

As of May 31, 2025 For policies purchased before June 3, 2003

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 original cost. 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 1.40% and Fund Company Expenses. An Annual Policy Service Charge, equal to the lesser of \$30 or 2% of the Accumulation Value of the policy is not included in these charges, but will be deducted each year from the policy's Accumulation Value on the policy anniversary and upon surrender if on that date the Accumulation Value Is less than \$20,000. The performance shown, therefore, would be slightly lower if your policy's Accumulation Value is less than \$20,000. That get 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 7%, declining to 4% by the 6th 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 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.

		D (6 11	Investment		Year to					Since
		Portfolio	Division	Month to				5	10	Investment
	Volatility/	Inception	Inception	Date	(Updated	1	3			Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>		Monthly)	Year⁴	Year⁴	Year <sup>4</sup>	Year⁴	Inception
Investment Grade Bond										
NYLI VP U.S. Government Money Market – Current yield is 4.06%8	Low	1/29/1993	5/1/1995	0.23%	1.11%	3.12%	2.81%	1.12%	0.24%	0.82%
NonStandardized <sup>2</sup> Standardized	Low	1/29/1993	5/1/1995	0.23%	1.1170	-3.88%	0.56%	0.15%	0.24%	0.82%
PIMCO VIT Low Duration Portfolio - Advisor Class	LOW	1/29/1993	3/1/1993	<u> </u>		-3.0070	0.3076	0.1376	0.2470	0.0276
NonStandardized <sup>2</sup>	Low	3/31/2006	5/2/2016	-0.30%	1.55%	4.23%	1.55%	-0.32%	-0.10%	0.02%
Standardized	Low	3/31/2006	5/2/2016	-	-	-2.77%	-0.76%	-1.34%	-0.10%	0.02%
PIMCO VIT Short-Term Portfolio - Advisor Class										
NonStandardized <sup>2</sup>	Low	9/30/1999	5/1/2024	0.47%	1.18%	3.52%	3.37%	1.55%	0.95%	3.56%
Standardized	Low	9/30/1999	5/1/2024	-	-	-3.48%	1.14%	0.59%	0.95%	-2.91%
American Funds IS Capital World Bond Fund® - Class 4										
NonStandardized <sup>2</sup>	Moderate	10/4/2006	5/1/2024	-0.42%	5.26%	4.75%	-0.53%	-2.99%	-1.00%	5.51%
Standardized	Moderate	10/4/2006	5/1/2024	-	-	-2.25%	-2.91%	-3.98%	-1.00%	-0.96%
American Funds IS The Bond Fund of America® - Class 4										
NonStandardized <sup>2</sup>	Moderate	12/14/2012	5/1/2022	-0.97%	1.73%	3.77%	-0.41%	-1.90%	0.16%	-0.08%
Standardized	Moderate	12/14/2012	5/1/2022	-	-	-3.23%	-2.79%	-2.90%	0.16%	-2.07%
American Funds IS U.S. Government Securities Fund® - Class 4										
NonStandardized <sup>2</sup>	Moderate	12/2/1985	5/1/2024	-1.33%	2.59%	4.45%	-1.14%	-2.44%	-0.36%	5.12%
Standardized	Moderate	12/2/1985	5/1/2024	-	-	-2.55%	-3.50%	-3.44%	-0.36%	-1.35%
Columbia Variable Portfolio — Intermediate Bond - Class 2										
NonStandardized <sup>2</sup>	Moderate	5/3/2010	5/1/2022	-0.81%	3.26%	6.05%	-0.08%	-1.44%	0.50%	0.14%
Standardized	Moderate	5/3/2010	5/1/2022	-	-	-0.95%	-2.46%	-2.45%	0.50%	-1.85%
NYLI VP Bond – Initial Class										
NonStandardized <sup>2</sup>	Moderate	1/23/1984	12/15/1993	-0.76%	1.47%	3.75%	0.02%	-2.22%	0.01%	2.72%
Standardized	Moderate	1/23/1984	12/15/1993	-	-	-3.25%	-2.36%	-3.22%	0.01%	2.72%
Fidelity® VIP Investment Grade Bond - Service Class 2										
NonStandardized <sup>2</sup>	Moderate	8/15/2005	5/1/2022	-0.76%	1.89%	3.92%	0.29%	-1.56%	0.42%	0.53%
Standardized	Moderate	8/15/2005	5/1/2022	-	-	-3.08%	-2.09%	-2.56%	0.42%	-1.43%
Fidelity® VIP Bond Index – Service Class 2										
NonStandardized <sup>2</sup>	Moderate	4/19/2018	11/23/2020	-0.84%	1.73%	3.61%	-0.27%	-2.74%	N/A	-3.18%
Standardized	Moderate	4/19/2018	11/23/2020	-	-	-3.39%	-2.66%	-3.73%	N/A	-4.27%
NYLI VP MacKay U.S. Infrastructure Bond - Initial Class										
NonStandardized <sup>2</sup>	Moderate	1/29/1993	1/29/1993	-0.74%	2.40%	4.49%	-0.19%	-2.11%	-0.56%	2.18%
Standardized	Moderate	1/29/1993	1/29/1993	-	-	-2.51%	-2.58%	-3.11%	-0.56%	2.18%
NYLI VP PIMCO Real Return – Service Class										
NonStandardized <sup>2</sup>	Moderate	2/17/2012	2/17/2012	-0.59%	3.50%	4.45%	-0.44%	0.33%	0.82%	0.23%
Standardized	Moderate	2/17/2012	2/17/2012	_	-	-2.55%	-2.82%	-0.68%	0.82%	0.23%
PIMCO VIT Income Portfolio - Advisor Class										
NonStandardized <sup>2</sup>	Moderate	4/29/2016	5/1/2020	0.03%	2.62%	5.41%	3.65%	2.28%	N/A	2.85%
Standardized	Moderate	4/29/2016	5/1/2020	_		-1.59%	1.44%	1.35%	N/A	2.14%
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		c. !!	Investment		Year to					Since
	Volatility/	Portfolio	Division	Month to Date	Date (Updated	4	3	5	10	Investment Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Inception Date	Inception Date <sup>1</sup>	Date	Monthly)	1 Year⁴	Year⁴	Year⁴	Year⁴	Inception
Investment Grade Bond	NISK Level	Date	Date		WOTHIN)	I eai	Ieai	Ieai	I eai	шсериоп
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class										
NonStandardized <sup>2</sup>	Moderate	5/1/2014	5/1/2014	-0.14%	0.47%	4.33%	2.29%	-0.04%	1.09%	1.50%
Standardized	Moderate	5/1/2014	5/1/2014	-	-	-2.67%	0.01%	-1.06%	1.09%	1.50%
PIMCO VIT Total Return Portfolio - Advisor Class	Woderate	3/1/2014	0/1/2014			-2.0170	0.0170	-1.0070	1.0070	1.5070
NonStandardized <sup>2</sup>	Moderate	2/28/2006	5/1/2014	-0.84%	2.09%	4.33%	0.34%	-1.94%	0.17%	0.33%
Standardized	Moderate	2/28/2006	5/1/2014	-	-	-2.67%	-2.04%	-2.94%	0.17%	0.33%
Western Asset Core Plus VIT - Class II	Moderate	2/20/2000	0/1/2014			-2.01 70	-2.0470	-2.5470	0.1770	0.0070
NonStandardized <sup>2</sup>	Moderate	5/1/2015	5/1/2022	-0.54%	2.29%	2.86%	-0.69%	-2.76%	-0.20%	-0.27%
Standardized	Moderate	5/1/2015	5/1/2022	-0.5470	2.2570	-4.14%	-3.06%	-3.76%	-0.20%	-2.25%
Non-Investment Grade Bond	Woderate	3/1/2013	3/1/2022	-	-	-4.1470	-5.00 //	-3.7070	-0.2070	-2.2570
BlackRock® High Yield V.I. Fund – Class III Shares										
NonStandardized <sup>2</sup>	Moderate	2/15/2012	5/1/2014	1.64%	2.17%	7.03%	5.20%	4.12%	3.20%	3.01%
Standardized	Moderate	2/15/2012	5/1/2014	-	-	0.03%	3.05%	3.26%	3.20%	3.01%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2										
NonStandardized <sup>2</sup>	Moderate	4/30/2012	5/1/2015	0.89%	2.00%	5.60%	3.67%	0.76%	1.14%	1.09%
Standardized	Moderate	4/30/2012	5/1/2015	-	-	-1.40%	1.45%	-0.23%	1.14%	1.09%
NYLI VP Floating Rate – Service Class										
NonStandardized <sup>2</sup>	Moderate	5/1/2005	5/1/2005	1.44%	0.96%	4.40%	5.98%	4.56%	2.67%	2.44%
Standardized	Moderate	5/1/2005	5/1/2005	-	-	-2.60%	3.86%	3.71%	2.67%	2.44%
NYLI VP MacKay Convertible – Initial Class										
NonStandardized <sup>2</sup>	Moderate	10/1/1996	10/1/1996	4.04%	2.19%	8.05%	3.60%	7.48%	6.79%	6.83%
Standardized NYLI VP MacKay High Yield Corporate Bond – Initial Class	Moderate	10/1/1996	10/1/1996	-	-	1.05%	1.38%	6.72%	6.79%	6.83%
NonStandardized <sup>2</sup>	Moderate	5/1/1995	5/1/1995	1.26%	1.48%	5.54%	4.53%	4.15%	3.55%	5.84%
Standardized Standardized	Moderate	5/1/1995	5/1/1995	1.20%	1.4070	-1.46%	2.35%	3.29%	3.55%	5.84%
NYLI VP MacKay Strategic Bond – Service Class	Woderate	0/1/1000	0/1/1000			-1.4070	2.0070	0.2070	0.0070	0.0470
NonStandardized <sup>2</sup>	Moderate	5/1/2011	5/1/2011	0.39%	2.79%	6.83%	4.55%	2.81%	1.71%	2.14%
Standardized	Moderate	5/1/2011	5/1/2011	-	-	-0.17%	2.37%	1.90%	1.71%	2.14%
Alternatives										
DWS Alternative Asset Allocation VIP - Class B										
NonStandardized <sup>2</sup>	Moderate	5/18/2009	5/2/2016	0.82%	3.09%	5.10%	1.34%	5.11%	1.72%	2.46%
Standardized	Moderate	5/18/2009	5/2/2016	-	-	-1.90%	-0.99%	4.28%	1.72%	2.46%
NYLI VP Hedge Multi-Strategy - Service Class										
NonStandardized <sup>2</sup>	Moderate	5/1/2013	5/1/2013	1.68%	0.48%	3.48%	3.40%	1.54%	-1.12%	-1.31%
Standardized	Moderate	5/1/2013	5/1/2013	-	-	-3.52%	1.17%	0.59%	-1.12%	-1.31%
Asset Allocation										
American Funds IS Asset Allocation Fund - Class 4										
NonStandardized <sup>2</sup>	Moderate	12/14/2012	5/1/2018	3.92%	2.87%	11.32%	7.95%	7.91%	6.59%	6.85%
Standardized	Moderate	12/14/2012	5/1/2018	-	-	4.32%	5.90%	7.16%	6.59%	6.85%
BlackRock® Global Allocation V.I. Fund – Class III Shares										
NonStandardized <sup>2</sup>	Moderate	11/18/2003	5/1/2011	3.97%	5.91%	9.06%	5.70%	5.93%	4.02%	3.84%
Standardized	Moderate	11/18/2003	5/1/2011	-	-	2.06%	3.57%	5.13%	4.02%	3.84%
Fidelity® VIP FundsManager® 60% — Service Class										
NonStandardized <sup>2</sup>	Moderate	8/22/2007	5/1/2019	3.46%	2.83%	6.86%	5.74%	6.33%	5.02%	5.92%
Standardized	Moderate	8/22/2007	5/1/2019	-	-	-0.14%	3.61%	5.53%	5.02%	5.92%
NYLI VP Balanced – Service Class										
NonStandardized <sup>2</sup>	Moderate	5/1/2005	5/1/2005	1.61%	1.72%	5.75%	3.29%	6.97%	4.22%	4.80%
Standardized	Moderate	5/1/2005	5/1/2005	-	=	-1.25%	1.06%	6.20%	4.22%	4.80%
NYLI VP Conservative Allocation – Service Class										
NonStandardized <sup>2</sup>	Moderate	2/13/2006	2/13/2006	2.05%	0.76%	3.89%	2.96%	2.79%	2.46%	N/A
Standardized	Moderate	2/13/2006	2/13/2006		-	-3.11%	0.71%	1.88%	2.46%	N/A
NYLI VP Income Builder – Initial Class							= ====	= ====		= 000/
NonStandardized <sup>2</sup>	Moderate	1/29/1993	1/29/1993	2.80%	4.84%	10.34%	5.72%	5.73%	4.14%	5.32%
Standardized	Moderate	1/29/1993	1/29/1993	-	-	3.34%	3.58%	4.92%	4.14%	5.32%



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			Investment		Year to					Since
		Portfolio	Division	Month to					40	Investment
I	Volatility/	Inception	Inception	Date	(Updated	1 Year <sup>4</sup>	3 Year⁴	5 Year <sup>4</sup>	10 Year⁴	Division
Investment Divisions <sup>1</sup> Asset Allocation	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>		Monthly)	Year	Year	Year	Year	Inception
NYLI VP Janus Henderson Balanced – Initial Class7										
	Moderate	2/17/2012	2/17/2012	4.58%	2.67%	9.89%	8.28%	8.12%	7.28%	7.85%
NonStandardized <sup>2</sup>	Moderate	2/17/2012	2/17/2012	4.56%	2.07%	2.89%	6.25%	7.38%	7.28%	7.85%
Standardized NYLI VP Moderate Allocation–Service Class	woderate	2/17/2012	2/1//2012	-		2.09%	0.25%	1.36%	7.26%	7.65%
	Moderate	2/13/2006	2/13/2006	3.07%	0.88%	4.63%	4.41%	5.00%	3.65%	N/A
NonStandardized <sup>2</sup>	Moderate	2/13/2006	2/13/2006	3.07%	0.00%	-2.37%	2.22%	4.16%	3.65%	N/A
Standardized	ivioderate	2/13/2000	2/13/2000	-		-2.3170	2.2270	4.1070	3.03%	IN/A
Franklin Templeton Conservative Model Portfolio - Class II	Moderate	5/1/2020	5/1/2020	0.68%	1.84%	5.58%	2.46%	1.45%	N/A	1.88%
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	0.00%	1.04%	-1.42%	0.19%	0.49%	N/A N/A	1.14%
Standardized	Moderate	5/1/2020	5/1/2020	-		-1.42%	0.19%	0.49%	N/A	1.14%
Franklin Templeton Moderate Model Portfolio - Class II				0.000/	0.040/	7.500/	F 700/	F 770/	NI/A	0.450/
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	2.93%	2.21%	7.58%	5.79%	5.77%	N/A	6.45%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	0.58%	3.66%	4.96%	N/A	5.83%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II										
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	4.06%	2.46%	8.72%	7.38%	7.61%	N/A	8.51%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	1.72%	5.31%	6.85%	N/A	7.94%
Franklin Templeton Moderately Conservative Model Portfolio - Class II										
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	1.98%	2.13%	6.78%	4.26%	4.03%	N/A	4.62%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	-0.22%	2.07%	3.16%	N/A	3.96%
Franklin Templeton Aggressive Model Portfolio - Class II										
NonStandardized <sup>2</sup>	High	5/1/2020	5/1/2020	5.34%	2.33%	9.59%	9.19%	10.28%	N/A	11.32%
Standardized	High	5/1/2020	5/1/2020	-	-	2.59%	7.19%	9.60%	N/A	10.81%
NYLI VP Equity Allocation – Service Class										
NonStandardized <sup>2</sup>	High	2/13/2006	2/13/2006	5.04%	0.43%	4.47%	6.17%	9.00%	5.45%	N/A
Standardized	High	2/13/2006	2/13/2006	-	-	-2.53%	4.06%	8.28%	5.45%	N/A
NYLI VP Growth Allocation–Service Class										
NonStandardized <sup>2</sup>	High	2/13/2006	2/13/2006	4.06%	0.39%	4.34%	5.53%	7.51%	4.73%	N/A
Standardized	High	2/13/2006	2/13/2006	-	-	-2.66%	3.40%	6.75%	4.73%	N/A
Large Cap Equity										
AB VPS Growth & Income - Class B										
NonStandardized <sup>2</sup>	High	6/1/1999	5/1/2022	2.69%	0.17%	3.11%	6.42%	11.68%	7.76%	6.89%
Standardized	High	6/1/1999	5/1/2022	-	-	-3.89%	4.32%	11.03%	7.76%	5.16%
American Funds IS Washington Mutual Investors Fund - Class 4										
NonStandardized <sup>2</sup>	High	12/14/2012	11/13/2017	5.13%	3.75%	12.98%	10.62%	13.45%	8.63%	9.09%
Standardized	High	12/14/2012	11/13/2017	-	-	5.98%	8.68%	12.84%	8.63%	9.09%
American Funds IS Growth Fund - Class 4										
NonStandardized <sup>2</sup>	High	12/14/2012	11/13/2017	8.80%	2.55%	19.94%	17.21%	16.10%	14.20%	15.06%
Standardized	High	12/14/2012	11/13/2017	-	-	12.94%	15.49%	15.54%	14.20%	15.06%
BNY Mellon Sustainable US Equity - Service Shares										
NonStandardized <sup>2</sup>	High	12/31/2000	5/1/2022	8.32%	0.33%	8.24%	11.12%	12.12%	9.51%	10.90%
Standardized	High	12/31/2000	5/1/2022	-	-	1.24%	9.20%	11.48%	9.51%	9.31%
ClearBridge Variable Appreciation Portfolio — Class II										
NonStandardized <sup>2</sup>	High	2/28/2015	5/1/2017	5.49%	1.59%	10.61%	11.55%	13.07%	10.14%	11.05%
Standardized	High	2/28/2015	5/1/2017	-	-	3.61%	9.64%	12.45%	10.14%	11.05%
Fidelity® VIP Contrafund® – Initial Class							·		·	
NonStandardized <sup>2</sup>	High	1/3/1995	10/1/1996	8.00%	2.93%	14.20%	18.06%	14.97%	11.90%	9.57%
Standardized	High	1/3/1995	10/1/1996	-	-	7.20%	16.36%	14.39%	11.90%	9.57%
Fidelity® VIP Equity-Income – Initial Class										
NonStandardized <sup>2</sup>	High	10/9/1986	10/1/1996	3.62%	4.42%	8.43%	8.32%	12.43%	7.92%	6.57%
Standardized	High	10/9/1986	10/1/1996	-	-	1.43%	6.30%	11.80%	7.92%	6.57%
Fidelity® VIP Growth Opportunities – Service Class 2										
NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2014	11.06%	-0.83%	16.05%	18.38%	14.27%	15.58%	15.74%
	High	1/12/2000	5/1/2014	-	-	9.05%	16.69%	13.68%	15.58%	15.74%
Standardized  Standardized	-			-	-					



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			Investment		Year to					Since
		Portfolio	Division	Month to						Investment
Investment Divisions <sup>1</sup>	Volatility/	Inception	Inception	Date	(Updated	1	3	5 Year⁴	10	Division
Large Cap Equity	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>		Monthly)	Year <sup>4</sup>	Year <sup>4</sup>	Year	Year⁴	Inception
NYLI VP Epoch U.S. Equity Yield – Service Class										
NonStandardized <sup>2</sup>	High	5/1/1998	6/1/1998	3.40%	2.16%	10.16%	7.99%	11.45%	6.51%	5.15%
Standardized	High	5/1/1998	6/1/1998	-	-	3.16%	5.95%	10.80%	6.51%	5.15%
NYLI VP Dimensional U.S. Equity - Initial Class	_									
NonStandardized <sup>2</sup>	High	1/23/1984	12/15/1993	5.72%	1.23%	10.08%	11.80%	12.96%	9.64%	8.19%
Standardized	High	1/23/1984	12/15/1993	-	-	3.08%	9.90%	12.34%	9.64%	8.19%
NYLI VP Wellington Growth - Initial Class9										
NonStandardized <sup>2</sup>	High	1/29/1993	1/29/1993	8.33%	0.80%	12.38%	14.96%	11.46%	10.08%	6.74%
Standardized	High	1/29/1993	1/29/1993	-	-	5.38%	13.17%	10.81%	10.08%	6.74%
NYLI VP S&P 500 Index5 – Initial Class										
NonStandardized <sup>2</sup>	High	1/29/1993	1/29/1993	6.16%	0.43%	11.78%	12.68%	14.19%	11.10%	8.58%
Standardized	High	1/29/1993	1/29/1993	-	-	4.78%	10.81%	13.59%	11.10%	8.58%
NYLI VP American Century Sustainable Equity – Initial Class	I Cab	2/24/4004	E/4/4000	6.070/	0.770/	4.67%	40.220/	44.500/	0.000/	0.05%
NonStandardized <sup>2</sup>	High High	3/31/1994 3/31/1994	5/1/1998 5/1/1998	6.27%	-2.77%	4.67% -2.33%	10.32% 8.37%	14.58% 13.99%	8.03% 8.03%	9.05% 9.05%
Standardized NYLI VP Winslow Large Cap Growth – Initial Class	nigri	3/3 // 1994	J/ 1/ 1990	-	-	-2.33%	0.31%	13.99%	0.03%	9.05%
NonStandardized <sup>2</sup>	High	5/1/1998	6/1/1998	9.78%	2.55%	17.15%	19.89%	14.32%	13.50%	N/A
Standardized	High	5/1/1998	6/1/1998	-	-	10.15%	18.24%	13.73%	13.50%	N/A
NYLI VP MFS® Investors Trust - Initial Class										
NonStandardized <sup>2</sup>	High	10/9/1995	2/10/2025	5.27%	0.66%	6.87%	9.57%	11.53%	9.38%	-1.75%
Standardized	High	10/9/1995	2/10/2025	-	-	-0.13%	7.60%	10.87%	9.38%	-8.62%
NYLI VP MFS® Research - Initial Class										
NonStandardized <sup>2</sup>	High	7/26/1995	2/10/2025	6.18%	-0.61%	7.39%	9.92%	11.18%	9.71%	-3.39%
Standardized	High	7/26/1995	2/10/2025	-	-	0.39%	7.95%	10.52%	9.71%	-10.16%
Voya Growth and Income Portfolio - Class S										
NonStandardized <sup>2</sup>	High	12/31/1979	5/1/2024	6.39%	-0.38%	9.68%	12.18%	15.24%	10.33%	12.63%
Standardized	High	12/31/1979	5/1/2024	-	-	2.68%	10.29%	14.66%	10.33%	6.20%
Small/Mid Cap Equity										
Fidelity® VIP Mid Cap – Service Class 2										
NonStandardized <sup>2</sup>	High	1/12/2000	9/8/2003	6.50%	-3.43%	0.40%	7.04%	12.41%	6.48%	8.44%
Standardized	High	1/12/2000	9/8/2003	-	-	-6.60%	4.96%	11.78%	6.48%	8.44%
Janus Henderson VIT Enterprise Portfolio – Service Shares				= 000/			= 0.10/	0.050/	0 = 40/	
NonStandardized <sup>2</sup>	High	12/31/1999 12/31/1999	11/13/2017 11/13/2017	5.26%	-0.79%	6.87%	7.91% 5.87%	9.65% 8.95%	9.74% 9.74%	9.24% 9.24%
Standardized	High	12/31/1999	11/13/2017	-		-0.13%	5.87%	8.95%	9.74%	9.24%
NYLI VP Schroders Mid Cap Opportunities - Initial Class	High	7/2/2001	7/6/2001	4.14%	-3.95%	1.36%	3.09%	6.62%	3.97%	6.35%
NonStandardized <sup>2</sup> Standardized	High	7/2/2001	7/6/2001	4.1470	-3.9370	-5.64%	0.85%	5.84%	3.97%	6.35%
MFS® Mid Cap Value Portfolio - Service Class	riigii	11212001	770/2001			-0.0470	0.0070	3.0470	3.31 /0	0.5570
NonStandardized <sup>2</sup>	High	2/7/2000	F/4/0000	. =	-2.86%	1.12%	4.52%	11.77%	C F20/	13.44%
		3/7/2008 3/7/2008	5/1/2020 5/1/2020	4.51%	-2.0070				6.53% 6.53%	
Standardized	High	3/7/2008	5/1/2020			-5.88%	2.34%	11.12%	6.53%	12.96%
Standardized Neuberger Berman AMT Mid-Cap Growth – Class S										
Standardized	High	3/7/2008	5/1/2020	-	-	-5.88%	2.34%	11.12%	6.53%	12.96%
Standardized Neuberger Berman AMT Mid-Cap Growth - Class S NonStandardized <sup>2</sup>	High High	3/7/2008 2/18/2003	5/1/2020 6/2/2003	-	3.65%	-5.88% 15.95%	2.34%	11.12% 8.85%	6.53% 8.14%	12.96% 8.75%
Standardized Neuberger Berman AMT Mid-Cap Growth – Class S NonStandardized <sup>2</sup> Standardized	High High	3/7/2008 2/18/2003	5/1/2020 6/2/2003	-	3.65%	-5.88% 15.95%	2.34%	11.12% 8.85%	6.53% 8.14%	12.96% 8.75%
Standardized Neuberger Berman AMT Mid-Cap Growth – Class S NonStandardized Standardized Invesco V.I. Main Street Small Cap Fund - Series II	High High High	3/7/2008 2/18/2003 2/18/2003	5/1/2020 6/2/2003 6/2/2003	9.82%	3.65% -	-5.88% 15.95% 8.95%	2.34% 11.13% 9.21%	8.85% 8.13%	8.14% 8.14%	12.96% 8.75% 8.75%
Standardized  Neuberger Berman AMT Mid-Cap Growth – Class S  NonStandardized  Standardized  Invesco V.I. Main Street Small Cap Fund - Series II  NonStandardized <sup>2</sup>	High High High	3/7/2008 2/18/2003 2/18/2003 7/16/2001 7/16/2001	5/1/2020 6/2/2003 6/2/2003 5/1/2020 5/1/2020	9.82% - 5.29%	3.65% - -2.70%	-5.88% 15.95% 8.95% 4.05% -2.95%	2.34% 11.13% 9.21% 6.47% 4.37%	8.85% 8.13% 11.41% 10.75%	6.53% 8.14% 8.14% 6.74%	12.96% 8.75% 8.75% 13.65% 13.18%
Standardized  Neuberger Berman AMT Mid-Cap Growth – Class S  NonStandardized  Standardized  Invesco V.I. Main Street Small Cap Fund - Series II  NonStandardized  Standardized	High High High	3/7/2008 2/18/2003 2/18/2003 7/16/2001 7/16/2001 6/1/2000	5/1/2020 6/2/2003 6/2/2003 5/1/2020 5/1/2020 11/15/2004	9.82%	3.65%	-5.88% 15.95% 8.95% 4.05% -2.95%	2.34% 11.13% 9.21% 6.47% 4.37%	8.85% 8.13% 11.41% 10.75%	6.53% 8.14% 8.14% 6.74% 6.63%	12.96% 8.75% 8.75% 13.65% 13.18%
Standardized  Neuberger Berman AMT Mid-Cap Growth – Class S  NonStandardized²  Standardized  Invesco V.I. Main Street Small Cap Fund - Series II  NonStandardized²  Standardized  Columbia Variable Portfolio – Small Cap Value Fund — Class 2  NonStandardized²  Standardized²  Standardized	High High High Highest Highest	3/7/2008 2/18/2003 2/18/2003 7/16/2001 7/16/2001	5/1/2020 6/2/2003 6/2/2003 5/1/2020 5/1/2020	9.82% - 5.29%	3.65% - -2.70%	-5.88% 15.95% 8.95% 4.05% -2.95%	2.34% 11.13% 9.21% 6.47% 4.37%	8.85% 8.13% 11.41% 10.75%	6.53% 8.14% 8.14% 6.74%	12.96% 8.75% 8.75% 13.65% 13.18%
Standardized  Neuberger Berman AMT Mid-Cap Growth – Class S  NonStandardized  Standardized  Invesco V.I. Main Street Small Cap Fund - Series II  NonStandardized  Standardized  Columbia Variable Portfolio – Small Cap Value Fund — Class 2  NonStandardized  Standardized  Fidelity® VIP Extended Market Index Portfolio - Service Class 2	High High High Highest Highest Highest Highest Highest	3/7/2008 2/18/2003 2/18/2003 7/16/2001 7/16/2001 6/1/2000 6/1/2000	5/1/2020 6/2/2003 6/2/2003 5/1/2020 5/1/2020 11/15/2004 11/15/2004	9.82% - 5.29% - 5.68%	- 3.65% - - -2.70% - - -6.88%	-5.88% 15.95% 8.95% 4.05% -2.95% -2.30% -9.13%	2.34% 11.13% 9.21% 6.47% 4.37% 5.10% 2.95%	8.85% 8.13% 11.41% 10.75% 13.91% 13.31%	6.53% 8.14% 8.14% 6.74% 6.74% 6.63% 6.63%	12.96% 8.75% 8.75% 13.65% 13.18% 6.35% 6.35%
Standardized  Neuberger Berman AMT Mid-Cap Growth – Class S  NonStandardized  Standardized  Invesco V.I. Main Street Small Cap Fund - Series II  NonStandardized  Standardized  Columbia Variable Portfolio – Small Cap Value Fund — Class 2  NonStandardized  Standardized  Fidelity® VyI Extended Market Index Portfolio - Service Class 2  NonStandardized	High High Highest Highest Highest Highest Highest Highest Highest	3/7/2008 2/18/2003 2/18/2003 7/16/2001 7/16/2001 6/1/2000 4/17/2018	5/1/2020 6/2/2003 6/2/2003 5/1/2020 5/1/2020 11/15/2004 11/15/2004 5/1/2024	9.82% - 5.29% - 5.68% - 5.58%	-3.65% 	-5.88% 15.95% 8.95% 4.05% -2.95% -2.30% -9.13% 2.68%	2.34% 11.13% 9.21% 6.47% 4.37% 5.10% 2.95% 4.64%	11.12% 8.85% 8.13% 11.41% 10.75% 13.91% 13.31% 9.91%	6.53% 8.14% 8.14% 6.74% 6.74% 6.63% 6.63% N/A	12.96% 8.75% 8.75% 13.65% 13.18% 6.35% 6.35%
Standardized  Neuberger Berman AMT Mid-Cap Growth – Class S  NonStandardized  Standardized  Invesco V.I. Main Street Small Cap Fund - Series II  NonStandardized  Standardized  Columbia Variable Portfolio – Small Cap Value Fund — Class 2  NonStandardized  Standardized  Fidelity® VIP Extended Market Index Portfolio - Service Class 2  NonStandardized  Standardized  Standardized  Standardized  Standardized	High High High Highest Highest Highest Highest Highest	3/7/2008 2/18/2003 2/18/2003 7/16/2001 7/16/2001 6/1/2000 6/1/2000	5/1/2020 6/2/2003 6/2/2003 5/1/2020 5/1/2020 11/15/2004 11/15/2004	9.82% - 5.29% - 5.68%	- 3.65% - - -2.70% - - -6.88%	-5.88% 15.95% 8.95% 4.05% -2.95% -2.30% -9.13%	2.34% 11.13% 9.21% 6.47% 4.37% 5.10% 2.95%	8.85% 8.13% 11.41% 10.75% 13.91% 13.31%	6.53% 8.14% 8.14% 6.74% 6.74% 6.63% 6.63%	12.96% 8.75% 8.75% 13.65% 13.18% 6.35% 6.35%
Standardized Neuberger Berman AMT Mid-Cap Growth – Class S NonStandardized Standardized Invesco V.I. Main Street Small Cap Fund - Series II NonStandardized Standardized Columbia Variable Portfolio – Small Cap Value Fund — Class 2 NonStandardized Standardized Fidelity® VIP Extended Market Index Portfolio - Service Class 2 NonStandardized Standardized Macquarie VIP Small Cap Value Series - Service Class	High High Highest Highest Highest Highest Highest Highest Highest	3/7/2008 2/18/2003 2/18/2003 7/16/2001 7/16/2001 6/1/2000 6/1/2000 4/17/2018	5/1/2020 6/2/2003 6/2/2003 5/1/2020 5/1/2020 11/15/2004 11/15/2004 5/1/2024	9.82% - 5.29% - 5.68% - 5.58%	- 3.65% - -2.70% - - -6.88% - - -4.35%	-5.88% 15.95% 8.95% 4.05% -2.95% -2.30% -9.13% 2.68% -4.32%	2.34% 11.13% 9.21% 6.47% 4.37% 5.10% 2.95% 4.64% 2.47%	11.12% 8.85% 8.13% 11.41% 10.75% 13.91% 13.31% 9.91% 9.21%	6.53% 8.14% 8.14% 6.74% 6.74% 6.63% N/A N/A	12.96% 8.75% 8.75% 13.65% 13.18% 6.35% 6.35% 5.83% -0.63%
Standardized  Neuberger Berman AMT Mid-Cap Growth – Class S  NonStandardized²  Standardized  Invesco V.I. Main Street Small Cap Fund - Series II  NonStandardized  Standardized  Columbia Variable Portfolio – Small Cap Value Fund — Class 2  NonStandardized²  Standardized  Fidelity® VIP Extended Market Index Portfolio - Service Class 2  NonStandardized²  Standardized  Fidelity® VIP Extended Market Index Portfolio - Service Class 2  NonStandardized²  Standardized  Macquarie VIP Small Cap Value Series - Service Class  NonStandardized²	High High Highest Highest Highest Highest Highest Highest Highest Highest Highest	3/7/2008 2/18/2003 2/18/2003 7/16/2001 7/16/2001 6/1/2000 6/1/2000 4/17/2018 4/17/2018 5/1/2000	5/1/2020 6/2/2003 6/2/2003 5/1/2020 5/1/2020 11/15/2004 11/15/2004 5/1/2024 5/1/2024	9.82% - 5.29% - 5.68% - 5.58%	-3.65% -2.70% 	-5.88% 15.95% 8.95% 4.05% -2.95% -2.30% -9.13% 2.68% -4.32%	2.34% 11.13% 9.21% 6.47% 4.37% 5.10% 2.95% 4.64% 2.47% 1.62%	11.12% 8.85% 8.13% 11.41% 10.75% 13.91% 13.31% 9.91% 9.21%	6.53% 8.14% 8.14% 6.74% 6.63% 6.63% N/A N/A 5.18%	12.96%  8.75%  8.75%  13.65%  13.18%  6.35%  6.35%  5.83%  -0.63%
Standardized  Neuberger Berman AMT Mid-Cap Growth – Class S  NonStandardized  Standardized  Invesco V.I. Main Street Small Cap Fund - Series II  NonStandardized²  Standardized  Columbia Variable Portfolio – Small Cap Value Fund — Class 2  NonStandardized²  Standardized  Fidelity® VIP Extended Market Index Portfolio - Service Class 2  NonStandardized²  Standardized  Macquarie VIP Small Cap Value Series - Service Class  NonStandardized  Macquarie VIP Small Cap Value Series - Service Class  NonStandardized²  Standardized  Standardized  Standardized	High High Highest Highest Highest Highest Highest Highest Highest	3/7/2008 2/18/2003 2/18/2003 7/16/2001 7/16/2001 6/1/2000 6/1/2000 4/17/2018	5/1/2020 6/2/2003 6/2/2003 5/1/2020 5/1/2020 11/15/2004 11/15/2004 5/1/2024	9.82% - 5.29% - 5.68% - 5.58%	- 3.65% - -2.70% - - -6.88% - - -4.35%	-5.88% 15.95% 8.95% 4.05% -2.95% -2.30% -9.13% 2.68% -4.32%	2.34% 11.13% 9.21% 6.47% 4.37% 5.10% 2.95% 4.64% 2.47%	11.12% 8.85% 8.13% 11.41% 10.75% 13.91% 13.31% 9.91% 9.21%	6.53% 8.14% 8.14% 6.74% 6.74% 6.63% N/A N/A	12.96% 8.75% 8.75% 13.65% 13.18% 6.35% 6.35% 5.83% -0.63%
Standardized  Neuberger Berman AMT Mid-Cap Growth – Class S  NonStandardized  Standardized  Invesco V.I. Main Street Small Cap Fund - Series II  NonStandardized  Standardized  Standardized  Columbia Variable Portfolio – Small Cap Value Fund — Class 2  NonStandardized  Fidelity® VIP Extended Market Index Portfolio - Service Class 2  NonStandardized  Standardized  Macquarie VIP Small Cap Value Series - Service Class  NonStandardized  Macquarie VIP Small Cap Value Series - Service Class  NonStandardized  NYLI VP Wellington Small Cap - Initial Class	High High Highest Highest Highest Highest Highest Highest Highest Highest Highest	3/7/2008 2/18/2003 2/18/2003 7/16/2001 7/16/2001 6/1/2000 6/1/2000 4/17/2018 4/17/2018 5/1/2000 5/1/2000	5/1/2020 6/2/2003 6/2/2003 5/1/2020 5/1/2020 11/15/2004 11/15/2004 5/1/2024 11/13/2017 11/13/2017	9.82% - 5.29% - 5.68% - 5.58% -	-3.65% -2.70% 	-5.88% 15.95% 8.95% 4.05% -2.95% -2.30% -9.13% 2.68% -4.32% -0.44% -7.41%	2.34% 11.13% 9.21% 6.47% 4.37% 5.10% 2.95% 4.64% 2.47% 1.62% -0.69%	8.85% 8.13% 11.41% 10.75% 13.91% 13.31% 9.91% 9.21% 11.37% 10.71%	6.53% 8.14% 8.14% 6.74% 6.63% 6.63% N/A N/A 5.18%	12.96% 8.75% 8.75% 13.65% 13.18% 6.35% 6.35% 5.83% -0.63% 3.84% 3.84%
Standardized  Neuberger Berman AMT Mid-Cap Growth – Class S  NonStandardized  Standardized  Invesco V.I. Main Street Small Cap Fund - Series II  NonStandardized²  Standardized  Columbia Variable Portfolio – Small Cap Value Fund — Class 2  NonStandardized²  Standardized  Fidelity® VIP Extended Market Index Portfolio - Service Class 2  NonStandardized²  Standardized  Macquarie VIP Small Cap Value Series - Service Class  NonStandardized  Macquarie VIP Small Cap Value Series - Service Class  NonStandardized²  Standardized  Standardized	High High Highest Highest Highest Highest Highest Highest Highest Highest Highest	3/7/2008 2/18/2003 2/18/2003 7/16/2001 7/16/2001 6/1/2000 6/1/2000 4/17/2018 4/17/2018 5/1/2000	5/1/2020 6/2/2003 6/2/2003 5/1/2020 5/1/2020 11/15/2004 11/15/2004 5/1/2024 5/1/2024	9.82% - 5.29% - 5.68% - 5.58%	-3.65% -2.70% 	-5.88% 15.95% 8.95% 4.05% -2.95% -2.30% -9.13% 2.68% -4.32%	2.34% 11.13% 9.21% 6.47% 4.37% 5.10% 2.95% 4.64% 2.47% 1.62%	11.12% 8.85% 8.13% 11.41% 10.75% 13.91% 13.31% 9.91% 9.21%	6.53% 8.14% 8.14% 6.74% 6.63% 6.63% N/A N/A 5.18%	12.96%  8.75%  8.75%  13.65%  13.18%  6.35%  6.35%  5.83%  -0.63%



As of May 31, 2025 For policies purchased before June 3, 2003

			Investment		Year to					Since
		Portfolio	Division	Month to						Investment
	Volatility/	Inception	Inception	Date	(Updated				10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>		Monthly)	Year⁴	Year <sup>4</sup>	Year⁴	Year⁴	Inception
Small/Mid Cap Equity										
NYLI VP Small Cap Growth - Initial Class6										
NonStandardized <sup>2</sup>	Highest	2/17/2012	2/17/2012	5.74%	-6.03%	0.33%	3.42%	5.67%	5.66%	6.62%
Standardized	Highest	2/17/2012	2/17/2012	-	-	-6.67%	1.19%	4.86%	5.66%	6.62%
NYLI VP Small Cap Growth – Service Class										
NonStandardized <sup>2</sup>	Highest	2/17/2012	5/1/2013	5.71%	-6.13%	0.08%	3.16%	5.41%	5.39%	6.35%
Standardized	Highest	2/17/2012	5/1/2013	-	-	-6.92%	0.92%	4.58%	5.39%	6.35%
International/Global Equity										
American Funds IS Global Small Cap Fund® – Class 4										
NonStandardized <sup>2</sup>	High	12/14/2012	5/1/2015	7.41%	1.00%	1.90%	2.41%	3.19%	2.79%	3.43%
Standardized	High	12/14/2012	5/1/2015	-	-	-5.10%	0.14%	2.30%	2.79%	3.43%
Fidelity <sup>®</sup> VIP International Index — Service Class 2										
NonStandardized <sup>2</sup>	High	4/16/2018	5/1/2019	4.65%	13.80%	11.62%	7.88%	8.50%	N/A	5.26%
Standardized	High	4/16/2018	5/1/2019	-	-	4.62%	5.84%	7.77%	N/A	5.26%
Invesco V.I. EQV International Equity Fund - Series II										
NonStandardized <sup>2</sup>	High	9/19/2001	5/1/2014	4.40%	8.34%	4.34%	5.69%	6.03%	2.88%	2.83%
Standardized	High	9/19/2001	5/1/2014	-	-	-2.66%	3.56%	5.22%	2.88%	2.83%
Janus Henderson VIT Global Research Portfolio – Institutional Shares										
NonStandardized <sup>2</sup>	High	9/13/1993	10/1/1996	6.69%	6.14%	13.09%	14.68%	13.64%	8.89%	6.29%
Standardized	High	9/13/1993	10/1/1996	-	-	6.09%	12.87%	13.03%	8.89%	6.29%
NYLI VP Pinestone International Equity – Initial Class										
NonStandardized <sup>2</sup>	High	5/1/1995	5/1/1995	2.92%	6.92%	2.67%	1.74%	3.35%	3.35%	4.41%
Standardized	High	5/1/1995	5/1/1995	-	-	-4.33%	-0.56%	2.46%	3.35%	4.41%
MFS® International Intrinsic Value Portfolio – Service Class										
NonStandardized <sup>2</sup>	High	8/31/2001	5/1/2017	4.81%	16.13%	12.44%	10.44%	7.17%	6.48%	6.94%
Standardized	High	8/31/2001	5/1/2017	-	-	5.44%	8.49%	6.40%	6.48%	6.94%
MFS® VIT Research International - Service Class										
NonStandardized <sup>2</sup>	High	8/24/2001	5/1/2022	4.88%	12.64%	7.83%	6.33%	7.04%	3.78%	6.81%
Standardized	High	8/24/2001	5/1/2022	-	-	0.83%	4.22%	6.26%	3.78%	5.08%
Putnam VT International Value Fund - Class IB			=1110001	4 300/						40.000
NonStandardized <sup>2</sup>	High	1/2/1997	5/1/2024	4.72%	18.79%	13.94%	11.91%	13.60%	4.99%	18.27%
Standardized	High	1/2/1997	5/1/2024	-	-	6.94%	10.02%	12.99%	4.99%	11.86%
American Funds IS New World Fund - Class 4			=1110011					= 000/		
NonStandardized <sup>2</sup>	Highest	12/14/2012	5/1/2014 5/1/2014	5.57%	8.87%	8.43%	6.83% 4.74%	7.00% 6.23%	4.92% 4.92%	4.03% 4.03%
Standardized	Highest	12/14/2012	5/1/2014	-	-	1.43%	4.74%	6.23%	4.92%	4.03%
Fidelity® VIP Emerging Markets – Service Class 2	I Park and			4.400/	0.040/	40.470/	0.040/	0.000/	F 000/	0.700/
NonStandardized <sup>2</sup>	Highest	1/23/2008	5/1/2018	4.12%	8.61%	10.17%	6.04%	6.98%	5.02%	3.76%
Standardized	Highest	1/23/2008	5/1/2018	-	-	3.17%	3.93%	6.21%	5.02%	3.76%
NYLI VP Candriam Emerging Markets Equity – Initial Class9					4.450/		. ===:/			
NonStandardized <sup>2</sup>	Highest	2/17/2012	2/17/2012	3.76%	4.45%	9.48%	0.75%	3.63%	1.24%	-0.41%
Standardized	Highest	2/17/2012	2/17/2012	-	-	2.48%	-1.60%	2.74%	1.24%	-0.41%
Sector  Columbia Variable Bortfelia Commadity Stratony Fund Class 3 <sup>10</sup>										
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 <sup>10</sup>	115-4	4/20/2016	E141004E	0.070/	4.700/	0.222/	E 040/	40.750/	4.000/	0.000/
NonStandardized <sup>2</sup>	High	4/30/2013	5/1/2015	-0.37%	1.79%	-0.30%	-5.01%	12.75%	1.20%	0.93%
Standardized Standardized	High	4/30/2013	5/1/2015	-	-	-7.28%	-7.28%	12.13%	1.20%	0.93%
NYLI VP Fidelity Institutional AM® Utilities – Service Class	Liberte	0/47/0040	0/47/0040	4.700′	2.540/	0.75%	0.000/	40.000/	C 400/	7 570/
NonStandardized <sup>2</sup>	High	2/17/2012	2/17/2012	1.72%	3.51%	9.75%	8.02%	10.82%	6.16%	7.57%
Standardized  NYLI VP CBRE Global Infrastructure — Service Class	High	2/17/2012	2/17/2012	<u> </u>		2.75%	5.98%	10.15%	6.16%	7.57%
	High	5/1/2015	5/1/2015	1.50%	8.96%	12.27%	3.02%	6.27%	-2.21%	-2.38%
NonStandardized <sup>2</sup>	High	5/1/2015	5/1/2015	1.50%	0.90%	5.27%	0.77%	5.47%	-2.21% -2.21%	-2.38% -2.38%
Standardized NYLI VP Newton Technology Growth - Initial Class	nigii	3/1/2013	3/1/2015	-		3.2170	0.7770	J.41 70	-2.2170	-2.3070
	Highest	8/31/1999	2/10/2025	10.66%	1.38%	12.73%	17.05%	11.55%	13.02%	-4.26%
NonStandardized <sup>2</sup>	Highest	8/31/1999	2/10/2025	10.00%	1.30%	12.73% 5.73%	17.05%	10.89%	13.02%	-4.26% -10.96%
Standardized	nignest	0/3///1888	2/10/2025			3.1370	10.0270	10.0970	13.0270	-10.9070



As of May 31, 2025 For policies purchased before June 3, 2003

## Average Annual Total Return as of May 31, 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 Year⁴	3 Year⁴	5 Year⁴	10 Year <sup>4</sup>	Since Investment Division Inception
Sector										
Fidelity® VIP Health Care — Service Class 2										
NonStandardized <sup>2</sup>	Highest	7/18/2001	5/1/2019	-4.12%	-6.80%	-4.75%	1.93%	1.15%	3.99%	5.19%
Standardized	Highest	7/18/2001	5/1/2019	-	-	-11.42%	-0.36%	0.18%	3.99%	5.19%
NYLI VP Natural Resources – Initial Class										
NonStandardized <sup>2</sup>	Highest	2/17/2012	2/17/2012	6.31%	-7.23%	-17.95%	-4.49%	18.34%	2.46%	0.27%
Standardized	Highest	2/17/2012	2/17/2012	-	-	-23.69%	-6.78%	17.83%	2.46%	0.27%
Principal VC Real Estate Securities Account - Class 2			•							
NonStandardized <sup>2</sup>	Highest	5/1/1998	5/1/2024	0.05%	2.10%	10.77%	0.62%	6.33%	4.94%	15.77%
Standardized	Highest	5/1/1998	5/1/2024	-	-	3.77%	-1.74%	5.53%	4.94%	9.35%

Please read the important disclosures below regarding the product performance.



#### As of May 31, 2025 For policies purchased before June 3, 2003

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> 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.

<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.

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 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 this 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.

<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.

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.

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

Performance information less than 1 year has not been annualized

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

Sales of the New York Life 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.

As of May 31, 2025 For policies purchased before June 3, 2003

			Investment					Since
	Volatility/	Portfolio Inception	Division		3	5	10	Investment Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Inception Date <sup>1</sup>	Year⁴	Year⁴	Year <sup>4</sup>	Year⁴	Inception
Investment Grade Bond	Mar Level	Date	Date	i cai	I Cai	i cai	I Gai	пісериоп
NYLI VP U.S. Government Money Market – Current yield is 4.06%8								
NonStandardized <sup>2</sup>	Low	1/29/1993	5/1/1995	3.28%	2.59%	0.99%	0.17%	0.81%
Standardized	Low	1/29/1993	5/1/1995	-3.72%	0.33%	0.00%	0.17%	0.81%
PIMCO VIT Low Duration Portfolio - Advisor Class								
NonStandardized <sup>2</sup>	Low	3/31/2006	5/2/2016	4.12%	1.29%	-0.09%	-0.14%	0.00%
Standardized	Low	3/31/2006	5/2/2016	-2.88%	-1.04%	-1.11%	-0.14%	0.00%
PIMCO VIT Short-Term Portfolio - Advisor Class								
NonStandardized <sup>2</sup>	Low	5/1/2000	11/13/2017	3.83%	3.12%	1.92%	0.93%	3.41%
Standardized	Low	5/1/2000	11/13/2017	-3.17%	0.88%	0.98%	0.93%	-3.59%
American Funds IS Capital World Bond Fund® - Class 4 NonStandardized <sup>2</sup>	Madant	40/4/0000	F/4/0004	0.000/	0.440/	0.000/	4.000/	0.400/
	Moderate	10/4/2006	5/1/2024	0.63%	-3.11%	-2.83%	-1.36%	3.43%
Standardized  American Funds IS The Bond Fund of America® - Class 4	Moderate	10/4/2006	5/1/2024	-6.37%	-5.43%	-3.82%	-1.36%	-3.57%
NonStandardized <sup>2</sup>	Moderate	12/14/2012	5/1/2022	3.19%	-1.36%	-1.16%	0.13%	0.14%
Standardized	Moderate	12/14/2012	5/1/2022	-3.81%	-3.72%	-2.17%	0.13%	-2.31%
American Funds IS U.S. Government Securities Fund® - Class 4	Moderate	12,11,2012	O/ I/LULL	0.0170	0.1270	2.1170	0.1070	2.0170
NonStandardized <sup>2</sup>	Moderate	12/2/1985	5/1/2024	3.57%	-2.01%	-2.26%	-0.37%	5.89%
Standardized	Moderate	12/2/1985	5/1/2024	-3.43%	-4.35%	-3.26%	-0.37%	-1.11%
Columbia Variable Portfolio — Intermediate Bond - Class 2								
NonStandardized <sup>2</sup>	Moderate	5/3/2010	5/1/2022	4.42%	-1.71%	-0.35%	0.40%	0.07%
Standardized	Moderate	5/3/2010	5/1/2022	-2.58%	-4.06%	-1.37%	0.40%	-2.39%
NYLI VP Bond – Initial Class								
NonStandardized <sup>2</sup>	Moderate	1/23/1984	12/15/1993	3.58%	-1.17%	-1.39%	0.00%	2.77%
Standardized	Moderate	1/23/1984	12/15/1993	-3.42%	-3.53%	-2.39%	0.00%	2.77%
Fidelity® VIP Investment Grade Bond - Service Class 2								
NonStandardized <sup>2</sup>	Moderate	8/15/2005	5/1/2022	3.51%	-0.79%	-0.67%	0.40%	0.77%
Standardized	Moderate	8/15/2005	5/1/2022	-3.49%	-3.16%	-1.68%	0.40%	-1.65%
Fidelity® VIP Bond Index – Service Class 2	Madant	4/40/0040	44/00/0000	0.050/	4.000/	0.040/	A1/A	0.400/
NonStandardized <sup>2</sup>	Moderate Moderate	4/19/2018 4/19/2018	11/23/2020 11/23/2020	3.05% -3.95%	-1.28% -3.64%	-2.31% -3.31%	N/A N/A	-3.18% -4.31%
Standardized NYLI VP MacKay U.S. Infrastructure Bond - Initial Class	Woderate	4/19/2010	11/23/2020	-3.9370	-3.0470	-3.3170	IN/A	-4.3170
NonStandardized <sup>2</sup>	Moderate	1/29/1993	1/29/1993	3.33%	-0.79%	-1.95%	-0.57%	2.20%
Standardized	Moderate	1/29/1993	1/29/1993	-3.67%	-3.16%	-2.95%	-0.57%	2.20%
NYLI VP PIMCO Real Return – Service Class	Moderate	172071000	172071000	0.01 70	0.1070	2.0070	0.0170	2.2070
NonStandardized <sup>2</sup>	Moderate	2/17/2012	2/17/2012	5.08%	-1.32%	1.15%	0.82%	0.28%
Standardized	Moderate	2/17/2012	2/17/2012	-1.92%	-3.68%	0.18%	0.82%	0.28%
PIMCO VIT Income Portfolio - Advisor Class								
NonStandardized <sup>2</sup>	Moderate	4/29/2016	5/1/2020	5.38%	2.70%	3.48%	N/A	2.96%
Standardized	Moderate	4/29/2016	5/1/2020	-1.62%	0.44%	2.59%	N/A	2.04%
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class								
NonStandardized <sup>2</sup>	Moderate	5/1/2014	5/1/2014	2.84%	0.96%	0.37%	0.75%	1.47%
Standardized	Moderate	5/1/2014	5/1/2014	-4.16%	-1.39%	-0.64%	0.75%	1.47%
PIMCO VIT Total Return Portfolio - Advisor Class								
NonStandardized <sup>2</sup>	Moderate	2/28/2006	5/1/2014	4.43%	-0.68%	-1.23%	0.14%	0.41%
Standardized	Moderate	2/28/2006	5/1/2014	-2.57%	-3.06%	-2.24%	0.14%	0.41%
Western Asset Core Plus VIT - Class II	Maderia	E/4/0045	E 14 10000	4.040/	0.000/	4.040/	0.400/	0.400/
NonStandardized <sup>2</sup>	Moderate	5/1/2015	5/1/2022	1.81%	-2.03%	-1.61%	-0.13%	-0.13%
Standardized Non-Investment Grade Bond	Moderate	5/1/2015	5/1/2022	-5.19%	-4.37%	-2.61%	-0.13%	-2.59%
BlackRock® High Yield V.I. Fund – Class III Shares								
NonStandardized <sup>2</sup>	Moderate	2/15/2012	5/1/2014	5.25%	3.20%	5.62%	3.15%	2.89%
Standardized	Moderate	2/15/2012	5/1/2014	-1.75%	0.96%	4.81%	3.15%	2.89%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2								
NonStandardized <sup>2</sup>	Moderate	4/30/2012	5/1/2015	4.92%	1.71%	2.46%	1.27%	1.08%
Standardized	Moderate	4/30/2012	5/1/2015	-2.08%	-0.60%	1.53%	1.27%	1.08%
NYLI VP Floating Rate – Service Class								
NonStandardized <sup>2</sup>	Moderate	5/1/2005	5/1/2005	4.26%	4.63%	5.88%	2.62%	2.40%
Standardized	Moderate	5/1/2005	5/1/2005	-2.74%	2.45%	5.07%	2.62%	2.40%
NYLI VP MacKay Convertible – Initial Class								
NonStandardized <sup>2</sup>	Moderate	10/1/1996	10/1/1996	3.13%	0.15%	10.25%	6.56%	6.71%
Standardized	Moderate	10/1/1996	10/1/1996	-3.87%	-2.24%	9.56%	6.56%	6.71%



As of May 31, 2025 For policies purchased before June 3, 2003

		Portfolio	Investment Division					Since Investment
	Volatility/	Inception	Inception	1	3	5	10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>	Year <sup>4</sup>	Year⁴	Year⁴	Year⁴	Inception
Non-Investment Grade Bond								
NYLI VP MacKay High Yield Corporate Bond – Initial Class								
NonStandardized <sup>2</sup>	Moderate	5/1/1995	5/1/1995	4.80%	3.33%	5.62%	3.64%	5.84%
Standardized	Moderate	5/1/1995	5/1/1995	-2.20%	1.09%	4.80%	3.64%	5.84%
NYLI VP MacKay Strategic Bond – Service Class								
NonStandardized <sup>2</sup>	Moderate	5/1/2011	5/1/2011	6.31%	3.49%	3.78%	1.72%	2.14%
Standardized	Moderate	5/1/2011	5/1/2011	-0.69%	1.26%	2.91%	1.72%	2.14%
Alternatives								
DWS Alternative Asset Allocation VIP - Class B								
NonStandardized <sup>2</sup>	Moderate	5/18/2009	5/2/2016	5.54%	0.34%	6.38%	1.69%	2.47%
Standardized	Moderate	5/18/2009	5/2/2016	-1.46%	-2.03%	5.59%	1.69%	2.47%
NYLI VP Hedge Multi-Strategy - Service Class								
NonStandardized <sup>2</sup>	Moderate	5/1/2013	5/1/2013	1.88%	1.49%	2.23%	-1.21%	-1.43%
Standardized	Moderate	5/1/2013	5/1/2013	-5.12%	-0.83%	1.30%	-1.21%	-1.43%
Asset Allocation								
American Funds IS Asset Allocation Fund - Class 4								
NonStandardized <sup>2</sup>	Moderate	12/14/2012	5/1/2018	6.21%	4.62%	9.52%	6.37%	6.41%
Standardized	Moderate	12/14/2012	5/1/2018	-0.79%	2.45%	8.82%	6.37%	6.41%
BlackRock® Global Allocation V.I. Fund – Class III Shares								
NonStandardized <sup>2</sup>	Moderate	11/18/2003	5/1/2011	2.00%	1.93%	7.08%	3.59%	3.43%
Standardized	Moderate	11/18/2003	5/1/2011	-5.00%	-0.37%	6.31%	3.59%	3.43%
Fidelity® VIP FundsManager® 60% — Service Class								
NonStandardized <sup>2</sup>	Moderate	8/22/2007	5/1/2019	2.35%	2.21%	7.98%	4.76%	5.42%
Standardized	Moderate	8/22/2007	5/1/2019	-4.65%	-0.07%	7.23%	4.76%	4.89%
NYLI VP Balanced – Service Class								
NonStandardized <sup>2</sup>	Moderate	5/1/2005	5/1/2005	5.05%	2.74%	9.29%	4.24%	4.86%
Standardized	Moderate	5/1/2005	5/1/2005	-1.95%	0.48%	8.58%	4.24%	4.86%
NYLI VP Conservative Allocation – Service Class								
NonStandardized <sup>2</sup>	Moderate	2/13/2006	2/13/2006	1.00%	0.64%	3.95%	2.30%	N/A
Standardized	Moderate	2/13/2006	2/13/2006	-6.00%	-1.72%	3.07%	2.30%	N/A
NYLI VP Income Builder – Initial Class								
NonStandardized <sup>2</sup>	Moderate	1/29/1993	1/29/1993	7.23%	3.19%	6.89%	3.98%	5.26%
Standardized	Moderate	1/29/1993	1/29/1993	0.23%	0.95%	6.11%	3.98%	5.26%
NYLI VP Janus Henderson Balanced – Initial Class7								
NonStandardized <sup>2</sup>	Moderate	2/17/2012	2/17/2012	4.34%	3.88%	9.24%	6.86%	7.55%
Standardized	Moderate	2/17/2012	2/17/2012	-2.66%	1.67%	8.53%	6.86%	7.55%
NYLI VP Moderate Allocation-Service Class								
NonStandardized <sup>2</sup>	Moderate	2/13/2006	2/13/2006	0.56%	1.33%	6.53%	3.44%	N/A
Standardized	Moderate	2/13/2006	2/13/2006	-6.44%	-0.99%	5.74%	3.44%	N/A
Franklin Templeton Conservative Model Portfolio - Class II								·
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	3.78%	0.65%	N/A	N/A	1.74%
Standardized	Moderate	5/1/2020	5/1/2020	-3.22%	-1.71%	N/A	N/A	0.77%
Franklin Templeton Moderate Model Portfolio - Class II								
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	4.48%	2.66%	N/A	N/A	6.04%
Standardized	Moderate	5/1/2020	5/1/2020	-2.52%	0.40%	N/A	N/A	5.22%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II	moderate	3/1/2020	3/1/2020	2.02,0	0.1070			U.LL //
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	4.66%	3.68%	N/A	N/A	7.95%
Standardized	Moderate	5/1/2020	5/1/2020	-2.34%	1.46%	N/A	N/A	7.19%
Franklin Templeton Moderately Conservative Model Portfolio - Class II	Moderate	3/ 1/2020	3/1/2020	2.0470	1.7070	14//3	13073	7.1070
NonStandardized <sup>2</sup>	Moderate	E/1/2020	E/1/2020	4.58%	1.87%	N/A	N/A	4.37%
	Moderate	5/1/2020 5/1/2020	5/1/2020 5/1/2020	-2.42%	-0.43%	N/A N/A	N/A N/A	3.50%
Standardized  Evantilia Templeton Aggressive Model Portfolio Class II	wouerate	3/1/2020	3/1/2020	-2.4270	-0.4370	IN/A	IN/A	3.3070
Franklin Templeton Aggressive Model Portfolio - Class II	Lligh	E/1/2020	E/1/2020	4.68%	4.74%	N/A	N/A	10 620/
NonStandardized <sup>2</sup>	High	5/1/2020 5/1/2020	5/1/2020 5/1/2020	-2.32%	4.74% 2.56%	N/A N/A	N/A N/A	10.62% 9.93%
Standardized	High	3/1/2020	3/ 1/2020	-2.3270	2.0070	IN/A	IWA	9.9370



As of May 31, 2025 For policies purchased before June 3, 2003

No.			Portfolio	Investment Division					Since Investment
Marcial Found   Marcial Part   Mar		Volatility/						10	Division
NAL VIP Capathy Allocation - Service Class  North Standardord  High 21/32000 21/32000 - 3,33% - 3,57%		Risk Level*	Date	Date'	Year"	Year"	Year"	Year"	Inception
NosBandardizer   High   21/3000   1/3000   1/340   1/350   1/3									
March   Marc				011010000		. ====		= 4=0/	
NYLL VP Growth Allocartion-Service Clases  High 2132000 2132000 5.75% 1.89% 9.52% 4.49% NA Non-Sendardized High 2132000 2132000 5.75% 1.89% 9.52% 4.49% NA Sendardized High 2132000 2132000 5.75% 1.89% 9.52% 4.49% NA Sendardized High 2132000 2132000 5.75% 1.89% 9.52% 4.49% NA Sendardized High 2132000 5.75% 1.50% 5.69% 5.75% 5.69% 5.75% 5.69% 5.75% 5.69% 5.75% 5.69% 5.75% 5.69% 5.75% 5.69% 5.75% 5.69% 5.75% 5.69% 5.75% 5.69% 5.75% 5.69% 5.75% 5.69% 5.75% 5.69% 5.75%		-							-
Norshandratizer   High   2112000   2112000   0.57%   1.89%   9.52%   4.99%   NA   NA   Impact   England   High   1.91200   1.9		High	2/13/2006	2/13/2006	-8.33%	-0.57%	10.70%	5.15%	N/A
High   17/13/2006   17/13/2006   17/13/2006   17/13/2006   17/13/2006   17/13/2006   18/13/200		115.00	0/40/0000	0/40/0000	0.570/	4.000/	0.500/	4.400/	A1/A
Mary No.									
High   01/1999   51/12022   287%   584%   15.27%   7.57%   7.57%   7.57%   7.57%   5.52%     Standardized   High   01/1999   51/12022   287%   584%   15.27%   7.57%   7.57%   5.52%     American Flunds IS Washington Mutual Investors Fund - Class 4   High   12/14/201   11/13/2017   7.67%   7.62%   16.50%   8.46%   8.75%     Standardized   High   12/14/201   11/13/2017   7.67%   7.62%   16.50%   8.46%   8.75%     Standardized   High   12/14/201   11/13/2017   0.76%   5.56%   15.59%   8.46%   8.75%     Standardized   High   12/14/201   11/13/2017   0.76%   5.65%   15.59%   8.46%   8.75%     Standardized   High   12/14/201   11/13/2017   0.77%   5.34%   13.37%   13.82%     Standardized   High   12/14/201   11/13/2017   0.77%   5.34%   13.27%   13.28%     Standardized   High   12/14/201   11/13/2017   0.75%   5.75%   13.75%   13.58%     Standardized   High   12/14/201   11/13/2017   0.75%   5.75%   13.75%   13.75%   13.75%     Standardized   High   12/14/201   11/13/2017   0.75%   7.75%   13.75%   13.75%   13.75%     Standardized   High   12/14/201   13/14/201		High	2/13/2006	2/13/2006	-7.53%	-0.42%	8.81%	4.49%	N/A
NonShandardized   High of 1/1998   51/12022   2.87%   5.84%   15.27%   7.79%   5.22%   1.870%   7.79%   1.870%   7.79%   1.870%   1.82%	• ,								
Marketan Funds is Washington Mutual Investors Fund - Class 4   High   12/14/2012   11/13/2017   16/78   7.62%   16.50%   8.40%   8.75%   8.50%   8.40%   8.75%   8.50%   8.40%   8.75%   8.50%   8.40%   8.75%   8.50%   8.40%   8.75%   8.50%   8.40%   8.75%   8.50%   8.40%   8.75%   8.50%   8.40%   8.75%   8.50%   8.40%   8.75%   8.50%   8.40%   8.75%   8.50%   8.40%   8.75%   8.50%   8.40%   8.75%   8.50%   8.40%   8.75%   8.50%   8.40%   8.75%   8.50%   8.40%   8.75%   8.50%   8.40%   8.75%   8.50%   8.40%   8.75%   8.50%   8.40%   8.75%   8.50%   8.40%   8.75%   8.20%   8.2		Liberte	6/4/4000	E/4/2022	0.070/	E 0.40/	45.070/	7.070/	7.750/
American Funds IS Washington Mutual Investors Fund - Class 4   High   12/14/2012   11/13/2017   6.87%   7.62%   16.80%   8.45%   8.75%   8.2									
No-Shandardizerd High 1214/201 2 1113/2017 6.7% 7.82% 16.59% 8.49% 8.75% Shandardizerd High 1214/2012 1113/2017 6.7% 7.82% 16.59% 8.49% 8.75% Shandardizerd High 1214/2012 1113/2017 6.7% 5.5% 15.5% 15.5% 8.40% 8.75% Shandardizerd High 1214/2012 1113/2017 6.7% 5.5% 15.5% 15.5% 8.40% 8.75% 13.82% Shandardizerd High 1214/2012 1113/2017 6.7% 5.34% 17.90% 13.37% 13.82% Shandardizerd High 1214/2012 1113/2017 6.2% 5.34% 17.90% 13.37% 13.82% Shandardizerd High 1214/2012 1113/2017 6.2% 5.34% 17.90% 13.37% 13.82% Shandardizerd High 1214/2012 1113/2017 6.2% 5.2% 2.7% 13.42% 5.75% 5.75% 5		High	6/1/1999	5/1/2022	-4.13%	3.72%	14.70%	7.97%	5.62%
Sandardized		Liberte	40/44/0040	44/42/2047	7.070/	7.000/	46 500/	0.400/	0.750/
American Funds IS Growth Fund - Class 4   High   12/14/2012   11/13/2017   6.83%   7.40%   18.41%   13.37%   13.82%   Standardized   High   12/14/2012   11/13/2017   -0.17%   5.34%   17.90%   13.37%   13.82%   Standardized   High   12/31/2000   51/12022   1.77%   5.34%   17.90%   13.37%   13.82%   Standardized   High   12/31/2000   51/12022   1.77%   4.89%   14.02%   5.75%   5.75%   Standardized   High   12/31/2000   51/12022   1.77%   4.89%   14.02%   5.75%   5.75%   Standardized   High   22/82/015   51/1207   5.05%   7.31%   15.6%   6.75%   6.48%   1.02%   5.75%		_							
Migh   12/14/2012   11/13/2017   6.83%   7.40%   8.14%   13.57%   13.28%		nign	12/14/2012	11/13/2017	0.07%	0.00%	10.95%	0.40%	0.75%
Sandardized   High   12/14/2012   11/13/2017   0.17%   0.34%   17.90%   13.37%   13.82%   18.27%   1		High	12/14/2012	11/13/2017	6.83%	7.40%	18 /11%	13 370/	13 82%
BMY Micha Sustainable US Equity - Service Shares   Non-Standardized   High   12/31/2000   5/12/022   1.77%   4.89%   14.02%   8.75%   6.45%   8.57%		_							
Norstandardized*   High   12/31/200   51/10202   1.7%   4.89%   1.402%   5.7%   5.85%   5.808dardized*   High   12/31/200   51/10207   5.25%   2.73%   1.40%   5.7%   5.80%		riigii	12/ 14/2012	11/10/2017	-0.1770	J.J~ /U	17.00/0	10.0170	13.02 /0
Sandardized   High   12/31/2000   51/10/202   5.23%   2.73%   13.42%   8.75%   6.48%   Clearfflige Variable Appreciation Portfolio — Class II   High   2/28/2015   5/1/2017   5.05%   7.31%   15.16%   9.73%   10.57%   Sandardized   High   2/28/2015   5/1/2017   5.05%   5.17%   5.05%   7.31%   15.16%   9.73%   10.57%   Sandardized   High   1/3/1995   10/1/1995   5/1/2017   5.05%   5.4%   1.4.59%   9.73%   10.57%   Sandardized   High   1/3/1995   10/1/1995   5/1/2017   5.05%   7.31%   15.16%   9.73%   10.57%   Sandardized   High   1/3/1995   10/1/1995   5/1/2017   5.05%   7.1%   1.1.4%   9.29%   Sandardized   High   1/3/1995   10/1/1995   5/1/2017   5.05%   7.1%   1.1.4%   9.29%   Sandardized   High   1/3/1995   10/1/1995   5/1/2014   5.05%   5/25%		High	12/31/2000	5/1/2022	1 77%	4 80%	14 02%	8 75%	8 57%
ClearBridge Variable Appreciation Portfolio — Class II		_							
Norstandardized High 228/2015 5/12017 - 5.05% 7.31% 15.16% 9.73% 10.57% 15.000		riigii	12/31/2000	3/1/2022	-0.2070	2.7370	13.42 /0	0.7370	0.4070
High   1/23/1905   5/120/17   -1.95%   5.24%   14.59%   9.73%   10.57%     Floelity® UP Contratund® – initial Class   High   1/3/1905   10/1/1906   -0.36%   7.71%   16.75%   11.14%   9.29%     Floelity® UP Equity-income – initial Class   High   1/3/1905   10/1/1906   -0.38%   7.71%   16.75%   11.14%   9.29%     Floelity® UP Equity-income – initial Class   High   10/9/1906   10/1/1906   0.01%   7.64%   6.67%   14.33%   8.03%   6.55%     Floelity® UP Equity-income – initial Class   High   10/9/1906   10/1/1906   0.01%   4.58%   14.25%   8.03%   6.55%     Standardized   High   1/12/200   5/1/2014   5.94%   7.01%   17.87%   14.63%   14.84%     Floelity® UP Growth Opportunities – Service Class 2   High   1/12/200   5/1/2014   5.94%   7.01%   17.87%   14.63%   14.84%     Floelity® UP Equity Floelity Floeli		High	2/28/2015	5/1/2017	5.05%	7.31%	15 16%	9 73%	10.57%
Fidelity   VIP Contrafund   Final   1/3/1995   10/1/1996   6.64%   9.69%   17.29%   11.14%   9.29%   11.29%   10/1/1996   10		-							
High   1/3/1905   1/1/1906   0.64%   9.69%   17.29%   11.4%   9.29%   1/16/1906   1/3/1905   1/3/		riigii	2/20/2013	3/1/2017	-1.5570	J.24 /0	14.5570	9.7370	10.57 /0
High   1/3/1995   10/1/1996   0.36%   7.7%   16.75%   11.4%   9.29%     Floelity VIP Equity-income – Initial Class   High   10/9/1986   10/1/1996   10/1/1996   10/1/1996   6.67%   14.83%   8.03%   6.55%     Sandardized   High   10/9/1986   10/1/1996   10/1		High	1/3/1995	10/1/1996	6 64%	9 69%	17 29%	11 14%	9 29%
Fidelity   VIP Equity - Income - Initial Class		_							
NonStandardized		g							
Fide		High	10/9/1986	10/1/1996	7.64%	6.67%	14.83%	8.03%	6.55%
Fidelity   VIP Growth Opportunities - Service Class 2   High   1/12/2000   5/11/2014   5.94%   7.01%   17.87%   14.63%   14.84%   17.35%   14.84%   18.84%	Standardized	•							
NonStandardized High 1/12/2000 5/1/2014 5.94% 7.01% 17.87% 14.63% 14.84% Standardized High 1/12/2000 5/1/2014 -1.06% 4.94% 17.35% 14.63% 14.84% Standardized High 1/12/2000 5/1/2014 -1.06% 4.94% 17.35% 14.63% 14.84% NVLI VP Epoch U.S. Equity Yield – Service Class  NonStandardized High 5/1/1998 6/1/1998 6/1/1998 7.22% 5.16% 13.53% 6.73% 5.17% 5.17% Standardized High 1/23/1998 6/1/1998 7.22% 5.16% 13.53% 6.73% 5.17% 5.1									
Standardized   High   1/12/2000   5/1/2014   -1.06%   4.94%   17.35%   14.63%   14.84%   NYLI VP Epoch U.S. Equity Yield - Service Class   High   5/1/1998   6/1/1998   2.78%   7.22%   14.13%   6.73%   5.17%   Standardized   High   5/1/1998   6/1/1998   2.78%   7.22%   14.13%   6.73%   5.17%   NYLI VP Dimensional U.S. Equity - Initial Class   High   1/23/1984   12/15/1993   5.60%   6.96%   15.89%   8.08%   8.0		High	1/12/2000	5/1/2014	5.94%	7.01%	17.87%	14.63%	14.84%
NonStandardized	Standardized	_	1/12/2000	5/1/2014	-1.06%	4.94%	17.35%	14.63%	14.84%
NonStandardized	NYLI VP Epoch U.S. Equity Yield – Service Class								
NonStandardized		High	5/1/1998	6/1/1998	9.78%	7.22%	14.13%	6.73%	5.17%
NonStandardized High 1/23/1984 12/15/1993 5.60% 6.96% 15.89% 9.31% 8.08% Standardized High 1/23/1984 12/15/1993 -1.40% 4.80% 15.33% 9.31% 8.08% NYLI VP Wellington Growth – Initial Class9  NYLI VP Wellington Growth – Initial Class9  NonStandardized High 1/29/1993 1/29/1993 0.57% 4.90% 13.75% 9.11% 6.40% Standardized High 1/29/1993 1/29/1993 -6.43% 2.73% 13.15% 9.11% 6.40% NYLI VP S&P 500 Index5 – Initial Class  NonStandardized High 1/29/1993 1/29/1993 1/29/1993 6.58% 7.41% 16.80% 10.74% 8.44% Standardized High 1/29/1993 1/29/1993 1/29/1993 -0.42% 5.35% 16.25% 10.74% 8.44% Standardized High 1/29/1993 1/29/1993 -0.42% 5.35% 16.25% 10.74% 8.44% Standardized High 1/29/1993 1/29/1993 -0.42% 5.35% 16.25% 10.74% 8.44% Standardized High 1/29/1993 1/29/1993 -0.42% 5.35% 16.25% 10.74% 8.45% Standardized High 1/29/1993 1/29/1993 -0.42% 5.35% 16.25% 10.74% 8.45% Standardized High 1/29/1993 1/29/1993 -0.42% 5.35% 16.25% 10.74% 8.75% Standardized High 1/29/1993 5/11/1998 -1.26% 6.07% 16.10% 7.67% 8.75% Standardized High 1/29/1993 1/29/1993 -0.42% 5.35% 16.37% 12.36% N/A Standardized High 5/1/1998 6/1/1998 -8.18% 3.95% 16.37% 12.36% N/A Standardized High 5/1/1998 6/1/1998 -3.65% 8.85% 16.37% 12.36% N/A Standardized High 5/1/1998 5/1/1998 -3.35% 6.85% 16.37% 12.36% N/A Standardized High 1/29/1995 1/1998 -3.35% 6.85% 14.40% 9.13% 5.22% N/A Standardized High 1/29/1995 1/1998 5/1/1998 5/1/1998 -3.85% 5.85% 14.40% 9.13% 5.22% N/A Standardized High 1/29/1995 1/1998 5/	Standardized	High	5/1/1998	6/1/1998	2.78%	5.16%	13.53%	6.73%	5.17%
NonStandardized High 1/23/1984 12/15/1993 5.60% 6.96% 15.89% 9.31% 8.08% Standardized High 1/23/1984 12/15/1993 -1.40% 4.80% 15.33% 9.31% 8.08% NYLI VP Wellington Growth – Initial Class9  NYLI VP Wellington Growth – Initial Class9  NonStandardized High 1/29/1993 1/29/1993 0.57% 4.90% 13.75% 9.11% 6.40% Standardized High 1/29/1993 1/29/1993 -6.43% 2.73% 13.15% 9.11% 6.40% NYLI VP S&P 500 Index5 – Initial Class  NonStandardized High 1/29/1993 1/29/1993 1/29/1993 6.58% 7.41% 16.80% 10.74% 8.44% Standardized High 1/29/1993 1/29/1993 1/29/1993 -0.42% 5.35% 16.25% 10.74% 8.44% Standardized High 1/29/1993 1/29/1993 -0.42% 5.35% 16.25% 10.74% 8.44% Standardized High 1/29/1993 1/29/1993 -0.42% 5.35% 16.25% 10.74% 8.44% Standardized High 1/29/1993 1/29/1993 -0.42% 5.35% 16.25% 10.74% 8.45% Standardized High 1/29/1993 1/29/1993 -0.42% 5.35% 16.25% 10.74% 8.45% Standardized High 1/29/1993 1/29/1993 -0.42% 5.35% 16.25% 10.74% 8.75% Standardized High 1/29/1993 5/11/1998 -1.26% 6.07% 16.10% 7.67% 8.75% Standardized High 1/29/1993 1/29/1993 -0.42% 5.35% 16.37% 12.36% N/A Standardized High 5/1/1998 6/1/1998 -8.18% 3.95% 16.37% 12.36% N/A Standardized High 5/1/1998 6/1/1998 -3.65% 8.85% 16.37% 12.36% N/A Standardized High 5/1/1998 5/1/1998 -3.35% 6.85% 16.37% 12.36% N/A Standardized High 1/29/1995 1/1998 -3.35% 6.85% 14.40% 9.13% 5.22% N/A Standardized High 1/29/1995 1/1998 5/1/1998 5/1/1998 -3.85% 5.85% 14.40% 9.13% 5.22% N/A Standardized High 1/29/1995 1/1998 5/	NYLI VP Dimensional U.S. Equity - Initial Class	-							
NonStandardized		High	1/23/1984	12/15/1993	5.60%	6.96%	15.89%	9.31%	8.08%
NonStandardized	Standardized	High	1/23/1984	12/15/1993	-1.40%	4.88%	15.33%	9.31%	8.08%
Standardized   High   1/29/1993   1/29/1993   6.43%   2.73%   13.15%   9.11%   6.40%     NYLI VP S&P 500 Index5 - Initial Class   High   1/29/1993   1/29/1993   1/29/1993   6.58%   7.41%   16.80%   10.74%   8.44%     Standardized   High   1/29/1993   1/29/1993   1/29/1993   -0.42%   5.35%   16.25%   10.74%   8.44%     Standardized   High   3/31/1994   5/1/1998   -1.26%   6.07%   16.10%   7.67%   8.75%     Standardized   High   3/31/1994   5/1/1998   -1.26%   6.07%   15.54%   7.67%   8.75%     Standardized   High   3/31/1994   5/1/1998   -3.85%   8.85%   16.37%   12.36%   N/A     NYLI VP Winslow Large Cap Growth – Initial Class   High   5/1/1998   6/1/1998   -3.35%   6.85%   16.37%   12.36%   N/A     NYLI VP MFS® Investors Trust - Initial Class   High   1/99/1995   2/10/2025   3.80%   5.85%   14.40%   9.13%   5.22%     NonStandardized   High   1/99/1995   2/10/2025   3.80%   5.85%   14.40%   9.13%   5.22%     NonStandardized   High   1/99/1995   2/10/2025   3.80%   5.85%   14.40%   9.13%   5.22%     NonStandardized   High   1/99/1995   2/10/2025   3.80%   5.85%   14.40%   9.13%   5.22%     NonStandardized   High   1/99/1995   2/10/2025   3.80%   5.85%   14.40%   9.13%   5.22%     NonStandardized   High   1/99/1995   2/10/2025   3.80%   5.85%   14.40%   9.13%   5.22%     NonStandardized   High   1/99/1995   2/10/2025   3.80%   5.85%   14.40%   9.13%   5.22%     NonStandardized   High   1/99/1995   2/10/2025   3.80%   5.85%   1.40%   9.13%   5.22%     NonStandardized   High   1/99/1995   2/10/2025   3.80%   5.85%   1.40%   9.13%   5.22%     NonStandardized   High   1/99/1995   2/10/2025   3.80%   5.85%   1.40%   9.13%   5.22%     NonStandardized   High   1/99/1995   2/10/2025   3.80%   5.85%   1.40%   9.13%   5.22%     NonStandardized   High   1/99/1995   2/10/2025   3.80%   5.85%   1/40%   9.13%   5.22%     NonStandardized   High   1/99/1995   2/10/2025   3.80%   5.85%   1/40%   9.13%   5.22%     NonStandardized   High   1/99/1995   1/99/1995   1/99/1995   1/99/1995   1/99/1995   1/99/1995   1/99/1995   1/99/19									
NYLI VP S&P 500 Index5 - Initial Class  NonStandardized² High 1/29/1993 1/29/1993 1/29/1993 - 0.42% 5.35% 16.80% 10.74% 8.44% Standardized High 1/29/1993 1/29/1993 - 0.42% 5.35% 16.25% 10.74% 8.44% Standardized High 1/29/1993 1/29/1993 - 0.42% 5.35% 16.25% 10.74% 8.44% NYLI VP American Century Sustainable Equity - Initial Class  NonStandardized² High 3/31/1994 5/1/1998 - 1.26% 6.07% 16.10% 7.67% 8.75% Standardized High 3/31/1994 5/1/1998 - 8.18% 3.95% 15.54% 7.67% 8.75% NYLI VP Winslow Large Cap Growth - Initial Class  NonStandardized² High 5/1/1998 6/1/1998 3.65% 8.85% 16.37% 12.36% N/A Standardized High 5/1/1998 Investors Trust - Initial Class  NonStandardized High 1/09/1995 2/10/2025 3.80% 5.85% 14.40% 9.13% -5.22%	NonStandardized <sup>2</sup>	High	1/29/1993	1/29/1993	0.57%	4.90%	13.75%	9.11%	6.40%
NonStandardized	Standardized	High	1/29/1993	1/29/1993	-6.43%	2.73%	13.15%	9.11%	6.40%
Standardized   High   1/29/1993   1/29/1993   -0.42%   5.35%   16.25%   10.74%   8.44%     NYLI VP American Century Sustainable Equity – Initial Class     NYLI VP American Century Sustainable Equity – Initial Class     High   3/31/1994   5/11/1998   -1.26%   6.07%   16.10%   7.67%   8.75%     Standardized   High   3/31/1994   5/11/1998   -1.26%   6.07%   16.10%   7.67%   8.75%     NYLI VP Winslow Large Cap Growth – Initial Class     NonStandardized   High   5/1/1998   6/1/1998   3.65%   8.85%   16.37%   12.36%   N/A     Standardized   High   5/1/1998   6/1/1998   3.35%   6.85%   16.25%   15.22%   12.36%   N/A     NYLI VP MFS® Investors Trust - Initial Class     NonStandardized   High   1/9/1995   2/10/2025   3.80%   5.85%   14.40%   9.13%   -5.22%     NonStandardized   High   1/9/1995   2/10/2025   3.80%   5.85%   14.40%   9.13%   -5.22%     NonStandardized   High   1/9/1995   2/10/2025   3.80%   5.85%   14.40%   9.13%   -5.22%     NonStandardized   High   1/9/1995   2/10/2025   3.80%   5.85%   1.40%   9.13%   -5.22%     NonStandardized   High   1/9/1995   2/10/2025   3.80%   5.85%   1.40%   9.13%   -5.22%     NonStandardized   High   1/9/1995   2/10/2025   3.80%   1/20%   1/40%   9.13%   -5.22%     NonStandardized   High   1/9/1995   2/10/2025   3.80%   1/20%   1/40%   9.13%   -5.22%     NonStandardized   High   1/9/1995   2/10/2025   1/40%	NYLI VP S&P 500 Index5 – Initial Class	<u> </u>							
NYLI VP American Century Sustainable Equity – Initial Class           NonStandardized²         High         3/31/1994         5/1/1998         -1.26%         6.07%         16.10%         7.67%         8.75%           Standardized         High         3/31/1994         5/1/1998         -8.18%         3.95%         15.54%         7.67%         8.75%           NYLI VP Winslow Large Cap Growth – Initial Class         High         5/1/1998         6/1/1998         3.65%         8.85%         16.37%         12.36%         N/A           Standardized         High         5/1/1998         6/1/1998         -3.35%         6.85%         15.82%         12.36%         N/A           NYLI VP MFS® Investors Trust - Initial Class         High         10/9/1995         2/10/2025         3.80%         5.85%         14.40%         9.13%         -5.22%	NonStandardized <sup>2</sup>	High	1/29/1993	1/29/1993	6.58%	7.41%	16.80%	10.74%	8.44%
NonStandardized² High 3/31/1994 5/1/1998 -1.26% 6.07% 16.10% 7.67% 8.75% Standardized High 3/31/1994 5/1/1998 -8.18% 3.95% 15.54% 7.67% 8.75% NYLL VP Winslow Large Cap Growth – Initial Class NonStandardized² High 5/1/1998 6/1/1998 3.65% 8.85% 16.37% 12.36% N/A Standardized High 5/1/1998 6/1/1998 -3.35% 6.85% 15.82% 12.36% N/A NYLL VP MFS® Investors Trust – Initial Class NonStandardized² High 10/9/1995 2/10/2025 3.80% 5.85% 14.40% 9.13% 5.22%	Standardized	High	1/29/1993	1/29/1993	-0.42%	5.35%	16.25%	10.74%	8.44%
Standardized         High         3/31/1994         5/1/1998         -8.18%         3.95%         15.54%         7.67%         8.75%           NYLI VP Winslow Large Cap Growth – Initial Class         High         5/1/1998         6/1/1998         3.65%         8.85%         16.37%         12.36%         N/A           Standardized         High         5/1/1998         6/1/1998         -3.35%         6.85%         15.82%         12.36%         N/A           NYLI VP MFS® Investors Trust - Initial Class         High         10/9/1995         2/10/2025         3.80%         5.85%         14.40%         9.13%         -5.22%		·					·		
NYLI VP Winslow Large Cap Growth – Initial Class  NonStandardized* High 5/1/1998 6/1/1998 3.65% 8.85% 16.37% 12.36% N/A Standardized High 5/1/1998 6/1/1998 -3.35% 6.85% 15.82% 12.36% N/A  NYLI VP MFS® Investors Trust - Initial Class  NonStandardized* High 10/9/1995 2/10/2025 3.80% 5.85% 14.40% 9.13% -5.22%	NonStandardized <sup>2</sup>	High	3/31/1994	5/1/1998	-1.26%	6.07%	16.10%	7.67%	8.75%
NonStandardized	Standardized	High	3/31/1994	5/1/1998	-8.18%	3.95%	15.54%	7.67%	8.75%
Standardized         High         5/1/1998         6/1/1998         -3.35%         6.85%         15.82%         12.36%         N/A           NYLI VP MFS® Investors Trust - Initial Class         High         10/9/1995         2/10/2025         3.80%         5.85%         14.40%         9.13%         -5.22%									
NYLI VP MFS® Investors Trust - Initial Class  NonStandardized² High 10/9/1995 2/10/2025 3.80% 5.85% 14.40% 9.13% -5.22%	NonStandardized <sup>2</sup>	High	5/1/1998	6/1/1998	3.65%	8.85%	16.37%	12.36%	N/A
NonStandardized <sup>2</sup> High 10/9/1995 2/10/2025 3.80% 5.85% 14.40% 9.13% -5.22%		High	5/1/1998	6/1/1998	-3.35%	6.85%	15.82%	12.36%	N/A
ÿ									
Standardized High 10/9/1995 2/10/2025 -3.20% 3.73% 13.81% 9.13% -11.86%	NonStandardized <sup>2</sup>	High							-5.22%
	Standardized	High	10/9/1995	2/10/2025	-3.20%	3.73%	13.81%	9.13%	-11.86%

As of May 31, 2025 For policies purchased before June 3, 2003

			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception				10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>	Year⁴	Year⁴	Year <sup>4</sup>	Year <sup>4</sup>	Inception
Large Cap Equity								
NYLI VP MFS® Research - Initial Class								
NonStandardized <sup>2</sup>	High	7/26/1995	2/10/2025	0.97%	5.46%	13.71%	9.34%	-8.07%
Standardized	High	7/26/1995	2/10/2025	-6.03%	3.31%	13.10%	9.34%	-14.50%
Voya Growth and Income Portfolio - Class S								
NonStandardized <sup>2</sup>	High	12/31/1979	5/1/2024	4.65%	8.00%	18.16%	10.14%	9.97%
Standardized	High	12/31/1979	5/1/2024	-2.35%	5.96%	17.64%	10.14%	2.97%
Small/Mid Cap Equity								
Fidelity® VIP Mid Cap – Service Class 2								
NonStandardized <sup>2</sup>	High	1/12/2000	9/8/2003	-4.29%	2.91%	15.92%	6.12%	8.31%
Standardized	High	1/12/2000	9/8/2003	-10.99%	0.65%	15.36%	6.12%	8.31%
Janus Henderson VIT Enterprise Portfolio – Service Shares	115.4	40/04/4000	44/40/0047	0.400/	4.000/	40.000/	0.050/	0.000/
NonStandardized <sup>2</sup>	High	12/31/1999	11/13/2017	0.42%	4.00%	13.36%	9.35%	8.90%
Standardized	High	12/31/1999	11/13/2017	-6.58%	1.80%	12.75%	9.35%	8.90%
NYLI VP Schroders Mid Cap Opportunities - Initial Class	I II ada	7/2/2004	7/6/2004	4.000/	0.040/	40.670/	2.050/	C 240/
NonStandardized <sup>2</sup>	High	7/2/2001 7/2/2001	7/6/2001 7/6/2001	-4.36% -11.06%	-0.64% -3.02%	10.67% 10.00%	3.85% 3.85%	6.34%
Standardized MFS® Mid Cap Value Portfolio - Service Class	High	11212001	7/0/2001	-11.00%	-3.02%	10.00%	3.65%	6.34%
	High	3/7/2008	5/1/2020	0.03%	3.59%	15.62%	6.62%	13.89%
NonStandardized <sup>2</sup>	High High	3/7/2008	5/1/2020	-6.97%	3.59% 1.37%	15.06%	6.62%	13.89%
Standardized Neuberger Berman AMT Mid-Cap Growth - Class S	riigii	3/1/2000	J/ 1/2020	-0.31 /0	1.57 /0	10.00 /0	0.02 /0	10.21 /0
NonStandardized <sup>2</sup>	High	2/18/2003	6/2/2003	-3.36%	1.16%	11.09%	6.92%	8.15%
Standardized	High	2/18/2003	6/2/2003	-10.12%	-1.18%	10.43%	6.92%	8.15%
Invesco V.I. Main Street Small Cap Fund - Series II	riigii	2/10/2000	0/2/2000	-10.1270	-1.1070	10.4070	0.0270	0.1070
NonStandardized <sup>2</sup>	Highest	7/16/2001	5/1/2020	-2.43%	2.10%	15.56%	6.24%	13.26%
Standardized	Highest	7/16/2001	5/1/2020	-9.26%	-0.19%	14.99%	6.24%	12.63%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2	1 ligi100t	1710/2001	0, 1,2020	0.2070	0.1070	11.0070	0.2170	12.0070
NonStandardized <sup>2</sup>	Highest	6/1/2000	11/15/2004	-4.88%	2.76%	17.66%	6.32%	6.34%
Standardized	Highest	6/1/2000	11/15/2004	-11.54%	0.51%	17.14%	6.32%	6.34%
Fidelity® VIP Extended Market Index Portfolio - Service Class 2	g							
NonStandardized <sup>2</sup>	Highest	4/17/2018	5/1/2024	-4.15%	0.37%	13.84%	N/A	2.91%
Standardized	Highest	4/17/2018	5/1/2024	-10.86%	-2.01%	13.24%	N/A	-4.09%
Macquarie VIP Small Cap Value Series - Service Class								
NonStandardized <sup>2</sup>	Highest	5/1/2000	11/13/2017	-2.17%	-0.09%	14.35%	4.92%	3.77%
Standardized	Highest	5/1/2000	11/13/2017	-9.02%	-2.48%	13.76%	4.92%	3.77%
NYLI VP Wellington Small Cap - Initial Class								
NonStandardized <sup>2</sup>	Highest	5/2/2016	5/1/2019	-2.94%	-1.46%	11.54%	N/A	2.60%
Standardized	Highest	5/2/2016	5/1/2019	-9.74%	-3.82%	10.88%	N/A	2.00%
NYLI VP Small Cap Growth - Initial Class6								
NonStandardized <sup>2</sup>	Highest	2/17/2012	2/17/2012	-5.96%	-2.66%	9.95%	5.31%	6.40%
Standardized	Highest	2/17/2012	2/17/2012	-12.54%	-4.99%	9.26%	5.31%	6.40%
NYLI VP Small Cap Growth – Service Class								
NonStandardized <sup>2</sup>	Highest	2/17/2012	5/1/2013	-6.20%	-2.91%	9.68%	5.05%	6.14%
Standardized	Highest	2/17/2012	5/1/2013	-12.76%	-5.23%	8.98%	5.05%	6.14%
International/Global Equity								
American Funds IS Global Small Cap Fund® – Class 4								
NonStandardized <sup>2</sup>	High	12/14/2012	5/1/2015	-7.95%	-4.43%	5.92%	2.90%	2.63%
Standardized	High	12/14/2012	5/1/2015	-14.39%	-6.71%	5.12%	2.90%	2.63%
Fidelity® VIP International Index — Service Class 2						·		
NonStandardized <sup>2</sup>	High	4/16/2018	5/1/2019	4.76%	3.32%	9.36%	N/A	4.10%
Standardized	High	4/16/2018	5/1/2019	-2.24%	1.09%	8.65%	N/A	3.53%
Invesco V.I. EQV International Equity Fund - Series II						·		
NonStandardized <sup>2</sup>	High	9/19/2001	5/1/2014	-4.13%	1.52%	6.99%	2.41%	2.19%
Standardized	High	9/19/2001	5/1/2014	-10.84%	-0.79%	6.21%	2.41%	2.19%
Janus Henderson VIT Global Research Portfolio – Institutional Shares								
NonStandardized <sup>2</sup>	High	9/13/1993	10/1/1996	6.14%	8.66%	15.71%	8.27%	6.04%
Standardized	High	9/13/1993	10/1/1996	-0.86%	6.65%	15.14%	8.27%	6.04%
NYLI VP Pinestone International Equity – Initial Class								
NonStandardized <sup>2</sup>	High	5/1/1995	5/1/1995	-3.13%	-3.87%	4.98%	3.04%	4.23%
Standardized	High	5/1/1995	5/1/1995	-9.91%	-6.16%	4.14%	3.04%	4.23%



As of May 31, 2025 For policies purchased before June 3, 2003

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

		D 15 15	Investment					Since
		Portfolio	Division			5	40	Investment
and the second of the second o	Volatility/	Inception	Inception	1	3		10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>	Year⁴	Year⁴	Year <sup>4</sup>	Year⁴	Inception
International/Global Equity  MFS® International Intrinsic Value Portfolio – Service Class								
	Lliab	8/31/2001	5/1/2017	6.88%	4.79%	8.30%	5.94%	6.11%
NonStandardized <sup>2</sup>	High		5/1/2017	-0.12%	2.62%	7.56%	5.94%	6.11%
Standardized MFS® VIT Research International - Service Class	High	8/31/2001	5/1/2017	-0.12%	2.02%	7.30%	5.94%	0.11%
	High	8/24/2001	5/1/2022	1.40%	1.94%	7.81%	3.40%	4.45%
NonStandardized <sup>2</sup>	High	8/24/2001	5/1/2022	-5.60%	-0.36%	7.06%	3.40%	2.19%
Standardized Putnam VT International Value Fund - Class IB	підіі	6/24/2001	3/1/2022	-3.0076	-0.3070	7.0070	3.4070	2.1970
NonStandardized <sup>2</sup>	High	1/2/1997	5/1/2024	10.25%	8.54%	14.20%	4.66%	11.87%
	-	1/2/1997	5/1/2024	3.25%	6.53%	13.60%	4.66%	4.87%
Standardized American Funds IS New World Fund - Class 4	High	1/2/1997	5/1/2024	3.25%	0.53%	13.00%	4.00%	4.07%
NonStandardized <sup>2</sup>	Highoot	12/14/2012	5/1/2014	1.33%	1.33%	8.74%	4.36%	3.40%
	Highest Highest	12/14/2012	5/1/2014	-5.67%	-0.99%	8.02%	4.36%	3.40%
Standardized Fidelity® VIP Emerging Markets – Service Class 2	nigriesi	12/14/2012	3/1/2014	-3.07 70	-0.9970	0.0270	4.3070	3.40%
NonStandardized <sup>2</sup>	Highest	1/23/2008	5/1/2018	11.87%	3.83%	9.16%	4.69%	3.51%
	Highest			4.87%	1.62%	8.44%	4.69%	3.51%
Standardized NYLI VP Candriam Emerging Markets Equity – Initial Class9	nigriesi	1/23/2008	5/1/2018	4.07 70	1.0270	0.4470	4.0970	3.3170
NonStandardized <sup>2</sup>	Highest	2/17/2012	0/47/0040	7.44%	-3.46%	5.35%	1.16%	-0.71%
Standardized	Highest		2/17/2012	0.44%	-5.77%	4.53%	1.16%	-0.71%
Sector	riigilest	2/17/2012	2/17/2012	0.4470	-5.1170	4.5570	1.1070	-0.7170
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 <sup>10</sup>								
NonStandardized <sup>2</sup>	High	4/30/2013	5/1/2015	10.00%	-0.65%	14.80%	2.22%	1.58%
Standardized	High	4/30/2013	5/1/2015	3.00%	-3.03%	14.22%	2.22%	1.58%
NYLI VP Fidelity Institutional AM® Utilities – Service Class								
NonStandardized <sup>2</sup>	High	2/17/2012	2/17/2012	22.17%	7.18%	12.65%	6.26%	7.55%
Standardized	High	2/17/2012	2/17/2012	15.17%	5.11%	12.03%	6.26%	7.55%
NYLI VP CBRE Global Infrastructure — Service Class								
NonStandardized <sup>2</sup>	High	5/1/2015	5/1/2015	12.63%	1.09%	7.86%	N/A	-2.71%
Standardized	High	5/1/2015	5/1/2015	5.63%	-1.24%	7.11%	N/A	-2.71%
NYLI VP Newton Technology Growth - Initial Class								
NonStandardized <sup>2</sup>	Highest	8/31/1999	2/10/2025	-2.17%	4.43%	14.24%	11.99%	-14.81%
Standardized	Highest	8/31/1999	2/10/2025	-9.02%	2.25%	13.65%	11.99%	-20.77%
Fidelity® VIP Health Care — Service Class 2								
NonStandardized <sup>2</sup>	Highest	7/18/2001	5/1/2019	-4.24%	-0.35%	5.96%	4.91%	6.35%
Standardized	Highest	7/18/2001	5/1/2019	-10.94%	-2.73%	5.16%	4.91%	5.84%
NYLI VP Natural Resources – Initial Class								
NonStandardized <sup>2</sup>	Highest	2/17/2012	2/17/2012	-11.98%	-1.85%	23.54%	3.00%	0.48%
Standardized	Highest	2/17/2012	2/17/2012	-18.15%	-4.20%	23.10%	3.00%	0.48%
Principal VC Real Estate Securities Account - Class 2								
NonStandardized <sup>2</sup>	Highest	5/1/1998	5/1/2024	9.65%	-2.41%	8.45%	4.36%	18.36%
Standardized	Highest	5/1/1998	5/1/2024	2.65%	-4.74%	7.72%	4.36%	11.36%
						=		

Please read the important disclosures below regarding the product performance.



#### As of May 31, 2025 For policies purchased before June 3, 2003

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> 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.

<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.

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 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 this 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.

<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.

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 NYLLVP 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 17h-1 fee

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

Performance information less than 1 year has not been annualized

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

Sales of the New York Life 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.