



New York Life Select Variable Annuity Performance Summary

As of April 30, 2025  
For policies purchased June 2, 2003 to July 26, 2009

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](http://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 59½, may be subject to a 10% IRS penalty (the penalty tax is increased to 25% in the case of a distribution from a SIMPLE IRA within the first two years of your participation in the SIMPLE IRA plan).

The Investment Divisions offered through the New York Life Select 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 most jurisdictions, the policy form number for the New York Life Select Variable Annuity is 202-190.

Average Annual Total Return as of April 30, 2025 (Updated Monthly)

Investment Divisions <sup>1</sup>	Volatility/ Risk Level <sup>3</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>1</sup>	Month to Date	Year to Date (Updated Monthly)	1 Year <sup>4</sup>	3 Year <sup>4</sup>	5 Year <sup>4</sup>	10 Year <sup>4</sup>	Since Investment Division Inception
Investment Grade Bond										
NYLI VP U.S. Government Money Market – Current 7-day yield is 4.06% <sup>8</sup>										
NonStandardized <sup>2</sup>	Low	1/29/1993	5/1/1995	0.18%	0.73%	2.74%	2.24%	0.60%	-0.24%	-0.42%
Standardized	Low	1/29/1993	5/1/1995	-	-	-5.26%	-0.04%	0.60%	-0.24%	-0.42%
NYLI VP Bond – Service Class										
NonStandardized <sup>2</sup>	Moderate	6/2/2003	6/2/2003	-0.06%	2.01%	5.50%	-0.51%	-2.58%	-0.65%	0.93%
Standardized	Moderate	6/2/2003	6/2/2003	-	-	-2.50%	-2.88%	-2.58%	-0.65%	0.93%
NYLI VP MacKay U.S. Infrastructure Bond — Service Class										
NonStandardized <sup>2</sup>	Moderate	6/2/2003	6/2/2003	0.48%	2.92%	5.76%	-0.44%	-2.66%	-1.21%	0.28%
Standardized	Moderate	6/2/2003	6/2/2003	-	-	-2.24%	-2.82%	-2.66%	-1.21%	0.28%
Non-Investment Grade Bond										
NYLI VP Floating Rate – Service Class										
NonStandardized <sup>2</sup>	Moderate	5/1/2005	5/1/2005	-0.35%	-0.62%	3.17%	4.13%	4.51%	2.06%	2.01%
Standardized	Moderate	5/1/2005	5/1/2005	-	-	-4.83%	1.93%	4.51%	2.06%	2.01%
NYLI VP MacKay Convertible – Service Class										
NonStandardized <sup>2</sup>	Moderate	6/2/2003	6/2/2003	0.27%	-2.01%	4.75%	1.43%	7.40%	5.77%	5.98%
Standardized	Moderate	6/2/2003	6/2/2003	-	-	-3.25%	-0.89%	7.40%	5.77%	5.98%
NYLI VP MacKay High Yield Corporate Bond – Service Class										
NonStandardized <sup>2</sup>	Moderate	6/2/2003	6/2/2003	-0.48%	-0.01%	4.29%	3.47%	3.93%	2.75%	4.45%
Standardized	Moderate	6/2/2003	6/2/2003	-	-	-3.71%	1.24%	3.93%	2.75%	4.45%
Asset Allocation										
NYLI VP Balanced – Service Class										
NonStandardized <sup>2</sup>	Moderate	5/1/2005	5/1/2005	-1.86%	-0.04%	5.92%	2.97%	6.71%	3.67%	4.30%
Standardized	Moderate	5/1/2005	5/1/2005	-	-	-2.08%	0.72%	6.71%	3.67%	4.30%
NYLI VP Conservative Allocation – Service Class										
NonStandardized <sup>2</sup>	Moderate	2/13/2006	2/13/2006	0.03%	-1.41%	3.56%	1.89%	2.39%	1.81%	2.99%
Standardized	Moderate	2/13/2006	2/13/2006	-	-	-4.44%	-0.41%	2.39%	1.81%	2.99%
NYLI VP Income Builder – Service Class										
NonStandardized <sup>2</sup>	Moderate	6/2/2003	6/2/2003	-0.20%	1.74%	10.34%	4.54%	4.92%	3.12%	4.22%
Standardized	Moderate	6/2/2003	6/2/2003	-	-	2.34%	2.36%	4.92%	3.12%	4.22%



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Average Annual Total Return as of April 30, 2025 (Updated Monthly)

Investment Divisions <sup>1</sup>	Volatility/ Risk Level <sup>3</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>1</sup>	Month to Date	Year to Date (Updated Monthly)	1 Year <sup>4</sup>	3 Year <sup>4</sup>	5 Year <sup>4</sup>	10 Year <sup>4</sup>	Since Investment Division Inception
Asset Allocation										
NYLI VP Janus Henderson Balanced – Initial Class <sup>7</sup>										
NonStandardized <sup>2</sup>	Moderate	2/17/2012	2/17/2012	0.38%	-1.97%	8.10%	6.12%	7.36%	6.37%	7.05%
Standardized	Moderate	2/17/2012	2/17/2012	-	-	0.10%	4.01%	7.36%	6.37%	7.05%
NYLI VP Janus Henderson Balanced – Service Class										
NonStandardized <sup>2</sup>	Moderate	2/17/2012	2/17/2012	0.36%	-2.06%	7.83%	5.85%	7.09%	6.10%	6.78%
Standardized	Moderate	2/17/2012	2/17/2012	-	-	-0.17%	3.73%	7.09%	6.10%	6.78%
NYLI VP Moderate Allocation–Service Class										
NonStandardized <sup>2</sup>	Moderate	2/13/2006	2/13/2006	0.06%	-2.27%	3.68%	2.98%	4.55%	2.91%	3.68%
Standardized	Moderate	2/13/2006	2/13/2006	-	-	-4.32%	0.73%	4.55%	2.91%	3.68%
NYLI VP Equity Allocation – Service Class										
NonStandardized <sup>2</sup>	High	2/13/2006	2/13/2006	-0.26%	-4.54%	2.33%	4.08%	8.51%	4.55%	4.43%
Standardized	High	2/13/2006	2/13/2006	-	-	-5.67%	1.88%	8.51%	4.55%	4.43%
NYLI VP Growth Allocation – Service Class										
NonStandardized <sup>2</sup>	High	2/13/2006	2/13/2006	-0.14%	-3.67%	2.83%	3.76%	7.07%	3.91%	4.21%
Standardized	High	2/13/2006	2/13/2006	-	-	-5.17%	1.54%	7.07%	3.91%	4.21%
Large Cap Equity										
Fidelity® VIP Contrafund® – Service Class 2										
NonStandardized <sup>2</sup>	High	1/12/2000	6/2/2003	1.15%	-4.92%	11.90%	13.89%	13.85%	10.46%	9.16%
Standardized	High	1/12/2000	6/2/2003	-	-	3.90%	12.06%	13.85%	10.46%	9.16%
Fidelity® VIP Equity-Income – Service Class 2										
NonStandardized <sup>2</sup>	High	1/12/2000	6/2/2003	-2.10%	0.55%	7.38%	6.83%	11.65%	6.83%	6.16%
Standardized	High	1/12/2000	6/2/2003	-	-	-0.62%	4.74%	11.65%	6.83%	6.16%
NYLI VP Epoch U.S. Equity Yield – Service Class										
NonStandardized <sup>2</sup>	High	6/2/2003	6/2/2003	-3.01%	-1.42%	9.66%	6.79%	10.68%	5.61%	6.02%
Standardized	High	6/2/2003	6/2/2003	-	-	1.66%	4.70%	10.68%	5.61%	6.02%
NYLI VP Dimensional U.S. Equity - Service Class										
NonStandardized <sup>2</sup>	High	6/2/2003	6/2/2003	-1.29%	-4.46%	7.63%	9.01%	11.97%	8.42%	7.46%
Standardized	High	6/2/2003	6/2/2003	-	-	-0.37%	7.02%	11.97%	8.42%	7.46%
NYLI VP Wellington Growth – Service Class <sup>9</sup>										
NonStandardized <sup>2</sup>	High	6/2/2003	6/2/2003	2.65%	-7.16%	7.50%	9.84%	10.35%	8.56%	6.35%
Standardized	High	6/2/2003	6/2/2003	-	-	-0.50%	7.87%	10.35%	8.56%	6.35%
NYLI VP S&P 500 Index <sup>5</sup> – Service Class										
NonStandardized <sup>2</sup>	High	6/2/2003	6/2/2003	-0.87%	-5.62%	9.60%	9.70%	13.06%	9.79%	7.84%
Standardized	High	6/2/2003	6/2/2003	-	-	1.60%	7.73%	13.06%	9.79%	7.84%
NYLI VP Winslow Large Cap Growth – Service Class										
NonStandardized <sup>2</sup>	High	6/2/2003	6/2/2003	2.08%	-6.79%	10.92%	13.77%	13.09%	11.86%	8.56%
Standardized	High	6/2/2003	6/2/2003	-	-	2.92%	11.93%	13.09%	11.86%	8.56%
NYLI VP American Century Sustainable Equity – Service Class										
NonStandardized <sup>2</sup>	High	2/17/2012	2/17/2012	-1.06%	-8.72%	2.05%	7.06%	13.00%	6.63%	7.85%
Standardized	High	2/17/2012	2/17/2012	-	-	-5.95%	4.98%	13.00%	6.63%	7.85%
NYLI VP MFS® Investors Trust - Service Class										
NonStandardized <sup>2</sup>	High	5/1/2000	2/10/2025	-1.58%	-4.62%	6.08%	7.09%	10.68%	8.20%	-6.81%
Standardized	High	5/1/2000	2/10/2025	-	-	-1.92%	5.01%	10.68%	8.20%	-14.27%
NYLI VP MFS® Research - Service Class										
NonStandardized <sup>2</sup>	High	5/1/2000	2/10/2025	-1.09%	-6.60%	4.40%	7.32%	10.16%	8.45%	-9.16%
Standardized	High	5/1/2000	2/10/2025	-	-	-3.60%	5.26%	10.16%	8.45%	-16.43%
Small/Mid Cap Equity										
Fidelity® VIP Mid Cap – Service Class 2										
NonStandardized <sup>2</sup>	High	1/12/2000	9/8/2003	-2.37%	-9.46%	-1.17%	4.41%	11.94%	5.58%	7.52%
Standardized	High	1/12/2000	9/8/2003	-	-	-9.08%	2.22%	11.94%	5.58%	7.52%
NYLI VP Schroders Mid Cap Opportunities - Service Class										
NonStandardized <sup>2</sup>	High	6/2/2003	6/2/2003	-2.85%	-7.98%	-1.31%	0.91%	6.34%	3.04%	6.52%
Standardized	High	6/2/2003	6/2/2003	-	-	-9.21%	-1.44%	6.34%	3.04%	6.52%



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As of April 30, 2025

For policies purchased June 2, 2003 to July 26, 2009

Average Annual Total Return as of April 30, 2025 (Updated Monthly)

Investment Divisions <sup>1</sup>	Volatility/ Risk Level <sup>3</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>1</sup>	Month to Date	Year to Date (Updated Monthly)	1 Year <sup>4</sup>	3 Year <sup>4</sup>	5 Year <sup>4</sup>	10 Year <sup>4</sup>	Since Investment Division Inception
Small/Mid Cap Equity										
Neuberger Berman AMT Mid-Cap Growth – Class S										
NonStandardized <sup>2</sup>	High	2/18/2003	6/2/2003	4.10%	-5.76%	6.64%	5.97%	8.49%	7.03%	7.94%
Standardized	High	2/18/2003	6/2/2003	-	-	-1.36%	3.85%	8.49%	7.03%	7.94%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2										
NonStandardized <sup>2</sup>	Highest	6/1/2000	11/15/2004	-4.23%	-12.01%	-2.82%	3.22%	13.01%	5.52%	5.62%
Standardized	Highest	6/1/2000	11/15/2004	-	-	-10.60%	0.98%	13.01%	5.52%	5.62%
NYLI VP Wellington Small Cap - Service Class										
NonStandardized <sup>2</sup>	Highest	5/2/2016	8/19/2016	-3.52%	-12.52%	-0.89%	-0.12%	7.13%	N/A	2.73%
Standardized	Highest	5/2/2016	8/19/2016	-	-	-0.89%	-0.12%	7.13%	N/A	2.73%
NYLI VP Small Cap Growth – Initial Class6										
NonStandardized <sup>2</sup>	Highest	2/17/2012	2/17/2012	-1.84%	-11.26%	-1.89%	0.37%	6.14%	5.00%	5.74%
Standardized	Highest	2/17/2012	2/17/2012	-	-	-9.73%	-2.00%	6.14%	5.00%	5.74%
NYLI VP Small Cap Growth – Service Class										
NonStandardized <sup>2</sup>	Highest	2/17/2012	2/17/2012	-1.86%	-11.33%	-2.13%	0.12%	5.88%	4.73%	5.47%
Standardized	Highest	2/17/2012	2/17/2012	-	-	-9.96%	-2.27%	5.88%	4.73%	5.47%
International/Global Equity										
Janus Henderson VIT Global Research Portfolio – Service Shares										
NonStandardized <sup>2</sup>	High	12/31/1999	6/2/2003	1.25%	-0.75%	10.28%	11.93%	12.50%	7.55%	6.04%
Standardized	High	12/31/1999	6/2/2003	-	-	2.28%	10.04%	12.50%	7.55%	6.04%
NYLI VP Pinestone International Equity – Service Class										
NonStandardized <sup>2</sup>	High	6/2/2003	6/2/2003	3.25%	3.64%	3.98%	-0.47%	3.07%	2.39%	3.69%
Standardized	High	6/2/2003	6/2/2003	-	-	-4.02%	-2.85%	3.07%	2.39%	3.69%
NYLI VP Candriam Emerging Markets Equity – Service Class9										
NonStandardized <sup>2</sup>	Highest	2/17/2012	2/17/2012	0.25%	0.44%	6.53%	-1.00%	2.63%	-0.14%	-1.38%
Standardized	Highest	2/17/2012	2/17/2012	-	-	-1.47%	-3.36%	2.63%	-0.14%	-1.38%
Sector										
NYLI VP Fidelity Institutional AMSM Utilities – Service Class										
NonStandardized <sup>2</sup>	High	2/17/2012	2/17/2012	-0.35%	1.60%	19.72%	8.23%	10.96%	5.56%	6.99%
Standardized	High	2/17/2012	2/17/2012	-	-	11.72%	6.20%	10.96%	5.56%	6.99%
NYLI VP Newton Technology Growth - Service Class										
NonStandardized <sup>2</sup>	Highest	12/29/2000	2/10/2025	1.50%	-8.57%	5.18%	10.66%	10.65%	11.24%	-13.63%
Standardized	Highest	12/29/2000	2/10/2025	-	-	-2.82%	8.72%	10.65%	11.24%	-20.54%
NYLI VP Natural Resources – Initial Class										
NonStandardized <sup>2</sup>	Highest	2/17/2012	2/17/2012	-8.53%	-12.86%	-20.20%	-3.71%	17.38%	0.79%	-0.64%
Standardized	Highest	2/17/2012	2/17/2012	-	-	-26.58%	-6.01%	17.38%	0.79%	-0.64%

Please read the important disclosures below regarding the product performance.





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**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.**

<sup>1</sup> 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 is lower than the returns for those classes/shares that do not impose a 12b-1 fee. Contact your NYLIFE Securities LLC Registered Representative or call 1-800-598-2019 for more information. Investment Division Inception Date is the date in which the Investment Division is first offered in the product. Portfolio inception Date is the date that the Portfolio in which the Investment Division invests was first offered.

<sup>2</sup> Assumes no deduction for contingent deferred sales charge.

<sup>3</sup> Volatility/Risk Levels are assigned by New York Life. The Investment Divisions are grouped by risk classifications that reflect performance volatility based on 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.

<sup>4</sup> The New York Life Select Variable Annuity was first offered for sale on May 10, 2002. 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 Select Variable Annuity invests in New York Life Insurance and Annuity Corporation (NYLIAC) Variable Annuity Separate Account III.

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

<sup>6</sup> 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.

<sup>7</sup> 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.

<sup>8</sup> 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.**

<sup>9</sup> 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 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.



New York Life Select Variable Annuity Performance Summary

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

Investment Divisions <sup>1</sup>	Volatility/ Risk Level <sup>3</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>1</sup>	1 Year <sup>4</sup>	3 Year <sup>4</sup>	5 Year <sup>4</sup>	10 Year <sup>4</sup>	Since Investment Division Inception
Investment Grade Bond								
NYLI VP U.S. Government Money Market – Current 7-day yield is 4.06% <sup>8</sup>								
NonStandardized <sup>2</sup>	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 – Service Class								
NonStandardized <sup>2</sup>	Moderate	6/2/2003	6/2/2003	2.85%	-1.86%	-2.07%	-0.70%	0.93%
Standardized	Moderate	6/2/2003	6/2/2003	-5.15%	-4.21%	-2.07%	-0.70%	0.93%
NYLI VP MacKay U.S. Infrastructure Bond — Service Class								
NonStandardized <sup>2</sup>	Moderate	6/2/2003	6/2/2003	2.61%	-1.48%	-2.63%	-1.26%	0.26%
Standardized	Moderate	6/2/2003	6/2/2003	-5.39%	-3.84%	-2.63%	-1.26%	0.26%
Non-Investment Grade Bond								
NYLI VP Floating Rate – Service Class								
NonStandardized <sup>2</sup>	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 – Service Class								
NonStandardized <sup>2</sup>	Moderate	6/2/2003	6/2/2003	2.41%	-0.55%	9.48%	5.82%	5.99%
Standardized	Moderate	6/2/2003	6/2/2003	-5.59%	-2.93%	9.48%	5.82%	5.99%
NYLI VP MacKay High Yield Corporate Bond – Service Class								
NonStandardized <sup>2</sup>	Moderate	6/2/2003	6/2/2003	4.07%	2.61%	4.88%	2.92%	4.49%
Standardized	Moderate	6/2/2003	6/2/2003	-3.93%	0.34%	4.88%	2.92%	4.49%
Asset Allocation								
NYLI VP Balanced – Service Class								
NonStandardized <sup>2</sup>	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								
NonStandardized <sup>2</sup>	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 – Service Class								
NonStandardized <sup>2</sup>	Moderate	6/2/2003	6/2/2003	6.48%	2.47%	6.14%	3.25%	4.24%
Standardized	Moderate	6/2/2003	6/2/2003	-1.52%	0.19%	6.14%	3.25%	4.24%
NYLI VP Janus Henderson Balanced – Initial Class <sup>7</sup>								
NonStandardized <sup>2</sup>	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 Janus Henderson Balanced – Service Class								
NonStandardized <sup>2</sup>	Moderate	2/17/2012	2/17/2012	3.61%	3.16%	8.48%	6.12%	6.80%
Standardized	Moderate	2/17/2012	2/17/2012	-4.39%	0.92%	8.48%	6.12%	6.80%
NYLI VP Moderate Allocation–Service Class								
NonStandardized <sup>2</sup>	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 <sup>2</sup>	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 <sup>2</sup>	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® – Service Class 2								
NonStandardized <sup>2</sup>	High	1/12/2000	6/2/2003	5.89%	8.92%	16.47%	10.36%	9.14%
Standardized	High	1/12/2000	6/2/2003	-2.11%	6.92%	16.47%	10.36%	9.14%
Fidelity® VIP Equity-Income – Service Class 2								
NonStandardized <sup>2</sup>	High	1/12/2000	6/2/2003	6.89%	5.91%	14.03%	7.28%	6.29%
Standardized	High	1/12/2000	6/2/2003	-1.11%	3.79%	14.03%	7.28%	6.29%



New York Life Select Variable Annuity Performance Summary

As of April 30, 2025

For policies purchased June 2, 2003 to July 26, 2009

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

Investment Divisions <sup>1</sup>	Volatility/ Risk Level <sup>3</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>1</sup>	1 Year <sup>4</sup>	3 Year <sup>4</sup>	5 Year <sup>4</sup>	10 Year <sup>4</sup>	Since Investment Division Inception
Large Cap Equity								
NYLI VP Epoch U.S. Equity Yield – Service Class								
NonStandardized <sup>2</sup>	High	6/2/2003	6/2/2003	9.01%	6.48%	13.33%	5.98%	6.20%
Standardized	High	6/2/2003	6/2/2003	1.01%	4.38%	13.33%	5.98%	6.20%
NYLI VP Dimensional U.S. Equity - Service Class								
NonStandardized <sup>2</sup>	High	6/2/2003	6/2/2003	4.86%	6.21%	15.08%	8.55%	7.55%
Standardized	High	6/2/2003	6/2/2003	-3.14%	4.10%	15.08%	8.55%	7.55%
NYLI VP Wellington Growth – Service Class <sup>9</sup>								
NonStandardized <sup>2</sup>	High	6/2/2003	6/2/2003	-0.14%	4.17%	12.96%	8.35%	6.25%
Standardized	High	6/2/2003	6/2/2003	-8.13%	1.97%	12.96%	8.35%	6.25%
NYLI VP S&P 500 Index <sup>5</sup> – Service Class								
NonStandardized <sup>2</sup>	High	6/2/2003	6/2/2003	5.84%	6.66%	15.98%	9.97%	7.91%
Standardized	High	6/2/2003	6/2/2003	-2.16%	4.57%	15.98%	9.97%	7.91%
NYLI VP Winslow Large Cap Growth – Service Class								
NonStandardized <sup>2</sup>	High	6/2/2003	6/2/2003	2.92%	8.09%	15.56%	11.58%	8.49%
Standardized	High	6/2/2003	6/2/2003	-5.08%	6.06%	15.56%	11.58%	8.49%
NYLI VP American Century Sustainable Equity – Service Class								
NonStandardized <sup>2</sup>	High	2/17/2012	2/17/2012	-1.96%	5.33%	15.29%	6.92%	7.99%
Standardized	High	2/17/2012	2/17/2012	-9.80%	3.18%	15.29%	6.92%	7.99%
NYLI VP MFS® Investors Trust - Service Class								
NonStandardized <sup>2</sup>	High	5/1/2000	2/10/2025	3.07%	5.11%	13.60%	8.38%	-5.31%
Standardized	High	5/1/2000	2/10/2025	-4.93%	2.96%	13.60%	8.38%	-12.89%
NYLI VP MFS® Research - Service Class								
NonStandardized <sup>2</sup>	High	5/1/2000	2/10/2025	0.28%	4.73%	12.92%	8.59%	-8.16%
Standardized	High	5/1/2000	2/10/2025	-7.72%	2.56%	12.92%	8.59%	-15.51%
Small/Mid Cap Equity								
Fidelity® VIP Mid Cap – Service Class <sup>2</sup>								
NonStandardized <sup>2</sup>	High	1/12/2000	9/8/2003	-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%
NYLI VP Schroders Mid Cap Opportunities - Service Class								
NonStandardized <sup>2</sup>	High	6/2/2003	6/2/2003	-5.03%	-1.34%	9.90%	3.13%	6.69%
Standardized	High	6/2/2003	6/2/2003	-12.63%	-3.70%	9.90%	3.13%	6.69%
Neuberger Berman AMT Mid-Cap Growth – Class S								
NonStandardized <sup>2</sup>	High	2/18/2003	6/2/2003	-3.79%	0.70%	10.59%	6.44%	7.77%
Standardized	High	2/18/2003	6/2/2003	-11.49%	-1.65%	10.59%	6.44%	7.77%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2								
NonStandardized <sup>2</sup>	Highest	6/1/2000	11/15/2004	-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 - Service Class								
NonStandardized <sup>2</sup>	Highest	5/2/2016	8/19/2016	-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 Class <sup>6</sup>								
NonStandardized <sup>2</sup>	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	-13.88%	-5.42%	9.46%	4.84%	5.92%
NYLI VP Small Cap Growth – Service Class								
NonStandardized <sup>2</sup>	Highest	2/17/2012	2/17/2012	-6.62%	-3.34%	9.18%	4.58%	5.66%
Standardized	Highest	2/17/2012	2/17/2012	-14.09%	-5.65%	9.18%	4.58%	5.66%
International/Global Equity								
Janus Henderson VIT Global Research Portfolio – Service Shares								
NonStandardized <sup>2</sup>	High	12/31/1999	6/2/2003	5.41%	7.90%	14.90%	7.51%	6.00%
Standardized	High	12/31/1999	6/2/2003	-2.59%	5.86%	14.90%	7.51%	6.00%
NYLI VP Pinestone International Equity – Service Class								
NonStandardized <sup>2</sup>	High	6/2/2003	6/2/2003	-3.80%	-4.54%	4.25%	2.32%	3.55%
Standardized	High	6/2/2003	6/2/2003	-11.50%	-6.82%	4.25%	2.32%	3.55%



New York Life Select Variable Annuity Performance Summary

As of April 30, 2025

For policies purchased June 2, 2003 to July 26, 2009

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

Investment Divisions <sup>1</sup>	Volatility/ Risk Level <sup>3</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>1</sup>	1 Year <sup>4</sup>	3 Year <sup>4</sup>	5 Year <sup>4</sup>	10 Year <sup>4</sup>	Since Investment Division Inception
International/Global Equity								
NYLI VP Candriam Emerging Markets Equity – Service Class <sup>9</sup>								
NonStandardized <sup>2</sup>	Highest	2/17/2012	2/17/2012	6.69%	-4.14%	4.62%	0.45%	-1.41%
Standardized	Highest	2/17/2012	2/17/2012	-1.31%	-6.43%	4.62%	0.45%	-1.41%
Sector								
NYLI VP Fidelity Institutional AMSM Utilities – Service Class								
NonStandardized <sup>2</sup>	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 - Service Class								
NonStandardized <sup>2</sup>	Highest	12/29/2000	2/10/2025	-2.84%	3.72%	13.46%	11.22%	-14.90%
Standardized	Highest	12/29/2000	2/10/2025	-10.61%	1.50%	13.46%	11.22%	-21.71%
NYLI VP Natural Resources – Initial Class								
NonStandardized <sup>2</sup>	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.





New York Life Select Variable Annuity Performance Summary

As of April 30, 2025

For policies purchased June 2, 2003 to July 26, 2009

**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 is lower than the returns for those classes/shares that do not impose a 12b-1 fee. Contact your NYLIFE Securities LLC Registered Representative or call 1-800-598-2019 for more information. Investment Division Inception Date is the date in which the Investment Division is first offered in the product. Portfolio inception Date is the date that the Portfolio in which the Investment Division invests was first offered.

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 Select Variable Annuity was first offered for sale on May 10, 2002. 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 Select 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.

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 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.