.71% 5.56% 7.19%. Standardized High 2/17/2012 2/17/2012 -1.71% 5.56% 7.19%. NONSlandardized High 2/17/2012 2.17% 3.46% 15.56%. 7.19%. NONSlandardized High 5/1/1988 5/10/2002 4.82%. 6.34% 15.85%. 11.86%. NONSlandardized High 10/9/1985 2/10/2025 4.56%. 3.34%. 5.38%. 13.89%. 8.65%. NNL IV MFS9 Investors Trust - Initial Class High 10/9/1985 2/10/2025 0.53%. 4.99%. 13.21%. 8.86%. Standardized High 1/2/2000 9/8/2003 -7.47%. 2.45%. 15.40%. 5.65%. Standardized High 1/1/2/200 9/8/2003 -1.25%. 0.17%. 3.8%. 5.65%. S	/P S&P 500 Index5 – Initial Class									
NYLL VP American Century Sustainable Equity – Initial Class High 2/17/2012	andardized ²		High	1/29/1993	5/10/2002	6.10%	6.93%	16.27%	10.24%	8.33%
NonStandardized* High 21/17/2012 21/17/2	ardized		High	1/29/1993	5/10/2002	-1.90%	4.85%	16.27%	10.24%	8.33%
NonStandardized* High 21/17/2012 21/17/2	/P American Century Sustainable Equity – Initial C	ass	-							
Standardized High 2/17/2012 2/17/2012 2/17/2012 2/17/2012 2/17/2012 2/17/2012 2/17/2012 2/17/2012 2/17/2012 2/17/2012 2/17/2012 2/17/2012 2/17/2012 2/17/2012 2/17/2012 2/17/2012 3/18% 8/36% 1/18/6%			High	2/17/2012	2/17/2012	-1.71%	5.59%	15.58%	7.19%	8.26%
NYLI VP Winslow Large Cap Growth – Initial Class 4 4 5/1/1998	ardized		0							8.26%
NonStandardized ² High 5/1/1998 5/10/2002 3.18% 8.85% 11.86% Standardized High 5/11/1998 5/10/2002 4.82% 6.34% 15.85% 11.86% NorStandardized ² High 109/1995 2/10/2025 3.35% 5.38% 13.89% 8.65% NVL1 VP MFS® Research - Initial Class High 109/1995 2/10/2025 0.53% 4.99% 13.21% 8.86% NVL1 VP MFS® Research - Initial Class High 7/26/1995 2/10/2025 0.53% 4.99% 13.21% 8.86% Standardized High 7/26/1995 2/10/2025 0.53% 4.99% 13.21% 8.86% Standardized High 1/12/200 9/8/2003 -7.47% 2.45% 15.40% 5.65% Standardized High 1/12/200 9/8/2003 -1.28% 0.7% 6.64% NonStandardized ² High 2/18/2003 6/2/2003 -1.28% 0.17% 3.39% Standardized ² High 2/18/2003			÷							
Standardized High 5/10/1998 5/10/2002 4.82% 6.34% 15.85% 11.86% NTLI VP MFSØ Investors Trust - Initial Class High 109/1995 2/10/2025 3.35% 5.39% 13.89% 8.65% Standardized High 109/1995 2/10/2025 4.65% 3.24% 13.89% 8.65% NUL VP MFSØ Research - Initial Class High 7/26/1995 2/10/2025 0.53% 4.99% 13.21% 8.86% Standardized High 7/26/1995 2/10/2025 0.53% 4.99% 13.21% 8.86% Standardized High 1/12/2000 9/8/2003 -1.23% 0.17% 15.40% 5.65% NonStandardized High 1/12/2000 9/8/2003 -1.23% 0.17% 15.40% 5.65% NonStandardized High 1/12/2000 9/8/2003 -1.23% 0.17% 15.40% 5.65% NonStandardized High 2/18/2003 6/2/2003 -1.1.49% 10.59% 6.44% NUL VP Schorders M			Hiah	5/1/1998	5/10/2002	3.18%	8.36%	15.85%	11.86%	9.12%
NYLL VP MFS© Investors Trust - Initial Class High 10/9/1995 2/10/2025 3.35% 5.38% 13.89% 8.65% Standardized* High 10/9/1995 2/10/2025 4.65% 3.24% 13.89% 8.65% NVLL VP MFS© Research - Initial Class High 7/26/1995 2/10/2025 0.53% 4.85% 3.24% 13.89% 8.65% Standardized* High 7/26/1995 2/10/2025 0.53% 4.99% 13.21% 8.86% Standardized* High 1/12/2000 9/8/2003 -4.72% 2.45% 15.40% 5.65% NonStandardized* High 1/12/2000 9/8/2003 -11.49% 1.65% 6.44% NonStandardized* High 2/18/2003 6/2/2003 -11.49% 1.65% 6.44% NUL VP Schroders Mid Cap Opportunities - Initial Class High 7/28/201 5/10/2002 -12.41% 5.44% 5.44% NUL VP Schroders Mid Cap Opportunities - Initial Class High 7/29/201 5/10/2002 -12.41% 1.65% 10.41%	ardized		0		5/10/2002	-4.82%	6.34%		11.86%	9.12%
NonStandardized ² High Bind 109/1998 2/10/2025 3.3% 5.3% 13.89% 8.65% Standardized High 109/1996 2/10/2025 4.65% 3.35% 5.3% 13.89% 8.65% NrUL IV PK50 Research - Initial Class High 7/26/1995 2/10/2025 0.53% 4.99% 13.21% 8.66% Standardized High 7/26/1995 2/10/2025 -7.47% 2.80% 13.21% 8.66% Standardized High 7/26/1995 2/10/2025 -7.47% 2.80% 15.40% 5.65% Standardized ² High 1/12/2000 9/8/2003 -4.72% 2.45% 15.40% 5.65% Standardized ² High 1/12/2000 9/8/2003 -10.5% 6.44% Norstandardized ² High 2/18/2003 6/2/2003 -11.49% 10.59% 6.44% NVL1 VP Schroders Mid Cap Opportunities - Initial Class Norstandardized ⁴ High 7/2/201 5/10/200 -11.49% 1.0.5% 6.44%										. /J
Standardized High 10/9/1995 2/10/2025 -4.65% 3.24% 13.89% 8.65% NTL1 VP MFS® Research - Initial Class -<			High	10/9/1995	2/10/2025	3.35%	5.38%	13.89%	8.65%	-5.28%
NVLI VP MFS® Research - Initial Class High 7/26/1995 2/10/2025 0.53% 4.99% 13.21% 8.86% Standardized High 7/26/1995 2/10/2025 -7.47% 2.83% 13.21% 8.86% Standardized High 1/12/2000 9/8/2003 -7.47% 2.83% 13.21% 8.86% Standardized High 1/12/2000 9/8/2003 -4.72% 2.45% 15.40% 5.65% Standardized High 1/12/2000 9/8/2003 -12.35% 0.17% 15.40% 5.65% NonStandardized High 2/18/2003 6/2/2003 -17.9% 0.70% 10.59% 6.44% NVL1 VP Schroders Mid Cap Opportunities - Initial Class NonStandardized High 7/2/2001 5/10/2002 -4.79% -1.09% 10.17% 3.39% Standardized High 7/2/2001 5/10/2002 -4.79% -1.09% 10.17% 3.39% Standardized High 7/2/2001 5/10/2002 -4.79% -1.01% N/A			0							-12.86%
NonStandardized ² High 7/26/1995 2/10/2025 0.53% 4.99% 13.21% 8.86% Standardized High 7/26/1995 2/10/2025 7.7% 2.83% 13.21% 8.86% Standardized High 7/26/1995 2/10/2025 7.7% 2.83% 13.21% 8.86% Standardized ² High 1/12/2000 9/18/2003 -4.72% 2.45% 15.40% 5.65% Standardized ² High 1/12/2000 9/18/2003 6/2/2003 -3.79% 0.70% 10.59% 6.44% Standardized ² High 2/18/2003 6/2/2003 -3.79% 0.70% 10.59% 6.44% Standardized ² High 7/2/201 5/10/2002 -4.79% -1.09% 10.17% 3.39% Standardized ² High 7/2/201 5/10/2002 -4.79% -1.09% 10.17% 3.39% Standardized ² High 7/2/201 5/10/2002 -4.79% -0.09% 10.17% 3.39% Standardized ² High 7/2/201 5/10/200 -1.0111% 3.45% 10.17%			riigii	10/3/1335	2/10/2020	4.0070	0.2470	10.0070	0.0070	12.0070
Standardized High 7/26/1995 2/10/2025 7.4.7% 2.8.3% 13.2.1% 8.86% Small/Mid Cap Equity v v v v Fidelity® VIP Mid Cap - Service Class 2 NonStandardized ¹ High 1/12/2000 9/8/2003 -4.72% 2.45% 15.40% 5.65% Standardized ¹ High 1/12/2000 9/8/2003 -4.72% 2.45% 15.40% 5.65% NonStandardized ¹ High 2/18/2003 6/2/2003 -17.8% 0.17% 15.90% 6.44% NonStandardized ¹ High 2/18/2003 6/2/2003 -11.49% 10.57% 6.44% NVL1 VP Schroders Mid Cap Opportunities - Initial Class v 10.17% 3.39% 10.17% 3.39% Standardized ¹ High 7/2/201 5/10/2002 -1.49% 10.17% 3.39% Columbia Variable Portfolio - Small Cap Value Fund Class 2 NonStandardized ¹ Highest 6/1/2000 11/15/2004 -5.31% 0.02% 17.14% 5.84% NonStandardized ² Highest 6/1/2000 11/15/2004 12.89% 0.02% 11.04% </td <td></td> <td></td> <td>High</td> <td>7/26/1005</td> <td>2/10/2025</td> <td>0.53%</td> <td>4 00%</td> <td>13 21%</td> <td>8 86%</td> <td>-8.13%</td>			High	7/26/1005	2/10/2025	0.53%	4 00%	13 21%	8 86%	-8.13%
Small/Mid Cap Equity Fidelity® VIP Mid Cap – Service Class 2 Fidelity® VIP Mid Cap – Service Class 2 High 1/12/2000 9/8/2003 -4.72% 2.45% 15.40% 5.65% Standardized ² High 1/12/2000 9/8/2003 -12.35% 0.17% 15.40% 5.65% NonStandardized ² High 2/18/2003 6/2/2003 -3.79% 0.70% 10.59% 6.44% NonStandardized ² High 2/18/2003 6/2/2003 -11.49% 1.65% 0.44% NVLI VP Schroders Mid Cap Opportunities - Initial Class High 7/2/2001 5/10/2002 -4.79% 1.09% 10.17% 3.39% Standardized ² High 7/2/2001 5/10/2002 -4.79% 10.17% 3.39% Standardized ² High 7/2/2001 5/10/2002 -4.79% 10.17% 3.39% Standardized ² Highest 6/1/2000 11/15/2004 -5.31% 2.30% 17.14% 5.84% NVLI VP Wellington Small Cap - Initial Class Highest 5/2/2016 5/1/2019			-							-15.48%
Fidelity® VIP Mid Cap – Service Class 2 High 1/12/2000 9/8/2003 -4.72% 2.45% 15.40% 5.65% Standardized ² High 1/12/2000 9/8/2003 -12.35% 0.17% 15.40% 5.65% Neuberger Berman AMT Mid-Cap Growth – Class S High 2/18/2003 6/2/2003 -3.79% 0.70% 10.59% 6.44% Standardized High 2/18/2003 6/2/2003 -11.49% -1.65% 10.59% 6.44% Standardized High 2/18/2003 6/2/2003 -1.149% -1.65% 10.59% 6.44% Standardized High 2/18/2003 6/2/2003 -1.149% -1.65% 10.59% 6.44% Standardized High 7/2/2001 5/10/2002 -4.79% -1.09% 10.17% 3.39% Standardized High 7/2/2001 5/10/2002 -4.79% -1.09% 10.17% 3.39% Standardized Highest 6/1/2000 11/15/204 -12.89% 0.02% 17.14% 5.84% NortStandardized ² Highest 5/2/2016 5/1/2019 -11.11%			High	7/26/1995	2/10/2025	-7.47%	2.83%	13.21%	8.80%	-15.48%
NonStandardized ² High 1/12/2000 9/8/2003 -4.72% 2.45% 15.40% 5.65% Standardized High 1/12/2000 9/8/2003 -12.35% 0.17% 15.40% 5.65% NonStandardized ² High 2/18/2003 6/2/2003 -12.35% 0.17% 10.59% 6.44% NonStandardized ² High 2/18/2003 6/2/2003 -11.49% -1.65% 10.59% 6.44% NVLI VP Schroders Mid Cap Opportunities - Initial Class High 7/2/2001 5/10/2002 -4.79% -1.09% 10.17% 3.39% Standardized ² High 7/2/2001 5/10/2002 -1.241% -3.45% 10.17% 3.39% Standardized ² High 7/2/2001 5/10/2002 -1.241% -3.45% 10.17% 3.39% Standardized ² High 7/2/2001 5/11/2019 -1.241% -3.45% 10.17% 3.39% Standardized ² Highest 6/1/2000 11/15/2004 -5.31% 0.02% 17.14% 5.84%										
Standardized High 1/12/2000 9/8/2003 -12.35% 0.17% 15.40% 5.65% Neuberger Berman ANT Mid-Cap Growth – Class S High 2/18/2003 6/2/2003 -3.79% 0.70% 10.59% 6.44% Standardized High 2/18/2003 6/2/2003 -11.49% -1.65% 10.59% 6.44% Standardized High 2/18/2003 6/2/2003 -11.49% -1.65% 10.59% 6.44% Standardized High 7/2/2001 5/10/2002 -4.79% -1.09% 10.17% 3.39% Standardized High 7/2/2001 5/10/2002 -4.79% -0.09% 10.17% 3.39% Standardized High 7/2/2001 5/10/2002 -12.41% -3.45% 10.17% 3.39% Standardized Highest 6/1/2000 11/15/2004 -5.31% 2.30% 17.14% 5.84% Standardized Highest 5/2/2016 5/1/2019 -11.11% -4.25% 11.04% N/A NVLI VP Welli			1.8.1	4/40/0000	0/0/0000	4 700/	0.450/	45 400/	5.050/	7.070/
Nueberger Berman AMT Mid-Cap Growth – Class S NonStandardized High 2/18/2003 6/2/2003 -3.79% 0.70% 10.59% 6.44% Nun Standardized High 2/18/2003 6/2/2003 -11.49% -1.65% 10.59% 6.44% NVL I VP Schroders Mid Cap Opportunities - Initial Class High 7/2/2001 5/10/2002 -4.79% -1.09% 10.17% 3.39% Standardized High 7/2/2001 5/10/2002 -4.79% -1.09% 10.17% 3.39% Standardized High 7/2/2001 5/10/2002 -4.79% -1.09% 10.17% 3.39% Columbia Variable Portfolio – Small Cap Value Fund — Class 2 NonStandardized Highest 6/1/2000 11/15/2004 -5.31% 2.30% 17.14% 5.84% NVLI VP Wellington Small Cap - Initial Class NVL PW Wellington Small Cap - Initial Class N/A NOnStandardized Highest 5/2/2016 5/1/2019 -3.38% -1.90% 11.04% N/A NUL VP Wellington Small Cap - Service Class NonStandardized Highest			-							7.67%
NonStandardized ² High 2/18/2003 6/2/2003 -3.79% 0.70% 10.59% 6.44% Standardized High 2/18/2003 6/2/2003 -11.49% -1.65% 10.59% 6.44% NVLI VP Schroders Mid Cap Opportunities - Initial Class High 7/2/201 5/10/2002 -4.79% -1.09% 10.17% 3.39% Standardized ² High 7/2/201 5/10/2002 -12.41% -3.45% 10.17% 3.39% Columbia Variable Portfolio – Small Cap Value Fund — Class 2 -5.31% 2.30% 17.14% 5.84% Standardized ² Highest 6/1/2000 11/15/2004 -12.89% 10.17% 3.39% NYLI VP Wellington Small Cap - Initial Class Highest 5/2/2016 5/1/219 -3.38% 17.14% 5.84% NYLI VP Wellington Small Cap - Service Class Highest 5/2/2016 5/1/219 -3.38% 1.0.9% 11.04% N/A Standardized Highest 5/2/2016 8/19/2016 -3.62% -2.15% 10.76% N/A <tr< td=""><td></td><td></td><td>High</td><td>1/12/2000</td><td>9/8/2003</td><td>-12.35%</td><td>0.17%</td><td>15.40%</td><td>5.65%</td><td>7.67%</td></tr<>			High	1/12/2000	9/8/2003	-12.35%	0.17%	15.40%	5.65%	7.67%
Standardized High Pilan 2/18/2003 2/18/2001 6/2/2001 -11.4% -1.65% 10.59% 6.44% NVLI VP Schroders Mid Cap Opportunities - Initial Class High 7/2/2001 5/10/2002 -4.79% -1.05% 0.17% 3.39% Standardized ² High 7/2/2001 5/10/2002 -4.79% -1.09% 10.17% 3.39% Standardized High 6/1/2000 11/15/2004 -5.13% 2.30% 17.14% 5.84% NonStandardized ⁴ Highest 6/1/2000 11/15/2004 -5.13% 2.30% 17.14% 5.84% NVLI VP Wellington Small Cap - Initial Class Highest 5/2/2016 5/1/2019 -3.88% -1.90% 11.04% N/A Standardized Highest 5/2/2016 5/1/2019 -3.88% -1.90% 11.04% N/A NVLI VP Wellington Small Cap - Service Class Highest 5/2/2016 8/19/2016 -3.62% -2.15% 10.76% N/A NonStandardized Highest 5/2/2016 8/19/2016 -3.62% -										
NYLI VP Schroders Mid Cap Opportunities - Initial Class High 7/2/2001 5/10/2002 -4.79% -1.09% 10.17% 3.39% Standardized High 7/2/2001 5/10/2002 -4.79% -1.09% 10.17% 3.39% Columbia Variable Portfolio – Small Cap Value Fund — Class 2 NonStandardized Highest 6/1/2000 11/15/2004 -5.31% 2.30% 17.14% 5.84% Standardized Highest 6/1/2000 11/15/2004 -5.31% 2.30% 17.14% 5.84% NonStandardized Highest 6/1/2000 11/15/2004 -5.31% 2.30% 17.14% 5.84% NVLI VP Wellington Small Cap - Initial Class NVA Standardized Highest 5/2/2016 5/1/2019 -11.11% -4.25% 11.04% N/A NVLI VP Wellington Small Cap - Service Class Nick Standardized Highest 5/2/2016 8/19/2016 -3.62% -2.15% 10.76% N/A NYLI VP Small Cap Growth - Initial Class6 NonStandardized Highest 2/2/2016 8/19/2016 -3.62%			0							7.77%
NonStandardized ² High 7/2/201 5/10/2002 -1.09% 10.17% 3.39% Standardized High 7/2/201 5/10/2002 -12.41% -3.45% 10.17% 3.39% Columbia Variable Portfolio – Small Cap Value Fund — Class 2 - - - - - - - - - - - - 3.39% NonStandardized ² Highest 6/1/2000 11/15/2004 -5.31% 2.30% 17.14% 5.84% NonStandardized ² Highest 6/1/2000 11/15/2004 -5.31% 2.30% 17.14% 5.84% NVLI VP Wellington Small Cap - Initial Class - - - - - - - - - - - - - - - - - - 11.04% N/A - - - - - - - - - - - - 10.0% N/A - - - - - </td <td></td> <td></td> <td>High</td> <td>2/18/2003</td> <td>6/2/2003</td> <td>-11.49%</td> <td>-1.65%</td> <td>10.59%</td> <td>6.44%</td> <td>7.77%</td>			High	2/18/2003	6/2/2003	-11.49%	-1.65%	10.59%	6.44%	7.77%
Standardized High 7/2/201 5/10/2002 -12.41% -3.45% 10.17% 3.39% Columbia Variable Portfolio – Small Cap Value Fund — Class 2 NonStandardized ² Highest 6/1/2000 11/15/2004 -5.31% 2.30% 17.14% 5.84% Standardized Highest 6/1/2000 11/15/2004 -12.89% 0.02% 17.14% 5.84% Standardized Highest 5/2/2016 5/1/209 -1.90% 11.04% N/A Standardized Highest 5/2/2016 5/1/2019 -1.90% 11.04% N/A Standardized Highest 5/2/2016 8/19/2016 -3.62% -2.15% 10.76% N/A Standardized Highest 5/2/2016 8/19/2016 -3.62% -2.15% 10.76% N/A Standardized Highest 2/17/2012 2/17% -3.88% -2.15% 10.76% N/A Standardized Highest 2/17/2012 2/17% -3.68%										
Columbia Variable Portfolio – Small Cap Value Fund — Class 2 Highest 6/1/2000 11/15/2004 -5.31% 2.30% 17.14% 5.84% Standardized Highest 6/1/2000 11/15/2004 -5.2.89% 0.02% 17.14% 5.84% NVLI V Pwellington Small Cap - Initial Class Highest 5/2/2016 5/1/2019 -3.38% -1.90% 11.04% N/A NonStandardized Highest 5/2/2016 5/1/2019 -3.38% -1.90% 11.04% N/A NVLI VP Wellington Small Cap - Service Class NonStandardized Highest 5/2/2016 8/19/2016 -3.62% -2.15% 10.76% N/A NVLI VP Wellington Small Cap - Service Class NonStandardized Highest 5/2/2016 8/19/2016 -3.62% -2.15% 10.76% N/A Standardized Highest 5/2/2016 8/19/2016 -3.62% -2.15% 10.76% N/A NUL VP Small Cap Growth – Initial Class6 NonStandardized Highest 2/17/2012 2/17/2012 -6.39% -3.10% 9.46% 4.84%			-							7.10%
NonStandardized ² Highest 6/1/2000 11/15/2004 -5.31% 2.30% 17.14% 5.84% Standardized Highest 6/1/2000 11/15/2004 -12.89% 0.02% 17.14% 5.84% NVLI VP Wellington Small Cap - Initial Class Highest 5/2/2016 5/1/2019 -12.89% 0.02% 17.14% 5.84% NonStandardized ² Highest 5/2/2016 5/1/2019 -11.11% -4.25% 11.04% N/A NYLI VP Wellington Small Cap - Service Class Highest 5/2/2016 8/19/2016 -3.62% -2.15% 10.76% N/A NYLI VP Small Cap Growth - Initial Class6 Highest 2/17/2012 2/17/2012 -2.15% 10.76% N/A NYLI VP Small Cap Growth - Initial Class6 Highest 2/17/2012 2/17/2012 -2.15% 10.76% N/A Standardized ² Highest 2/17/2012 2/17/2012 -3.88% -5.42% 9.46% 4.84% Standardized ² Highest 2/17/2012 2/17/2012 -13.88% -5.42% 9.4	ırdized		High	7/2/2001	5/10/2002	-12.41%	-3.45%	10.17%	3.39%	7.10%
Standardized Highest 6/1/2000 11/15/2004 -12.89% 0.02% 17.14% 5.84% NVL1 VP Wellington Small Cap - Initial Class Highest 5/2/2016 5/1/2019 -3.38% -1.90% 11.04% N/A Standardized ² Highest 5/2/2016 5/1/2019 -3.38% -1.90% 11.04% N/A NTLI VP Wellington Small Cap - Service Class Highest 5/2/2016 8/19/2016 -3.62% -2.15% 10.76% N/A Standardized Highest 5/2/2016 8/19/2016 -3.62% -2.15% 10.76% N/A Standardized Highest 5/2/2016 8/19/2016 -3.62% -2.15% 10.76% N/A Standardized ² Highest 2/17/2012 2/17/2012 -2.15% 10.76% N/A NPLI VP Small Cap Growth – Initial Class6 NYL YPL VP Small Cap Growth – Initial Class6 -2.15% 0.76% 4.84% Standardized Highest 2/17/2012 2/17/2012 -13.88% -5.42% 9.46% 4.84% <t< td=""><td></td><td>lass 2</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>		lass 2								
NYLI VP Wellington Small Cap - Initial Class - <td>andardized²</td> <td></td> <td>Highest</td> <td>6/1/2000</td> <td>11/15/2004</td> <td>-5.31%</td> <td>2.30%</td> <td>17.14%</td> <td>5.84%</td> <td>5.87%</td>	andardized ²		Highest	6/1/2000	11/15/2004	-5.31%	2.30%	17.14%	5.84%	5.87%
NonStandardized ² Highest 5/1/2016 5/1/2019 -1.90% 11.04% N/A Standardized Highest 5/2/2016 5/1/2019 -1.11% -4.25% 11.04% N/A NVLI VP Wellington Small Cap - Service Class NonStandardized Highest 5/2/2016 8/19/2016 -3.62% -2.15% 10.76% N/A Standardized Highest 5/2/2016 8/19/2016 -3.62% -2.15% 10.76% N/A NonStandardized Highest 5/2/2016 8/19/2016 -3.62% -2.15% 10.76% N/A NOnStandardized Highest 2/17/2012 2/17/2012 -6.39% -3.10% 9.46% 4.84% Standardized Highest 2/17/2012 2/17/2012 -6.39% -3.10% 9.46% 4.84% International/Global Equity 2/17/2012 2/17/2012 -13.88% -5.42% 9.46% 4.84% NonStandardized Highest 9/13/1993 5/10/2002 5.66% 8.17% 15.19% 7.78%			Highest	6/1/2000	11/15/2004	-12.89%	0.02%	17.14%	5.84%	5.87%
Standardized Highest 5/2/2016 5/1/2019 -11.11% -4.25% 11.04% N/A NYLI VP Wellington Small Cap – Service Class Highest 5/2/2016 8/19/2016 -3.62% -2.15% 10.76% N/A Standardized ⁷ Highest 5/2/2016 8/19/2016 -3.62% -2.15% 10.76% N/A NYLI VP Small Cap Growth – Initial Class6 Kighest 2/17/2012 2/17/2012 -6.39% -3.10% 9.46% 4.84% Standardized Highest 2/17/2012 2/17/2012 -13.88% -5.42% 9.46% 4.84% Standardized Highest 2/17/2012 2/17/2012 -13.88% -5.42% 9.46% 4.84% International/Global Equity Janus Henderson VIT Global Research Portfolio – Institutional Shares NonStandardized ⁴ 5/10/2002 5.66% 8.17% 15.19% 7.78% Standardized High 9/13/1993 5/10/2002 2.2.3% 6.14% 15.19% 7.78%										
NYLI VP Wellington Small Cap – Service Class Highest 5/2/2016 8/19/2016 -3.62% -2.15% 10.76% N/A Standardized Highest 5/2/2016 8/19/2016 -3.62% -2.15% 10.76% N/A NVLI VP Small Cap Growth – Initial Class6 NonStandardized Highest 2/17/2012 2/17/2012 -6.39% -3.10% 9.46% 4.84% NonStandardized Highest 2/17/2012 2/17/2012 -13.88% -5.42% 9.46% 4.84% International/Global Equity Janus Henderson VIT Global Research Portfolio – Institutional Shares NonStandardized High 9/13/1993 5/10/2002 5.66% 8.17% 15.19% 7.78% Standardized High 9/13/1993 5/10/2002 -2.34% 6.14% 15.19% 7.78%	andardized ²		Highest	5/2/2016	5/1/2019	-3.38%	-1.90%	11.04%	N/A	2.14%
NonStandardized ² Highest 5/2/2016 8/19/2016 -2.15% 10.76% N/A Standardized Highest 5/2/2016 8/19/2016 -3.62% -2.15% 10.76% N/A NVLI VP Small Cap Growth – Initial Class6 -2.15% 10.76% N/A NonStandardized ² -2.17% 2.17% 2.15% 10.76% N/A Standardized ⁴ Highest 2/17/2012 2/17/2012 -3.62% -3.10% 9.46% 4.84% Standardized ⁴ Highest 2/17/2012 2/17/2012 -13.88% -5.42% 9.46% 4.84% International/Global Equity - - - - - - - - - - - - 4.84% -	ardized		Highest	5/2/2016	5/1/2019	-11.11%	-4.25%	11.04%	N/A	2.14%
Standardized Highest 5/2/2016 8/19/2016 -2.15% 10.76% N/A NYLI VP Small Cap Growth – Initial Class6 -2.15% 10.76% N/A NonStandardized ² Highest 2/17/2012 2/17/2012 -6.39% -3.10% 9.46% 4.84% Standardized Highest 2/17/2012 2/17/2012 -13.88% -5.42% 9.46% 4.84% International/Global Equity Junus Henderson VIT Global Research Portfolio – Institutional Shares NonStandardized ² 5/10/2002 5.66% 8.17% 15.19% 7.78% Standardized High 9/13/1993 5/10/2002 -2.34% 6.14% 15.19% 7.78%	/P Wellington Small Cap – Service Class									
NYLI VP Small Cap Growth – Initial Class6 NonStandardized ² Highest 2/17/2012 2/17/2012 -6.39% -3.10% 9.46% 4.84% Standardized Highest 2/17/2012 2/17/2012 -13.88% -5.42% 9.46% 4.84% International/Global Equity Janus Henderson VIT Global Research Portfolio – Institutional Shares NonStandardized ² 5/10/2002 5.66% 8.17% 15.19% 7.78% Standardized High 9/13/1993 5/10/2002 -2.34% 6.14% 15.19% 7.78%	andardized ²		Highest	5/2/2016	8/19/2016	-3.62%	-2.15%	10.76%	N/A	3.19%
NonStandardized ² Highest 2/17/2012 2/17/2012 -6.39% -3.10% 9.46% 4.84% Standardized Highest 2/17/2012 2/17/2012 -13.88% -5.42% 9.46% 4.84% International/Global Equity Janus Henderson VIT Global Research Portfolio – Institutional Shares NonStandardized ² 5.10% 5.10% 5.15% 7.78% Standardized High 9/13/1993 5/10/2002 2.2.34% 6.14% 15.19% 7.78%	ardized		Highest	5/2/2016	8/19/2016	-3.62%	-2.15%	10.76%	N/A	3.19%
Standardized Highest 2/17/2012 2/17/2012 -13.88% -5.42% 9.46% 4.84% International/Global Equity Janus Henderson VIT Global Research Portfolio – Institutional Shares 5 5 5 5 5 7.78% NonStandardized ² High 9/13/1993 5/10/2002 5.66% 8.17% 15.19% 7.78% Standardized High 9/13/1993 5/10/2002 2.2.34% 6.14% 15.19% 7.78%	/P Small Cap Growth – Initial Class6									
International/Global Equity International/Global Equity Janus Henderson VIT Global Research Portfolio – Institutional Shares High 9/13/1993 5/10/2002 5.66% 8.17% 15.19% 7.78% NonStandardized High 9/13/1993 5/10/2002 -2.34% 6.14% 15.19% 7.78%	andardized ²		Highest	2/17/2012	2/17/2012	-6.39%	-3.10%	9.46%	4.84%	5.92%
International/Global Equity International/Global Equity Janus Henderson VIT Global Research Portfolio – Institutional Shares High 9/13/1993 5/10/2002 5.66% 8.17% 15.19% 7.78% NonStandardized High 9/13/1993 5/10/2002 -2.34% 6.14% 15.19% 7.78%	ardized		Highest	2/17/2012	2/17/2012	-13.88%	-5.42%	9.46%	4.84%	5.92%
Janus Henderson VIT Global Research Portfolio – Institutional Shares High 9/13/1993 5/10/2002 5.66% 8.17% 15.19% 7.78% NonStandardized High 9/13/1993 5/10/2002 -2.34% 6.14% 15.19% 7.78%			-							
NonStandardized ² High 9/13/1993 5/10/2002 5.66% 8.17% 15.19% 7.78% Standardized High 9/13/1993 5/10/2002 -2.34% 6.14% 15.19% 7.78%		tional Shares								
Standardized High 9/13/1993 5/10/2002 -2.34% 6.14% 15.19% 7.78%			Hiah	9/13/1993	5/10/2002	5.66%	8.17%	15.19%	7.78%	6.40%
			-							6.40%
The first substant method and and substantial s										2270
NonStandardized ² High 5/1/1995 5/10/2002 -3.56% -4.30% 4.51% 2.58%			High	5/1/1995	5/10/2002	-3.56%	-4 30%	4 51%	2 58%	4.14%
Nandardized High 5/1/1955 5/10/2002 -3.5076 4.5176 2.5376			0							4.14%



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

	Volatility/	Portfolio Inception	Investment Division Inception	1	3	5	10	Since Investment Division
Investment Divisions ¹	Risk Level	Date	Date ¹	Year ⁴	Year ⁴	Year ⁴	Year ⁴	Inception
International/Global Equity								
NYLI VP Candriam Emerging Markets Equity – Initial Class9								
NonStandardized ²	Highest	2/17/2012	2/17/2012	6.95%	-3.90%	4.88%	0.70%	-1.16%
Standardized	Highest	2/17/2012	2/17/2012	-1.05%	-6.19%	4.88%	0.70%	-1.16%
Sector								
NYLI VP Fidelity Institutional AM® Utilities – Service Class								
NonStandardized ²	High	2/17/2012	2/17/2012	21.62%	6.70%	12.15%	5.79%	7.07%
Standardized	High	2/17/2012	2/17/2012	13.62%	4.61%	12.15%	5.79%	7.07%
NYLI VP Newton Technology Growth - Initial Class								
NonStandardized ²	Highest	8/31/1999	2/10/2025	-2.60%	3.97%	13.74%	11.50%	-14.87%
Standardized	Highest	8/31/1999	2/10/2025	-10.39%	1.77%	13.74%	11.50%	-21.68%
NYLI VP Natural Resources – Initial Class								
NonStandardized ²	Highest	2/17/2012	2/17/2012	-12.38%	-2.29%	22.98%	2.54%	0.03%
Standardized	Highest	2/17/2012	2/17/2012	-19.39%	-4.63%	22.98%	2.54%	0.03%

Please read the important disclosures below regarding the product performance.



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 Performance for the initial classes/shares in this performance summary do not impose a 12b-1 fee and may be higher than the returns for those classes/shares that do 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.

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.

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 Certain Portfolios existed prior to the date that they were added as Investment Divisions of the Separate Account. The performance for the NYLI VP Funds Trust

Service Class portfolios is based on the Initial Class Portfolio (where applicable). The performance for all other Investment Divisions is based on the Portfolio Inception Date reflected in the performance summary. The hypothetical performance of the Investment Divisions was derived from the performance of the corresponding Portfolio, modified to reflect Separate Account and Fund annual expenses as if the policy had been available during the periods shown.

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.

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

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

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

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

9 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.

Performance information less than 1 year has not been annualized.

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

Sales of the New York Life Select Variable Annuity were discontinued. Current policyowners may continue to make additional 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 are wholly-owned subsidiaries of New York Life 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.

Investments and insurance products are: Not FDIC/NCUA Insured • Not Insured by Any Federal Government Agency • Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any of Its Affiliates • May Lose Value