



New York Life Premier Advisory Variable Annuity Performance Summary
As of March 31, 2025

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 a maximum annualized Base Contract Charge of 0.40% and Fund Company Expenses. Charges for any optional riders, if reflected, would reduce the performance shown.

No Surrender Charges are assessed under the New York Life Premier Advisory Variable Annuity. Therefore, the values shown are applicable if the policy is surrendered or not surrendered.

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 Premier Advisory 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 Premier Advisory Variable Annuity is ICC21V-P01.

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

Investment Divisions ¹	Volatility/ Risk Level ³	Portfolio Inception Date	Investment Division Inception Date ¹	Month to Date	Year to Date (Updated Monthly)	1 Year ⁴	3 Year ⁴	5 Year ⁴	10 Year ⁴	Since Investment Division Inception
Investment Grade Bond										
NYLI VP U.S. Government Money Market – Current 7-day yield is 4.07% ⁶ NonStandardized ²	Low	1/29/1993	5/1/2022	0.31%	0.91%	4.32%	3.62%	2.00%	1.18%	3.75%
PIMCO VIT Low Duration Portfolio - Advisor Class NonStandardized ²	Low	3/31/2006	5/1/2022	0.28%	1.57%	5.17%	2.30%	0.91%	0.86%	2.72%
American Funds IS The Bond Fund of America® - Class 4 NonStandardized ²	Moderate	12/14/2012	5/1/2022	-0.03%	2.66%	4.24%	-0.37%	-0.17%	1.13%	1.15%
Columbia Variable Portfolio — Intermediate Bond - Class 2 NonStandardized ²	Moderate	5/3/2010	5/1/2022	-0.03%	3.27%	5.48%	-0.73%	0.65%	1.40%	1.07%
Fidelity® VIP Bond Index – Service Class 2 NonStandardized ²	Moderate	4/19/2018	11/23/2020	-0.03%	2.54%	4.09%	-0.29%	-1.33%	N/A	1.29%
Fidelity® VIP Investment Grade Bond - Service Class 2 NonStandardized ²	Moderate	8/15/2005	5/1/2022	-0.03%	2.75%	4.56%	0.21%	0.33%	1.41%	1.78%
NYLI VP Bond – Service Class NonStandardized ²	Moderate	6/2/2003	5/1/2022	-0.04%	2.43%	4.37%	-0.43%	-0.64%	0.75%	1.21%
NYLI VP MacKay Government – Service Class NonStandardized ²	Moderate	6/2/2003	5/1/2022	-0.03%	2.79%	4.11%	-0.04%	-1.21%	0.18%	0.99%
NYLI VP PIMCO Real Return – Service Class NonStandardized ²	Moderate	2/17/2012	5/1/2022	0.72%	4.50%	6.14%	-0.33%	2.17%	1.83%	0.86%
PIMCO VIT Income Portfolio - Advisor Class NonStandardized ²	Moderate	4/29/2016	5/1/2022	0.11%	2.92%	6.45%	3.74%	4.52%	N/A	4.92%



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Investment Grade Bond										
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class NonStandardized ²	Moderate	5/1/2014	5/1/2022	-0.61%	0.06%	3.88%	1.97%	1.38%	1.76%	2.84%
PIMCO VIT Total Return Portfolio - Advisor Class NonStandardized ²	Moderate	2/28/2006	5/1/2022	0.08%	3.20%	5.49%	0.31%	-0.24%	1.15%	1.96%
Western Asset Core Plus VIT - Class II NonStandardized ²	Moderate	5/1/2015	5/1/2022	-0.25%	3.00%	2.83%	-1.05%	-0.63%	0.87%	0.87%
Non-Investment Grade Bond										
BlackRock® High Yield V.I. Fund - Class III Shares NonStandardized ²	Moderate	2/15/2012	5/1/2022	-1.23%	0.64%	6.31%	4.24%	6.68%	4.19%	5.88%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2 NonStandardized ²	Moderate	4/30/2012	5/1/2022	-0.96%	1.97%	5.98%	2.73%	3.49%	2.29%	4.96%
NYLI VP Floating Rate - Service Class NonStandardized ²	Moderate	5/1/2005	5/1/2022	-0.61%	0.08%	5.32%	5.68%	6.95%	3.65%	6.00%
NYLI VP MacKay Convertible - Service Class NonStandardized ²	Moderate	6/2/2003	5/1/2022	-2.72%	-1.93%	3.91%	0.90%	11.08%	7.37%	2.73%
NYLI VP MacKay High Yield Corporate Bond - Service Class NonStandardized ²	Moderate	6/2/2003	5/1/2022	-0.86%	0.83%	5.60%	4.11%	6.41%	4.43%	5.45%
NYLI VP MacKay Strategic Bond - Service Class NonStandardized ²	Moderate	5/1/2011	5/1/2022	-0.21%	2.54%	7.38%	4.53%	4.83%	2.74%	5.48%
Alternatives										
DWS Alternative Asset Allocation VIP - Class B NonStandardized ²	Moderate	5/18/2009	5/1/2022	0.34%	3.07%	6.61%	1.35%	7.45%	2.71%	2.31%
NYLI VP IQ Hedge Multi-Strategy - Service Class NonStandardized ²	Moderate	5/1/2013	5/1/2022	-1.42%	-0.56%	2.91%	2.51%	3.26%	-0.21%	3.99%
Asset Allocation										
American Funds IS Asset Allocation Fund - Class 4 NonStandardized ²	Moderate	12/14/2012	5/1/2022	-3.22%	-0.88%	7.29%	5.67%	10.62%	7.43%	8.14%
BlackRock® Global Allocation V.I. Fund - Class III Shares NonStandardized ²	Moderate	11/18/2003	5/1/2022	-2.68%	-0.10%	3.03%	2.95%	8.15%	4.63%	5.00%
Fidelity® VIP FundsManager® 60% — Service Class NonStandardized ²	Moderate	8/22/2007	5/1/2022	-2.68%	-0.73%	3.38%	3.24%	9.06%	5.87%	5.61%
Franklin Templeton Conservative Model Portfolio - Class II NonStandardized ²	Moderate	5/1/2020	5/1/2022	-1.22%	1.12%	4.83%	1.66%	N/A	N/A	3.37%
Franklin Templeton Moderate Model Portfolio - Class II NonStandardized ²	Moderate	5/1/2020	5/1/2022	-2.92%	-0.50%	5.54%	3.69%	N/A	N/A	6.05%



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Asset Allocation										
Franklin Templeton Moderately Aggressive Model Portfolio - Class II NonStandardized ²	Moderate	5/1/2020	5/1/2022	-3.50%	-1.19%	5.72%	4.72%	N/A	N/A	7.31%
Franklin Templeton Moderately Conservative Model Portfolio - Class II NonStandardized ²	Moderate	5/1/2020	5/1/2022	-2.08%	0.43%	5.63%	2.89%	N/A	N/A	4.94%
NYLI VP Balanced – Service Class NonStandardized ²	Moderate	5/1/2005	5/1/2022	-1.24%	2.22%	6.11%	3.77%	10.38%	5.29%	5.24%
NYLI VP Conservative Allocation – Service Class NonStandardized ²	Moderate	2/13/2006	5/1/2022	-2.20%	-1.08%	2.02%	1.65%	4.99%	3.33%	3.50%
NYLI VP Income Builder – Service Class NonStandardized ²	Moderate	6/2/2003	5/1/2022	-2.08%	2.32%	8.04%	3.96%	7.69%	4.76%	6.37%
NYLI VP Janus Henderson Balanced – Service Class NonStandardized ²	Moderate	2/17/2012	5/1/2022	-4.10%	-2.06%	5.13%	4.66%	10.06%	7.67%	7.41%
NYLI VP Moderate Allocation–Service Class NonStandardized ²	Moderate	2/13/2006	5/1/2022	-3.06%	-1.97%	1.57%	2.35%	7.60%	4.48%	4.56%
Franklin Templeton Aggressive Model Portfolio - Class II NonStandardized ²	High	5/1/2020	5/1/2022	-4.60%	-2.31%	5.74%	5.79%	N/A	N/A	8.73%
NYLI VP Equity Allocation – Service Class NonStandardized ²	High	2/13/2006	5/1/2022	-4.70%	-3.95%	-0.43%	2.76%	12.48%	6.21%	5.69%
NYLI VP Growth Allocation–Service Class NonStandardized ²	High	2/13/2006	5/1/2022	-4.02%	-3.19%	0.43%	2.90%	10.62%	5.54%	5.36%
Large Cap Equity										
AB VPS Growth & Income - Class B NonStandardized ²	High	6/1/1999	5/1/2022	-3.54%	1.65%	3.91%	6.90%	16.43%	9.05%	8.83%
American Funds IS Growth Fund - Class 4 NonStandardized ²	High	12/14/2012	5/1/2022	-7.80%	-7.29%	7.91%	8.48%	19.60%	14.51%	13.07%
American Funds IS Washington Mutual Investors Fund - Class 4 NonStandardized ²	High	12/14/2012	5/1/2022	-3.68%	0.15%	8.76%	8.70%	17.67%	9.55%	11.23%
BNY Mellon Sustainable US Equity - Service Shares NonStandardized ²	High	12/31/2000	5/1/2022	-7.00%	-7.08%	2.80%	5.95%	15.16%	9.84%	9.66%
ClearBridge Variable Appreciation Portfolio — Class II NonStandardized ²	High	2/28/2015	5/1/2022	-5.31%	-3.31%	6.11%	8.38%	16.32%	10.83%	11.27%
Fidelity® VIP Contrafund® – Service Class 2 NonStandardized ²	High	1/12/2000	5/1/2022	-7.33%	-5.66%	7.44%	10.51%	18.17%	11.97%	15.23%
Fidelity® VIP Equity-Income – Service Class 2 NonStandardized ²	High	1/12/2000	5/1/2022	-2.02%	3.08%	8.46%	7.46%	15.69%	8.84%	9.36%



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Large Cap Equity										
Fidelity® VIP Growth Opportunities – Service Class 2 NonStandardized ²	High	1/12/2000	5/1/2022	-9.84%	-10.96%	7.01%	8.09%	19.05%	15.78%	14.26%
NYLI VP American Century Sustainable Equity – Service Class NonStandardized ²	High	2/17/2012	5/1/2022	-6.92%	-7.40%	-0.52%	N/A	N/A	N/A	N/A
NYLI VP Epoch U.S. Equity Yield – Service Class NonStandardized ²	High	6/2/2003	5/1/2022	-3.21%	2.00%	10.61%	8.03%	14.98%	7.53%	9.72%
NYLI VP S&P 500 Index5 – Service Class NonStandardized ²	High	6/2/2003	5/1/2022	-5.69%	-4.46%	7.39%	8.22%	17.68%	11.58%	11.74%
NYLI VP Dimensional U.S. Equity - Service Class NonStandardized ²	High	6/2/2003	5/1/2022	-6.39%	-2.86%	6.40%	7.76%	16.76%	10.13%	11.24%
NYLI VP Winslow Large Cap Growth – Service Class NonStandardized ²	High	6/2/2003	5/1/2022	-8.63%	-8.36%	4.44%	9.67%	17.25%	13.21%	14.66%
NYLI VP MFS® Investors Trust - Service Class NonStandardized ²	High	5/1/2000	2/10/2025	-4.90%	-2.74%	4.55%	6.63%	15.24%	9.94%	-5.12%
NYLI VP MFS® Research - Service Class NonStandardized ²	High	5/1/2000	2/10/2025	-6.16%	-5.23%	1.73%	6.25%	14.55%	10.16%	-7.97%
Small/Mid Cap Equity										
Fidelity® VIP Mid Cap – Service Class 2 NonStandardized ²	High	1/12/2000	5/1/2022	-6.64%	-6.93%	-3.32%	3.94%	17.09%	7.19%	6.80%
Janus Henderson VIT Enterprise Portfolio – Service Shares NonStandardized ²	High	12/31/1999	5/1/2022	-5.49%	-4.19%	1.43%	5.05%	14.50%	10.45%	8.07%
NYLI VP Schroders Mid Cap Opportunities - Service Class NonStandardized ²	High	6/2/2003	5/1/2022	-4.90%	-4.94%	-3.63%	0.10%	11.50%	4.63%	3.15%
MFS® Mid Cap Value Portfolio - Service Class NonStandardized ²	High	3/7/2008	5/1/2022	-3.37%	-2.78%	1.05%	4.63%	16.79%	7.68%	6.75%
Neuberger Berman AMT Mid-Cap Growth – Class S NonStandardized ²	High	2/18/2003	5/1/2022	-7.98%	-9.14%	-2.38%	2.18%	12.21%	7.99%	5.80%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2 NonStandardized ²	Highest	6/1/2000	5/1/2022	-5.23%	-7.79%	-3.92%	3.80%	18.84%	7.39%	6.08%
Delaware VIP Small Cap Value - Service Class NonStandardized ²	Highest	5/1/2000	5/1/2022	-4.90%	-5.31%	-1.18%	0.92%	15.50%	5.98%	3.29%
Invesco V.I. Main Street Small Cap Fund - Series II NonStandardized ²	Highest	7/16/2001	5/1/2022	-6.27%	-6.13%	-1.44%	3.12%	16.72%	7.30%	6.09%
NYLI VP Small Cap Growth – Service Class NonStandardized ²	Highest	2/17/2012	5/1/2022	-7.64%	-9.32%	-5.25%	-1.93%	10.78%	6.11%	1.74%



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Small/Mid Cap Equity										
NYLI VP Wellington Small Cap - Service Class NonStandardized ²	Highest	5/2/2016	5/1/2022	-6.97%	-9.00%	-2.20%	-0.72%	12.38%	N/A	2.32%
International/Global Equity										
American Funds IS Global Small Cap Fund® - Class 4 NonStandardized ²	High	12/14/2012	5/1/2022	-4.60%	-6.74%	-7.02%	-3.47%	6.99%	3.94%	-0.20%
Fidelity® VIP International Index — Service Class 2 NonStandardized ²	High	4/16/2018	5/1/2022	-0.12%	5.88%	5.82%	4.36%	10.46%	N/A	7.07%
Invesco V.I. EQV International Equity Fund - Series II NonStandardized ²	High	9/19/2001	5/1/2022	-3.37%	1.03%	-3.16%	2.54%	8.06%	3.44%	5.33%
Janus Henderson VIT Global Research Portfolio – Service Shares NonStandardized ²	High	12/31/1999	5/1/2022	-5.22%	-1.63%	6.96%	9.48%	16.58%	9.08%	13.33%
NYLI VP Pinestone International Equity – Service Class NonStandardized ²	High	6/2/2003	5/1/2022	-4.53%	0.75%	-2.39%	-3.14%	5.77%	3.82%	-0.10%
MFS® International Intrinsic Value Portfolio – Service Class NonStandardized ²	High	8/31/2001	5/1/2022	0.41%	8.29%	7.96%	5.84%	9.39%	7.01%	8.73%
MFS® VIT Research International - Service Class NonStandardized ²	High	8/24/2001	5/1/2022	-1.04%	4.64%	2.43%	2.96%	8.89%	4.44%	5.50%
American Funds IS New World Fund - Class 4 NonStandardized ²	Highest	12/14/2012	5/1/2022	-0.75%	1.47%	2.36%	2.35%	9.83%	5.41%	5.64%
Fidelity® VIP Emerging Markets – Service Class 2 NonStandardized ²	Highest	1/23/2008	5/1/2022	3.44%	6.43%	13.00%	4.88%	10.25%	5.74%	6.77%
Sector										
NYLI VP CBRE Global Infrastructure — Service Class NonStandardized ²	High	5/1/2015	5/1/2022	1.39%	5.98%	13.77%	2.11%	8.94%	N/A	4.08%
NYLI VP Fidelity Institutional AM® Utilities – Service Class NonStandardized ²	High	2/17/2012	5/1/2022	-0.33%	2.32%	23.41%	8.26%	13.79%	7.33%	10.55%
NYLI VP Newton Technology Growth - Service Class NonStandardized ²	Highest	12/29/2000	2/10/2025	-9.43%	-9.60%	-1.44%	5.21%	15.09%	12.83%	-14.72%
Fidelity® VIP Health Care — Service Class 2 NonStandardized ²	Highest	4/30/2019	5/1/2022	-3.45%	-1.18%	-3.27%	0.65%	7.03%	5.95%	4.10%
NYLI VP Natural Resources – Initial Class NonStandardized ²	Highest	2/17/2012	5/1/2022	-2.76%	-4.39%	-11.09%	-0.87%	24.78%	4.04%	0.46%

Please read the important disclosures below regarding the product performance.



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To obtain a copy of the product and funds prospectuses, please contact your Eagle Strategies Adviser or call 1-800-598-2019. Investors are asked to consider the investment objectives, risks, charges and expenses of the investment carefully before investing. The product prospectus contains this and other information about the product and underlying investment options. Please read the prospectuses carefully before investing.

In order to purchase this variable annuity, the purchaser must be an advisory client of Eagle Strategies LLC (Eagle or the Investment Adviser), NYLIAC's affiliated investment adviser, and agree to pay an ongoing, asset-based fee (Advisory Fee) to Eagle for ongoing, investment advisory services relating to the policy. NYLIAC is not responsible for the investment advisory services provided by Eagle or its investment adviser representatives. The Advisory Fee that is charged by your Investment Adviser is covered in a separate agreement between you and the Investment Adviser, and is separate from, and in addition to, the fees and expenses that are described in the prospectus.

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 and

NYLI VP Natural Resources – Initial Class). Performance for these classes/shares is lower than the returns for those classes/shares that do not impose a 12b-1 fee. Contact your NYLIFE Securities LLC Registered Representative or call 1-800-598-2019 for more information.

Investment Division Inception Date is the date in which the Investment Division is first offered in the product. Portfolio Inception Date is the date that the Portfolio in which the Investment Division invests was first offered.

² Assumes no deduction for contingent deferred sales charge.

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

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

⁴ The New York Life Premier Advisory Variable Annuity was first offered for sale on May 1, 2022. Certain Portfolios and Investment Divisions existed prior to the date. The performance for NYLI VP Series Fund, Inc. portfolios are based on the Initial Class Portfolio Inception Date (where applicable). The performance for all other investment divisions is based on the Portfolio Inception Date reflected in this performance summary. All performance has been modified to reflect Separate Account and Fund annual expenses as if the policy had been available during the periods shown. The New York Life Premier Advisory Variable Annuity invests in the New York Life Insurance and Annuity Corporation (NYLIAC) Separate Account III.

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

⁶ 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.

Performance information less than 1 year has not been annualized.

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

New York Life Variable Annuities are long-term retirement products issued by New York Life Insurance and Annuity Corporation ("NYLIAC"), a Delaware Corporation. NYLIFE Distributors LLC, (member FINRA/SIPC) a Licensed Insurance Agency, is the wholesale distributor and underwriter for these products. Both NYLIAC and NYLIFE Distributors LLC are wholly-owned subsidiaries of New York Life Insurance Company, 51 Madison Avenue, New York, New York 10010. There are fees, guidelines, risks, restrictions and limitations to consider when purchasing variable annuities. For costs and complete details, contact a financial professional.

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



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Investment Grade Bond								
NYLI VP U.S. Government Money Market – Current 7-day yield is 4.07% NonStandardized ²	Low	1/29/1993	5/1/2022	4.32%	3.62%	2.00%	1.18%	3.75%
PIMCO VIT Low Duration Portfolio - Advisor Class NonStandardized ²	Low	3/31/2006	5/1/2022	5.17%	2.30%	0.91%	0.86%	2.72%
American Funds IS The Bond Fund of America® - Class 4 NonStandardized ²	Moderate	12/14/2012	5/1/2022	4.24%	-0.37%	-0.17%	1.13%	1.15%
Columbia Variable Portfolio — Intermediate Bond - Class 2 NonStandardized ²	Moderate	5/3/2010	5/1/2022	5.48%	-0.73%	0.65%	1.40%	1.07%
Fidelity® VIP Bond Index – Service Class 2 NonStandardized ²	Moderate	4/19/2018	11/23/2020	4.09%	-0.29%	-1.33%	N/A	1.29%
Fidelity® VIP Investment Grade Bond - Service Class 2 NonStandardized ²	Moderate	8/15/2005	5/1/2022	4.56%	0.21%	0.33%	1.41%	1.78%
NYLI VP Bond – Service Class NonStandardized ²	Moderate	6/2/2003	5/1/2022	4.37%	-0.43%	-0.64%	0.75%	1.21%
NYLI VP MacKay Government – Service Class NonStandardized ²	Moderate	6/2/2003	5/1/2022	4.11%	-0.04%	-1.21%	0.18%	0.99%
NYLI VP PIMCO Real Return – Service Class NonStandardized ²	Moderate	2/17/2012	5/1/2022	6.14%	-0.33%	2.17%	1.83%	0.86%
PIMCO VIT Income Portfolio - Advisor Class NonStandardized ²	Moderate	4/29/2016	5/1/2022	6.45%	3.74%	4.52%	N/A	4.92%
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class NonStandardized ²	Moderate	5/1/2014	5/1/2022	3.88%	1.97%	1.38%	1.76%	2.84%
PIMCO VIT Total Return Portfolio - Advisor Class NonStandardized ²	Moderate	2/28/2006	5/1/2022	5.49%	0.31%	-0.24%	1.15%	1.96%
Western Asset Core Plus VIT - Class II NonStandardized ²	Moderate	5/1/2015	5/1/2022	2.83%	-1.05%	-0.63%	0.87%	0.87%
Non-Investment Grade Bond								
BlackRock® High Yield V.I. Fund – Class III Shares NonStandardized ²	Moderate	2/15/2012	5/1/2022	6.31%	4.24%	6.68%	4.19%	5.88%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2 NonStandardized ²	Moderate	4/30/2012	5/1/2022	5.98%	2.73%	3.49%	2.29%	4.96%
NYLI VP Floating Rate – Service Class NonStandardized ²	Moderate	5/1/2005	5/1/2022	5.32%	5.68%	6.95%	3.65%	6.00%
NYLI VP MacKay Convertible – Service Class NonStandardized ²	Moderate	6/2/2003	5/1/2022	3.91%	0.90%	11.08%	7.37%	2.73%



New York Life Premier Advisory Variable Annuity Performance Summary
As of March 31, 2025

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

Investment Divisions ¹	Volatility/ Risk Level ²	Portfolio Inception Date	Investment Division Inception Date ¹	1 Year ⁴	3 Year ⁴	5 Year ⁴	10 Year ⁴	Since Investment Division Inception
Non-Investment Grade Bond								
NYLI VP MacKay High Yield Corporate Bond – Service Class NonStandardized ²	Moderate	6/2/2003	5/1/2022	5.60%	4.11%	6.41%	4.43%	5.45%
NYLI VP MacKay Strategic Bond – Service Class NonStandardized ²	Moderate	5/1/2011	5/1/2022	7.38%	4.53%	4.83%	2.74%	5.48%
Alternatives								
DWS Alternative Asset Allocation VIP - Class B NonStandardized ²	Moderate	5/18/2009	5/1/2022	6.61%	1.35%	7.45%	2.71%	2.31%
NYLI VP IQ Hedge Multi-Strategy - Service Class NonStandardized ²	Moderate	5/1/2013	5/1/2022	2.91%	2.51%	3.26%	-0.21%	3.99%
Asset Allocation								
American Funds IS Asset Allocation Fund - Class 4 NonStandardized ²	Moderate	12/14/2012	5/1/2022	7.29%	5.67%	10.62%	7.43%	8.14%
BlackRock® Global Allocation V.I. Fund – Class III Shares NonStandardized ²	Moderate	11/18/2003	5/1/2022	3.03%	2.95%	8.15%	4.63%	5.00%
Fidelity® VIP FundsManager® 60% — Service Class NonStandardized ²	Moderate	8/22/2007	5/1/2022	3.38%	3.24%	9.06%	5.87%	5.61%
Franklin Templeton Conservative Model Portfolio - Class II NonStandardized ²	Moderate	5/1/2020	5/1/2022	4.83%	1.66%	N/A	N/A	3.37%
Franklin Templeton Moderate Model Portfolio - Class II NonStandardized ²	Moderate	5/1/2020	5/1/2022	5.54%	3.69%	N/A	N/A	6.05%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II NonStandardized ²	Moderate	5/1/2020	5/1/2022	5.72%	4.72%	N/A	N/A	7.31%
Franklin Templeton Moderately Conservative Model Portfolio - Class II NonStandardized ²	Moderate	5/1/2020	5/1/2022	5.63%	2.89%	N/A	N/A	4.94%
NYLI VP Balanced – Service Class NonStandardized ²	Moderate	5/1/2005	5/1/2022	6.11%	3.77%	10.38%	5.29%	5.24%
NYLI VP Conservative Allocation – Service Class NonStandardized ²	Moderate	2/13/2006	5/1/2022	2.02%	1.65%	4.99%	3.33%	3.50%
NYLI VP Income Builder – Service Class NonStandardized ²	Moderate	6/2/2003	5/1/2022	8.04%	3.96%	7.69%	4.76%	6.37%
NYLI VP Janus Henderson Balanced – Service Class NonStandardized ²	Moderate	2/17/2012	5/1/2022	5.13%	4.66%	10.06%	7.67%	7.41%
NYLI VP Moderate Allocation–Service Class NonStandardized ²	Moderate	2/13/2006	5/1/2022	1.57%	2.35%	7.60%	4.48%	4.56%



New York Life Premier Advisory Variable Annuity Performance Summary
As of March 31, 2025

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

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Asset Allocation								
Franklin Templeton Aggressive Model Portfolio - Class II NonStandardized ²	High	5/1/2020	5/1/2022	5.74%	5.79%	N/A	N/A	8.73%
NYLI VP Equity Allocation – Service Class NonStandardized ²	High	2/13/2006	5/1/2022	-0.43%	2.76%	12.48%	6.21%	5.69%
NYLI VP Growth Allocation–Service Class NonStandardized ²	High	2/13/2006	5/1/2022	0.43%	2.90%	10.62%	5.54%	5.36%
Large Cap Equity								
AB VPS Growth & Income - Class B NonStandardized ²	High	6/1/1999	5/1/2022	3.91%	6.90%	16.43%	9.05%	8.83%
American Funds IS Growth Fund - Class 4 NonStandardized ²	High	12/14/2012	5/1/2022	7.91%	8.48%	19.60%	14.51%	13.07%
American Funds IS Washington Mutual Investors Fund - Class 4 NonStandardized ²	High	12/14/2012	5/1/2022	8.76%	8.70%	17.67%	9.55%	11.23%
BNY Mellon Sustainable US Equity - Service Shares NonStandardized ²	High	12/31/2000	5/1/2022	2.80%	5.95%	15.16%	9.84%	9.66%
ClearBridge Variable Appreciation Portfolio — Class II NonStandardized ²	High	2/28/2015	5/1/2022	6.11%	8.38%	16.32%	10.83%	11.27%
Fidelity® VIP Contrafund® – Service Class 2 NonStandardized ²	High	1/12/2000	5/1/2022	7.44%	10.51%	18.17%	11.97%	15.23%
Fidelity® VIP Equity-Income – Service Class 2 NonStandardized ²	High	1/12/2000	5/1/2022	8.46%	7.46%	15.69%	8.84%	9.36%
Fidelity® VIP Growth Opportunities – Service Class 2 NonStandardized ²	High	1/12/2000	5/1/2022	7.01%	8.09%	19.05%	15.78%	14.26%
NYLI VP American Century Sustainable Equity – Service Class NonStandardized ²	High	2/17/2012	5/1/2022	-0.52%	N/A	N/A	N/A	N/A
NYLI VP Epoch U.S. Equity Yield – Service Class NonStandardized ²	High	6/2/2003	5/1/2022	10.61%	8.03%	14.98%	7.53%	9.72%
NYLI VP S&P 500 Index5 – Service Class NonStandardized ²	High	6/2/2003	5/1/2022	7.39%	8.22%	17.68%	11.58%	11.74%
NYLI VP Dimensional U.S. Equity - Service Class NonStandardized ²	High	6/2/2003	5/1/2022	6.40%	7.76%	16.76%	10.13%	11.24%
NYLI VP Winslow Large Cap Growth – Service Class NonStandardized ²	High	6/2/2003	5/1/2022	4.44%	9.67%	17.25%	13.21%	14.66%
NYLI VP MFS® Investors Trust - Service Class NonStandardized ²	High	5/1/2000	2/10/2025	4.55%	6.63%	15.24%	9.94%	-5.12%



New York Life Premier Advisory Variable Annuity Performance Summary
As of March 31, 2025

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

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Large Cap Equity								
NYLI VP MFS® Research - Service Class NonStandardized ²	High	5/1/2000	2/10/2025	1.73%	6.25%	14.55%	10.16%	-7.97%
Small/Mid Cap Equity								
Fidelity® VIP Mid Cap – Service Class 2 NonStandardized ²	High	1/12/2000	5/1/2022	-3.32%	3.94%	17.09%	7.19%	6.80%
Janus Henderson VIT Enterprise Portfolio – Service Shares NonStandardized ²	High	12/31/1999	5/1/2022	1.43%	5.05%	14.50%	10.45%	8.07%
NYLI VP Schroders Mid Cap Opportunities - Service Class NonStandardized ²	High	6/2/2003	5/1/2022	-3.63%	0.10%	11.50%	4.63%	3.15%
MFS® Mid Cap Value Portfolio - Service Class NonStandardized ²	High	3/7/2008	5/1/2022	1.05%	4.63%	16.79%	7.68%	6.75%
Neuberger Berman AMT Mid-Cap Growth – Class S NonStandardized ²	High	2/18/2003	5/1/2022	-2.38%	2.18%	12.21%	7.99%	5.80%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2 NonStandardized ²	Highest	6/1/2000	5/1/2022	-3.92%	3.80%	18.84%	7.39%	6.08%
Delaware VIP Small Cap Value - Service Class NonStandardized ²	Highest	5/1/2000	5/1/2022	-1.18%	0.92%	15.50%	5.98%	3.29%
Invesco V.I. Main Street Small Cap Fund - Series II NonStandardized ²	Highest	7/16/2001	5/1/2022	-1.44%	3.12%	16.72%	7.30%	6.09%
NYLI VP Small Cap Growth – Service Class NonStandardized ²	Highest	2/17/2012	5/1/2022	-5.25%	-1.93%	10.78%	6.11%	1.74%
NYLI VP Wellington Small Cap - Service Class NonStandardized ²	Highest	5/2/2016	5/1/2022	-2.20%	-0.72%	12.38%	N/A	2.32%
International/Global Equity								
American Funds IS Global Small Cap Fund® – Class 4 NonStandardized ²	High	12/14/2012	5/1/2022	-7.02%	-3.47%	6.99%	3.94%	-0.20%
Fidelity® VIP International Index — Service Class 2 NonStandardized ²	High	4/16/2018	5/1/2022	5.82%	4.36%	10.46%	N/A	7.07%
Invesco V.I. EQV International Equity Fund - Series II NonStandardized ²	High	9/19/2001	5/1/2022	-3.16%	2.54%	8.06%	3.44%	5.33%
Janus Henderson VIT Global Research Portfolio – Service Shares NonStandardized ²	High	12/31/1999	5/1/2022	6.96%	9.48%	16.58%	9.08%	13.33%
NYLI VP Pinestone International Equity – Service Class NonStandardized ²	High	6/2/2003	5/1/2022	-2.39%	-3.14%	5.77%	3.82%	-0.10%
MFS® International Intrinsic Value Portfolio – Service Class NonStandardized ²	High	8/31/2001	5/1/2022	7.96%	5.84%	9.39%	7.01%	8.73%



New York Life Premier Advisory Variable Annuity Performance Summary
As of March 31, 2025

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

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International/Global Equity								
MFS® VIT Research International - Service Class NonStandardized ²	High	8/24/2001	5/1/2022	2.43%	2.96%	8.89%	4.44%	5.50%
American Funds IS New World Fund - Class 4 NonStandardized ²	Highest	12/14/2012	5/1/2022	2.36%	2.35%	9.83%	5.41%	5.64%
Fidelity® VIP Emerging Markets – Service Class 2 NonStandardized ²	Highest	1/23/2008	5/1/2022	13.00%	4.88%	10.25%	5.74%	6.77%
Sector								
NYLI VP CBRE Global Infrastructure — Service Class NonStandardized ²	High	5/1/2015	5/1/2022	13.77%	2.11%	8.94%	N/A	4.08%
NYLI VP Fidelity Institutional AM® Utilities – Service Class NonStandardized ²	High	2/17/2012	5/1/2022	23.41%	8.26%	13.79%	7.33%	10.55%
NYLI VP Newton Technology Growth - Service Class NonStandardized ²	Highest	12/29/2000	2/10/2025	-1.44%	5.21%	15.09%	12.83%	-14.72%
Fidelity® VIP Health Care — Service Class 2 NonStandardized ²	Highest	4/30/2019	5/1/2022	-3.27%	0.65%	7.03%	5.95%	4.10%
NYLI VP Natural Resources — Initial Class NonStandardized ²	Highest	2/17/2012	5/1/2022	-11.09%	-0.87%	24.78%	4.04%	0.46%

Please read the important disclosures below regarding the product performance.



New York Life Premier Advisory Variable Annuity Performance Summary

As of March 31, 2025

To obtain a copy of the product and funds prospectuses, please contact your Eagle Strategies Adviser or call 1-800-598-2019. Investors are asked to consider the investment objectives, risks, charges and expenses of the investment carefully before investing. The product prospectus contains this and other information about the product and underlying investment options. Please read the prospectuses carefully before investing.

In order to purchase this variable annuity, the purchaser must be an advisory client of Eagle Strategies LLC (Eagle or the Investment Adviser), NYLIAC's affiliated investment adviser, and agree to pay an ongoing, asset-based fee (Advisory Fee) to Eagle for ongoing, investment advisory services relating to the policy. NYLIAC is not responsible for the investment advisory services provided by Eagle or its investment adviser representatives. The Advisory Fee that is charged by your Investment Adviser is covered in a separate agreement between you and the Investment Adviser, and is separate from, and in addition to, the fees and expenses that are described in the prospectus.

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 and

NYLI VP Natural Resources – Initial Class). Performance for these classes/shares is lower than the returns for those classes/shares that do not impose a 12b-1 fee. Contact your NYLIFE Securities LLC Registered Representative or call 1-800-598-2019 for more information.

Investment Division Inception Date is the date in which the Investment Division is first offered in the product. Portfolio Inception Date is the date that the Portfolio in which the Investment Division invests was first offered.

² Assumes no deduction for contingent deferred sales charge.

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

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

⁴ The New York Life Premier Advisory Variable Annuity was first offered for sale on May 1, 2022. Certain Portfolios and Investment Divisions existed prior to the date. The performance for NYLI VP Series Fund, Inc. portfolios are based on the Initial Class Portfolio Inception Date (where applicable). The performance for all other investment divisions is based on the Portfolio Inception Date reflected in this performance summary. All performance has been modified to reflect Separate Account and Fund annual expenses as if the policy had been available during the periods shown. The New York Life Premier Advisory Variable Annuity invests in the New York Life Insurance and Annuity Corporation (NYLIAC) Separate Account III.

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

⁶ 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.

Performance information less than 1 year has not been annualized.

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

New York Life Variable Annuities are long-term retirement products issued by New York Life Insurance and Annuity Corporation ("NYLIAC"), a Delaware Corporation. NYLIFE Distributors LLC, (member FINRA/SIPC) a Licensed Insurance Agency, is the wholesale distributor and underwriter for these products. Both NYLIAC and NYLIFE Distributors LLC are wholly-owned subsidiaries of New York Life Insurance Company, 51 Madison Avenue, New York, New York 10010. There are fees, guidelines, risks, restrictions and limitations to consider when purchasing variable annuities. For costs and complete details, contact a financial professional.

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