

As of May 31, 2025

For policies purchased June 2, 2003, to December 4, 2006

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be lower or higher than the figures shown. The investment return and the Accumulation Value of your policy will fluctuate so that a policy, when surrendered may be worth more or less than the premium payment(s). For current to the most recent month-end performance information, please call 1-800-598-2019 or visit www.newyorklife.com.

All performance reflects the percentage change for the period shown with capital gains and dividends reinvested, and includes an annualized Mortality and Expense Risk and Administrative Costs Charge of 1.40% 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. 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 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 general public. Investment results may differ.

In most jurisdictions, the policy form number for the New York Life Variable Annuity is 999-190.

			Investment		Year to					Since
		Portfolio	Division	Month to	Date					Investment
	Volatility/	Inception	Inception	Date	(Updated		3	5	10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>		Monthly)	Year⁴	Year⁴	Year <sup>4</sup>	Year <sup>4</sup>	Inception
Investment Grade Bond		Date			,,					шоорион
NYLI VP U.S. Government Money Market – Current 7-day yield is 4.06%8										
NonStandardized <sup>2</sup>	Low	1/29/1993	5/1/2015	0.23%	1.11%	3.12%	2.81%	1.12%	0.24%	0.82%
Standardized	Low	1/29/1993	5/1/2015	_	-	-3.88%	0.56%	0.15%	0.24%	0.82%
PIMCO VIT Low Duration Portfolio - Advisor Class										
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 – Service Class										
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2015	-0.78%	1.37%	3.49%	-0.23%	-2.46%	-0.24%	1.37%
Standardized	Moderate	6/2/2003	5/1/2015	-	-	-3.51%	-2.61%	-3.46%	-0.24%	1.37%
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 – Service Class										
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2015	-0.76%	2.30%	4.23%	-0.44%	-2.35%	-0.81%	0.69%
Standardized	Moderate	6/2/2003	5/1/2015	-		-2.77%	-2.82%	-3.35%	-0.81%	0.69%
NYLI VP PIMCO Real Return – Service Class	moderate	0,2,2000	5, 1,25.5	<b>†</b>		2,3	2.0273	0.0070	0.01,0	0.0070
NonStandardized <sup>2</sup>	Moderate	2/17/2012	5/1/2015	-0.59%	3.50%	4.45%	-0.44%	0.33%	0.82%	0.23%
			5/1/2015	-0.59%	3.30%	-2.55%		-0.68%	0.82%	0.23%
Standardized	Moderate	2/17/2012	5/1/2015	<del>-</del> -		-2.55%	-2.82%	-0.08%	0.82%	0.23%
PIMCO VIT Income Portfolio - Advisor Class		1/00/0017	E (4 (000 =	0.000	0.000/	E 440/	0.050/	0.000/		0.050/
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%





As of May 31, 2025 For policies purchased June 2, 2003, to December 4, 2006

			Investment		Year to					Since
		Portfolio	Division	Month to						Investment
	Volatility/	Inception	Inception	Date	(Updated				10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>		Monthly)	Year⁴	Year⁴	Year⁴	Year <sup>4</sup>	Inception
Investment Grade Bond										
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class										
NonStandardized <sup>2</sup>	Moderate	5/1/2014	5/1/2015	-0.14%	0.47%	4.33%	2.29%	-0.04%	1.09%	1.50%
Standardized	Moderate	5/1/2014	5/1/2015	-	-	-2.67%	0.01%	-1.06%	1.09%	1.50%
PIMCO VIT Total Return Portfolio - Advisor Class										
NonStandardized <sup>2</sup>	Moderate	2/28/2006	5/1/2015	-0.84%	2.09%	4.33%	0.34%	-1.94%	0.17%	0.33%
Standardized	Moderate	2/28/2006	5/1/2015	-	•	-2.67%	-2.04%	-2.94%	0.17%	0.33%
Western Asset Core Plus VIT - Class II NonStandardized <sup>2</sup>		5/4/0045	E (4 (0000	0.540/	0.000/	0.000/	0.000/	0.700/	0.000/	-0.27%
	Moderate Moderate	5/1/2015 5/1/2015	5/1/2022 5/1/2022	-0.54%	2.29%	2.86% -4.14%	-0.69% -3.06%	-2.76% -3.76%	-0.20% -0.20%	-0.27% -2.25%
Standardized Non-Investment Grade Bond	Woderate	5/1/2015	5/1/2022	-		-4.14%	-3.06%	-3.76%	-0.20%	-2.25%
BlackRock® High Yield V.I. Fund – Class III Shares										
NonStandardized <sup>2</sup>	Moderate	2/15/2012	5/1/2015	1.64%	2.17%	7.03%	5.20%	4.12%	3.20%	3.01%
Standardized	Moderate	2/15/2012	5/1/2015	-	-	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> Standardized	Moderate	5/1/2005	5/1/2015	1.44%	0.96%	4.40%	5.98%	4.56%	2.67%	2.44% 2.44%
NYLI VP MacKay Convertible – Service Class	Moderate	5/1/2005	5/1/2015	-		-2.60%	3.86%	3.71%	2.67%	2.44%
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2015	4.02%	2.08%	7.78%	3.34%	7.21%	6.52%	6.65%
Standardized	Moderate	6/2/2003	5/1/2015	-	-	0.78%	1.10%	6.44%	6.52%	6.65%
NYLI VP MacKay High Yield Corporate Bond – Service Class										
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2015	1.24%	1.37%	5.27%	4.27%	3.89%	3.29%	4.97%
Standardized	Moderate	6/2/2003	5/1/2015	-	-	-1.73%	2.08%	3.02%	3.29%	4.97%
NYLI VP MacKay Strategic Bond – Service Class										
NonStandardized <sup>2</sup>	Moderate	5/1/2011	5/1/2015	0.39%	2.79%	6.83%	4.55%	2.81%	1.71%	2.14%
Standardized	Moderate	5/1/2011	5/1/2015	-		-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	0.02%	3.09%	-1.90%	-0.99%	4.28%	1.72%	2.46%
NYLI VP Hedge Multi-Strategy - Service Class	moderate	0,10,2000	0/2/2010			1.0070	0.0070	1.2070	1.7270	2.1070
NonStandardized <sup>2</sup>	Moderate	5/1/2013	5/1/2015	1.68%	0.48%	3.48%	3.40%	1.54%	-1.12%	-1.31%
Standardized	Moderate	5/1/2013	5/1/2015	-	-	-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	5/1/2015	3.97%	5.91%	9.06%	5.70%	5.93%	4.02%	3.84%
Standardized	Moderate	11/18/2003	5/1/2015	-	-	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	Madage	E /4 /2005	E /4 /004 E	4.040/	4.700/	F 7F0/	2.000/	0.070/	4.000/	4.000/
NonStandardized <sup>2</sup> Standardized	Moderate Moderate	5/1/2005 5/1/2005	5/1/2015 5/1/2015	1.61%	1.72%	5.75% -1.25%	3.29% 1.06%	6.97% 6.20%	4.22% 4.22%	4.80% 4.80%
Standardized NYLI VP Conservative Allocation – Service Class	woderate	3/1/2003	3/1/2013	<del>-</del>	-	-1.2076	1.00%	0.2070	4.4470	4.00%
NonStandardized <sup>2</sup>	Moderate	2/13/2006	5/1/2015	2.05%	0.76%	3.89%	2.96%	2.79%	2.46%	N/A
Standardized	Moderate	2/13/2006	5/1/2015	2.0376	-	-3.11%	0.71%	1.88%	2.46%	N/A
NYLI VP Income Builder – Service Class	moderate	_, .0,2000	5, 1,25.0			0,0	0.7.70	1.0070	2.1070	
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2015	2.78%	4.73%	10.06%	5.45%	5.47%	3.88%	4.85%
Standardized	Moderate	6/2/2003	5/1/2015	-	-	3.06%	3.31%	4.65%	3.88%	4.85%





As of May 31, 2025 For policies purchased June 2, 2003, to December 4, 2006

			Investment		Year to					Since
		Portfolio	Division	Month to	Date					Investment
	Volatility/	Inception	Inception	Date	(Updated				10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>		Monthly)	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Asset Allocation										
NYLI VP Janus Henderson Balanced – Initial Class7										
NonStandardized <sup>2</sup>	Moderate	2/17/2012	2/17/2012	4.58%	2.67%	9.89%	8.28%	8.12%	7.28%	7.85%
Standardized	Moderate	2/17/2012	2/17/2012	-	-	2.89%	6.25%	7.38%	7.28%	7.85%
NYLI VP Janus Henderson Balanced – Service Class										
NonStandardized <sup>2</sup>	Moderate	2/17/2012	5/1/2015	4.56%	2.56%	9.61%	8.01%	7.85%	7.02%	7.58%
Standardized	Moderate	2/17/2012	5/1/2015	-	-	2.61%	5.97%	7.10%	7.02%	7.58%
NYLI VP Moderate Allocation-Service Class										
NonStandardized <sup>2</sup>	Moderate	2/13/2006	5/1/2015	3.07%	0.88%	4.63%	4.41%	5.00%	3.65%	N/A
Standardized	Moderate	2/13/2006	5/1/2015	-	-	-2.37%	2.22%	4.16%	3.65%	N/A
Franklin Templeton Conservative Model Portfolio - Class II										
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	0.68%	1.84%	5.58%	2.46%	1.45%	N/A	1.88%
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										
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	5/1/2015	5.04%	0.43%	4.47%	6.17%	9.00%	5.45%	N/A
Standardized	High	2/13/2006	5/1/2015	-	-	-2.53%	4.06%	8.28%	5.45%	N/A
NYLI VP Growth Allocation-Service Class										
NonStandardized <sup>2</sup>	High	2/13/2006	5/1/2015	4.06%	0.39%	4.34%	5.53%	7.51%	4.73%	N/A
Standardized	High	2/13/2006	5/1/2015	-	-	-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® – Service Class 2										
NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2015	7.98%	2.83%	13.91%	17.77%	14.69%	11.62%	10.07%
Standardized	High	1/12/2000	5/1/2015	-	-	6.91%	16.06%	14.11%	11.62%	10.07%
Fidelity® VIP Equity-Income – Service Class 2										
NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2015	3.63%	4.36%	8.20%	8.07%	12.15%	7.66%	6.75%
Standardized	High	1/12/2000	5/1/2015	-	-	1.20%	6.03%	11.51%	7.66%	6.75%
Standardized	High	1/12/2000	5/1/2015		-	1.20%	6.03%	11.51%	7.66%	6.75%



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		Portfolio	Division	Month to	Date					Investment
	Volatility/	Inception	Inception	Date	(Updated				10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>		Monthly)	Year⁴	Year⁴	Year <sup>4</sup>	Year⁴	Inception
Large Cap Equity										
Fidelity® VIP Growth Opportunities – Service Class 2										
NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2015	11.06%	-0.83%	16.05%	18.38%	14.27%	15.58%	15.74%
Standardized	High	1/12/2000	5/1/2015	-	-	9.05%	16.69%	13.68%	15.58%	15.74%
NYLI VP Epoch U.S. Equity Yield – Service Class										
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	3.37%	2.05%	9.88%	7.72%	11.17%	6.25%	6.63%
Standardized	High	6/2/2003	5/1/2015	-	-	2.88%	5.67%	10.51%	6.25%	6.63%
NYLI VP Dimensional U.S. Equity - Service Class	High	6/2/2003	5/1/2015	5.70%	1.13%	9.81%	11.52%	12.68%	9.37%	8.18%
NonStandardized <sup>2</sup> Standardized	High	6/2/2003	5/1/2015	5.70%	1.13%	2.81%	9.62%	12.05%	9.37%	8.18%
NYLI VP Wellington Growth – Service Class9	nigii	6/2/2003	5/1/2015	-	-	2.0176	9.02%	12.05%	9.3176	0.10%
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	8.31%	0.70%	12.10%	14.68%	11.18%	9.81%	7.20%
Standardized	High	6/2/2003	5/1/2015	-	-	5.10%	12.87%	10.52%	9.81%	7.20%
NYLI VP S&P 500 Index5 – Service Class	g					*******				
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	6.14%	0.32%	11.50%	12.40%	13.90%	10.82%	8.55%
Standardized	High	6/2/2003	5/1/2015	-	-	4.50%	10.52%	13.30%	10.82%	8.55%
NYLI VP Winslow Large Cap Growth – Service Class	-									
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	9.75%	2.45%	16.85%	19.59%	14.04%	13.21%	9.60%
Standardized	High	6/2/2003	5/1/2015	-	-	9.85%	17.93%	13.44%	13.21%	9.60%
NYLI VP American Century Sustainable Equity – Service Class										
NonStandardized <sup>2</sup>	High	2/17/2012	5/1/2015	6.25%	-2.87%	4.41%	10.05%	14.29%	7.76%	8.78%
Standardized	High	2/17/2012	5/1/2015	-	-	-2.59%	8.09%	13.70%	7.76%	8.78%
NYLI VP MFS® Investors Trust - Service Class										
NonStandardized <sup>2</sup>	High	5/1/2000	2/10/2025	5.25%	0.53%	6.59%	9.29%	11.25%	9.10%	-1.82%
Standardized	High	5/1/2000	2/10/2025	-	-	-0.41%	7.31%	10.59%	9.10%	-8.69%
NYLI VP MFS® Research - Service Class										
NonStandardized <sup>2</sup>	High	5/1/2000	2/10/2025	6.16%	-0.70%	7.10%	9.64%	10.90%	9.44%	-3.47%
Standardized	High	5/1/2000	2/10/2025	-	-	0.10%	7.66%	10.23%	9.44%	-10.23%
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	0.39%	-0.36%	2.68%	10.29%	14.66%	10.33%	6.20%
Small/Mid Cap Equity	riigii	12/01/10/9	3/1/2024			2.0070	10.2370	14.0070	10.0070	0.2070
Fidelity® VIP Mid Cap – Service Class 2										
NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2015	6.50%	-3.43%	0.40%	7.04%	12.41%	6.48%	8.44%
Standardized	High	1/12/2000	5/1/2015	-	-	-6.60%	4.96%	11.78%	6.48%	8.44%
Janus Henderson VIT Enterprise Portfolio – Service Shares										
NonStandardized <sup>2</sup>	High	12/31/1999	11/13/2017	5.26%	-0.79%	6.87%	7.91%	9.65%	9.74%	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 - Service Class										
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	4.12%	-4.05%	1.11%	2.84%	6.36%	3.71%	7.13%
Standardized	High	6/2/2003	5/1/2015	-	-	-5.89%	0.58%	5.56%	3.71%	7.13%
MFS® Mid Cap Value Portfolio - Service Class										
NonStandardized <sup>2</sup>	High	3/7/2008	5/1/2020	4.51%	-2.86%	1.12%	4.52%	11.77%	6.53%	13.44%
Standardized	High	3/7/2008	5/1/2020		-	-5.88%	2.34%	11.12%	6.53%	12.96%
Neuberger Berman AMT Mid-Cap Growth – Class S		0/40/0000	5/4/0045	0.000/	0.050/	45.050/	44.400/	0.050/	0.440/	0.750/
NonStandardized <sup>2</sup>	High High	2/18/2003 2/18/2003	5/1/2015 5/1/2015	9.82%	3.65%	15.95% 8.95%	11.13% 9.21%	8.85% 8.13%	8.14% 8.14%	8.75% 8.75%
Standardized Invesco V.I. Main Street Small Cap Fund - Series II	nigii	2/10/2003	3/1/2013	-		0.9376	9.2176	0.13%	0.1476	0.75%
NonStandardized <sup>2</sup>	Highest	7/16/2001	5/1/2020	5.29%	-2.70%	4.05%	6.47%	11.41%	6.74%	13.65%
Standardized	Highest	7/16/2001	5/1/2020	3.2376	-2.7076	-2.95%	4.37%	10.75%	6.74%	13.18%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2	riigiiost	./10/2001	3/1/2020			2.5070	4.01 /0	10.7070	0.1 4 /0	10.1070
NonStandardized <sup>2</sup>	Highest	6/1/2000	5/1/2015	5.68%	-6.88%	-2.30%	5.10%	13.91%	6.63%	6.35%
Standardized	Highest	6/1/2000	5/1/2015	-	-	-9.13%	2.95%	13.31%	6.63%	6.35%
Fidelity® VIP Extended Market Index Portfolio - Service Class 2	J									
NonStandardized <sup>2</sup>	Highest	4/17/2018	5/1/2024	5.58%	-4.35%	2.68%	4.64%	9.91%	N/A	5.83%
Standardized	Highest	4/17/2018	5/1/2024	<u>_</u> -		-4.32%	2.47%	9.21%	N/A	-0.63%
Macquarie VIP Small Cap Value Series - Service Class										
NonStandardized <sup>2</sup>	Highest	5/1/2000	11/13/2017	5.06%	-4.46%	-0.44%	1.62%	11.37%	5.18%	3.84%
Standardized	Highest	5/1/2000	11/13/2017		-	-7.41%	-0.69%	10.71%	5.18%	3.84%



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			Investment		Year to					Since
		Portfolio	Division	Month to	Date					Investment
	Volatility/	Inception	Inception	Date	(Updated				10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>		Monthly)	Year⁴	Year⁴	Year⁴	Year <sup>4</sup>	Inception
Small/Mid Cap Equity										
NYLI VP Wellington Small Cap - Service Class										
NonStandardized <sup>2</sup>	Highest	5/2/2016	5/2/2016	3.74%	-9.12%	-2.83%	2.14%	7.07%	N/A	4.06%
Standardized	Highest	5/2/2016	5/2/2016	-	-	-9.64%	-0.15%	6.30%	N/A	4.06%
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	5/1/2015	5.71%	-6.13%	0.08%	3.16%	5.41%	5.39%	6.35%
Standardized	Highest	2/17/2012	5/1/2015	-	-	-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® 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	5/1/2015	4.40%	8.34%	4.34%	5.69%	6.03%	2.88%	2.83%
Standardized	High	9/19/2001	5/1/2015	-	-	-2.66%	3.56%	5.22%	2.88%	2.83%
Janus Henderson VIT Global Research Portfolio – Service Shares										
NonStandardized <sup>2</sup>	High	12/31/1999	5/1/2015	6.66%	6.02%	12.82%	14.39%	13.36%	8.62%	6.83%
Standardized	High	12/31/1999	5/1/2015	-	-	5.82%	12.58%	12.74%	8.62%	6.83%
NYLI VP Pinestone International Equity – Service Class	10.1	0/0/0000	5/4/0045	0.000/	0.040/	0.440/	4 400/	0.000/	0.000/	4.450/
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	2.90%	6.81%	2.41%	1.49%	3.09%	3.09%	4.45%
Standardized	High	6/2/2003	5/1/2015	-	-	-4.59%	-0.83%	2.19%	3.09%	4.45%
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	4.01%	10.13%	5.44%	8.49%	6.40%	6.48%	6.94%
MFS® VIT Research International - Service Class	підіі	0/31/2001	5/1/2017		-	3.44%	0.49%	6.40%	0.40%	0.94%
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		12.0470	0.83%	4.22%	6.26%	3.78%	5.08%
Putnam VT International Value Fund - Class IB	riigii	0/24/2001	3/1/2022			0.0070	T.ZZ /0	0.2070	3.7070	3.0070
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	- ingi-	172,1007	0,1,2021			0.0170	10.0270	12.0070	1.0070	11.0070
NonStandardized <sup>2</sup>	Highest	12/14/2012	5/1/2015	5.57%	8.87%	8.43%	6.83%	7.00%	4.92%	4.03%
Standardized	Highest	12/14/2012	5/1/2015	-	-	1.43%	4.74%	6.23%	4.92%	4.03%
Fidelity® VIP Emerging Markets – Service Class 2	-									
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 – Service Class9										
NonStandardized <sup>2</sup>	Highest	2/17/2012	5/1/2015	3.73%	4.34%	9.21%	0.50%	3.37%	0.99%	-0.66%
Standardized	Highest	2/17/2012	5/1/2015	-	-	2.21%	-1.86%	2.48%	0.99%	-0.66%
Sector										
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 <sup>10</sup>										
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	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										<u> </u>
NonStandardized <sup>2</sup>	High	2/17/2012	5/1/2015	1.72%	3.51%	9.75%	8.02%	10.82%	6.16%	7.57%
Standardized	High	2/17/2012	5/1/2015	-	-	2.75%	5.98%	10.15%	6.16%	7.57%
NYLI VP CBRE Global Infrastructure — Service Class										
L	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	1.30 /6	0.3076	5.27%	0.77%	5.47%	-2.21%	-2.38%



As of May 31, 2025

For policies purchased June 2, 2003, to December 4, 2006

### 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 Year <sup>4</sup>	5 Year <sup>4</sup>	10 Year⁴	Since Investment Division Inception
Sector										
NYLI VP Newton Technology Growth - Service Class										
NonStandardized <sup>2</sup>	Highest	12/29/2000	2/10/2025	10.64%	1.30%	12.46%	16.75%	11.26%	12.74%	-4.34%
Standardized	Highest	12/29/2000	2/10/2025	-	-	5.46%	15.02%	10.60%	12.74%	-11.04%
Fidelity® VIP Health Care — Service Class 2										
NonStandardized <sup>2</sup>	Highest	4/30/2019	5/1/2019	-4.12%	-6.80%	-4.75%	1.93%	1.15%	3.99%	5.19%
Standardized	Highest	4/30/2019	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	5/1/2015	6.31%	-7.23%	-17.95%	-4.49%	18.34%	2.46%	0.27%
Standardized	Highest	2/17/2012	5/1/2015	-	-	-23.69%	-6.78%	17.83%	2.46%	0.27%
Principal VC Real Estate Securities Account - Class 2	<u> </u>				•			•		
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 June 2, 2003, to December 4, 2006

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 Henderson Balanced — Initial Class and NYLI VP Natural Resources — Initial Class). Performance for these classes/shares are lower than the returns for those classes/shares that do not impose a 12b-1 fee. Contact your NYLIFE Securities LLC Registered Representative or call 1-800-598-2019 for more information. Investment Division 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 Variable Annuity was first offered for sale on May 19, 2000. Certain Portfolios existed prior to that date that they were added as an Investment Division of the NYLIAC Variable Annuity Separate Account III. 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 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.

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 NYL

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 NYLIVP Wellington Growth and NYLIVP 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 12h-1 fee

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 June 2, 2003, to December 4, 2006

			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	Year⁴	Year <sup>4</sup>	Inception
Investment Grade Bond								
NYLI VP U.S. Government Money Market – Current 7-day yield is 4.06%8 NonStandardized <sup>2</sup>	Low	1/29/1993	5/1/2015	3.28%	2.59%	0.99%	0.17%	0.81%
Standardized	Low	1/29/1993	5/1/2015	-3.72%	0.33%	0.99%	0.17%	0.81%
PIMCO VIT Low Duration Portfolio - Advisor Class	LOW	1/23/1333	3/1/2013	-3.12/6	0.5576	0.0076	0.1776	0.0176
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	9/30/1999	5/1/2024	3.83%	3.12%	1.92%	0.93%	3.41%
Standardized	Low	9/30/1999	5/1/2024	-3.17%	0.88%	0.98%	0.93%	-3.59%
American Funds IS Capital World Bond Fund® - Class 4								
NonStandardized <sup>2</sup>	Moderate	10/4/2006	5/1/2024	0.63%	-3.11%	-2.83%	-1.36%	3.43%
Standardized	Moderate	10/4/2006	5/1/2024	-6.37%	-5.43%	-3.82%	-1.36%	-3.57%
American Funds IS The Bond Fund of America® - Class 4								
NonStandardized <sup>2</sup>	Moderate Moderate	12/14/2012 12/14/2012	5/1/2022 5/1/2022	3.19% -3.81%	-1.36% -3.72%	-1.16% -2.17%	0.13% 0.13%	0.14% -2.31%
Standardized  American Funds IS U.S. Government Securities Fund® - Class 4	Moderate	12/14/2012	5/1/2022	-3.81%	-3.72%	-2.17%	0.13%	-2.31%
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	Moderate	1221000	0,1,2021	0.1070	1.0070	0.2070	0.0170	111170
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 – Service Class								
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2015	3.32%	-1.42%	-1.63%	-0.25%	1.41%
Standardized	Moderate	6/2/2003	5/1/2015	-3.68%	-3.78%	-2.64%	-0.25%	1.41%
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 NonStandardized²	Moderate	4/19/2018	11/23/2020	3.05%	-1.28%	-2.31%	N/A	-3.18%
Standardized	Moderate	4/19/2018	11/23/2020	-3.95%	-3.64%	-2.31% -3.31%	N/A N/A	-3.18% -4.31%
NYLI VP MacKay U.S. Infrastructure Bond – Service Class	Moderate	4/13/2010	11/23/2020	-3.3376	-3.04 /6	-3.3176	IN/A	-4.5176
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2015	3.07%	-1.04%	-2.20%	-0.82%	0.71%
Standardized	Moderate	6/2/2003	5/1/2015	-3.93%	-3.40%	-3.19%	-0.82%	0.71%
NYLI VP PIMCO Real Return – Service Class								
NonStandardized <sup>2</sup>	Moderate	2/17/2012	5/1/2015	5.08%	-1.32%	1.15%	0.82%	0.28%
Standardized	Moderate	2/17/2012	5/1/2015	-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		5/4/0044	5/4/0045	2.84%	0.000/	0.37%	0.75%	1.47%
NonStandardized <sup>2</sup>	Moderate Moderate	5/1/2014 5/1/2014	5/1/2015 5/1/2015	-4.16%	0.96% -1.39%	-0.64%	0.75%	1.47%
Standardized PIMCO VIT Total Return Portfolio - Advisor Class	Moderate	3/1/2014	5/1/2015	-4.10%	-1.39%	-0.04%	0.75%	1.4776
NonStandardized <sup>2</sup>	Moderate	2/28/2006	5/1/2015	4.43%	-0.68%	-1.23%	0.14%	0.41%
Standardized	Moderate	2/28/2006	5/1/2015	-2.57%	-3.06%	-2.24%	0.14%	0.41%
Western Asset Core Plus VIT - Class II			0,				******	
NonStandardized <sup>2</sup>	Moderate	5/1/2015	5/1/2022	1.81%	-2.03%	-1.61%	-0.13%	-0.13%
Standardized	Moderate	5/1/2015	5/1/2022	-5.19%	-4.37%	-2.61%	-0.13%	-2.59%
Non-Investment Grade Bond								
BlackRock® High Yield V.I. Fund – Class III Shares								
NonStandardized <sup>2</sup>	Moderate	2/15/2012	5/1/2015	5.25%	3.20%	5.62%	3.15%	2.89%
Standardized	Moderate	2/15/2012	5/1/2015	-1.75%	0.96%	4.81%	3.15%	2.89%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2	Moderat-	4/20/2012	E/1/2017	4.020/	1 710/	2.469/	1 270/	1.000/
NonStandardized <sup>2</sup> Standardized	Moderate Moderate	4/30/2012 4/30/2012	5/1/2015 5/1/2015	4.92% -2.08%	1.71% -0.60%	2.46% 1.53%	1.27% 1.27%	1.08% 1.08%
NYLI VP Floating Rate – Service Class	iviouerate	4/30/2012	3/1/2013	-2.00%	-0.0076	1.00%	1.2176	1.00%
NonStandardized <sup>2</sup>	Moderate	5/1/2005	5/1/2015	4.26%	4.63%	5.88%	2.62%	2.40%
Standardized	Moderate	5/1/2005	5/1/2015	-2.74%	2.45%	5.07%	2.62%	2.40%
NYLI VP MacKay Convertible – Service Class		3,1,2000	0,1,2010	2.7.7,0	2.1070	0.01 /0	2.02.70	2.1070
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2015	2.87%	-0.11%	9.97%	6.30%	6.49%
Standardized	Moderate	6/2/2003	5/1/2015	-4.13%	-2.49%	9.28%	6.30%	6.49%



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			Investment			Since		
		Portfolio	Division					Investment
	Volatility/	Inception	Inception		3	5	10	Division
Investment Divisions			Date <sup>1</sup>	Year <sup>4</sup>	Year⁴	Year⁴	Year <sup>4</sup>	
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date	rear	rear	rear	rear	Inception
Non-Investment Grade Bond								
NYLI VP MacKay High Yield Corporate Bond – Service Class NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2015	4.54%	3.07%	5.35%	3.39%	4.97%
	Moderate	6/2/2003	5/1/2015	-2.46%	0.83%	4.53%	3.39%	4.97%
Standardized	Moderate	6/2/2003	3/1/2013	-2.40%	0.03%	4.55%	3.39%	4.97%
NYLI VP MacKay Strategic Bond – Service Class NonStandardized <sup>2</sup>	Moderate	5/1/2011	5/1/2015	6.31%	3.49%	3.78%	1.72%	2.14%
		5/1/2011	5/1/2015	-0.69%		3.78% 2.91%		2.14%
Standardized	Moderate	5/1/2011	5/1/2015	-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%
		5/18/2009	5/2/2016	-1.46%				2.47%
Standardized	Moderate	5/18/2009	5/2/2016	-1.46%	-2.03%	5.59%	1.69%	2.41%
NYLI VP Hedge Multi-Strategy - Service Class		5/4/0040	5/4/0045	4.000/	4 400/	0.000/	4.040/	4 400/
NonStandardized <sup>2</sup>	Moderate	5/1/2013	5/1/2015	1.88%	1.49%	2.23%	-1.21%	-1.43%
Standardized	Moderate	5/1/2013	5/1/2015	-5.12%	-0.83%	1.30%	-1.21%	-1.43%
Asset Allocation								
American Funds IS Asset Allocation Fund - Class 4	Madad	40/44/00:-	E/4/0040	0.040/	4.000/	0.500/	0.0701	0.440/
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		44400000	E (4 (0.0.4 =	0.000/	4.000/	7 000/	0.500:	0.400/
NonStandardized <sup>2</sup>	Moderate	11/18/2003	5/1/2015	2.00%	1.93%	7.08%	3.59%	3.43%
Standardized	Moderate	11/18/2003	5/1/2015	-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	5/1/2015	5.05%	2.74%	9.29%	4.24%	4.86%
Standardized	Moderate	5/1/2005	5/1/2015	-1.95%	0.48%	8.58%	4.24%	4.86%
NYLI VP Conservative Allocation – Service Class								
NonStandardized <sup>2</sup>	Moderate	2/13/2006	5/1/2015	1.00%	0.64%	3.95%	2.30%	N/A
Standardized	Moderate	2/13/2006	5/1/2015	-6.00%	-1.72%	3.07%	2.30%	N/A
NYLI VP Income Builder – Service Class								
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2015	6.96%	2.93%	6.62%	3.72%	4.77%
Standardized	Moderate	6/2/2003	5/1/2015	-0.04%	0.68%	5.83%	3.72%	4.77%
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 Janus Henderson Balanced – Service Class								
NonStandardized <sup>2</sup>	Moderate	2/17/2012	5/1/2015	4.08%	3.62%	8.97%	6.60%	7.28%
Standardized	Moderate	2/17/2012	5/1/2015	-2.92%	1.40%	8.25%	6.60%	7.28%
NYLI VP Moderate Allocation–Service Class								
NonStandardized <sup>2</sup>	Moderate	2/13/2006	5/1/2015	0.56%	1.33%	6.53%	3.44%	N/A
Standardized	Moderate	2/13/2006	5/1/2015	-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								
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								
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	4.58%	1.87%	N/A	N/A	4.37%
Standardized	Moderate	5/1/2020	5/1/2020	-2.42%	-0.43%	N/A	N/A	3.50%



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			Investment		Since			
		Portfolio	Division					Investment
	Volatility/	Inception	Inception				10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>	Year <sup>4</sup>	Year <sup>4</sup>	Year⁴	Year <sup>4</sup>	Inception
Asset Allocation	11.011 20101	Dute	24.0					шесриен
Franklin Templeton Aggressive Model Portfolio - Class II								
NonStandardized <sup>2</sup>	High	5/1/2020	5/1/2020	4.68%	4.74%	N/A	N/A	10.62%
Standardized	High	5/1/2020	5/1/2020	-2.32%	2.56%	N/A	N/A	9.93%
NYLI VP Equity Allocation – Service Class	riigii	3/1/2020	3/1/2020	-2.32 /6	2.30 /6	IN/A	IN/A	9.9376
NonStandardized <sup>2</sup>	High	2/13/2006	5/1/2015	-1.43%	1.73%	11.36%	5.15%	N/A
		2/13/2006	5/1/2015	-8.33%		10.70%	5.15%	N/A
Standardized	High	2/13/2006	5/1/2015	-8.33%	-0.57%	10.70%	5.15%	N/A
NYLI VP Growth Allocation–Service Class NonStandardized <sup>2</sup>	18.1	0/40/0000	5/1/2015	0.570/	4.000/	0.500/	4.49%	N/A
	High	2/13/2006 2/13/2006	5/1/2015	-0.57% -7.53%	1.88% -0.42%	9.52% 8.81%	4.49%	N/A N/A
Standardized	High	2/13/2006	5/1/2015	-7.53%	-0.42%	8.81%	4.49%	N/A
Large Cap Equity								
AB VPS Growth & Income - Class B								
NonStandardized <sup>2</sup>	High	6/1/1999	5/1/2022	2.87%	5.84%	15.27%	7.97%	7.75%
Standardized	High	6/1/1999	5/1/2022	-4.13%	3.72%	14.70%	7.97%	5.62%
American Funds IS Washington Mutual Investors Fund - Class 4								
NonStandardized <sup>2</sup>	High	12/14/2012	11/13/2017	7.67%	7.62%	16.50%	8.46%	8.75%
Standardized	High	12/14/2012	11/13/2017	0.67%	5.56%	15.95%	8.46%	8.75%
American Funds IS Growth Fund - Class 4								
NonStandardized <sup>2</sup>	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%
BNY Mellon Sustainable US Equity - Service Shares								
NonStandardized <sup>2</sup>	High	12/31/2000	5/1/2022	1.77%	4.89%	14.02%	8.75%	8.57%
Standardized	High	12/31/2000	5/1/2022	-5.23%	2.73%	13.42%	8.75%	6.48%
ClearBridge Variable Appreciation Portfolio — Class II								
NonStandardized <sup>2</sup>	High	2/28/2015	5/1/2017	5.05%	7.31%	15.16%	9.73%	10.57%
Standardized	High	2/28/2015	5/1/2017	-1.95%	5.24%	14.59%	9.73%	10.57%
Fidelity® VIP Contrafund® - Service Class 2								
NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2015	6.37%	9.41%	16.99%	10.86%	9.70%
Standardized	High	1/12/2000	5/1/2015	-0.63%	7.43%	16.45%	10.86%	9.70%
Fidelity® VIP Equity-Income – Service Class 2								
NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2015	7.37%	6.39%	14.54%	7.76%	6.73%
Standardized	High	1/12/2000	5/1/2015	0.37%	4.29%	13.96%	7.76%	6.73%
Fidelity® VIP Growth Opportunities – Service Class 2								
NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2015	5.94%	7.01%	17.87%	14.63%	14.84%
Standardized	High	1/12/2000	5/1/2015	-1.06%	4.94%	17.35%	14.63%	14.84%
NYLI VP Epoch U.S. Equity Yield – Service Class								
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	9.50%	6.96%	13.84%	6.46%	6.67%
Standardized	High	6/2/2003	5/1/2015	2.50%	4.88%	13.24%	6.46%	6.67%
NYLI VP Dimensional U.S. Equity - Service Class			0, ., _ 0					
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	5.33%	6.69%	15.60%	9.04%	8.03%
Standardized	High	6/2/2003	5/1/2015	-1.67%	4.60%	15.03%	9.04%	8.03%
NYLI VP Wellington Growth – Service Class9	riigii	0/2/2000	3/1/2013	1.07 70	4.0070	10.0070	3.0470	0.0070
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	0.32%	4.64%	13.47%	8.84%	6.73%
Standardized	High	6/2/2003	5/1/2015	-6.68%	2.46%	12.86%	8.84%	6.73%
NYLI VP S&P 500 Index5 – Service Class	riigii	3/2/2003	3/1/2013	-0.0076	2.40 /0	12.00 /0	0.04/0	0.7376
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	6.32%	7.14%	16.51%	10.46%	8.36%
Standardized	High	6/2/2003	5/1/2015	-0.68%	5.07%	15.96%	10.46%	8.36%
NYLI VP Winslow Large Cap Growth – Service Class NonStandardized <sup>2</sup>	Link	0/0/0000	E/4/0045	0.000/	0.500/	40.000/	40.0001	9.11%
	High	6/2/2003	5/1/2015	3.39%	8.58%	16.08%	12.08%	
Standardized	High	6/2/2003	5/1/2015	-3.61%	6.57%	15.53%	12.08%	9.11%
NYLI VP American Century Sustainable Equity – Service Class								
NonStandardized <sup>2</sup>	High High	2/17/2012	5/1/2015	-1.51%	5.81%	15.81%	7.40%	8.48%
Standardized		2/17/2012	5/1/2015	-8.41%	3.68%	15.25%	7.40%	8.48%



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			Investment					Since
	Volatility/	Portfolio Inception	Division Inception		3	5	10	Investment Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>	' Year⁴	Year⁴	Year⁴	Year⁴	Inception
Large Cap Equity	111011 20101	Duto	<b></b>					посрыон
NYLI VP MFS® Investors Trust - Service Class								
NonStandardized <sup>2</sup>	High	5/1/2000	2/10/2025	3.52%	5.58%	14.11%	8.86%	-5.25%
Standardized	High	5/1/2000	2/10/2025	-3.48%	3.44%	13.51%	8.86%	-11.89%
NYLI VP MFS® Research - Service Class								
NonStandardized <sup>2</sup>	High	5/1/2000	2/10/2025	0.73%	5.20%	13.42%	9.07%	-8.10%
Standardized	High	5/1/2000	2/10/2025	-6.27%	3.05%	12.81%	9.07%	-14.53%
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	5/1/2015	-4.29%	2.91%	15.92%	6.12%	8.31%
Standardized	High	1/12/2000	5/1/2015	-10.99%	0.65%	15.36%	6.12%	8.31%
Janus Henderson VIT Enterprise Portfolio – Service Shares	I II ala	40/04/4000	44/40/0047	0.400/	4.000/	40.000/	0.050/	0.000/
NonStandardized <sup>2</sup>	High	12/31/1999 12/31/1999	11/13/2017 11/13/2017	0.42%	4.00%	13.36% 12.75%	9.35% 9.35%	8.90% 8.90%
Standardized NVLIVIS Schrodore Mid Con Opportunities Service Class	High	12/31/1999	11/13/2017	-6.58%	1.80%	12./5%	9.35%	8.90%
NYLI VP Schroders Mid Cap Opportunities – Service Class NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	-4.60%	-0.89%	10.40%	3.59%	7.13%
NonStandardized Standardized	High	6/2/2003	5/1/2015	-4.60%	-3.26%	9.71%	3.59%	7.13%
MFS® Mid Cap Value Portfolio - Service Class	High	6/2/2003	5/1/2015	-11.20%	-3.20%	9.71%	3.39%	7.13%
NonStandardized <sup>2</sup>	High	3/7/2008	5/1/2020	0.03%	3.59%	15.62%	6.62%	13.89%
Standardized	High	3/7/2008	5/1/2020	-6.97%	1.37%	15.02%	6.62%	13.09%
Neuberger Berman AMT Mid-Cap Growth – Class S	riigii	3/1/2000	3/1/2020	0.57 /0	1.07 /0	10.0070	0.0270	13.2770
NonStandardized <sup>2</sup>	High	2/18/2003	5/1/2015	-3.36%	1.16%	11.09%	6.92%	8.15%
Standardized	High	2/18/2003	5/1/2015	-10.12%	-1.18%	10.43%	6.92%	8.15%
Invesco V.I. Main Street Small Cap Fund - Series II			0, 0					
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								
NonStandardized <sup>2</sup>	Highest	6/1/2000	5/1/2015	-4.88%	2.76%	17.66%	6.32%	6.34%
Standardized	Highest	6/1/2000	5/1/2015	-11.54%	0.51%	17.14%	6.32%	6.34%
Fidelity® VIP Extended Market Index Portfolio - Service Class 2								
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 - Service Class								
NonStandardized <sup>2</sup>	Highest	5/2/2016	5/2/2016	-3.18%	-1.71%	11.26%	N/A	4.12%
Standardized	Highest	5/2/2016	5/2/2016	-9.96%	-4.06%	10.60%	N/A	4.12%
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	5/1/2015	-6.20%	-2.91%	9.68%	5.05%	6.14%
Standardized	Highest	2/17/2012	5/1/2015	-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	Lliab	4/40/0047	5/4/0045	4.76%	2 220/	0.269/	N/A	4 100/
NonStandardized <sup>2</sup>	High	4/16/2018	5/1/2019	4.76% -2.24%	3.32%	9.36% 8.65%	N/A N/A	4.10% 3.53%
Standardized	High	4/16/2018	5/1/2019	-2.24%	1.09%	8.05%	N/A	3.53%
Invesco V.I. EQV International Equity Fund - Series II	High	9/19/2001	5/1/2015	-4.13%	1.52%	6.99%	2.41%	2.19%
NonStandardized <sup>2</sup> Standardized	High	9/19/2001	5/1/2015	-4.13% -10.84%	-0.79%	6.21%	2.41%	2.19%
Janus Henderson VIT Global Research Portfolio – Service Shares	riigii	3/13/2001	3/1/2013	10.04/6	-0.13/6	U.Z I /0	Z.41/0	2.13/0
NonStandardized <sup>2</sup>	High	12/31/1999	5/1/2015	5.89%	8.39%	15.42%	8.00%	6.50%
NonStandardized Standardized	High	12/31/1999	5/1/2015	-1.11%	6.36%	14.85%	8.00%	6.50%
oraniaridzea	riigii	12/01/1000	J/ 1/201J	1.11/0	0.0070	17.00 /0	0.0076	0.0076



As of May 31, 2025

For policies purchased June 2, 2003, to December 4, 2006

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

March   Marc				Investment					Since
Investment Divisions   Divisions   Date   Date   Date   Date   Veair   Veair   Veair   Veair   New   Investment   Department   Depart			Portfolio	Division					Investment
Mary									
NYL UP Pinestone International Equity – Service Class  Non-Sandardized*   High   62/2003   51/2015   -3.37%   -4.11%   4.72%   2.79%   4.19%   1.79%	Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>	Year⁴	Year⁴	Year⁴	Year⁴	Inception
NonStandardzee's High 620203 517,015 1.03.7% 4.11% 4.72% 2.79% 4.19% M350 indiandardzee's High 620203 517,015 1.03.7% 4.11% 4.72% 2.79% 4.19% M350 indiandardzee's High 820201 517,015 1.03.7% 6.40% 3.87% 2.79% 4.19% M350 indiandardzee's High 8301,001 517,017 6.88% 4.79% 8.30% 5.94% 6.11% M350 indiandardzee's High 820201 517,001 6.88% 4.79% 8.30% 5.94% 6.11% M350 indiandardzee's High 820201 517,001 6.88% 4.79% 8.30% 5.94% 6.11% M350 indiandardzee's High 820201 517,001 6.88% 4.79% 8.30% 5.94% 6.11% M350 indiandardzee's High 820201 517,002 5.00% 0.30% 7.05% 5.94% 6.11% M350 indiandardzee's High 820201 517,002 5.00% 0.30% 7.05% 5.94% 6.11% M350 indiandardzee's High 820201 517,002 5.00% 0.30% 7.05% 5.94% 6.11% M350 indiandardzee's High 820201 517,002 5.00% 0.30% 7.05% 5.94% 4.95% 4.20% 6.00% 6.00% 7.05% 6.00% 6.00% 7.05% 6.00% 6.00% 7.05% 6.00% 6.00% 7.05% 6.00% 6.00% 7.05% 6.00% 6.00% 7.05% 6.00% 6.00% 7.05% 6.00% 6.00% 7.05% 6.00% 6.00% 7.05% 6.00% 6.00% 7.05% 6.00% 6.00% 7.05% 6.00% 6.00% 7.05% 6.00% 6.00% 7.05% 6.00% 6.00% 7.05% 6.00% 6.00% 7.05% 6.00% 6.00% 7.05% 6.00% 6.00% 7.05% 6.00% 6.00% 7.05% 6.00% 7	International/Global Equity								
Migh	NYLI VP Pinestone International Equity – Service Class								
MSS bit international Intrinsic Value Portfolio - Service Class         High         83/12001         51/2017         8.8%         4.79%         3.90%         5.94%         6.11%           MSS Surfaced         High         83/12001         51/2017         -0.12%         2.62%         7.56%         5.94%         6.11%           MSS Surfacesarch International - Service Class         High         82/2001         51/2012         1.00%         1.94%         7.95%         3.90%         2.94%         4.45%           MSS Surfacesarch International Value Fund - Class IB         High         12/21997         51/2024         1.02%         8.54%         4.20%         4.66%         1.18**           Patriam VT International Value Fund - Class IB         High         12/1997         51/2024         3.25%         6.53%         1.80%         4.66%         1.18**           Sinchadadzed         High         12/14012         51/2015         1.23%         8.24%         4.20%         4.66%         1.18**           Sinchadadzed         High         12/140212         51/2015         5.67%         0.96%         3.04%         4.20%         4.86%         1.18**           Sinchadadzed         High         12/140212         51/2015         5.12%         5.23%         1.20%<	NonStandardized <sup>2</sup>								
NonStandardizer   High   8/31/2001   5/10/201   6.88%   4.79%   8.30%   5.94%   6.11%   5.000   5.000   5.1000	Standardized	High	6/2/2003	5/1/2015	-10.13%	-6.40%	3.87%	2.79%	4.19%
Migh	MFS® International Intrinsic Value Portfolio – Service Class								
MSS NT Nesarch International - Service Class   High No.Standardized   High Robert No.Standardi	NonStandardized <sup>2</sup>	High	8/31/2001	5/1/2017	6.88%	4.79%	8.30%	5.94%	6.11%
Norslandardized High 824201 51/202 1.610% 0.36% 7.81% 3.40% 4.45% 2.19%	Standardized	High	8/31/2001	5/1/2017	-0.12%	2.62%	7.56%	5.94%	6.11%
Sandardized   High   8.24/201   5.17020   5.17020   0.350   0.350   0.305	MFS® VIT Research International - Service Class								
Purism YT International Value Fund - Class IB	NonStandardized <sup>2</sup>	High	8/24/2001	5/1/2022	1.40%	1.94%	7.81%	3.40%	4.45%
NonStandardized High 12197 51/1024 3.25% 6.35% 13.60% 4.66% 4.87% 13.60m 4.66% 4.66% 4.87% 13.60m 4.66% 4.66% 4.87% 13.60m 4.66%	Standardized	High	8/24/2001	5/1/2022	-5.60%	-0.36%	7.06%	3.40%	2.19%
High   1/2/1997   5/1/2012   3.25%   6.53%   13.60%   4.66%   4.87%     American Funds IS New World Fund - Class 4   Highest   1/2/14/2012   5/1/2015   5/1/2015   -6.57%   0.99%   8.02%   4.36%   3.40%     Standardized   Highest   1/2/14/2012   5/1/2015   -6.57%   0.99%   8.02%   4.36%   3.40%     Standardized   Highest   1/2/3/2008   5/1/2018   1.87%   3.83%   3.16%   4.69%   3.51%     Standardized   Highest   1/2/3/2008   5/1/2018   1.87%   3.83%   3.16%   4.69%   3.51%     Standardized   Highest   1/2/3/2008   5/1/2018   1.87%   3.83%   3.64%   4.69%   3.51%     Standardized   Highest   1/2/3/2008   5/1/2018   1.87%   3.60%   4.69%   3.51%     Standardized   Highest   1/2/3/2008   5/1/2018   1.60%   4.60%   4.69%   3.51%     Standardized   Highest   1/2/3/2008   5/1/2018   5/1/2015   1.00%   6.00%   4.20%   0.99%   0.06%     Standardized   Highest   4/3/2013   5/1/2015   5/1/2015   1.00%   6.05%   1.480%   2.22%   1.58%     Standardized   High   4/3/2013   5/1/2015   5/1/2015   5/1/2015   1.00%   6.05%   1.480%   2.22%   1.58%     Standardized   High   4/3/2013   5/1/2015	Putnam VT International Value Fund - Class IB								
American Funds IS New World Fund - Class 4   Highest   12/14/2012   5/1/2015   1.33%   1.33%   1.33%   3.40%	NonStandardized <sup>2</sup>	High	1/2/1997	5/1/2024	10.25%	8.54%	14.20%	4.66%	11.87%
NonStandardized Highest 12/14/2012 5/16/2015 5/3015 5.67% 3.93% 8.74% 4.38% 3.40% 5.16/2016 5/3016 5.67% 0.93% 8.20% 4.38% 3.40% 5.16/2016 5/3016 5.67% 0.93% 8.20% 4.38% 3.40% 5.16/2018 5/3016 5/301	Standardized	High	1/2/1997	5/1/2024	3.25%	6.53%	13.60%	4.66%	4.87%
Sandardized   Highest   12/14/2012   5/12/15   5.67%   -0.99%   8.02%   4.36%   3.40%     FidelitySe/IP Emerging Markets - Service Class 2   Highest   1/23/2008   5/1/2018   1.87%   3.83%   9.16%   4.69%   3.51%     Sandardized   Highest   1/23/2008   5/1/2018   1.87%   3.83%   9.16%   4.69%   3.51%     Sandardized   Highest   1/23/2008   5/1/2018   4.87%   1.62%   8.44%   4.69%   3.51%     Sandardized   Highest   1/23/2008   5/1/2018   5/1/2015   5/1/2015   7.17%   3.83%   9.16%   4.69%   3.51%     Sandardized   Highest   1/23/2008   5/1/2015   5/1/2015   5/1/2015   7.17%   3.70%   5.09%   0.91%   -0.96%     Sandardized   Highest   1/23/2008   5/1/2015   5/1/2015   5/1/2015   7.17%   3.70%   5.09%   0.91%   -0.96%     Sandardized   Highest   4/30/2013   5/1/2015   5/1/2015   5/1/2015   7.17%   3.70%   5.09%   0.91%   -0.96%     Sandardized   Highest   4/30/2013   5/1/2015   5/1/2015   7.17%   3.70%   5.09%   0.91%   -0.96%     Sandardized   Highest   4/30/2013   5/1/2015   5/1/2015   7.17%   7.18%   7.28%   7.28%   7.28%     Sandardized   Highest   4/30/2013   5/1/2015   7.17%   7.18%   7.28%   7.28%   7.28%   7.28%     Sandardized   Highest   4/30/2013   5/1/2015   7.17%   7.18%   7.28%   7.	American Funds IS New World Fund - Class 4								
Fidelity   VP Emerging Markets - Service Class 2   NonSlandardized   Highest   1/23/2008   5/1/2018   11.87%   3.83%   9.16%   4.69%   3.51%	NonStandardized <sup>2</sup>	Highest	12/14/2012	5/1/2015	1.33%	1.33%	8.74%	4.36%	3.40%
NonStandardized	Standardized	Highest	12/14/2012	5/1/2015	-5.67%	-0.99%	8.02%	4.36%	3.40%
Standardized   Highest   1/23/2008   5/1/2018   4.87%   1.62%   8.44%   4.89%   3.51%     NYLI VP Candriam Emerging Markets Equity - Service Class9   Highest   2/17/2012   5/1/2015   7.17%   -3.70%   5.09%   0.91%   -0.96%     Standardized   Highest   2/17/2012   5/1/2015   7.17%   -3.70%   5.09%   0.91%   -0.96%     Standardized   Highest   2/17/2012   5/1/2015   7.17%   -3.70%   5.09%   0.91%   -0.96%     Standardized	Fidelity® VIP Emerging Markets – Service Class 2								
NYLI VP Candriam Emerging Markets Equity – Service Class9 NonStandardized*   Highest   2/17/2012   5/1/2015   7.17%   -3.70%   5.09%   0.91%   -0.96%   5.09	NonStandardized <sup>2</sup>	Highest	1/23/2008	5/1/2018	11.87%	3.83%	9.16%	4.69%	3.51%
NonStandardized	Standardized	Highest	1/23/2008	5/1/2018	4.87%	1.62%	8.44%	4.69%	3.51%
Standardized   Highest   2117/2012   511/2015   0.17%   -6.00%   4.26%   0.91%   -0.96%   50.00%   5	NYLI VP Candriam Emerging Markets Equity – Service Class9								
Sector   Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 <sup>10</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%   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   High   2/17/2012   5/1/2015   5/1/2015   5.17%   5.11%   12.05%   6.26%   7.55%   Standardized   High   2/17/2012   5/1/2015   5/1/2015   5.11%   5.11%   5.11%   5.10%   5.20%   6.26%   7.55%   Standardized   High   5/1/2015   5/1/2015   5/1/2015   5.63%   1.09%   7.86%   NVA   -2.71%   Standardized   High   5/1/2015   5/1/2015   5.63%   1.24%   7.11%   NVA   -2.71%   Standardized   High   5/1/2015   5/1/2015   5.63%   1.24%   7.11%   NVA   -2.71%   Standardized   High   5/1/2015   5/1/2015   5/1/2015   5.63%   1.24%   7.11%   NVA   -2.71%   Standardized   High   5/1/2015   5/1/2015   5/1/2015   5.63%   1.24%   7.11%   NVA   -2.71%   Standardized   High   5/1/2015   5/1/2015   5/1/2015   5.63%   1.24%   7.11%   NVA   -2.71%   Standardized   High   5/1/2015   5/1/2015   5/1/2015   5.63%   1.24%   7.11%   NVA   -2.71%   Standardized   High   5/1/2015   5/1/2015   5/1/2015   5.63%   5.24%   5.16%   5.26%   5.	NonStandardized <sup>2</sup>	Highest	2/17/2012	5/1/2015	7.17%	-3.70%	5.09%	0.91%	-0.96%
NonStandardized	Standardized	Highest	2/17/2012	5/1/2015	0.17%	-6.00%	4.26%	0.91%	-0.96%
NonStandardized² 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% Standardized²	Sector								
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     Nyli VP Fidelity Institutional AM® Utilities - Service Class     High   2/17/2012   5/1/2015   22.17%   7.18%   12.65%   6.26%   7.55%     Standardized   High   2/17/2012   5/1/2015   5.17%   5.11%   12.03%   6.26%   7.55%     Standardized   High   5/1/2015   5/1/2015   5/1/2015   5.63%   -1.24%   7.18%   N/A   -2.71%     NonStandardized   High   5/1/2015   5/1/2015   5.63%   -1.24%   7.18%   N/A   -2.71%     NonStandardized   High   1/29/2000   2/10/2025   -2.40%   4.18%   13.96%   11.72%   -2.41%     Standardized   Highest   1/29/2000   2/10/2025   -2.40%   4.18%   13.96%   11.72%   -14.84%     Standardized   Highest   4/30/2019   5/1/2015   -9.24%   -0.35%   5.96%   4.91%   -0.35%     Standardized   Highest   4/30/2019   5/1/2019   -4.24%   -0.35%   5.96%   4.91%   -0.35%     Standardized   Highest   2/17/2012   5/1/2015   -11.98%   -1.85%   -2.73%   -3.64%   3.00%   0.48%     Standardized   Highest   2/17/2012   5/1/2015   -11.98%   -1.85%   -2.35%   3.00%   0.48%     Standardized   Highest   5/1/1998   5/1/2015   -11.98%   -2.41%   8.45%   4.36%   0.48%     Standardized   Highest   5/1/1998   5/1/2015   -11.98%   -2.41%   8.45%   4.36%   0.48%     Standardized   Highest   5/1/1998   5/1/2015   -11.98%   -2.41%   8.45%   4.36%   0.48%     Standardized   Highest   5/1/1998   5/1/2015   -11.98%   -2.41%   8.45%   4.36%   0.48%     Standardized   Highest   5/1/1998   5/1/2015   -11.98%   -2.41%   8.45%   4.36%   18.36%     Standardized   Highest   5/1/1998   5/1/2015   -1.98%   -2.41%   8.45%   4.36%   18.36%     Standardized   Highest   5/1/1998   5/1/2015   -1.98%   -2.41%   8.45%   4.36%   18.36%     Standardized   Highest   5/1/1998   5/1/2015   -1.98%   -2.41%   8.45%   4.36%   18.36%     Standardized   Highest   5/1/1998   5/1/2015   -1.98%   -2.41%   8.45%   4.36%   18.36%     Standardized   Highest   5/1/1998   5/1/2015   -1.98%   -2.41%   -2.41%	Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 <sup>10</sup>								
NonStandardized	NonStandardized <sup>2</sup>	High	4/30/2013	5/1/2015	10.00%	-0.65%	14.80%	2.22%	1.58%
NonStandardized	Standardized	High	4/30/2013	5/1/2015	3.00%	-3.03%	14.22%	2.22%	1.58%
Standardized   High   2/17/2012   5/1/2015   15.17%   12.03%   6.26%   7.55%     NYLI VP CBRE Global Infrastructure — Service Class     NonStandardized   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 - Service Class     NonStandardized   Highest   12/29/2000   2/10/2025   2.40%   4.18%   13.96%   11.72%   14.84%     Standardized   Highest   12/29/2000   2/10/2025   9.24%   1.88%   13.96%   11.72%   14.84%     Standardized   Highest   4/30/2019   5/1/2015   5/1/2015   9.24%   1.85%   5.96%   4.91%   6.35%     Standardized   Highest   4/30/2019   5/1/2019   4.24%   0.35%   5.96%   4.91%   6.35%     Standardized   Highest   2/17/2012   5/1/2015   11.98%   1.85%   23.54%   3.00%   0.48%     Standardized   Highest   2/17/2012   5/1/2015   5/1/2015   1.19.8%   4.20%   23.10%   3.00%   0.48%     Standardized   Standardized   Highest   5/1/1998   5/1/2015   5/1/2015   4.20%   2.41%   8.45%   4.36%   18.36%   18.36%     Standardized   Highest   5/1/1998   5/1/2015   5/1/2015   3.65%   3.24%   3.00%   0.48%     Standardized   Highest   5/1/1998   5/1/2015   5/1/2015   3.65%   3.24%   3.00%   3.00%   0.48%     Standardized   Highest   5/1/1998   5/1/2015   5/1/2015   3.24%   3.25%	NYLI VP Fidelity Institutional AM® Utilities – Service Class								
NYLI VP CBRE Global Infrastructure — Service Class  NonStandardized² High 5/1/2015 5/1/2015 12.63% 1.09% 7.86% N/A -2.71% 5tandardized² High 5/1/2015 5/1/2015 5.63% -1.24% 7.11% N/A -2.71% 5tandardized² Highest 12/29/2000 2/10/2025 -2.40% 4.18% 13.96% 11.72% -14.84% 5tandardized² Highest 12/29/2000 2/10/2025 -9.24% 1.98% 13.36% 11.72% -14.84% 5tandardized Highest 12/29/2000 2/10/2025 -9.24% 1.98% 13.36% 11.72% -20.80% Fidelity* VIP Health Care — Service Class 2  NonStandardized² Highest 4/30/2019 5/1/2019 -4.24% -0.35% 5.96% 4.91% 6.35% 5tandardized² Highest 4/30/2019 5/1/2019 -10.94% -2.73% 5.16% 4.91% 6.35% 5tandardized Highest 2/17/2012 5/1/2015 -11.98% -1.85% 23.54% 3.00% 0.48% 5tandardized² Highest 2/17/2012 5/1/2015 -11.98% -1.85% 23.54% 3.00% 0.48% 5tandardized² Highest 5/1/1998 5/1/2019 -1.94% -2.73% 3.00% 0.48% 5tandardized² Highest 5/1/1998 5/1/2019 -1.94% -2.20% 23.10% 3.00% 0.48% 5tandardized² Highest 5/1/1998 5/1/2019 -1.94% -2.20% 23.10% 3.00% 0.48% 5tandardized² Highest 5/1/1998 5/1/2019 -1.94% -2.20% 23.10% 3.00% 0.48% 5tandardized² Highest 5/1/1998 5/1/2019 -1.94% -2.20% 23.10% 3.00% 0.48% 5tandardized² Highest 5/1/1998 5/1/2019 -1.94% -2.20% 23.10% 3.00% 0.48% 5tandardized² Highest 5/1/1998 5/1/2019 -1.94% -2.20% 23.10% 3.00% 0.48% 5tandardized² Highest 5/1/1998 5/1/2019 -1.94% -2.20% 23.10% 3.00% 0.48% 5tandardized² Highest 5/1/1998 5/1/2019 -1.94% -2.20% 23.10% 3.00% 0.48% 5tandardized² Highest 5/1/1998 5/1/2019 -1.94% -2.20% 23.10% 3.00% 0.48% 5tandardized² Highest 5/1/1998 5/1/2019 -1.94% -2.20% 23.10% 3.00% 0.48% 5tandardized² Highest 5/1/1998 5/1/2019 -1.94% -2.20% 23.10% 3.00% 0.48% 5tandardized² Highest 5/1/1998 5/1/2019 -1.94% -2.20% 23.10% 3.00% 0.48% 5tandardized² Highest 5/1/1998 5/1/2019 -1.94% -2.20% 23.10% 3.00% 0.48% 5tandardized² -2.20% 0	NonStandardized <sup>2</sup>	High	2/17/2012	5/1/2015	22.17%	7.18%	12.65%	6.26%	7.55%
NonStandardized	Standardized	High	2/17/2012	5/1/2015	15.17%	5.11%	12.03%	6.26%	7.55%
Standardized         High         5/1/2015         5/1/2015         5.63%         -1.24%         7.11%         N/A         -2.71%           NYLI VP Newton Technology Growth - Service Class         Highest         12/29/2000         2/10/2025         -2.40%         4.18%         13.96%         11.72%         -14.84%           Standardized         Highest         12/29/2000         2/10/2025         -9.24%         1.98%         13.36%         11.72%         -14.84%           Standardized         Highest         1/29/2000         2/10/2025         -9.24%         1.98%         13.36%         11.72%         -14.84%           Standardized         Highest         4/30/2019         5/1/2019         -14.24%         -0.35%         5.96%         4.91%         6.35%           Standardized         Highest         4/30/2019         5/1/2019         -10.94%         -2.73%         5.16%         4.91%         5.84%           NYLL VP Natural Resources - Initial Class         Highest         2/17/2012         5/1/2015         -11.98%         -1.85%         2.3.5%         3.00%         0.48%           Standardized <sup>2</sup> Highest         2/17/2012         5/1/2015         -11.98%         -1.85%         2.3.5%         3.00%         0.48%	NYLI VP CBRE Global Infrastructure — Service Class								
NYLI VP Newton Technology Growth - Service Class NonStandardized² Highest 12/29/2000 2/10/2025 -2.40% 4.18% 13.96% 11.72% -14.84% Standardized Highest 12/29/2000 2/10/2025 -9.24% 1.98% 13.36% 11.72% -20.80% Fidelity® VIP Health Care — Service Class 2 NonStandardized² Highest 4/30/2019 5/1/2019 -4.24% -0.35% 5.96% 4.91% 6.35% Standardized Highest 4/30/2019 5/1/2019 -10.94% -2.73% 5.16% 4.91% 5.84% NYLI VP Natural Resources — Initial Class NonStandardized² Highest 2/17/2012 5/1/2015 -11.98% -1.85% 23.54% 3.00% 0.48% Standardized Highest 2/17/2012 5/1/2015 -18.15% -4.20% 23.10% 3.00% 0.48% Principal VC Real Estate Securities Account - Class 2 NonStandardized² Highest 5/1/1998 5/1/204 9.65% -2.41% 8.45% 4.36% 18.36%	NonStandardized <sup>2</sup>	High	5/1/2015	5/1/2015	12.63%	1.09%	7.86%	N/A	-2.71%
NonStandardized²         Highest Standardized²         12/29/2000 Pige.         21/09/205 Pige.         2.40% Pige.         4.18% Pige.         13.96% Pige.         11.72% Pige.         -14.84% Pige.         14.84% Pige.         14.84% Pige.         14.84% Pige.         14.84% Pige.         14.84% Pige.         14.96% Pige.         12/29/2000 Pige.         21/02/25 Pige.         9.24% Pige.         13.96% Pige.         11.72% Pige.         -20.80% Pige.         20.80% Pige.         20.80% Pige.         11.72% Pige.         -20.80%	Standardized	High	5/1/2015	5/1/2015	5.63%	-1.24%	7.11%	N/A	-2.71%
Standardized         Highest         12/29/2000         2/10/2025         -9.24%         1.98%         13.36%         11.72%         -20.80%           Fidelity* VIP Health Care — Service Class 2         Highest 4/30/2019 5/1/2019 5/1/2019 10.94%         -4.24%         -0.35%         5.96%         4.91%         6.35%           Standardized         Highest 4/30/2019 5/1/2019 10.94%         -2.73%         5.16%         4.91%         5.84%           NYLI VP Natural Resources – Initial Class         Highest 2/17/2012 5/1/2015 11.98%         -11.98%         -1.85%         23.54%         3.00%         0.48%           Standardized*         Highest 2/17/2012 5/1/2015 11.98%         -11.98%         -1.85%         23.54%         3.00%         0.48%           Principal VC Real Estate Securities Account - Class 2         Highest 5/1/1998 5/1/2024 9.65%         -2.41%         8.45%         4.36%         18.36%	NYLI VP Newton Technology Growth - Service Class								
Fidelity   ViP Health Care — Service Class 2   Highest   4/30/2019   5/1/2019   -4.24%   -0.35%   5.96%   4.91%   6.35%   5.84%   4.91%   4.91%   5.84%   4.91%   4.	NonStandardized <sup>2</sup>	Highest	12/29/2000	2/10/2025	-2.40%	4.18%	13.96%	11.72%	-14.84%
NonStandardized² Highest 4/30/2019 5/1/2019 -4.24% -0.35% 5.96% 4.91% 6.35% 5.84 5.96% 4.91% 6.35% 5.84 5.96% 5.96% 4.91% 6.35% 5.84	Standardized	Highest	12/29/2000	2/10/2025	-9.24%	1.98%	13.36%	11.72%	-20.80%
Standardized         Highest         4/30/2019         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         5/1/2015         -11.98%         -1.85%         23.54%         3.00%         0.48%           Standardized         Highest         2/17/2012         5/1/2015         -18.15%         -4.20%         23.10%         3.00%         0.48%           Principal VC Real Estate Securities Account - Class 2         Highest         5/1/1998         5/1/2024         9.65%         -2.41%         8.45%         4.36%         18.36%	Fidelity® VIP Health Care — Service Class 2								
NYLI VP Natural Resources – Initial Class  NonStandardized  Highest 2/17/2012 5/1/2015 -11.98% -1.85% 23.54% 3.00% 0.48%  Standardized  Highest 2/17/2012 5/1/2015 -18.15% -4.20% 23.10% 3.00% 0.48%  Principal VC Real Estate Securities Account - Class 2  NonStandardized  Highest 5/1/1998 5/1/2024 9.65% -2.41% 8.45% 4.36% 18.36%	NonStandardized <sup>2</sup>	Highest	4/30/2019	5/1/2019	-4.24%	-0.35%	5.96%	4.91%	6.35%
NonStandardized²         Highest 2/17/2012         2/17/2012         5/1/2015         -11.98% -1.85%         23.54% -3.00% -0.48%         3.00% -0.48%           Standardized         Highest 2/17/2012         2/17/2012         5/1/2015         -18.15% -4.20% -4.20% -23.10% -3.00% -0.48%         0.48%           Principal VC Real Estate Securities Account - Class 2         Highest 5/1/1998 -5/1/2024 -9.65% -2.41% -0.48%	Standardized	Highest	4/30/2019	5/1/2019	-10.94%	-2.73%	5.16%	4.91%	5.84%
Standardized         Highest         2/17/2012         5/1/2015         -18.15%         -4.20%         23.10%         3.00%         0.48%           Principal VC Real Estate Securities Account - Class 2           NonStandardized²         Highest         5/1/1998         5/1/2024         9.65%         -2.41%         8.45%         4.36%         18.36%	NYLI VP Natural Resources – Initial Class								
Principal VC Real Estate Securities Account - Class 2           NonStandardized²         Highest         5/1/1998         5/1/2024         9.65%         -2.41%         8.45%         4.36%         18.36%	NonStandardized <sup>2</sup>	Highest	2/17/2012	5/1/2015	-11.98%	-1.85%	23.54%	3.00%	0.48%
NonStandardized <sup>2</sup> Highest 5/1/1998 5/1/2024 9.65% -2.41% 8.45% 4.36% 18.36%	Standardized	Highest	2/17/2012	5/1/2015	-18.15%	-4.20%	23.10%	3.00%	0.48%
• • • • • • • • • • • • • • • • • • • •	Principal VC Real Estate Securities Account - Class 2								
DESTRUCTION FINANCIAL DESTRUCTION AND ADDRESS OF A CORP.	NonStandardized <sup>2</sup>	Highest	5/1/1998	5/1/2024	9.65%	-2.41%	8.45%	4.36%	18.36%
Standardized Highest 5/11/1998 5/11/2024 2.65% -4.74% 7.72% 4.36% 11.36%	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 June 2, 2003, to December 4, 2006

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 Henderson Balanced — Initial Class and NYLI VP Natural Resources — Initial Class). Performance for these classes/shares are lower than the returns for those classes/shares that do not impose a 12b-1 fee. Contact your NYLIFE Securities LLC Registered Representative or call 1-800-598-2019 for more information. Investment Division 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 Variable Annuity was first offered for sale on May 19, 2000. Certain Portfolios existed prior to that date that they were added as an Investment Division of the NYLIAC Variable Annuity Separate Account III. 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 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.

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 NYLIVP Wellington Growth and NYLIVP 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 12h-1 fee

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.