

As of February 28, 2025 Premium Based M&E Charge Structure

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 the Fund Company Expenses. An Annual Policy Service Charge of \$30 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 \$50,000. The performance shown, therefore, would be slightly lower if your policy's Accumulation Value is less than \$50,000. 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 1% by the 9th 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 Flexible Premium Variable Annuity II 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 Flexible Premium Variable Annuity II is 210-594.

			Investment		Year to					Since
		Portfolio	Division	Month to	Date					Investment
	Volatility/	Inception	Inception	Date	(Updated				10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹		Monthly)	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Investment Grade Bond										
NYLI VP U.S. Government Money Market – Current 7-day yield is 4.07%8										
NonStandardized ²	Low	1/29/1993	5/1/2015	0.31%	0.66%	4.84%	3.92%	2.34%	1.55%	1.12%
Standardized PIMCO VIT Low Duration Portfolio - Advisor Class	Low	1/29/1993	5/1/2015	-	-	-2.16%	1.71%	1.42%	1.55%	1.12%
NonStandardized ²	1	3/31/2006	5/2/2016	0.71%	1.35%	5.61%	1.97%	0.99%	1.23%	1.38%
NonStandardized Standardized	Low Low	3/31/2006	5/2/2016	0.71%	1.35%	-1.39%	-0.32%	0.99%	1.23%	1.28%
PIMCO VIT Short-Term Portfolio - Advisor Class	Low	3/31/2000	3/2/2010	-		-1.3976	-0.32%	0.01%	1.2376	1.20%
NonStandardized ²	Low	9/30/1999	5/1/2024	0.35%	0.83%	5.56%	4.26%	2.66%	2.33%	4.47%
Standardized	Low	9/30/1999	5/1/2024	-	-	-1.44%	2.06%	1.74%	2.33%	-2.53%
American Funds IS Capital World Bond Fund® - Class 4										
NonStandardized ²	Moderate	10/4/2006	5/1/2024	1.59%	2.35%	1.83%	-3.32%	-2.43%	-0.15%	4.00%
Standardized	Moderate	10/4/2006	5/1/2024	-	-	-5.17%	-5.63%	-3.42%	-0.15%	-3.00%
American Funds IS The Bond Fund of America® - Class 4										
NonStandardized ²	Moderate	12/14/2012	5/1/2022	2.19%	2.76%	5.57%	-0.79%	-0.05%	1.56%	1.60%
Standardized	Moderate	12/14/2012	5/1/2022	-	-	-1.43%	-3.16%	-1.07%	1.56%	-0.86%
American Funds IS U.S. Government Securities Fund® - Class 4										
NonStandardized ²	Moderate	12/2/1985	5/1/2024	2.32%	2.97%	5.36%	-1.50%	-0.27%	1.05%	6.92%
Standardized Standardized	Moderate	12/2/1985	5/1/2024	-	-	-1.64%	-3.85%	-1.29%	1.05%	-0.08%
Columbia Variable Portfolio — Intermediate Bond - Class 2	Moderate	5/3/2010	5/1/2022	2.75%	3.37%	6.79%	-1.42%	-0.06%	1.85%	1.52%
NonStandardized ² Standardized	Moderate	5/3/2010	5/1/2022	2.75%	3.31%	-0.21%	-1.42%	-0.06%	1.85%	-0.94%
NYLI VP Bond – Service Class	Widderate	3/3/2010	3/1/2022	-		-0.2170	-5.1176	-1.0076	1.0076	-0.3476
NonStandardized ²	Moderate	6/2/2003	5/1/2015	2.03%	2.54%	5.78%	-1.00%	-0.87%	1.20%	1.88%
Standardized	Moderate	6/2/2003	5/1/2015	2.0376	2.5470	-1.22%	-3.37%	-1.88%	1.20%	1.88%
Fidelity® VIP Investment Grade Bond - Service Class 2	Widderate	0/2/2003	3/1/2013	-		-1.22/0	-3.37 /6	-1.0076	1.2076	1.0076
NonStandardized ²	Moderate	8/15/2005	5/1/2022	2.28%	2.85%	5.87%	-0.32%	0.14%	1.84%	2.26%
Standardized	Moderate	8/15/2005	5/1/2022	2.2076	2.0370	-1.13%	-2.70%	-0.87%	1.84%	-0.17%
Fidelity® VIP Bond Index – Service Class 2	Widderate	0/13/2003	3/1/2022	-	-	-1.1376	-2.7076	-0.07 /6	1.04 /6	-0.1776
NonStandardized ²	Moderate	4/19/2018	11/23/2020	2.10%	2.64%	5.28%	-0.81%	-0.92%	N/A	-1.85%
Standardized	Moderate	4/19/2018	11/23/2020	2.1076	2.0470	-1.72%	-3.18%	-1.93%	N/A	-3.02%
NYLI VP MacKay U.S. Infrastructure Bond – Service Class	Wibderate	4/19/2016	11/23/2020	-		-1.7270	-3.10%	-1.93%	IN/A	-3.02%
NYLI VP Mackay U.S. Intrastructure Bond – Service Class NonStandardized ²	Moderate	6/2/2003	5/1/2011	2.21%	2.89%	5.25%	-0.53%	-0.76%	0.60%	1.17%
	Moderate Moderate	6/2/2003	5/1/2011	2.21%	2.89%	5.25% -1.75%	-0.53% -2.90%	-0.76% -1.77%	0.60%	1.17%
Standardized NYLI VP PIMCO Real Return – Service Class	ivioderate	0/2/2003	5/1/2011	-	-	-1./5%	-2.90%	-1.//%	0.00%	1.17%
	Madassa	0/47/0040	0/47/0040	0.450/	2.020/	C F20/	0.500/	4.000/	2.000/	4.050/
NonStandardized ²	Moderate	2/17/2012	2/17/2012	2.45%	3.82%	6.52%	-0.58%	1.89%	2.09%	1.65%
Standardized	Moderate	2/17/2012	2/17/2012	-	•	-0.48%	-2.95%	0.94%	2.09%	1.65%
PIMCO VIT Income Portfolio - Advisor Class										
NonStandardized ²	Moderate	4/29/2016	5/1/2020	1.81%	2.88%	8.04%	3.82%	3.21%	N/A	4.46%
Standardized	Moderate	4/29/2016	5/1/2020	-	-	1.04%	1.61%	2.31%	N/A	3.57%



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			Investment		Year to					Since
		Portfolio	Division	Month to	Date					Investment
	Volatility/	Inception	Inception	Date	(Updated				10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹		Monthly)	Year⁴	Year⁴	Year ⁴	Year⁴	Inception
Investment Grade Bond										
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class	Madagas	E(4/004.4	5/4/0044	0.050/	0.740/	0.400/	0.050/	4.000/	0.070/	0.070/
NonStandardized ²	Moderate	5/1/2014	5/1/2014	0.25%	0.74%	6.42%	2.05%	1.06%	2.27%	2.97%
Standardized PIMCO VIT Total Return Portfolio - Advisor Class	Moderate	5/1/2014	5/1/2014	-	-	-0.58%	-0.24%	0.08%	2.27%	2.97%
NonStandardized ²	Moderate	2/28/2006	5/1/2014	2.62%	3.19%	6.85%	-0.44%	-0.24%	1.56%	1.83%
Standardized	Moderate	2/28/2006	5/1/2014	2.02%	3.19%	-0.15%	-0.44%	-0.24%	1.56%	1.83%
Western Asset Core Plus VIT - Class II	Woderate	2/26/2006	5/1/2014	-		-0.13%	-2.0276	-1.20%	1.30%	1.03%
NonStandardized ²	Moderate	5/1/2015	5/1/2022	2.19%	3.32%	4.54%	-1.76%	-1.25%	1.29%	1.39%
Standardized	Moderate	5/1/2015	5/1/2022	2.1370	3.3270	-2.46%	-4.11%	-2.25%	1.29%	-1.08%
Non-Investment Grade Bond	Woderate	3/1/2013	3/1/2022			-2.40 /8	-4.1170	-2.2376	1.2370	-1.00%
BlackRock® High Yield V.I. Fund – Class III Shares										
NonStandardized ²	Moderate	2/15/2012	5/1/2014	0.51%	1.96%	9.45%	4.83%	4.95%	4.68%	4.49%
Standardized	Moderate	2/15/2012	5/1/2014	-	-	2.45%	2.66%	4.11%	4.68%	4.49%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2			·			·				
NonStandardized ²	Moderate	4/30/2012	5/1/2015	1.74%	3.03%	9.49%	3.28%	0.83%	2.77%	2.63%
Standardized	Moderate	4/30/2012	5/1/2015	-		2.49%	1.04%	-0.15%	2.77%	2.63%
NYLI VP Floating Rate – Service Class NonStandardized ²	Moderate	5/1/2005	5/1/2011	0.03%	0.76%	7.23%	6.29%	5.03%	4.16%	3.97%
Standardized	Moderate	5/1/2005	5/1/2011	0.03%	0.76%	0.23%	4.19%	4.20%	4.16%	3.97%
NYLI VP MacKay Convertible – Service Class	Woderate	3/1/2003	3/1/2011			0.2070	4.1570	4.2070	4.1070	0.0170
NonStandardized ²	Moderate	6/2/2003	5/1/2011	-1.80%	0.87%	8.83%	2.91%	9.29%	8.05%	7.95%
Standardized	Moderate	6/2/2003	5/1/2011	-	-	1.83%	0.66%	8.58%	8.05%	7.95%
NYLI VP MacKay High Yield Corporate Bond – Service Class										
NonStandardized ²	Moderate	6/2/2003	5/1/2011	0.45%	1.77%	8.35%	4.57%	4.60%	4.89%	5.35%
Standardized	Moderate	6/2/2003	5/1/2011	-		1.35%	2.39%	3.75%	4.89%	5.35%
NYLI VP MacKay Strategic Bond – Service Class NonStandardized ²	Moderate	5/1/2011	5/1/2011	1.70%	2.82%	9.45%	4.76%	3.74%	3.12%	3.61%
Standardized	Moderate	5/1/2011	5/1/2011	1.7076	2.02 /6	2.45%	2.58%	2.86%	3.12%	3.61%
Alternatives	Woderate	3/1/2011	5/1/2011	-	-	2.43%	2.30%	2.00%	3.1276	3.01%
DWS Alternative Asset Allocation VIP - Class B										
NonStandardized ²	Moderate	5/18/2009	5/2/2016	1.06%	2.78%	8.66%	2.65%	5.18%	3.02%	3.91%
Standardized	Moderate	5/18/2009	5/2/2016	-	-	1.66%	0.39%	4.35%	3.02%	3.83%
NYLI VP Hedge Multi-Strategy - Service Class		0, 10, 200	0,0,00						0.0270	
NonStandardized ²	Moderate	5/1/2013	5/1/2013	-0.66%	0.94%	6.19%	3.35%	2.78%	0.29%	0.08%
Standardized	Moderate	5/1/2013	5/1/2013	-	-	-0.81%	1.12%	1.87%	0.29%	0.08%
Asset Allocation										
American Funds IS Asset Allocation Fund - Class 4										
NonStandardized ²	Moderate	12/14/2012	5/1/2018	-0.34%	2.48%	14.57%	7.43%	9.67%	8.07%	8.52%
Standardized	Moderate	12/14/2012	5/1/2018	-	-	7.57%	5.37%	8.97%	8.07%	8.25%
BlackRock® Global Allocation V.I. Fund – Class III Shares										
NonStandardized ²	Moderate	11/18/2003	5/1/2011	-0.08%	2.72%	8.96%	3.98%	7.15%	5.26%	5.12%
Standardized	Moderate	11/18/2003	5/1/2011	-	-	1.96%	1.78%	6.38%	5.26%	5.12%
Fidelity® VIP FundsManager® 60% — Service Class			=111==15							
NonStandardized ²	Moderate	8/22/2007	5/1/2019	-0.13%	2.07%	9.09%	4.80%	7.99%	6.50%	7.50%
Standardized	Moderate	8/22/2007	5/1/2019	-	-	2.09%	2.63%	7.25%	6.50%	7.01%
NYLI VP Balanced – Service Class	Modorata	5/1/2005	5/1/2011	0.23%	3.56%	10.89%	4.62%	8.37%	5.82%	7.10%
NonStandardized ²	Moderate Moderate	5/1/2005	5/1/2011	0.23%	3.30%	3.89%	4.62% 2.44%	8.37% 7.64%	5.82%	7.10% 7.10%
Standardized NYLI VP Conservative Allocation – Service Class	wouerate	3/1/2003	5/1/2011	-		3.69%	2.44%	7.04%	5.82%	7.10%
NonStandardized ²	Moderate	2/13/2006	5/1/2011	-0.68%	1.21%	6.53%	2.76%	4.44%	3.95%	4.72%
Nonstandardized Standardized	Moderate	2/13/2006	5/1/2011	-0.06%	1.2170	-0.47%	0.50%	3.59%	3.95%	4.72%
Standardized	20.0.0		J 2011			2	2.2070	2.2070	2.2070	270



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		Danifalia	Investment	Manth	Year to					Since
	Volatility/	Portfolio Inception	Division Inception	Month to Date	Date (Updated		3	5	10	Investment Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Date	Monthly)	r Year⁴	Year⁴	Year⁴	Year⁴	Inception
Asset Allocation	NISK Level	Date	Date		(WOTHING	Ieai	I Cal	I Cal	I Cal	inception
NYLI VP Income Builder – Service Class										
NonStandardized ²	Moderate	6/2/2003	5/1/2011	1.84%	4.56%	14.06%	5.18%	6.35%	5.20%	6.59%
Standardized	Moderate	6/2/2003	5/1/2011	1.0476	4.30%	7.06%	3.03%	5.56%	5.20%	6.59%
NYLI VP Janus Henderson Balanced – Initial Class7	Woderate	0/2/2000	3/1/2011			7.0070	0.0070	0.0070	0.2070	0.0070
NonStandardized ²	Moderate	2/17/2012	2/17/2012	0.13%	2.24%	12.65%	6.96%	9.74%	8.72%	9.47%
Standardized	Moderate	2/17/2012	2/17/2012	-	-	5.65%	4.88%	9.04%	8.72%	9.47%
NYLI VP Janus Henderson Balanced – Service Class									****	
NonStandardized ²	Moderate	2/17/2012	2/17/2012	0.11%	2.20%	12.37%	6.69%	9.47%	8.45%	9.20%
Standardized	Moderate	2/17/2012	2/17/2012	-	-	5.37%	4.60%	8.76%	8.45%	9.20%
NYLI VP Moderate Allocation–Service Class										
NonStandardized ²	Moderate	2/13/2006	5/1/2011	-1.20%	1.19%	7.43%	4.06%	6.58%	5.16%	5.94%
Standardized	Moderate	2/13/2006	5/1/2011	-	-	0.43%	1.86%	5.80%	5.16%	5.94%
Franklin Templeton Conservative Model Portfolio - Class II										
NonStandardized ²	Moderate	5/1/2020	5/1/2020	1.10%	2.43%	8.28%	2.08%	N/A	N/A	3.49%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	1.28%	-0.21%	N/A	N/A	2.56%
Franklin Templeton Moderate Model Portfolio - Class II										
NonStandardized ²	Moderate	5/1/2020	5/1/2020	0.23%	2.56%	11.70%	5.45%	N/A	N/A	8.32%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	4.70%	3.31%	N/A	N/A	7.55%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II										
NonStandardized ²	Moderate	5/1/2020	5/1/2020	-0.21%	2.47%	12.89%	6.72%	N/A	N/A	10.45%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	5.89%	4.63%	N/A	N/A	9.74%
Franklin Templeton Moderately Conservative Model Portfolio - Class II										
NonStandardized ²	Moderate	5/1/2020	5/1/2020	0.69%	2.63%	10.56%	4.08%	N/A	N/A	6.40%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	3.56%	1.88%	N/A	N/A	5.57%
Franklin Templeton Aggressive Model Portfolio - Class II										
NonStandardized ²	High	5/1/2020	5/1/2020	-1.00%	2.47%	14.81%	8.65%	N/A	N/A	13.50%
Standardized	High	5/1/2020	5/1/2020	-	-	7.81%	6.63%	N/A	N/A	12.85%
NYLI VP Equity Allocation – Service Class										
NonStandardized ²	High	2/13/2006	5/1/2011	-2.47%	0.85%	8.05%	5.42%	10.38%	7.04%	7.82%
Standardized	High	2/13/2006	5/1/2011	-	-	1.05%	3.28%	9.70%	7.04%	7.82%
NYLI VP Growth Allocation-Service Class										
NonStandardized ²	High	2/13/2006	5/1/2011	-1.99%	0.94%	7.78%	5.24%	8.90%	6.31%	7.09%
Standardized	High	2/13/2006	5/1/2011	-	-	0.78%	3.09%	8.18%	6.31%	7.09%
Large Cap Equity										
AB VPS Growth & Income - Class B										
NonStandardized ²	High	6/1/1999	5/1/2022	0.90%	5.44%	12.86%	9.10%	13.54%	9.75%	10.94%
Standardized	High	6/1/1999	5/1/2022	-	-	5.86%	7.10%	12.93%	9.75%	8.86%
American Funds IS Washington Mutual Investors Fund - Class 4										
NonStandardized ²	High	12/14/2012	11/13/2017	0.12%	4.04%	17.23%	11.75%	15.40%	10.19%	10.97%
Standardized	High	12/14/2012	11/13/2017	-	-	10.23%	9.85%	14.83%	10.19%	10.83%
American Funds IS Growth Fund - Class 4										
NonStandardized ²	High	12/14/2012	11/13/2017	-4.79%	0.62%	20.70%	13.39%	19.25%	15.88%	16.91%
Standardized	High	12/14/2012	11/13/2017	-	-	13.70%	11.54%	18.75%	15.88%	16.80%
BNY Mellon Sustainable US Equity - Service Shares										
NonStandardized ²	High	12/31/2000	5/1/2022	-2.97%	-0.02%	14.98%	9.90%	14.43%	10.91%	13.27%
Standardized	High	12/31/2000	5/1/2022	-	-	7.98%	7.93%	13.84%	10.91%	11.27%
ClearBridge Variable Appreciation Portfolio — Class II				1						
NonStandardized ²	High	2/28/2015	5/1/2017	-0.74%	2.18%	15.80%	12.05%	15.17%	11.72%	13.05%
Standardized	High	2/28/2015	5/1/2017	-	-	8.80%	10.16%	14.60%	11.72%	12.94%
Fidelity® VIP Contrafund® – Service Class 2				1						
NonStandardized ²	High	1/12/2000	5/1/2011	-2.51%	1.88%	20.23%	14.88%	18.07%	13.18%	12.93%
Standardized	High	1/12/2000	5/1/2011	-	-	13.23%	13.09%	17.55%	13.18%	12.93%



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			Investment		Year to					Since
		Portfolio	Division	Month to	Date					Investment
	Volatility/	Inception	Inception	Date	(Updated		3	5	10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹		Monthly)	Year⁴	Year ⁴	Year⁴	Year⁴	Inception
Large Cap Equity	111311 20131	Duto	2410		inominy,					посраон
Fidelity® VIP Equity-Income – Service Class 2										
NonStandardized ²	High	1/12/2000	5/1/2011	0.85%	5.28%	16.59%	9.14%	13.38%	9.34%	9.91%
Standardized	High	1/12/2000	5/1/2011	-	-	9.59%	7.15%	12.77%	9.34%	9.91%
Fidelity® VIP Growth Opportunities - Service Class 2	_									
NonStandardized ²	High	1/12/2000	5/1/2014	-4.77%	-1.18%	22.37%	13.19%	18.73%	17.18%	17.71%
Standardized	High	1/12/2000	5/1/2014	-	-	15.37%	11.34%	18.22%	17.18%	17.71%
NYLI VP Epoch U.S. Equity Yield – Service Class										
NonStandardized ²	High	6/2/2003	5/1/2011	1.91%	5.45%	19.88%	10.99%	12.37%	8.07%	9.00%
Standardized	High	6/2/2003	5/1/2011	-	-	12.88%	9.06%	11.74%	8.07%	9.00%
NYLI VP Dimensional U.S. Equity - Service Class										
NonStandardized ²	High	6/2/2003	5/1/2011	0.40%	3.84%	17.33%	11.47%	15.51%	11.16%	12.24%
Standardized	High	6/2/2003	5/1/2011	-	•	10.33%	9.56%	14.95%	11.16%	12.24%
NYLI VP Wellington Growth – Service Class9										
NonStandardized ²	High	6/2/2003 6/2/2003	5/1/2011 5/1/2011	-3.81%	-0.58%	13.07% 6.07%	10.19% 8.23%	14.50% 13.91%	11.31% 11.31%	10.99%
Standardized NYLI VP S&P 500 Index5 – Service Class	High	0/2/2003	5/1/2011	-		0.07%	5.23%	13.91%	11.31%	10.99%
NonStandardized ²	High	6/2/2003	5/1/2011	-1.33%	1.38%	17.93%	12.13%	16.41%	12.49%	12.86%
Standardized	High	6/2/2003	5/1/2011	-1.33%	1.36%	10.93%	12.13%	15.86%	12.49%	12.86%
NYLI VP Winslow Large Cap Growth – Service Class	riigii	0/2/2003	3/1/2011	-		10.3376	10.2470	13.0076	12.4370	12.0076
NonStandardized ²	High	6/2/2003	5/1/2011	-2.85%	0.36%	16.25%	14.27%	17.67%	14.47%	14.06%
Standardized	High	6/2/2003	5/1/2011	2.0070	-	9.25%	12.46%	17.14%	14.47%	14.06%
NYLI VP American Century Sustainable Equity – Service Class	9									
NonStandardized ²	High	2/17/2012	2/17/2012	-2.63%	-0.45%	10.67%	10.45%	14.52%	9.46%	10.68%
Standardized	High	2/17/2012	2/17/2012	-	-	3.67%	8.51%	13.93%	9.46%	10.68%
NYLI VP MFS® Investors Trust - Service Class	_									
NonStandardized ²	High	5/1/2000	2/10/2025	-0.92%	2.34%	14.24%	9.67%	13.70%	10.82%	-0.20%
Standardized	High	5/1/2000	2/10/2025	-	-	7.24%	7.69%	13.10%	10.82%	-7.19%
NYLI VP MFS® Research - Service Class										
NonStandardized ²	High	5/1/2000	2/10/2025	-2.48%	1.05%	12.08%	9.74%	13.43%	11.18%	-1.91%
Standardized	High	5/1/2000	2/10/2025	-	-	5.08%	7.77%	12.82%	11.18%	-8.78%
Voya Growth and Income Portfolio - Class S										
NonStandardized ²	High	12/31/1979	5/1/2024	-0.34%	2.66%	16.42%	12.90%	17.51%	12.18%	18.28%
Standardized	High	12/31/1979	5/1/2024	-	-	9.42%	11.04%	16.98%	12.18%	11.28%
Small/Mid Cap Equity										
Fidelity® VIP Mid Cap – Service Class 2										
NonStandardized ²	High	1/12/2000	5/1/2011	-4.88%	-0.24%	9.18%	7.00%	13.65%	8.49%	8.83%
Standardized Standardized	High	1/12/2000	5/1/2011	-	-	2.18%	4.92%	13.05%	8.49%	8.83%
Janus Henderson VIT Enterprise Portfolio – Service Shares	LEab	12/31/1999	11/13/2017	-3.06%	1.45%	9.73%	7.62%	11.62%	11.61%	11.42%
NonStandardized ² Standardized	High High	12/31/1999	11/13/2017	-3.06%	1.45%	9.73% 2.73%	5.57%	10.96%	11.61%	11.42%
NYLI VP Schroders Mid Cap Opportunities - Service Class	riigii	12/51/1999	11/13/2017	-		2.1376	3.37 /6	10.3076	11.0176	11.2070
NonStandardized ²	High	6/2/2003	5/1/2011	-3.30%	0.03%	5.83%	2.36%	8.20%	5.61%	8.14%
Standardized	High	6/2/2003	5/1/2011	-3.3078	-	-1.17%	0.08%	7.46%	5.61%	8.14%
MFS® Mid Cap Value Portfolio - Service Class	9	3,2,2000	0, 1,2011			,5	0.0070	11.1070	0.0170	0.1170
NonStandardized ²	High	3/7/2008	5/1/2020	-2.42%	0.67%	10.29%	6.31%	12.52%	8.57%	16.59%
Standardized	High	3/7/2008	5/1/2020	-	-	3.29%	4.21%	11.89%	8.57%	16.01%
Neuberger Berman AMT Mid-Cap Growth - Class S	-									
NonStandardized ²	High	2/18/2003	5/1/2011	-7.59%	-1.20%	8.00%	5.41%	11.10%	9.48%	10.11%
Standardized	High	2/18/2003	5/1/2011	-	-	1.00%	3.27%	10.44%	9.48%	10.11%
Invesco V.I. Main Street Small Cap Fund - Series II										
NonStandardized ²	Highest	7/16/2001	5/1/2020	-4.07%	0.21%	10.29%	5.76%	12.89%	8.55%	16.68%
Standardized	Highest	7/16/2001	5/1/2020	-		3.29%	3.63%	12.26%	8.55%	16.10%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2										
NonStandardized ²	Highest	6/1/2000	5/1/2011	-5.29%	-2.64%	7.22%	6.10%	14.36%	8.58%	8.56%
Standardized	Highest	6/1/2000	5/1/2011	_	-	0.22%	3.99%	13.77%	8.58%	8.56%



As of February 28, 2025 Premium Based M&E Charge Structure

			Investment		Year to					Since
		Dtf-E-		Month						
		Portfolio	Division	Month to	Date				40	Investment
1	Volatility/	Inception	Inception	Date	(Updated				10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹		Monthly)	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Small/Mid Cap Equity										
Fidelity® VIP Extended Market Index Portfolio - Service Class 2										
NonStandardized ²	Highest	4/17/2018	5/1/2024	-4.53%	-0.86%	8.20%	4.45%	10.94%	N/A	11.23%
Standardized	Highest	4/17/2018	5/1/2024	-	-	1.20%	2.27%	10.27%	N/A	4.23%
Macquarie VIP Small Cap Value Series - Service Class										
NonStandardized ²	Highest	5/1/2000	11/13/2017	-4.46%	-0.37%	10.17%	2.40%	10.47%	7.07%	6.01%
Standardized	Highest	5/1/2000	11/13/2017	-	-	3.17%	0.12%	9.79%	7.07%	5.82%
NYLI VP Wellington Small Cap - Service Class										
NonStandardized ²	Highest	5/2/2016	5/2/2016	-5.05%	-2.13%	9.97%	2.17%	8.50%	N/A	6.51%
Standardized	Highest	5/2/2016	5/2/2016	-	-	2.97%	-0.12%	7.77%	N/A	6.44%
NYLI VP Small Cap Growth – Initial Class6										
NonStandardized ²	Highest	2/17/2012	2/17/2012	-5.18%	-1.72%	5.33%	1.78%	8.69%	7.80%	8.61%
Standardized	Highest	2/17/2012	2/17/2012	-	-	-1.67%	-0.53%	7.97%	7.80%	8.61%
NYLI VP Small Cap Growth – Service Class										
NonStandardized ²	Highest	2/17/2012	5/1/2013	-5.20%	-1.76%	5.06%	1.52%	8.42%	7.53%	8.26%
Standardized	Highest	2/17/2012	5/1/2013	-	-	-1.94%	-0.80%	7.69%	7.53%	8.26%
International/Global Equity										
American Funds IS Global Small Cap Fund® – Class 4										
NonStandardized ²	High	12/14/2012	5/1/2015	-4.37%	-2.18%	-0.84%	-2.26%	3.98%	4.94%	4.61%
Standardized	High	12/14/2012	5/1/2015	-	-	-7.78%	-4.60%	3.11%	4.94%	4.61%
Fidelity® VIP International Index — Service Class 2										
NonStandardized ²	High	4/16/2018	5/1/2019	2.10%	6.08%	9.73%	4.71%	7.27%	N/A	5.66%
Standardized	High	4/16/2018	5/1/2019	-	-	2.73%	2.54%	6.51%	N/A	5.13%
Invesco V.I. EQV International Equity Fund - Series II										
NonStandardized ²	High	9/19/2001	5/1/2014	0.41%	4.62%	1.64%	3.18%	5.98%	4.12%	3.99%
Standardized	High	9/19/2001	5/1/2014	-	-	-5.36%	0.94%	5.18%	4.12%	3.99%
Janus Henderson VIT Global Research Portfolio – Service Shares										
NonStandardized ²	High	12/31/1999	5/1/2011	-0.52%	3.86%	18.12%	12.44%	14.67%	10.10%	9.79%
Standardized	High	12/31/1999	5/1/2011	-	-	11.12%	10.56%	14.08%	10.10%	9.79%
NYLI VP Pinestone International Equity – Service Class										
NonStandardized ²	High	6/2/2003	5/1/2011	-0.15%	5.59%	4.88%	-1.17%	4.41%	4.58%	4.02%
Standardized	High	6/2/2003	5/1/2011	-	-	-2.12%	-3.54%	3.55%	4.58%	4.02%
MFS® International Intrinsic Value Portfolio – Service Class										
NonStandardized ²	High	8/31/2001	5/1/2017	1.84%	7.92%	13.28%	5.50%	8.23%	7.30%	7.63%
Standardized	High	8/31/2001	5/1/2017	-	-	6.28%	3.36%	7.49%	7.30%	7.48%
MFS® VIT Research International - Service Class										
NonStandardized ²	High	8/24/2001	5/1/2022	1.94%	5.81%	7.34%	3.34%	6.72%	4.82%	6.48%
Standardized	High	8/24/2001	5/1/2022	-	-	0.34%	1.11%	5.93%	4.82%	4.23%
Putnam VT International Value Fund - Class IB										
NonStandardized ²	High	1/2/1997	5/1/2024	3.97%	8.64%	14.50%	8.90%	11.17%	5.69%	10.66%
Standardized	High	1/2/1997	5/1/2024	-	-	7.50%	6.90%	10.51%	5.69%	3.66%
American Funds IS New World Fund - Class 4										
NonStandardized ²	Highest	12/14/2012	5/1/2014	-0.34%	2.30%	5.97%	3.03%	6.70%	5.84%	4.96%
Standardized	Highest	12/14/2012	5/1/2014	-	-	-1.03%	0.79%	5.92%	5.84%	4.96%
Fidelity® VIP Emerging Markets – Service Class 2										
NonStandardized ²	Highest	1/23/2008	5/1/2018	1.20%	2.96%	14.81%	1.93%	6.50%	5.68%	4.51%
Standardized	Highest	1/23/2008	5/1/2018	-	-	7.81%	-0.37%	5.71%	5.68%	4.17%
NYLI VP Candriam Emerging Markets Equity – Service Class9	10-1		0/47/0040	0.040/	0.400/	44.000/	0.040/	0.000/	0.400/	0.4004
NonStandardized ²	Highest	2/17/2012	2/17/2012	-0.64%	0.40%	11.36%	-2.91%	2.80%	2.18%	0.42%
Standardized	Highest	2/17/2012	2/17/2012	-	-	4.36%	-5.24%	1.89%	2.18%	0.42%
Sector										
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 ¹⁰			=1110015							
NonStandardized ²	High	4/30/2013	5/1/2015	0.51%	4.75%	12.79%	2.65%	12.85%	2.66%	2.65%
Standardized	High	4/30/2013	5/1/2015	-	-	5.79%	0.38%	12.22%	2.66%	2.65%
NYLI VP Fidelity Institutional AM® Utilities – Service Class										
NonStandardized ²	High	2/17/2012	2/17/2012	1.10%	2.72%	33.68%	12.61%	11.02%	7.78%	9.15%
Standardized	High	2/17/2012	2/17/2012	-	-	26.68%	10.74%	10.35%	7.78%	9.15%



As of February 28, 2025 Premium Based M&E Charge Structure

Average Annual Total Return as of February 28, 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 Year⁴	3 Year ⁴	5 Year ⁴	10 Year ⁴	Since Investment Division Inception
Sector										
NYLI VP CBRE Global Infrastructure — Service Class										
NonStandardized ²	High	5/1/2015	5/1/2015	3.45%	4.60%	16.43%	4.05%	6.04%	N/A	-1.50%
Standardized	High	5/1/2015	5/1/2015	-	-	9.43%	1.85%	5.24%	N/A	-1.50%
NYLI VP Newton Technology Growth - Service Class										
NonStandardized ²	Highest	12/29/2000	2/10/2025	-4.97%	-0.12%	11.70%	9.00%	15.04%	14.16%	-5.82%
Standardized	Highest	12/29/2000	2/10/2025	-	-	4.70%	7.00%	14.46%	14.16%	-12.41%
Fidelity® VIP Health Care — Service Class 2										
NonStandardized ²	Highest	7/18/2001	5/1/2019	-3.32%	2.41%	1.78%	3.63%	7.43%	7.06%	8.61%
Standardized	Highest	7/18/2001	5/1/2019	-	-	-5.22%	1.41%	6.67%	7.06%	8.14%
NYLI VP Natural Resources – Initial Class										
NonStandardized ²	Highest	2/17/2012	2/17/2012	-3.46%	-1.61%	2.39%	5.03%	19.00%	4.54%	2.13%
Standardized	Highest	2/17/2012	2/17/2012	-	-	-4.61%	2.87%	18.49%	4.54%	2.13%
Principal VC Real Estate Securities Account - Class 2										
NonStandardized ²	Highest	5/1/1998	5/1/2024	4.74%	5.60%	15.05%	1.65%	6.10%	6.19%	22.29%
Standardized	Highest	5/1/1998	5/1/2024	-	-	8.05%	-0.66%	5.29%	6.19%	15.29%

Please read the important disclosures below regarding the product performance.



As of February 28, 2025 Premium Based M&E Charge Structure

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

shares only. These classes/shares impose a 12b-1 fee (except NYLI VP U.S. Gov

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 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.

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.

They provide, alternative investments may be appropriate.

They provide the Flewhile Premium Variable Annully II was first offered for sale on May 1, 2011. Certain Portfolios existed prior to that date. The performance for NYLI

VP Series Fund, Inc. portfolios are based on 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 Flexible Premium Variable Annuity II- Premium Based M&E Charge Structure differs from many other variable annuity policies in that the Mortality and Expense Risk and Administrative Costs Charge (M&E) is calculated as a percentage of your Adjusted Premium Payments under the policy (excluding premiums allocated to the Fixed Account), rather than as percentage of Separate Account assets. Therefore, the 1.60% M&E charge is not reflected in the performance of the Investment Divisions, but will be deducted quarterly by reducing the number of Accumulation Units in the Investment Divisions you have selected. Since market performance is reflected through fluctuations in the value of an Accumulation Unit, owning fewer Accumulation Units over time will result in a gradual reduction in the value of the Policy, regardless of market performance, when compared to the result of a traditional charge structure. Please refer to your prospectus for more details. This version of the New York Life Flexible Premium Variable Annuity II invests in the New York Life Insurance and Annuity Corporation (NYLIAC) Separate Account IV. ⁵ The S&P 500 Index is an unmanaged index and is widely regarded as the standard for measuring Large-Cap U.S. stock market performance. "S&P 500" is a trademark of the McGraw-Hill Companies, Inc. and has been licensed for use by the NYLI VP S&P 500 Index Portfolio. The NYLI VP S&P 500 Index Portfolio is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard and Poor's makes no representation regarding the advisability of investing in the NYLI VP S&P 500 Index Portfolio. Investors cannot invest directly in an Index.

6 New allocations to the NYLLVP 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

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.

the NYLI VP U.S. Government Money Market Portfolio is neither insured nor guaranteed by the Federal Deposit Insurance Corp

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.

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

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 Flexible Premium Variable Annuity II 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 February 28, 2025 Premium Based M&E Charge Structure

Secretarized Low				Investment					Since
Mark Part Mark Part Mark									
WASSERS 1.00									
NYLLY VELL Scoverment Money Market - Current 7-day yield is A 67/68 Low 1/29/1993 5/10/19 5/05/69 5/05/69 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.0		Risk Level*	Date	Date '	Year*	Year*	Year*	Year*	Inception
Nosbinstandarder Low 1749/1990 1710/2010 1700/									
Committee Comm		Low	1/29/1993	5/1/2015	5.02%	3.69%	2.25%	1.48%	1.08%
PRINCO VIT Den Dratinin Proteilio - Advisor Class Low 3/31/2008 5/2016 4.39% 1.29% 0.89% 1.19%									
Nes Seminatizated Low 30170006 5702016 4.39% 1.07% 0.08% 1.19% 1.29% 1									
Name Company	NonStandardized ²	Low	3/31/2006	5/2/2016	4.39%	1.02%	0.98%	1.18%	1.25%
Notify Industrial Spatial World Bond Funds - Class 4 Moderate Invalor Spatial World Bond Funds - Class 4 Moderate Invalor Spatial World Bond Funds - Class 4 Moderate Invalor Spatial World Bond Funds - Class 4 Moderate Invalor Spatial World Bond Funds - Class 4 Moderate Invalor Spatial World Bond Funds - Class 4 Moderate Invalor Spatial World Bond Funds - Class 4 Moderate Invalor Spatial World Bond Funds - Class 4 Moderate Invalor Spatial World Bond Funds - Class 4 Moderate Invalor Spatial World Spatia	Standardized	Low	3/31/2006	5/2/2016	-2.61%	-1.32%	-0.01%	1.18%	1.15%
Sandardaded (bow 90/1996) 91/1002 1/1002 1/1002 1/1004 1/10004 1/10	PIMCO VIT Short-Term Portfolio - Advisor Class								
American Funds Supinal World Bond Fund9" Class 4 Moderate Moderate 104/2006 51/2024 -3.32% -5.51% -2.56% -0.33% -5.39% -5.3	NonStandardized ²	Low							
No-Smarkstorfor Moderate 104-000 517-0024 3-23° 5-81% 2-25° 0-33° 1-31° 5-30°		Low	9/30/1999	5/1/2024	-1.05%	1.58%	1.74%	2.30%	-3.39%
Moderate Moderate String Door France France String Door France France String Door France Fr									
American Funds is The Bond Fund of American P- Class 4 Moderate 12/14/2012 5/12/2022 0.98% 2.56% 0.77% 1.42% 0.67% 1.99% Non-Standardized* Moderate 12/14/2012 5/12/2022 0.08% 2.56% 0.77% 1.42% 0.67% 1.99% Non-Standardized* Moderate 12/14/2012 5/12/2025 5/12/2024 0.00% 2.56% 0.75% 1.42% 0.99% Non-Standardized* Moderate 12/14/2012 5/12/2025 5/12/2024 0.00% 2.56% 0.07% 1.10% 0.04% 0.04% 0.04% 0.00% 0.04% 0.00% 0.04% 0.0									
Moderate 21/4/2012 51/2022 0.89% 2.55% 0.07% 1.42% 0.57% 1.42% 0.42% 1.42% 0.42% 1.4		Moderate	10/4/2006	5/1/2024	-10.09%	-7.86%	-3.65%	-0.33%	-5.39%
Standardized Moderne 2/14/2012 5/12/202 5.02/20 4.97% 0.95% 1.47% 0.99% 1.47% 0.99% 1.47% 0.99% 1.47% 0.99% 1.47% 0.99% 1.47% 0.99% 1.47% 0.99% 1.47% 0.99% 1.47% 0.99% 1.47% 0.99% 1.47% 0.99% 0.48% 0.00% 0.		Moderate	12/14/2012	E/1/2022	0.000/	2 650/	0.079/	1 420/	0.679/
Moderate Funds SU.S. Government Securities Funds Class A Moderate 12/21/1985 51/2024 6.46% 2.90% 0.13% 0.44% 3.19% 0.44% 3.19% 0.44% 3.19% 0.44% 0.44% 3.19% 0.44%									
NocSmandsrader Moderate 12/21/985 51/2024 0.45% 2.0% 0.13% 0.44% 3.84%		wouerate	12/14/2012	JI 1/2022	-0.0270	-4.31 70	-0.3076	1.4270	-1.3370
Simulatified Moderate 122/1985 \$1/2024 5.6% 5.2% 1.15% 0.8% 3.16% 0.0minis Variable Portfolio — Intermedials Bond - Class 2	NonStandardized ²	Moderate	12/2/1985	5/1/2024	0.44%	-2.90%	-0.13%	0.84%	3.84%
Moderate S73(2010 S17(2022 1.73% 3.72% 0.08% 1.65% 0.36% 0.3									
NocSmarkardzed* Moderate 5/32010 5/12022 5.27% -0.06% 1.65% 0.33% NOTAM NOCSMARKARD SANCTION									
NNEL IVE Bond - Service Class Noderate 6/22003 5/1/2015 1.59% 3.00% 0.67% 1.09% 1.71% 1.71% 1.09% 1.71% 1.09% 1.71% 1.09% 1.71% 1.09% 1.71% 1.09% 1.71% 1.09	NonStandardized ²	Moderate	5/3/2010	5/1/2022	1.73%	-3.72%	-0.06%	1.65%	0.36%
Moderate	Standardized	Moderate	5/3/2010	5/1/2022	-5.27%	-6.02%	-1.08%	1.65%	-2.31%
Standardzed Moderate 6/2/2003 5/1/2015 5.41% 5.32% 1.69% 1.06% 1.71%	NYLI VP Bond – Service Class								
Fidelings VIP Investment Grade Bond - Service Class 2 Moderate 8/15/2005 5/17/2022 1.50% - 2.28% 0.20% 1.68% 1.32% Standardized Moderate 8/15/2005 5/17/2022 - 5.50% 4.60% 0.81% 1.68% 1.32% Standardized Moderate 8/15/2005 5/17/2022 - 5.50% 4.60% 0.81% 1.68% 1.33% Fidelings VIP Bond Index - Service Class 2 Moderate 4/19/2018 11/23/2020 1.00% - 2.75% 0.72% N/A - 2.54% NorStandardized Moderate 4/19/2018 11/23/2020 1.00% - 5.07% 1.74% N/A - 3.75% NVLLV PMcKey U.S. Infrastructure Bond - Service Class NorStandardized Moderate 6/2/2003 5/1/2011 0.76% - 2.28% 0.09% 0.37% 0.97% NorStandardized Moderate 6/2/2003 5/1/2011 0.76% - 2.28% 0.00% 0.97% 0.97% NorStandardized Moderate 6/2/2003 5/1/2011 0.76% - 2.28% 0.00% 0.97% 0.97% 0.97% NVLLV PMcKey U.S. Infrastructure Bond - Service Class NorStandardized Moderate 6/2/2003 5/1/2011 0.76% - 2.28% 0.09% 0.37% 0.97% 0.97% NVLLV PMcKey U.S. Infrastructure Bond - Service Class NorStandardized Moderate 2/17/2012 2/17/2012 1.50% - 2.23% 1.77% 1.98% 0.37% 0.97% NVLLV PMcKey U.S. Infrastructure Bond - Service Class NorStandardized Moderate 2/17/2012 2/17/2012 1.50% - 2.33% 1.77% 1.98% 1.38% Standardized Moderate 4/29/2016 5/1/2020 5.00% 1.61% 0.82% 1.98% 1.38% NVL VIP Infrastructure Portfolio - Advisor Class NorStandardized Moderate 5/1/2014 5/1/2014 5.36% 0.99% 1.26% 0.82% 1.98% 1.38% NVC Norstandardized Moderate 5/1/2014 5/1/2014 5.36% 0.99% 1.26% 0.46% 0.82% 1.98% N/A 0.89% NorStandardized Moderate 5/1/2014 5/1/2014 5.36% 0.99% 1.26% 0.46%	NonStandardized ²	Moderate	6/2/2003	5/1/2015	1.59%	-3.00%	-0.67%	1.06%	1.71%
Moderate Moderate Moderate 8/15/2005 5/1/2022 5.50% 2.20% 0.20% 1.68% 1.33% 1.32% 1.33% 1.32% 1.32% 1.33% 1.32	Standardized	Moderate	6/2/2003	5/1/2015	-5.41%	-5.32%	-1.69%	1.06%	1.71%
Standardized Moderate 8/15/2005 5/1/2012 5.50% 4.60% -0.81% 1.68% -1.31%	Fidelity® VIP Investment Grade Bond - Service Class 2								
Fidelitys VIP Bond Index - Service Class 2 Moderate 4/19/2018 11/23/2020 1,00% -2.75% -0.72% N/A -2.54% Standardized Moderate 4/19/2018 11/23/2020 -6.00% -5.07% -1.74% N/A -2.54% Standardized Moderate 6/2/2003 5/11/2011 0.78% -2.25% -0.72% 0.37% Standardized Moderate 6/2/2003 5/11/2011 -6.22% -4.59% -1.81% 0.37% Standardized Moderate 6/2/2003 5/11/2011 -6.22% -4.59% -1.81% 0.37% Standardized Moderate 2/17/2012 2/17/2012 -1.95% -2.23% 1.77% 1.89% 1.38% Standardized Moderate 2/17/2012 2/17/2012 -2.17/2012 -1.95% -2.33% 1.77% 1.89% 1.38% Standardized Moderate 4/29/2016 5/11/2002 -5.05% -4.67% 0.82% 1.89% 1.38% Standardized Moderate 4/29/2016 5/11/2002 -5.05% -4.67% 0.82% 1.89% 1.38% Standardized Moderate 4/29/2016 5/11/2002 -5.05% -4.67% 0.82% 1.89% 1.38% Standardized Moderate 5/1/2014 5/1/2001 5/1/2002 -5.05% -4.67% 0.82% 1.89% 1.38% Standardized Moderate 5/1/2014 5/1/2001 5/1/2001 -5.05% -4.67% 0.82% 1.89% 1.38% Standardized Moderate 5/1/2014 5/1/2014 5/1/2014 -1.64% -1.36% 0.27% 2.41% 2.99% Standardized Moderate 5/1/2014 5/1/2014 -1.64% -1.36% 0.27% 2.41% 2.99% Standardized Moderate 5/1/2015 5/1/2002 -7.80% -7.70%	NonStandardized ²								
NorSiandardized*	Standardized	Moderate	8/15/2005	5/1/2022	-5.50%	-4.60%	-0.81%	1.68%	-1.31%
Standardized Moderate 4/19/2018 11/23/2020 6.0% 5.07% 1.74% N/A 3.75% N/L IV P MacKay U.S. Infrastructure Bond – Service Class Moderate Moderate 6/22003 5/1/2011 0.78% -2.25% -0.79% 0.37% 0.97% Standardized Moderate 6/22003 5/1/2011 0.78% -2.25% -0.79% 0.37% 0.97% N/L IV P PIMCO Real Return – Service Class Moderate Moderate 2/17/2012 2/17/2012 1.95% -2.33% 1.77% 1.98% 1.38% Standardized Moderate 2/17/2012 2/17/2012 2/17/2012 1.95% -2.33% 1.77% 1.98% 1.38% PIMCO VIT Income Portfolio - Advisor Class Moderate Moderate 4/29/2016 5/1/2020 5.30% 1.61% 2.61% N/A 3.99% Moderate Moderate 4/29/2016 5/1/2020 -1.70% -0.70% 1.69% N/A 3.99% Moderate Moderate 5/1/2014 5/1/2014 -1.64% -1.36% 0.27% 2.41% 2.95% Moderate Moderate 5/1/2014 -1.64% -1.36% 0.27% 2.41% 2.95% Moderate Moderate 5/1/2014 -1.64% -1.36% 0.27% -1.15% 1.44% 1.56% Moderate Moderate 5/1/2015 5/1/2012 -7.80% -7.99% -7.14% -7.79%									
NYLL VP MicKay U.S. Infrastructure Bond - Service Class Moderate 6/22003 5/12011 0,78% - 2.25% - 0.79% 0,37% 0,97% Standardized Moderate 6/22003 5/12011 - 6.22% - 4.59% - 1.81% 0,37% 0,97% 0,79% NYLL VP IMCO Real Return - Service Class NONSIandardized Moderate 2/17/2012 2/17/2012 1,95% - 2.33% 1,77% 1,98% 1,38% Standardized Moderate 2/17/2012 2/17/2012 - 5.05% - 4.67% 0,82% 1,98% 1,38% PIMCO VIT Income Portfolio - Advisor Class NonSiandardized Moderate 4/29/2016 5/12/202 5,50% - 4.67% 0,82% 1,98% 1,38% PIMCO VIT Income Portfolio - Advisor Class Moderate 4/29/2016 5/12/202 5,50% - 4.67% 0,82% 1,98% 1,38% PIMCO VIT Income Portfolio - Advisor Class Moderate 5/1/2014 5/12/2012 - 5.05% - 4.67% 0,82% 1,98% 1,38% PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class NonSiandardized Moderate 5/1/2014 5/1/2014 5/1/2014 - 5.36% 0,99% 1,24% 2,41% 2,95% PIMCO VIT Total Return Portfolio - Advisor Class NonSiandardized Moderate 2/28/2006 5/1/2014 - 1.64% - 1.36% 0,27% 2,41% 2,95% PIMCO VIT Total Return Portfolio - Advisor Class NonSiandardized Moderate 2/28/2006 5/1/2014 - 1.64% - 1.36% 0,27% 2,41% 2,95% PIMCO VIT Total Return Portfolio - Advisor Class II NonSiandardized Moderate 2/28/2006 5/1/2014 - 1.64% - 1.36% 0,27% 2,41% 2,95% Standardized Moderate 2/28/2006 5/1/2014 - 1.64% - 1.36% 0,27% 2,41% 2,95% Standardized Moderate 2/28/2006 5/1/2014 - 1.64% - 1.36% 0,27% 2,41% 2,95% Standardized Moderate 2/28/2006 5/1/2014 - 1.64% - 1.64% - 1.36% 0,27% 2,41% 2,95% Standardized Moderate 2/15/2015 5/1/2015 5/1/2012 - 0.66% - 4.43% - 1.42% 1,21% 0,24% Non-Investment Grade Bond BlackRocke Bingh Yield V.I. Fund - Class III Shares NonSiandardized Moderate 2/15/2012 5/1/2014 - 7.86% 2,89% 3,17% 4,26% 3,96% Non-Investment Grade Bond BlackRocke Bingh Yield V.I. Fund - Class II Non-Investment Grade Bond BlackRocke Bingh Yield V.I. Fund - Class II Non-Investment Grade Bond BlackRocke Bingh Yield V.I. Fund - Class II Non-Investment Grade Bond BlackRocke Bingh Yield V.I. Fund - Class II Non-Investment Grade Bond									
NonStandardized* Moderate 6/22/003 5/1/2011 0.78% 2.25% 0.79% 0.37% 0.97% Sitandardized* Moderate 6/22/003 5/1/2011 0.28% 2.45% 0.79% 0.37% 0.97% Sitandardized* Moderate 2/17/2012 2/17/2012 1.95% 2.33% 1.77% 1.98% 1.38% Sitandardized* Moderate 2/17/2012 2/17/2012 1.50.5% 2.33% 1.77% 1.98% 1.38% PIMCO VIT Income Portfolio - Advisor Class PIMCO VIT Income Portfolio - Advisor Class PIMCO VIT Income Portfolio - Advisor Class NonStandardized* Moderate 4/29/2016 5/1/2020 5.30% 1.61% 2.61% N/A 3.99% Sitandardized* Moderate 4/29/2016 5/1/2020 5.30% 1.61% 2.61% N/A 3.99% Sitandardized* Moderate 4/29/2016 5/1/2020 5.30% 1.61% 2.61% N/A 3.99% Sitandardized* Moderate 4/29/2016 5/1/2020 5.30% 1.61% 2.61% N/A 3.99% Sitandardized* Moderate 4/29/2016 5/1/2020 5.30% 1.61% 2.61% N/A 3.99% Sitandardized* Moderate 5/1/2014 5/1/2014 5.38% 0.99% 1.24% 2.41% 2.95% Sitandardized* Moderate 5/1/2014 5/1/2014 5.38% 0.99% 1.24% 2.41% 2.95% Sitandardized* Moderate 5/1/2014 5/1/2014 5.38% 0.99% 1.24% 2.41% 2.95% Sitandardized* Moderate 2/28/2006 5/1/2014 5.38% 0.99% 1.24% 1.44% 1.56% Sitandardized* Moderate 5/1/2015 5/1/2012 5.00% 6.44.3% 1.44% 1.56% Sitandardized* Moderate 5/1/2015 5/1/2012 7.80% 6.44.3% 1.42% 1.21% 0.24% Sitandardized* Moderate 5/1/2015 5/1/2012 7.80% 6.44.3% 1.42% 1.21% 0.24% Sitandardized* Moderate 5/1/2015 5/1/2012 7.80% 6.43% 1.44% 1.21% 0.24% Sitandardized* Moderate 2/15/2012 5/1/2014 7.86% 2.89% 4.17% 4.75% 4.37% 0.50m o.50m		Moderate	4/19/2018	11/23/2020	-6.00%	-5.07%	-1.74%	N/A	-3.75%
Standardized Moderate 6/22003 5/1/2011 6.22% 4.59% -1.81% 0.37% 0.97% NYLL VP IMCO Real Return – Service Class		Moderate	6/2/2003	5/1/2011	0.78%	-2 25%	-0.70%	0.37%	0.07%
NORSIandardized* Moderate 2/17/2012 2/17/2012 1.95% -2.33% 1.77% 1.98% 1.38% NorSiandardized* Moderate 2/17/2012 2/17/2012 1.95% -2.33% 1.77% 1.98% 1.38% NorSiandardized* Moderate 2/17/2012 2/17/2012 1.95% -2.33% 1.77% 1.98% 1.38% NorSiandardized* Moderate 4/29/2016 5/17/2012 1.95% -2.33% 1.77% 1.98% 1.38% NorSiandardized* Moderate 4/29/2016 5/17/2012 5.05% 4.67% 0.82% 1.99% NA 3.99% NorSiandardized* Moderate 4/29/2016 5/17/202 5.30% 1.61% 2.61% NA 3.99% NA 3.99% NorSiandardized* Moderate 4/29/2016 5/17/202 5.30% 1.61% 2.61% NA 3.99% NA 3.99% NORSiandardized* Moderate 5/17/2014 5/17/2014 5.36% 0.99% 1.24% 2.41% 2.95% NA 3.99% NorSiandardized* Moderate 5/17/2014 5/17/2014 5.36% 0.99% 1.24% 2.41% 2.95% NORSiandardized* Moderate 2/28/2006 5/17/2014 5/17/2014 5.36% 0.99% 1.24% 2.41% 2.95% NORSiandardized* Moderate 2/28/2006 5/17/2014 5/17/2014 5.36% 0.99% 1.24% 2.41% 2.95% NORSiandardized* Moderate 2/28/2006 5/17/2014 4.57% 4.79% 1.15% 1.44% 1.56% NORSiandardized* Moderate 2/28/2006 5/17/2014 4.57% 4.79% 1.15% 1.44% 1.56% NORSiandardized* Moderate 5/17/2015 5/17/202 -0.86% -4.43% 1.42% 1.21% 0.24% NORSiandardized* Moderate 5/17/2015 5/17/202 -0.86% -4.43% 1.42% 1.21% 0.24% NORSiandardized* Moderate 2/15/2015 5/17/2014 0.86% 0.64% 3.31% 4.75% 4.37% NORSiandardized* Moderate 2/15/2012 5/17/2014 0.86% 0.64% 3.31% 4.75% 4.37% NORSiandardized* Moderate 2/15/2012 5/17/2014 0.86% 0.64% 3.31% 4.75% 4.37% NORSiandardized* Moderate 4/30/2012 5/17/2015 -0.87% -3.08% -0.54% 2.66% 2.36% NORSiandardized* Moderate 4/30/2012 5/17/2015 -0.87% -3.08% -0.54% 2.66% 2.36% NORSiandardized* Moderate 5/17/2005 5/17/2011 0.82% 3.69% 3.77% 4.26% 3.99% NORSiandardized* Moderate 5/17/2005 5/17/2011 0.82% 3.69% 3.77% 4.26% 3.99% NORSiandardized* Moderate 5/17/2005 5/17/2011 0.82% 3.69% 3.77% 4.26% 3.99% NORSiandardized* Moderate 5/17/2005 5/17/2011 0.82% 3.69% 3.77% 4.26% 3.99% NORSiandardized* Moderate 5/17/2005 5/17/2011 0.82% 3.69% 3.77% 4.26% 3.99% NORSiandardized* Moderate 5/17/2005 5/17/2011 0.82% 3.69% 3.77% 4.26% 3.99% NORSiandardized*									
NonStandardized Moderate 2/17/2012 2/17/2012 1.95% 2.33% 1.77% 1.98% 1.38% Standardized Moderate 2/17/2012 2/17/2012 1.505% 4.67% 0.82% 1.98% 1.38% Standardized Moderate 2/17/2012 2/17/2012 1.505% 4.67% 0.82% 1.98% 1.38% Standardized Moderate 4/29/2016 5/1/2012 5.05% 4.67% 0.82% 1.98% 1.88% PIMCO VIT Income Portfolio - Advisor Class Moderate 4/29/2016 5/1/2012 5.05% 1.69% N/A 3.04% PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class Moderate 5/1/2014 5/1/2014 5.38% 0.99% 1.24% 2.41% 2.95% Standardized Moderate 5/1/2014 5/1/2014 5.38% 0.99% 1.24% 2.41% 2.95% Standardized Moderate 2/28/2006 5/1/2014 5.18% 0.99% 1.24% 2.41% 2.95% Standardized Moderate 2/28/2006 5/1/2014 5.68% 0.99% 1.24% 2.41% 2.95% Standardized Moderate 2/28/2006 5/1/2014 5.48% 2.46% 0.27% 2.41% 1.56% Standardized Moderate 2/28/2006 5/1/2014 5.68% 0.48% 1.48% 1.56% 1.58% Moderate 5/1/2015 5/1/2014 5.88% 0.99% 1.24% 2.41% 1.56% Standardized Moderate 5/1/2015 5/1/2012 5/1/2014 5.89% 1.44% 1.56% 1.48% 1.56% 1.58% Moderate 5/1/2015 5/1/2012 5/1/2014 5.89% 1.44% 1.56% 1.48% 1.56% 1.58% Moderate 5/1/2015 5/1/2012 5/1/2014 5.89% 1.44% 1.56% 1.48% 1.21% 0.24% Moderate 5/1/2015 5/1/2012 5/1/2014 0.86% 0.48% 1.31% 1.49% 1.25% 1.21% 0.24% 1.56%		Moderate	0/2/2000	0/1/2011	O.EE/O	1.0070	1.0170	0.0170	0.0.70
Standardized Moderate 2/17/2012 2/17/2012 5.05% 4.67% 0.82% 1.98% 1.38%	NonStandardized ²	Moderate	2/17/2012	2/17/2012	1.95%	-2.33%	1.77%	1.98%	1.38%
NonStandardized	Standardized						0.82%		
Standardized Moderate 4/29/2016 5/1/2020 -1.70% -0.70% 1.69% N/A 3.04% PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class Moderate 5/1/2014 5/1/2014 5.36% 0.99% 1.24% 2.45% 2.95% Standardized Moderate 5/1/2014 5/1/2014 -1.64% -1.36% 0.99% 1.24% 2.45% 2.95% PIMCO VIT Total Return Portfolio - Advisor Class Moderate 5/1/2014 5/1/2014 -1.64% -1.36% 0.99% 1.24% 2.45% 2.95% PIMCO VIT Total Return Portfolio - Advisor Class Moderate 2/28/2006 5/1/2014 -1.64% -1.36% 0.27% 2.41% 2.95% PIMCO VIT Total Return Portfolio - Advisor Class Moderate 2/28/2006 5/1/2014 -1.64% -1.36% -2.46% -0.13% 1.44% 1.56% Standardized Moderate 5/1/2015 5/1/2014 -4.57% -4.79% -1.15% 1.44% 1.56% Moderate 5/1/2015 5/1/2012 -0.86% -4.43% -1.42% 1.21% 0.24% Moderate 5/1/2015 5/1/2012 -0.86% -4.43% -1.42% -	PIMCO VIT Income Portfolio - Advisor Class								
Moderate S/1/2014	NonStandardized ²	Moderate	4/29/2016	5/1/2020	5.30%	1.61%	2.61%	N/A	3.99%
NonStandardized	Standardized	Moderate	4/29/2016	5/1/2020	-1.70%	-0.70%	1.69%	N/A	3.04%
Standardized Moderate 5/1/2014 5/1/2014 -1.64% -1.36% 0.27% 2.41% 2.95%									
PiMCO VIT Total Return Portfolio - Advisor Class Moderate 2/28/2006 5/1/2014 2.43% -2.46% -0.13% 1.44% 1.56% Moderate 2/28/2006 5/1/2014 -4.57% -4.79% -1.15% 1.44% 1.56% Moderate 2/28/2006 5/1/2014 -4.57% -4.79% -1.15% 1.44% 1.56% Moderate 5/1/2015 5/1/2012 -0.86% -4.43% -1.42% 1.21% 0.24% Moderate 5/1/2015 5/1/2012 -7.80% -6.72% -2.43% 1.21% -2.44% Moderate 5/1/2015 5/1/2012 -7.80% -6.72% -2.43% 1.21% -2.44% Moderate 2/15/2012 5/1/2015 5/1/2012 -7.80% -6.72% -2.43% 1.21% -2.44% Moderate 2/15/2012 -7.80% -6.72% -2.43% 1.21% -2.44% Moderate 2/15/2012 -7.80% -6.72% -7.80% -6.72% -2.43% -7.44% Moderate 2/15/2012 -7.80% -7.80% -7.24% -7.80% -7.24% -7.80% -7.24% -7.80% -7.24% -7.80% -7.24% -7.80% -7.24% -7.80% -7.24% -7.80% -7.24% -7.80% -7.24% -7.80% -7.24% -7.80% -7.24% -7.80% -7.24% -7.80% -7.24% -7.80% -7.24%	NonStandardized ²								
NonStandardized	Standardized	Moderate	5/1/2014	5/1/2014	-1.64%	-1.36%	0.27%	2.41%	2.95%
Standardized Moderate 2/28/2006 5/1/2014 -4.57% -4.79% -1.15% 1.44% 1.56%									
Moderate S/1/2015 S/1/2022 -0.86% -4.43% -1.42% 1.21% 0.24%									
NonStandardized		Moderate	2/28/2006	5/1/2014	-4.57%	-4./9%	-1.15%	1.44%	1.56%
Standardized Moderate S/1/2015 S/1/2022 -7.80% -6.72% -2.43% 1.21% -2.44%		Modoreta	E/1/201E	E/1/2022	0.969/	4 420/	1 420/	1 210/	0.249/
Non-Investment Grade Bond ShackBook® High Yield V.I. Fund - Class III Shares									
BlackRock® High Yield V.I. Fund - Class III Shares Moderate 2/15/2012 5/1/2014 7.86% 2.89% 4.17% 4.75% 4.37% Standardized		Woderate	5/1/2015	5/1/2022	-7.80%	-0.72%	-2.43%	1.21%	-2.44%
NonStandardized									
Standardized Moderate 2/15/2012 5/1/2014 0.86% 0.64% 3.31% 4.75% 4.37%		Moderate	2/15/2012	5/1/2014	7.86%	2.89%	4.17%	4.75%	4.37%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2 Moderate 4/30/2012 5/1/2015 6.13% -0.70% 0.46% 2.66% 2.36%									
NonStandardized									
NYLI VP Floating Rate – Service Class NonStandardized	NonStandardized ²	Moderate	4/30/2012	5/1/2015	6.13%	-0.70%	0.46%	2.66%	2.36%
NonStandardized ² Moderate 5/1/2005 5/1/2011 7.82% 5.82% 4.62% 4.26% 3.96% Standardized Moderate 5/1/2005 5/1/2011 0.82% 3.69% 3.77% 4.26% 3.96% NYLI VP MacKay Convertible – Service Class NonStandardized ² Moderate 6/2/2003 5/1/2011 8.37% 0.83% 8.68% 8.30% 7.99%	Standardized	Moderate	4/30/2012	5/1/2015	-0.87%	-3.08%	-0.54%	2.66%	2.36%
Standardized Moderate 5/1/2005 5/1/2011 0.82% 3.69% 3.77% 4.26% 3.96% NYLI VP MacKay Convertible – Service Class NonStandardized ² Moderate 6/2/2003 5/1/2011 8.37% 0.83% 8.68% 8.30% 7.99%	NYLI VP Floating Rate – Service Class								
NYLI VP MacKay Convertible - Service Class NonStandardized ² Moderate 6/2/2003 5/1/2011 8.37% 0.83% 8.68% 8.30% 7.99%	NonStandardized ²	Moderate	5/1/2005	5/1/2011	7.82%	5.82%	4.62%	4.26%	3.96%
NonStandardized ² Moderate 6/2/2003 5/1/2011 8.37% 0.83% 8.68% 8.30% 7.99%	Standardized	Moderate	5/1/2005	5/1/2011	0.82%	3.69%	3.77%	4.26%	3.96%
	NYLI VP MacKay Convertible – Service Class								
Standardized Moderate 6/2/2003 5/1/2011 1.37% -1.52% 7.95% 8.30% 7.99%	NonStandardized ²								
·	Standardized	Moderate	6/2/2003	5/1/2011	1.37%	-1.52%	7.95%	8.30%	7.99%



As of February 28, 2025 Premium Based M&E Charge Structure

		Portfolio	Investment Division					Since Investment
	Volatility/	Inception	Inception		3	5	10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year ⁴	Year ⁴	Year ⁴	Year ⁴	Inception
Non-Investment Grade Bond								
NYLI VP MacKay High Yield Corporate Bond – Service Class								
NonStandardized ²	Moderate	6/2/2003	5/1/2011	6.85%	3.03%	3.89%	5.01%	5.28%
Standardized	Moderate	6/2/2003	5/1/2011	-0.15%	0.78%	3.01%	5.01%	5.28%
NYLI VP MacKay Strategic Bond – Service Class								
NonStandardized ²	Moderate	5/1/2011	5/1/2011	6.88%	2.82%	3.20%	3.00%	3.45%
Standardized	Moderate	5/1/2011	5/1/2011	-0.12%	0.57%	2.30%	3.00%	3.45%
Alternatives								
DWS Alternative Asset Allocation VIP - Class B								
NonStandardized ²	Moderate	5/18/2009	5/2/2016	5.30%	0.88%	3.97%	2.83%	3.66%
Standardized	Moderate	5/18/2009	5/2/2016	-1.70%	-1.47%	3.10%	2.83%	3.57%
NYLI VP Hedge Multi-Strategy - Service Class								
NonStandardized ²	Moderate	5/1/2013	5/1/2013	6.27%	2.19%	2.16%	0.21%	0.00%
Standardized	Moderate	5/1/2013	5/1/2013	-0.73%	-0.10%	1.22%	0.21%	0.00%
Asset Allocation								
American Funds IS Asset Allocation Fund - Class 4								
NonStandardized ²	Moderate	12/14/2012	5/1/2018	16.11%	4.56%	8.04%	8.05%	8.35%
Standardized	Moderate	12/14/2012	5/1/2018	9.11%	2.38%	7.30%	8.05%	8.06%
BlackRock® Global Allocation V.I. Fund – Class III Shares								
NonStandardized ²	Moderate	11/18/2003	5/1/2011	8.93%	0.94%	5.72%	5.32%	4.98%
Standardized	Moderate	11/18/2003	5/1/2011	1.93%	-1.41%	4.91%	5.32%	4.98%
Fidelity® VIP FundsManager® 60% — Service Class								
NonStandardized ²	Moderate	8/22/2007	5/1/2019	9.58%	2.05%	6.57%	6.60%	7.34%
Standardized	Moderate	8/22/2007	5/1/2019	2.58%	-0.25%	5.78%	6.60%	6.83%
NYLI VP Balanced – Service Class								
NonStandardized ²	Moderate	5/1/2005	5/1/2011	7.63%	2.78%	6.45%	5.61%	6.91%
Standardized	Moderate	5/1/2005	5/1/2011	0.63%	0.52%	5.66%	5.61%	6.91%
NYLI VP Conservative Allocation – Service Class								
NonStandardized ²	Moderate	2/13/2006	5/1/2011	6.25%	0.84%	3.81%	4.04%	4.69%
Standardized	Moderate	2/13/2006	5/1/2011	-0.75%	-1.51%	2.93%	4.04%	4.69%
NYLI VP Income Builder – Service Class								
NonStandardized ²	Moderate	6/2/2003	5/1/2011	11.37%	1.79%	4.60%	5.09%	6.32%
Standardized	Moderate	6/2/2003	5/1/2011	4.37%	-0.51%	3.75%	5.09%	6.32%
NYLI VP Janus Henderson Balanced – Initial Class7								
NonStandardized ²	Moderate	2/17/2012	2/17/2012	15.72%	3.78%	8.44%	8.73%	9.41%
Standardized	Moderate	2/17/2012	2/17/2012	8.72%	1.56%	7.70%	8.73%	9.41%
NYLI VP Janus Henderson Balanced – Service Class								
NonStandardized ²	Moderate	2/17/2012	2/17/2012	15.43%	3.52%	8.17%	8.46%	9.14%
Standardized	Moderate	2/17/2012	2/17/2012	8.43%	1.29%	7.43%	8.46%	9.14%
NYLI VP Moderate Allocation–Service Class								
NonStandardized ²	Moderate	2/13/2006	5/1/2011	8.46%	1.73%	5.41%	5.30%	5.92%
Standardized	Moderate	2/13/2006	5/1/2011	1.46%	-0.58%	4.59%	5.30%	5.92%
Franklin Templeton Conservative Model Portfolio - Class II								
NonStandardized ²	Moderate	5/1/2020	5/1/2020	6.15%	-0.06%	N/A	N/A	3.08%
Standardized	Moderate	5/1/2020	5/1/2020	-0.85%	-2.45%	N/A	N/A	2.11%
Franklin Templeton Moderate Model Portfolio - Class II								
NonStandardized ²	Moderate	5/1/2020	5/1/2020	11.95%	2.51%	N/A	N/A	8.04%
Standardized	Moderate	5/1/2020	5/1/2020	4.95%	0.24%	N/A	N/A	7.23%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II								
NonStandardized ²	Moderate	5/1/2020	5/1/2020	14.28%	3.50%	N/A	N/A	10.27%
Standardized	Moderate	5/1/2020	5/1/2020	7.28%	1.27%	N/A	N/A	9.51%
Franklin Templeton Moderately Conservative Model Portfolio - Class II								
NonStandardized ²	Moderate	5/1/2020	5/1/2020	9.33%	1.50%	N/A	N/A	6.05%
Standardized	Moderate	5/1/2020	5/1/2020	2.33%	-0.81%	N/A	N/A	5.17%



As of February 28, 2025 Premium Based M&E Charge Structure

			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception				10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Asset Allocation								
Franklin Templeton Aggressive Model Portfolio - Class II								
NonStandardized ²	High	5/1/2020	5/1/2020	18.02%	5.04%	N/A	N/A	13.42%
Standardized	High	5/1/2020	5/1/2020	11.02%	2.88%	N/A	N/A	12.73%
NYLI VP Equity Allocation – Service Class								
NonStandardized ²	High	2/13/2006	5/1/2011	11.59%	2.39%	8.10%	7.31%	7.85%
Standardized	High	2/13/2006	5/1/2011	4.59%	0.11%	7.36%	7.31%	7.85%
NYLI VP Growth Allocation-Service Class								
NonStandardized ²	High	2/13/2006	5/1/2011	10.12%	2.69%	7.14%	6.53%	7.10%
Standardized	High	2/13/2006	5/1/2011	3.12%	0.43%	6.37%	6.53%	7.10%
Large Cap Equity								
AB VPS Growth & Income - Class B								
NonStandardized ²	High	6/1/1999	5/1/2022	12.76%	6.39%	9.54%	9.39%	9.47%
Standardized	High	6/1/1999	5/1/2022	5.76%	4.29%	8.84%	9.39%	7.16%
American Funds IS Washington Mutual Investors Fund - Class 4	LI; =-E	12/14/2012	11/13/2017	18.85%	8.28%	11.92%	9.99%	10.62%
NonStandardized ²	High		11/13/2017	18.85%	8.28% 6.25%		9.99%	10.62%
Standardized American Funds IS Growth Fund - Class 4	High	12/14/2012	11/13/2017	11.85%	6.25%	11.27%	9.99%	10.47%
NonStandardized ²	High	12/14/2012	11/13/2017	31.30%	8.22%	18.53%	16.29%	17.23%
NonStandardized Standardized	High	12/14/2012	11/13/2017	24.30%	6.19%	18.02%	16.29%	17.23%
BNY Mellon Sustainable US Equity - Service Shares	riigii	12/14/2012	11/13/2017	24.3076	0.1370	10.02 /6	10.2376	17.1376
NonStandardized ²	High	12/31/2000	5/1/2022	24.58%	5.78%	13.18%	11.25%	14.16%
Standardized	High	12/31/2000	5/1/2022	17.58%	3.66%	12.57%	11.25%	12.02%
ClearBridge Variable Appreciation Portfolio — Class II	riigii	12/01/2000	3/1/2022	17.5070	0.0070	12.01 /0	11.2070	12.0270
NonStandardized ²	High	2/28/2015	5/1/2017	22.36%	8.47%	12.50%	11.72%	13.03%
Standardized	High	2/28/2015	5/1/2017	15.36%	6.45%	11.87%	11.72%	12.91%
Fidelity® VIP Contrafund® – Service Class 2			0, 1,2011					
NonStandardized ²	High	1/12/2000	5/1/2011	33.45%	9.30%	16.74%	13.33%	12.94%
Standardized	High	1/12/2000	5/1/2011	26.45%	7.31%	16.20%	13.33%	12.94%
Fidelity® VIP Equity-Income – Service Class 2	Ĭ							
NonStandardized ²	High	1/12/2000	5/1/2011	15.06%	6.37%	9.80%	8.95%	9.62%
Standardized	High	1/12/2000	5/1/2011	8.06%	4.26%	9.10%	8.95%	9.62%
Fidelity® VIP Growth Opportunities - Service Class 2	-							
NonStandardized ²	High	1/12/2000	5/1/2014	38.56%	7.49%	18.46%	17.93%	18.14%
Standardized	High	1/12/2000	5/1/2014	31.56%	5.43%	17.95%	17.93%	18.14%
NYLI VP Epoch U.S. Equity Yield – Service Class								
NonStandardized ²	High	6/2/2003	5/1/2011	18.24%	7.63%	8.81%	7.82%	8.69%
Standardized	High	6/2/2003	5/1/2011	11.24%	5.58%	8.08%	7.82%	8.69%
NYLI VP Dimensional U.S. Equity - Service Class								
NonStandardized ²	High	6/2/2003	5/1/2011	23.56%	6.70%	12.46%	11.06%	12.09%
Standardized	High	6/2/2003	5/1/2011	16.56%	4.61%	11.83%	11.06%	12.09%
NYLI VP Wellington Growth – Service Class9								
NonStandardized ²	High	6/2/2003	5/1/2011	25.82%	5.06%	12.82%	11.68%	11.18%
Standardized	High	6/2/2003	5/1/2011	18.82%	2.90%	12.20%	11.68%	11.18%
NYLI VP S&P 500 Index5 – Service Class								
NonStandardized ²	High	6/2/2003	5/1/2011	24.52%	8.53%	14.10%	12.62%	12.91%
Standardized	High	6/2/2003	5/1/2011	17.52%	6.52%	13.50%	12.62%	12.91%
NYLI VP Winslow Large Cap Growth – Service Class								
NonStandardized ²	High	6/2/2003	5/1/2011	29.28%	8.20%	16.57%	14.99%	14.22%
Standardized	High	6/2/2003	5/1/2011	22.28%	6.17%	16.02%	14.99%	14.22%
NYLI VP American Century Sustainable Equity – Service Class								
NonStandardized ²	High	2/17/2012	2/17/2012	19.54%	10.95%	11.48%	9.62%	10.86%
Standardized	High	2/17/2012	2/17/2012	12.54%	9.02%	10.82%	9.62%	10.86%





As of February 28, 2025 Premium Based M&E Charge Structure

			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception				10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year⁴	Year ⁴	Year⁴	Year⁴	Inception
Large Cap Equity								
NYLI VP MFS® Investors Trust - Service Class	10-6	E/4/2000	2/10/2025	40.000/	F 020/	44.400/	40.040/	NI/A
NonStandardized ²	High	5/1/2000 5/1/2000	2/10/2025	19.22% 12.22%	5.63% 3.50%	11.12% 10.45%	10.81% 10.81%	N/A N/A
Standardized NYLI VP MFS® Research - Service Class	High	5/1/2000	2/10/2025	12.22%	3.50%	10.45%	10.81%	N/A
NonStandardized ²	High	5/1/2000	2/10/2025	18.56%	6.13%	11.60%	11.38%	N/A
Standardized	High	5/1/2000	2/10/2025	11.56%	4.02%	10.95%	11.38%	N/A
Voya Growth and Income Portfolio - Class S	riigii	3/1/2000	2/10/2020	11.0070	4.0270	10.3370	11.0070	14/74
NonStandardized ²	High	12/31/1979	5/1/2024	23.56%	10.11%	14.98%	12.27%	15.21%
Standardized	High	12/31/1979	5/1/2024	16.56%	8.15%	14.40%	12.27%	8.21%
Small/Mid Cap Equity	<u> </u>							
Fidelity® VIP Mid Cap – Service Class 2								
NonStandardized ²	High	1/12/2000	5/1/2011	17.18%	4.58%	11.06%	8.94%	8.96%
Standardized	High	1/12/2000	5/1/2011	10.18%	2.40%	10.39%	8.94%	8.96%
Janus Henderson VIT Enterprise Portfolio – Service Shares								
NonStandardized ²	High	12/31/1999	11/13/2017	15.32%	4.43%	9.61%	12.12%	11.47%
Standardized	High	12/31/1999	11/13/2017	8.32%	2.24%	8.90%	12.12%	11.33%
NYLI VP Schroders Mid Cap Opportunities - Service Class	<u> </u>							
NonStandardized ²	High	6/2/2003	5/1/2011	9.70%	-0.45%	5.56%	5.97%	8.24%
Standardized	High	6/2/2003	5/1/2011	2.70%	-2.83%	4.74%	5.97%	8.24%
MFS® Mid Cap Value Portfolio - Service Class								
NonStandardized ²	High	3/7/2008	5/1/2020	13.52%	5.10%	9.47%	8.78%	17.07%
Standardized	High	3/7/2008	5/1/2020	6.52%	2.94%	8.76%	8.78%	16.46%
Neuberger Berman AMT Mid-Cap Growth - Class S								
NonStandardized ²	High	2/18/2003	5/1/2011	23.76%	1.29%	10.35%	10.25%	10.34%
Standardized	High	2/18/2003	5/1/2011	16.76%	-1.04%	9.67%	10.25%	10.34%
Invesco V.I. Main Street Small Cap Fund - Series II								
NonStandardized ²	Highest	7/16/2001	5/1/2020	12.41%	3.60%	10.22%	8.73%	17.27%
Standardized	Highest	7/16/2001	5/1/2020	5.41%	1.38%	9.53%	8.73%	16.66%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2	Highest	6/1/2000	5/1/2011	8.67%	6.37%	10.98%	8.98%	8.88%
NonStandardized ²	Highest	6/1/2000	5/1/2011	1.67%	4.27%	10.31%	8.98%	8.88%
Standardized Fidelity® VIP Extended Market Index Portfolio - Service Class 2	riigilest	0/1/2000	3/1/2011	1.07 /6	4.21 /0	10.5176	0.3076	0.0076
NonStandardized ²	Highest	4/17/2018	5/1/2024	12.03%	2.34%	8.53%	N/A	12.19%
Standardized	Highest	4/17/2018	5/1/2024	5.03%	0.06%	7.80%	N/A	5.19%
Macquarie VIP Small Cap Value Series - Service Class	riigiioot	171172010	0/ 1/202 1	0.0070	0.0070	1.0070		0.1070
NonStandardized ²	Highest	5/1/2000	11/13/2017	11.02%	2.01%	6.83%	7.30%	6.21%
Standardized	Highest	5/1/2000	11/13/2017	4.02%	-0.28%	6.05%	7.30%	6.02%
NYLI VP Wellington Small Cap - Service Class								
NonStandardized ²	Highest	5/2/2016	5/2/2016	14.13%	0.79%	5.79%	N/A	6.90%
Standardized	Highest	5/2/2016	5/2/2016	7.13%	-1.56%	4.98%	N/A	6.83%
NYLI VP Small Cap Growth - Initial Class6								
NonStandardized ²	Highest	2/17/2012	2/17/2012	10.41%	-2.13%	7.76%	8.33%	8.87%
Standardized	Highest	2/17/2012	2/17/2012	3.41%	-4.47%	7.00%	8.33%	8.87%
NYLI VP Small Cap Growth – Service Class							-	
NonStandardized ²	Highest	2/17/2012	5/1/2013	10.13%	-2.37%	7.49%	8.06%	8.55%
Standardized	Highest	2/17/2012	5/1/2013	3.13%	-4.71%	6.73%	8.06%	8.55%
International/Global Equity								
American Funds IS Global Small Cap Fund® – Class 4								
NonStandardized ²	High	12/14/2012	5/1/2015	2.12%	-5.97%	2.74%	5.54%	4.93%
Standardized	High	12/14/2012	5/1/2015	-4.88%	-8.22%	1.83%	5.54%	4.93%
Fidelity® VIP International Index — Service Class 2	LI;	4/40/00:00	F14165.5	4.82%	0.59%	3.83%	N/A	4.74%
NonStandardized ²	High	4/16/2018	5/1/2019					
Standardized	High	4/16/2018	5/1/2019	-2.18%	-1.77%	2.96%	N/A	4.16%
Invesco V.I. EQV International Equity Fund - Series II	High	9/19/2001	5/1/2014	0.34%	-1.22%	2.97%	4.10%	3.61%
NonStandardized ² Standardized	High High	9/19/2001	5/1/2014	-6.66%	-1.22% -3.58%	2.97%	4.10% 4.10%	3.61%
Janus Henderson VIT Global Research Portfolio – Service Shares	ı ııyıı	3/ 13/2001	J/ 1/2014	-0.00%	-5.30%	2.0170	4.1070	3.0170
NonStandardized ²	High	12/31/1999	5/1/2011	23.27%	7.81%	12.07%	10.27%	9.61%
Nonstandardized	High	12/31/1999	5/1/2011	16.27%	5.77%	11.43%	10.27%	9.61%
Gianuaruizeu	1 11911	.2/0//1000	U11/2011	10.21/0	J.1170	11.70/0	10.21 /0	3.3170



As of February 28, 2025 Premium Based M&E Charge Structure

Average Annual Total Return as of December 31, 2024 (Updated Quarterly)

			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception				10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year⁴	Year⁴	Year⁴	Year⁴	Inception
International/Global Equity								
NYLI VP Pinestone International Equity – Service Class								
NonStandardized ²	High	6/2/2003	5/1/2011	4.25%	-7.34%	1.43%	4.59%	3.66%
Standardized	High	6/2/2003	5/1/2011	-2.75%	-9.56%	0.47%	4.59%	3.66%
MFS® International Intrinsic Value Portfolio – Service Class								
NonStandardized ²	High	8/31/2001	5/1/2017	6.97%	-1.45%	4.88%	7.26%	6.74%
Standardized	High	8/31/2001	5/1/2017	-0.03%	-3.80%	4.04%	7.26%	6.57%
MFS® VIT Research International - Service Class								
NonStandardized ²	High	8/24/2001	5/1/2022	2.78%	-1.58%	3.64%	4.95%	4.66%
Standardized	High	8/24/2001	5/1/2022	-4.22%	-3.93%	2.75%	4.95%	2.17%
Putnam VT International Value Fund - Class IB								
NonStandardized ²	High	1/2/1997	5/1/2024	5.21%	5.18%	6.81%	5.46%	1.86%
Standardized	High	1/2/1997	5/1/2024	-1.79%	3.03%	6.03%	5.46%	-5.14%
American Funds IS New World Fund - Class 4								
NonStandardized ²	Highest	12/14/2012	5/1/2014	6.33%	-1.48%	4.29%	5.96%	4.82%
Standardized	Highest	12/14/2012	5/1/2014	-0.67%	-3.84%	3.43%	5.96%	4.82%
Fidelity® VIP Emerging Markets – Service Class 2								
NonStandardized ²	Highest	1/23/2008	5/1/2018	9.71%	-1.47%	4.09%	5.78%	4.17%
Standardized	Highest	1/23/2008	5/1/2018	2.71%	-3.83%	3.22%	5.78%	3.81%
NYLI VP Candriam Emerging Markets Equity – Service Class9			0, 1, 20 10					
NonStandardized ²	Highest	2/17/2012	2/17/2012	12.35%	-5.10%	0.93%	2.32%	0.39%
Standardized	Highest	2/17/2012	2/17/2012	5.35%	-7.37%	-0.05%	2.32%	0.39%
Sector								
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 ¹⁰								
NonStandardized ²	High	4/30/2013	5/1/2015	7.09%	5.69%	8.94%	2.15%	2.21%
Standardized	High	4/30/2013	5/1/2015	0.09%	3.56%	8.22%	2.15%	2.21%
NYLI VP Fidelity Institutional AM® Utilities – Service Class	<u></u>							
NonStandardized ²	High	2/17/2012	2/17/2012	28.62%	10.01%	9.12%	7.59%	9.05%
Standardized	High	2/17/2012	2/17/2012	21.62%	8.05%	8.41%	7.59%	9.05%
NYLI VP CBRE Global Infrastructure — Service Class								
NonStandardized ²	High	5/1/2015	5/1/2015	7.59%	1.55%	0.93%	N/A	-1.98%
Standardized	High	5/1/2015	5/1/2015	0.59%	-0.76%	-0.05%	N/A	-1.98%
NYLI VP Newton Technology Growth - Service Class								-
NonStandardized ²	Highest	12/29/2000	2/10/2025	25.39%	2.16%	15.29%	14.79%	N/A
Standardized	Highest	12/29/2000	2/10/2025	18.39%	-0.12%	14.72%	14.79%	N/A
Fidelity® VIP Health Care — Service Class 2								
NonStandardized ²	Highest	7/18/2001	5/1/2019	4.86%	-1.59%	5.19%	7.70%	8.41%
Standardized	Highest	7/18/2001	5/1/2019	-2.14%	-3.94%	4.37%	7.70%	7.92%
NYLI VP Natural Resources – Initial Class			5, 1,2010					
NonStandardized ²	Highest	2/17/2012	2/17/2012	0.74%	11.73%	15.53%	5.04%	2.28%
Standardized	Highest	2/17/2012	2/17/2012	-6.26%	9.83%	14.96%	5.04%	2.28%
Principal VC Real Estate Securities Account - Class 2	J						- · · · ·	
NonStandardized ²	Highest	5/1/1998	5/1/2024	5.41%	-3.94%	3.65%	5.99%	15.81%
Standardized	Highest	5/1/1998	5/1/2024	-1.59%	-6.23%	2.77%	5.99%	8.81%

 $\label{product} \textbf{Please read the important disclosures below regarding the product performance.}$



As of February 28, 2025 Premium Based M&E Charge Structure

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shares only. These classes/shares impose a 12b-1 fee (except NYLI VP U.S. Gov

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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.

They provide, alternative investments may be appropriate.

They provide the Flewhile Premium Variable Annully II was first offered for sale on May 1, 2011. Certain Portfolios existed prior to that date. The performance for NYLI

VP Series Fund, Inc. portfolios are based on 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 Flexible Premium Variable Annuity II- Premium Based M&E Charge Structure differs from many other variable annuity policies in that the Mortality and Expense Risk and Administrative Costs Charge (M&E) is calculated as a percentage of your Adjusted Premium Payments under the policy (excluding premiums allocated to the Fixed Account), rather than as percentage of Separate Account assets. Therefore, the 1.60% M&E charge is not reflected in the performance of the Investment Divisions, but will be deducted quarterly by reducing the number of Accumulation Units in the Investment Divisions you have selected. Since market performance is reflected through fluctuations in the value of an Accumulation Unit, owning fewer Accumulation Units over time will result in a gradual reduction in the value of the Policy, regardless of market performance, when compared to the result of a traditional charge structure. Please refer to your prospectus for more details. This version of the New York Life Flexible Premium Variable Annuity II invests in the New York Life Insurance and Annuity Corporation (NYLIAC) Separate Account IV. ⁵ The S&P 500 Index is an unmanaged index and is widely regarded as the standard for measuring Large-Cap U.S. stock market performance. "S&P 500" is a trademark of the McGraw-Hill Companies, Inc. and has been licensed for use by the NYLI VP S&P 500 Index Portfolio. The NYLI VP S&P 500 Index Portfolio is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard and Poor's makes no representation regarding the advisability of investing in the NYLI VP S&P 500 Index Portfolio. Investors cannot invest directly in an Index.

6 New allocations to the NYLLVP 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

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.

the NYLI VP U.S. Government Money Market Portfolio is neither insured nor guaranteed by the Federal Deposit Insurance Corp

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.

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

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 Flexible Premium Variable Annuity II 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.