

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

All performance reflects the percentage change for the period shown, with capital gains and dividends reinvested and includes an annualized Mortality and Expense Risk and Administrative Costs Charge of 1.35% during the surrender charge period for the initial premium and 1.15% after the surrender charge period for the initial premium and Fund Company Expenses. An Annual Policy Service Charge of \$30 is not included, but will be deducted each year from the policy's Accumulation Value on the policy anniversary and upon surrender if on that date the Accumulation Value Is less than \$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 59%, 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 III 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 III is ICC15-P303 or it may be 215-P303.

			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		Build			incriting)					incoption
NYLI VP U.S. Government Money Market – Current 7-day yield is 4.07%6										
NonStandardized ²	Low	1/29/1993	5/1/2015	0.21%	0.44%	3.43%	2.53%	0.97%	0.19%	0.22%
Standardized	Low	1/29/1993	5/1/2015	-	-	-3.57%	0.26%	-0.01%	0.19%	0.22%
PIMCO VIT Low Duration Portfolio - Advisor Class										
NonStandardized ²	Low	3/31/2006	5/2/2016	0.61%	1.13%	4.20%	0.61%	-0.36%	-0.13%	0.02%
Standardized	Low	3/31/2006	5/2/2016	-	-	-2.80%	-1.75%	-1.38%	-0.13%	-0.09%
PIMCO VIT Short-Term Portfolio - Advisor Class										
NonStandardized ²	Low	9/30/1999	5/1/2024	0.25%	0.61%	4.15%	2.87%	1.29%	0.96%	3.30%
Standardized American Funds IS Capital World Bond Fund® - Class 4	Low	9/30/1999	5/1/2024		-	-2.85%	0.61%	0.32%	0.96%	-3.70%
NonStandardized ²	Moderate	10/4/2006	5/1/2024	1.48%	2.12%	0.47%	-4.60%	-3.73%	-1.48%	2.84%
Standardized	Moderate	10/4/2006	5/1/2024	-	2.12%	-6.53%	-4.00%	-3.73%	-1.48%	-4.16%
American Funds IS The Bond Fund of America® - Class 4	Woderate	10/4/2000	3/1/2024			0.0070	0.0070	4.7170	1.4070	4.1070
NonStandardized ²	Moderate	12/14/2012	5/1/2022	2.09%	2.53%	4.15%	-2.12%	-1.39%	0.21%	0.24%
Standardized	Moderate	12/14/2012	5/1/2022	-	-	-2.85%	-4.46%	-2.39%	0.21%	-2.28%
American Funds IS U.S. Government Securities Fund® - Class 4										
NonStandardized ²	Moderate	12/2/1985	5/1/2024	2.21%	2.74%	3.96%	-2.81%	-1.60%	-0.30%	5.74%
Standardized	Moderate	12/2/1985	5/1/2024	-	-	-3.04%	-5.13%	-2.60%	-0.30%	-1.26%
Columbia Variable Portfolio — Intermediate Bond - Class 2										
NonStandardized ²	Moderate	5/3/2010	5/1/2022	2.65%	3.15%	5.36%	-2.74%	-1.40%	0.49%	0.16%
Standardized	Moderate	5/3/2010	5/1/2022	-	-	-1.64%	-5.06%	-2.40%	0.49%	-2.37%
NYLI VP Bond – Service Class										
NonStandardized ²	Moderate	6/2/2003	5/1/2015	1.93%	2.32%	4.36%	-2.33%	-2.20%	-0.16%	-0.11%
Standardized	Moderate	6/2/2003	5/1/2015	-	-	-2.64%	-4.66%	-3.20%	-0.16%	-0.11%
Fidelity® VIP Investment Grade Bond - Service Class 2										
NonStandardized ²	Moderate	8/15/2005	5/1/2022	2.17%	2.63%	4.45%	-1.66%	-1.20%	0.48%	0.89%
Standardized	Moderate	8/15/2005	5/1/2022	-	-	-2.55%	-4.01%	-2.20%	0.48%	-1.60%
Fidelity® VIP Bond Index – Service Class 2										
NonStandardized ²	Moderate	4/19/2018	11/23/2020	1.99%	2.41%	3.87%	-2.14%	-2.24%	N/A	-3.16%
Standardized	Moderate	4/19/2018	11/23/2020	-	-	-3.13%	-4.48%	-3.24%	N/A	-4.32%
NYLI VP MacKay U.S. Infrastructure Bond – Service Class										
NonStandardized ²	Moderate	6/2/2003	5/1/2015	2.11%	2.66%	3.85%	-1.86%	-2.09%	-0.75%	-0.77%
Standardized	Moderate	6/2/2003	5/1/2015	-	-	-3.15%	-4.21%	-3.09%	-0.75%	-0.77%
NYLI VP PIMCO Real Return – Service Class										
NonStandardized ²	Moderate	2/17/2012	5/1/2015	2.35%	3.59%	5.10%	-1.91%	0.52%	0.72%	0.83%
Standardized	Moderate	2/17/2012	5/1/2015	-	-	-1.90%	-4.26%	-0.48%	0.72%	0.83%
PIMCO VIT Income Portfolio - Advisor Class										
NonStandardized ²	Moderate	4/29/2016	5/1/2020	1.70%	2.65%	6.60%	2.43%	1.82%	N/A	3.06%
Standardized	Moderate	4/29/2016	5/1/2020	-	-	-0.40%	0.16%	0.88%	N/A	2.12%
oundurated	modorato		0, 1, 2020	I		0.1070	0.1070	0.0070		2.1270



As of February 28, 2025 for Policies Applied for Before May 1, 2016 Accumulation Value Based M&E Structure

Understand Division Netstand Month to Date Date Uncertained A S 10 DD Investment Divisions ¹ Risk Level ² Date Date Monthly Year ⁴											
Volatility Inception Risk Level Inception Date Date Date Underide 1 3 5 10 Direct Investment Grade Bond FMCO VIT International Gond Portfolio (U.S. Dolar-Hedged) - Advisor Class Modernite 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2014 5/1/2015 - - 2.01% - 8.00% 1. 5/1/2014 5/1/2015 - - 2.01% -<				Investment		Year to					Since
Investment Divisions ¹ Risk Lovel ² Date Date ¹ Monthlyly Year ⁴ Incl Investment Grade Bond Investment Grade Bond Ortfolio (U.S. Dollar-Hedged) - Advisor Class Moderate 5/1/2015 0.15% 0.52% 4.99% 0.66% - 0.30% 0.90% 1. Standardized Moderate 5/1/2015 0.15% 0.52% 4.99% 0.66% - 0.30% 0.90% 1. FIMCO VTI Trotal Return Portfolio - Advisor Class Moderate 2/28/2006 5/1/2015 - - 1.05% 4.13% 2.65% 0.20% 0. Standardized ¹ Moderate 2/28/2006 5/1/2015 - - - 7.05% 3.42% 3.69% -2.57% -0.06% 0. Standardized ¹ Moderate 2/1/2015 5/1/2015 5/1/2015 - - - 3.69% -2.57% -0.06% 0. NonStandardized ¹ Moderate 2/1/2015 5/1/2015 - <th></th> <th></th> <th>Portfolio</th> <th>Division</th> <th>Month to</th> <th>Date</th> <th></th> <th></th> <th></th> <th></th> <th>Investment</th>			Portfolio	Division	Month to	Date					Investment
Investment Grade Bond Vision		Volatility/	Inception	Inception	Date	(Updated			5	10	Division
DNMCD VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class Moderate 51/2014 51/2014 51/2015 0.15% 0.52% 4.99% 0.68% -0.30% 1.1 PIMCO VIT Total Return Portfolio - Advisor Class Non-Standardized ² 0.15% 0.52% 4.99% 0.68% -0.30% 1. PIMCO VIT Total Return Portfolio - Advisor Class Non-Standardized ² 2.82% 51/2015 - - - -2.01% -1.68% -1.31% 0.90% 1. Non-Standardized ² Moderate 2/28/2006 51/1/2015 2.52% 2.96% 5.42% -1.78% -1.58% -0.20% 0.00% 0. Standardized ² Moderate 5/1/2015 5/1/2022 - - -3.86% 5.40% -0.06% 0. Standardized ¹ Moderate 5/1/2015 5/1/2012 - - - -0.86% 3.69% 3.26% 3.26% 3.26% 3.26% 3.26% 3.26% 3.26% 3.26% 3.26% 3.26% 3.26% 3.26% 3.2	Investment Divisions ¹	Risk Level ³	Date	Date ¹		Monthly)	Year ⁴	Year ⁴	Year ⁴	Year ⁴	Inception
NonStandardized ² Moderate 5/1/2014 5/1/2015 0.52% 4.99% 0.68% 0.30%	Investment Grade Bond										
Standardized Moderate 51/2014 51/2015 - - -2.01% -1.68% -1.31% 0.90% 1. PIMC VIT Total Moderate 228/2006 5/1/2015 - - -1.68% -1.31% 0.90% 0. Standardized Moderate 228/2006 5/1/2015 - - -1.58% -1.58% 0.20% 0. Western Asset Core Plus VIT - Class II Moderate 5/1/2015 5/1/2022 - - -3.66% -6.06% -0.06% 0. Standardized Moderate 5/1/2015 5/1/2022 - - -3.66% -0.06% -0.06% 0. Non-Investment Grado Bond E E E 1.17% 7.98% 3.42% 3.54% 3.26% 3.28% 3. Standardized Moderate 2/15/2012 5/1/2015 0.40% 1.17% 7.98% 3.42% 3.54% 3.28% 3. Standardized Moderate 2/15/2012 5/1/2015 0.40%	PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class										
PHILO UTT Total Return Portfolio - Advisor Class Moderate 2/28/2006 5/1/2015 2.52% 2.96% 5.42% -1.58% -1.58% 0.20% 0. Standardized Moderate 2/28/2006 5/1/2015 - - -1.58% -1.58% 0.20% 0. Western Asset Core Plus VIT - Class II Moderate 5/1/2015 5/1/2022 - - -1.58% -2.57% -0.06% 0. Standardized Moderate 5/1/2015 5/1/2022 - - -3.86% -2.57% -0.06% 0. Standardized Moderate 5/1/2015 5/1/2022 - - -3.86% -2.57% -0.06% 0. Standardized Moderate 5/1/2015 5/1/2012 - - -3.86% -2.57% -0.06% 0. NonStandardized Moderate 2/15/2012 5/1/2015 0.40% 1.74% 7.98% 3.42% 3.54% 3.28% 3. Standardized Moderate 2/15/2012 5/1/2015	NonStandardized ²	Moderate	5/1/2014	5/1/2015	0.15%	0.52%	4.99%	0.68%	-0.30%	0.90%	1.03%
NonStandardized ² Moderate 2/28/2006 5/1/2015 2.62% 2.96% 5.42% 1.78% 1.58% 0.20% 0.0 Standardized Moderate 2/28/2006 5/1/2015 - - 1.58% 4.13% 2.26% 0.20% 0.0 Western Asset Core Plus VIT - Class II - - 1.58% 4.13% 2.57% 0.06% 0.0 Standardized Moderate 5/1/2015 5/1/2012 2.08% 3.09% 3.14% 3.08% 2.57% 0.06% 0.06% 0.0 Standardized Moderate 5/1/2015 5/1/2012 5/1/2015 0.40% 1.74% 7.96% 3.42% 3.54% 3.28% 3. Standardized Moderate 2/15/2012 5/1/2015 0.40% 1.74% 7.96% 3.42% 3.54% 3.28% 3. Columbia Variable Portfolio Emerging Markets Bond Fund Class 2 - 0.09% 1.19% 0.65% 3.28% 3. Columbia Variable Portfolio Emerging M	Standardized	Moderate	5/1/2014	5/1/2015	-	-	-2.01%	-1.68%	-1.31%	0.90%	1.03%
Standardized Moderate 2/28/2006 5/1/2015 -	PIMCO VIT Total Return Portfolio - Advisor Class										
Western Asset Core Plus VIT - Class II Moderate 5/1/2015 5/1/2022 2.08% 3.09% 3.14% -3.08% -2.57% -0.06% 0. Standardized Moderate 5/1/2015 5/1/2022 - <td>NonStandardized²</td> <td>Moderate</td> <td>2/28/2006</td> <td>5/1/2015</td> <td>2.52%</td> <td>2.96%</td> <td>5.42%</td> <td>-1.78%</td> <td>-1.58%</td> <td>0.20%</td> <td>0.28%</td>	NonStandardized ²	Moderate	2/28/2006	5/1/2015	2.52%	2.96%	5.42%	-1.78%	-1.58%	0.20%	0.28%
NonStandardized ² Moderate 5/1/2015 5/1/2022 2.08% 3.09% 3.14% -3.08% -2.57% -0.06% 0. Standardized Moderate 5/1/2015 5/1/2022 - - -3.86% -2.57% -0.06% 0. Standardized Moderate 5/1/2015 5/1/2015 5/1/2015 - - -3.86% -3.56% 3.28% 3. NonStandardized ² Moderate 2/15/2012 5/1/2015 - - 0.98% 1.19% 2.66% 3.28% 3. Columbia Variable Portfolio – Emerging Markets Bond Fund – Class 2 Moderate 4/30/2012 5/1/2015 - - 0.98% 1.8% -0.62% 1.39% 1. Standardized ² Moderate 4/30/2012 5/1/2015 - - 1.02% -0.40% 1.39% 1. NYLL VP Floating Rato Savera Moderate 5/1/2005 5/1/2015 - - 1.20% 2.74% 2.27% 2. NYLL VP MacKay Convertible – Service Class <td>Standardized</td> <td>Moderate</td> <td>2/28/2006</td> <td>5/1/2015</td> <td></td> <td>-</td> <td>-1.58%</td> <td>-4.13%</td> <td>-2.58%</td> <td>0.20%</td> <td>0.28%</td>	Standardized	Moderate	2/28/2006	5/1/2015		-	-1.58%	-4.13%	-2.58%	0.20%	0.28%
NonStandardized ² Moderate 5/1/2015 5/1/2022 2.08% 3.09% 3.14% -3.08% -2.57% -0.06% 0. Standardized Moderate 5/1/2015 5/1/2022 - - -3.86% -2.57% -0.06% 0. Standardized Moderate 5/1/2015 5/1/2015 5/1/2015 - - -3.86% -3.56% 3.28% 3. NonStandardized ² Moderate 2/15/2012 5/1/2015 - - 0.98% 1.19% 2.66% 3.28% 3. Columbia Variable Portfolio – Emerging Markets Bond Fund – Class 2 Moderate 4/30/2012 5/1/2015 - - 0.98% 1.8% -0.62% 1.39% 1. Standardized ² Moderate 4/30/2012 5/1/2015 - - 1.02% -0.40% 1.39% 1. NYLL VP Floating Rato Savera Moderate 5/1/2005 5/1/2015 - - 1.20% 2.74% 2.27% 2. NYLL VP MacKay Convertible – Service Class <td>Western Asset Core Plus VIT - Class II</td> <td></td>	Western Asset Core Plus VIT - Class II										
Non-Investment Grade Bond BlackRock@ High Yilel VI. Fund – Class III Shares NonStandardized ¹ Moderate 2/15/2012 5/1/2015 0.40% 1.74% 7.98% 3.42% 3.54% 3.28% 3. Standardized ¹ Moderate 2/15/2012 5/1/2015 - 0.98% 1.19% 2.66% 3.28% 3. Columbia Variable Portfolio – Emerging Markets Bond Fund – Class 2 Moderate 4/30/2012 5/1/2015 1.64% 2.80% 8.02% 1.89% -0.52% 1.39% 1. Standardized ¹ Moderate 4/30/2012 5/1/2015 - - 1.02% -0.40% 1.53% 1.39% 1. NVL1 VP Floating Rate – Service Class Moderate 5/1/2005 5/1/2015 - - 1.20% 2.70% 2.77% 2. NonStandardized ⁴ Moderate 6/2/2003 5/1/2015 - - 3.62% 2.77% 2. Standardized ⁴ Moderate 6/2/2003 5/1/2015 - - 0.86% 6.80%		Moderate	5/1/2015	5/1/2022	2.08%	3.09%	3.14%	-3.08%	-2.57%	-0.06%	0.03%
Non-Investment Grade Bond BlackRock@ High Yilel VI. Fund – Class III Shares NonStandardized ¹ Moderate 2/15/2012 5/1/2015 0.40% 1.74% 7.98% 3.42% 3.54% 3.28% 3. Standardized ¹ Moderate 2/15/2012 5/1/2015 - 0.98% 1.19% 2.66% 3.28% 3. Columbia Variable Portfolio – Emerging Markets Bond Fund – Class 2 Moderate 4/30/2012 5/1/2015 1.64% 2.80% 8.02% 1.89% -0.52% 1.39% 1. Standardized ¹ Moderate 4/30/2012 5/1/2015 - - 1.02% -0.40% 1.53% 1.39% 1. NVL1 VP Floating Rate – Service Class Moderate 5/1/2005 5/1/2015 - - 1.20% 2.70% 2.77% 2. NonStandardized ⁴ Moderate 6/2/2003 5/1/2015 - - 3.62% 2.77% 2. Standardized ⁴ Moderate 6/2/2003 5/1/2015 - - 0.86% 6.80%	Standardized	Moderate	5/1/2015	5/1/2022		-	-3.86%	-5.40%	-3.56%	-0.06%	-2.50%
BlackRock® High Yield V.I. Fund – Class III Shares Moderate 2/15/2012 5/1/2015 0.40% 1.74% 7.98% 3.42% 3.54% 3.28% 3. Standardized ² Moderate 2/15/2012 5/1/2015 - - 0.98% 1.19% 2.66% 3.28% 3. Columbia Variable Portfolio – Emerging Markets Bond Fund – Class 2 Moderate 4/30/2012 5/1/2015 - - 0.98% 1.19% 2.66% 3.28% 3. NonStandardized ² Moderate 4/30/2012 5/1/2015 - - 0.62% 1.39% 1. Standardized Moderate 5/1/2005 5/1/2015 - - 1.02% 0.40% -1.53% 1.39% 1. NonStandardized ² Moderate 5/1/2005 5/1/2015 - - - 0.62% 2.77% 2. NonStandardized ² Moderate 5/1/2005 5/1/2015 - - 0.38% 0.78% 7.68% 6.60% 6.80% 6. NVLI VP											
Standardized Moderate 2/15/2012 5/1/2015 - 0.98% 1.19% 2.66% 3.28% 3. Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2 3.28% 3. NonStandardized ² Moderate 4/30/2012 5/1/2015 - 1.02% -0.40% 1.53% 1.39% 1. NVL1 VP Floating Rate – Service Class Moderate 5/1/2015 - - 1.20% 2.70% 2.77% 2. Standardized ² Moderate 5/1/2015 5/1/2015 - - 0.38% -0.78% 7.83% 6.60% 6.60% 6.60% 6.60% 6.60% 6.60% 6.60% 6.60% 6.60% 6.60% 6.60% 6.60% 6.60% 6.21%											
Standardized Moderate 2/15/2012 5/1/2015 - - 0.98% 1.19% 2.66% 3.28% 3. Columbia Variable Portfolio – Emerging Markets Bond Fund – Class 2 3.28% 3. Standardized ¹ Moderate 4/30/2012 5/1/2015 - - 1.02% -0.40% -1.53% 1.39% 1. NVL1 VP Floating Rate – Service Class Moderate 5/1/2015 - - -1.02% -0.40% -1.53% 1.39% 1. NVL1 VP Floating Rate – Service Class Moderate 5/1/2015 - - -1.20% 2.70% 2.77% 2. Standardized ¹ Moderate 5/1/2015 5/1/2015 - - - 0.38% -0.78% 7.83% 6.60% 6.8 NonStandardized ² Moderate 6/2/2003 5/1/2015 - 0.38% -0.78% 7.83% 6.60% <td></td> <td>Moderate</td> <td>2/15/2012</td> <td>5/1/2015</td> <td>0.40%</td> <td>1.74%</td> <td>7.98%</td> <td>3.42%</td> <td>3.54%</td> <td>3.28%</td> <td>3.28%</td>		Moderate	2/15/2012	5/1/2015	0.40%	1.74%	7.98%	3.42%	3.54%	3.28%	3.28%
NonStandardized ² Moderate 4/30/2012 5/1/2015 1.64% 2.80% 8.02% 1.89% -0.52% 1.39% 1. Standardized Moderate 4/30/2012 5/1/2015 - - 1.02% -0.40% -1.53% 1.39% 1. NonStandardized ² Moderate 5/1/2015 5/1/2015 - - 1.02% -0.40% -1.53% 1.39% 1. NonStandardized ² Moderate 5/1/2015 5/1/2015 - - -1.20% 2.77% 2. 2. NonStandardized ² Moderate 5/1/2015 5/1/2015 - - -1.20% 2.74% 2.77% 2. NYLI VP MacKay Convertible – Service Class Moderate 6/2/2003 5/1/2015 - - 0.38% -0.78% 7.08% 6.60% 6. Standardized ² Moderate 6/2/2003 5/1/2015 0.35% 1.55% 6.91% 3.17% 3.19% 3.49% 3. Standardized ² Moderate	Standardized					-	0.98%	1.19%	2.66%	3.28%	3.28%
Standardized Moderate 4/30/2012 5/1/2015 - 1.02% -0.40% -1.53% 1.39% 1. NYLI VP Floating Rate - Service Class Moderate 5/1/2005 5/1/2015 - - 1.02% -0.40% -1.53% 1.39% 1. NonStandardized ² Moderate 5/1/2005 5/1/2015 - - -1.20% 2.77% 2. NYLI VP MacKay Convertible - Service Class Moderate 5/1/2015 5/1/2015 - - -1.20% 2.74% 2.77% 2. NVLI VP MacKay Convertible - Service Class Moderate 6/2/2003 5/1/2015 - - - -0.89% 1.53% 7.83% 6.60% 6. Standardized Moderate 6/2/2003 5/1/2015 - - 0.38% -0.78% 7.08% 6.60% 6. Standardized Moderate 6/2/2003 5/1/2015 - - 0.98% 3.17% 3.49% 3. Standardized ² Moderate 6/2/2003	Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2										
NYLI VP Floating Rate - Service Class NonStandardized ² Moderate 5/1/2005 5/1/2015 - - - 2.70% 2.77% 2. Standardized Moderate 5/1/2005 5/1/2015 - - - 2.70% 2.77% 2. NonStandardized ² Moderate 6/2/2003 5/1/2015 - - - 2.70% 2.74% 2.77% 2. NonStandardized ² Moderate 6/2/2003 5/1/2015 - - 0.86% 7.38% 1.53% 7.83% 6.60% 6. Standardized ² Moderate 6/2/2003 5/1/2015 - - 0.38% -0.78% 7.08% 6.60% 6. NVLI VP MacKay High Yield Corporate Bond – Service Class Moderate 6/2/2003 5/1/2015 - - 0.38% 2.30% 3.49% 3. NonStandardized ² Moderate 6/2/2003 5/1/2015 - - 0.09% 2.30% 3.49% 3. NonStandardized ² <											1.25%
NonStandardized ² Moderate 5/1/2015 5/1/2015 -		Moderate	4/30/2012	5/1/2015	-	-	1.02%	-0.40%	-1.53%	1.39%	1.25%
Standardized Moderate 5/1/2015 - - - - - - 1.20% 2.77% 2.77% 2. NYL1 VP MacKay Convertible – Service Class Moderate 6/2/2003 5/1/2015 - - - 1.90% 0.66% 7.38% 1.53% 7.83% 6.60% 6. Standardized Moderate 6/2/2003 5/1/2015 - - 0.38% -0.78% 7.08% 6.60% 6. NVL1 VP MacKay High Yield Corporate Bond – Service Class Moderate 6/2/2003 5/1/2015 - - 0.38% -0.78% 7.08% 6.60% 6. Standardized Moderate 6/2/2003 5/1/2015 0.35% 1.55% - - -0.09% 0.38% 2.30% 3.49% 3. NVL1 VP MacKay Strategic Bond – Service Class Moderate 5/1/2011 5/1/2015 - - - 0.09% 3.35% 2.35% 1.74% 1. Standardized ² Moderate 5/1/2015 1.59% <td></td>											
NYLI VP MacKay Convertible – Service Class Moderate 6/2/2003 5/1/2015 - 0.66% 7.38% 1.53% 7.83% 6.60% 6. Standardized ² Moderate 6/2/2003 5/1/2015 - 0.38% -0.78% 7.83% 6.60% 6. NVLI VP MacKay High Yield Corporate Bond – Service Class Moderate 6/2/2003 5/1/2015 - 0.35% 1.55% 6.91% 3.17% 3.19% 3.49% 3. NonStandardized ² Moderate 6/2/2003 5/1/2015 - - 0.09% 2.30% 3.49% 3. NonStandardized ² Moderate 6/2/2003 5/1/2015 - - -0.09% 0.93% 2.30% 3.49% 3. NNL I VP MacKay Strategic Bond – Service Class Moderate 5/1/2015 1.59% 2.60% 7.98% 3.35% 2.35% 1.74% 1. Standardized ² Moderate 5/1/2011 5/1/2015 - - 0.98% 1.12% 1.42% 1.74% 1. <t< td=""><td></td><td></td><td></td><td></td><td>-0.07%</td><td>0.54%</td><td></td><td></td><td></td><td></td><td>2.72%</td></t<>					-0.07%	0.54%					2.72%
NonStandardized ² Moderate 6/2/2003 5/1/2015 - - 0.86% 7.38% 1.53% 7.83% 6.60% 6.50% Standardized Moderate 6/2/2003 5/1/2015 - - 0.38% -0.78% 7.83% 6.60% 6.6		Moderate	5/1/2005	5/1/2015	-	-	-1.20%	2.70%	2.74%	2.77%	2.72%
Standardized Moderate 6/2/2003 5/1/2015 - - 0.38% -0.78% 7.08% 6.60% 6. NYL1 VP MacKay High Yield Corporate Bond – Service Class Moderate 6/2/2003 5/1/2015 - - 0.38% -0.78% 7.08% 6.60% 6. NonStandardized ² Moderate 6/2/2003 5/1/2015 0.35% 1.55% 6.91% 3.19% 3.49% 3. Standardized Moderate 6/2/2003 5/1/2015 - - -0.09% 0.93% 2.30% 3.49% 3. NVEL VP MacKay Strategic Bond – Service Class Moderate 5/1/2011 5/1/2015 - - -0.09% 3.35% 2.35% 1.74% 1. Standardized Moderate 5/1/2011 5/1/2015 - - 0.98% 3.35% 2.35% 1.74% 1. Alternative Asset Allocation VIP - Class B - - 0.98% 1.27% 3.77% 1.64% 2. NonStandardized ² Moderate <t< td=""><td></td><td>Madaanta</td><td>C/0/0000</td><td>E/4/004E</td><td>4.000/</td><td>0.00%</td><td>7 200/</td><td>4 500/</td><td>7.000/</td><td>C C00/</td><td>6.62%</td></t<>		Madaanta	C/0/0000	E/4/004E	4.000/	0.00%	7 200/	4 500/	7.000/	C C00/	6.62%
NYLI VP MacKay High Yield Corporate Bond – Service Class Moderate 6/2/2003 5/1/2015 0.35% 1.55% 6.91% 3.17% 3.19% 3.49% 3. Standardized ² Moderate 6/2/2003 5/1/2015 - - -0.09% 0.93% 2.30% 3.49% 3. NonStandardized ² Moderate 6/2/2003 5/1/2015 - - -0.09% 0.93% 2.30% 3.49% 3. NonStandardized ² Moderate 5/1/2011 5/1/2015 - - 0.09% 2.30% 3.49% 3. Standardized ² Moderate 5/1/2011 5/1/2015 - - 0.98% 1.12% 1.42% 1.74% 1. Standardized ² Moderate 5/1/2011 5/1/2015 - - 0.98% 1.12% 1.42% 1.74% 1. Alternative Asset Allocation VIP - Class B Moderate 5/18/2009 5/1/2016 0.96% 2.56% 7.20% 1.27% 3.77% 1.64% 2. </td <td></td> <td>6.62%</td>											6.62%
NonStandardized ² Moderate 6/2/2003 5/1/2015 0.35% 1.55% 6.91% 3.17% 3.19% 3.49% 3. Standardized Moderate 6/2/2003 5/1/2015 - - -0.09% 0.93% 2.30% 3.49% 3. NVLI VP MacKay Strategic Bond – Service Class Moderate 5/1/2015 - - -0.09% 0.93% 2.30% 3.49% 3. NonStandardized ² Moderate 5/1/2011 5/1/2015 - - 0.09% 2.30% 3.49% 3. Standardized ² Moderate 5/1/2011 5/1/2015 1.59% 2.60% 7.98% 3.35% 1.74% 1. Alternatives Moderate 5/1/2011 5/1/2015 - - 0.98% 1.12% 1.42% 1.74% 1. DWS Alternative Asset Allocation VIP - Class B Moderate 5/18/2009 5/1/2016 0.96% 2.56% 7.20% 1.27% 3.77% 1.64% 2. Standardized ² Moderate		Woderate	0/2/2003	3/1/2013			0.3078	-0.7078	7.00%	0.0078	0.0278
Standardized Moderate 6/2/2003 5/1/2015 - - - - 0.09% 0.93% 2.30% 3.49% 3. NYL1 VP MacKay Strategic Bond – Service Class NonStandardized ² Moderate 5/1/2011 5/1/2015 1.59% 2.60% 7.98% 3.35% 2.35% 1.74% 1. Standardized ² Moderate 5/1/2011 5/1/2015 - - 0.98% 1.12% 1.42% 1.74% 1. Alternatives		Moderate	6/2/2003	5/1/2015	0.35%	1 55%	6 91%	3 17%	3 19%	3 49%	3.46%
NYLI VP MacKay Strategic Bond – Service Class Moderate 5/1/2011 5/1/2015 1.59% 2.60% 7.98% 3.35% 2.35% 1.74% 1. Standardized ² Moderate 5/1/2011 5/1/2015 - - 0.98% 1.12% 1.42% 1.74% 1. Alternatives											3.46%
Standardized Moderate 5/1/2011 5/1/2015 - - 0.98% 1.12% 1.42% 1.74% 1. Alternatives DWS Alternative Asset Allocation VIP - Class B . <th< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></th<>											
Alternatives Alternative Asset Allocation VIP - Class B DWS Alternative Asset Allocation VIP - Class B Moderate 5/18/2009 5/1/2016 0.96% 2.56% 7.20% 1.27% 3.77% 1.64% 2. Standardized Moderate 5/18/2009 5/1/2016 - 0.20% -1.05% 2.89% 1.64% 2.	NonStandardized ²	Moderate	5/1/2011	5/1/2015	1.59%	2.60%	7.98%	3.35%	2.35%	1.74%	1.77%
DWS Alternative Asset Allocation VIP - Class B Moderate 5/18/2009 5/1/2016 0.96% 2.56% 7.20% 1.27% 3.77% 1.64% 2. Standardized Moderate 5/18/2009 5/1/2016 - 0.20% -1.05% 2.89% 1.64% 2.	Standardized	Moderate	5/1/2011	5/1/2015		-	0.98%	1.12%	1.42%	1.74%	1.77%
NonStandardized ² Moderate 5/18/2009 5/1/2016 0.96% 2.56% 7.20% 1.27% 3.77% 1.64% 2. Standardized Moderate 5/18/2009 5/1/2016 - 0.20% -1.05% 2.89% 1.64% 2.	Alternatives										
Standardized Moderate 5/18/2009 5/1/2016 0.20% -1.05% 2.89% 1.64% 2.	DWS Alternative Asset Allocation VIP - Class B										
	NonStandardized ²	Moderate	5/18/2009	5/1/2016	0.96%	2.56%	7.20%	1.27%	3.77%	1.64%	2.52%
NYLI VP Hedge Multi-Strategy - Service Class	Standardized	Moderate	5/18/2009	5/1/2016		-	0.20%	-1.05%	2.89%	1.64%	2.43%
	NYLI VP Hedge Multi-Strategy - Service Class										
NonStandardized ² Moderate 5/1/2013 5/1/2015 -0.76% 0.72% 4.77% 1.97% 1.40% -1.05% -1	NonStandardized ²	Moderate	5/1/2013	5/1/2015	-0.76%	0.72%	4.77%	1.97%	1.40%	-1.05%	-1.25%
Standardized Moderate 5/1/2013 5/1/20152.23% -0.33% 0.44% -1.05% -1	Standardized	Moderate	5/1/2013	5/1/2015	-	-	-2.23%	-0.33%	0.44%	-1.05%	-1.25%
Asset Allocation	Asset Allocation										
American Funds IS Asset Allocation Fund - Class 4	American Funds IS Asset Allocation Fund - Class 4										
NonStandardized ² Moderate 12/14/2012 5/1/2018 -0.45% 2.26% 13.04% 5.99% 8.20% 6.62% 7.	NonStandardized ²	Moderate	12/14/2012	5/1/2018	-0.45%	2.26%	13.04%	5.99%	8.20%	6.62%	7.07%
Standardized Moderate 12/14/2012 5/1/2018 6.04% 3.87% 7.46% 6.62% 6.	Standardized	Moderate	12/14/2012	5/1/2018	-	-	6.04%	3.87%	7.46%	6.62%	6.77%
BlackRock® Global Allocation V.I. Fund – Class III Shares	BlackRock® Global Allocation V.I. Fund – Class III Shares										
NonStandardized ² Moderate 11/8/2003 5/1/2015 -0.18% 2.49% 7.50% 2.59% 5.71% 3.84% 3.	NonStandardized ²	Moderate	11/8/2003	5/1/2015	-0.18%	2.49%	7.50%	2.59%	5.71%	3.84%	3.78%
Standardized Moderate 11/8/2003 5/1/2015 0.50% 0.32% 4.90% 3.84% 3.	Standardized	Moderate	11/8/2003	5/1/2015	-	-	0.50%	0.32%	4.90%	3.84%	3.78%
Fidelity® VIP FundsManager® 60% — Service Class	Fidelity® VIP FundsManager® 60% — Service Class										
NonStandardized ² Moderate 8/22/2007 5/1/2019 -0.24% 1.85% 7.63% 3.40% 6.54% 5.07% 6.	NonStandardized ²	Moderate	8/22/2007	5/1/2019	-0.24%	1.85%	7.63%	3.40%	6.54%	5.07%	6.06%
Standardized Moderate 8/22/2007 5/1/2019 0.63% 1.16% 5.76% 5.07% 5.	Standardized	Moderate	8/22/2007	5/1/2019	-	-	0.63%	1.16%	5.76%	5.07%	5.54%
NYLI VP Balanced – Service Class	NYLI VP Balanced – Service Class										
NonStandardized ² Moderate 5/1/2015 5/1/2015 0.12% 3.34% 9.40% 3.22% 6.92% 4.40% 4.	NonStandardized ²	Moderate	5/1/2005	5/1/2015	0.12%	3.34%	9.40%	3.22%	6.92%	4.40%	4.55%
Standardized Moderate 5/1/2015 - 2.40% 0.98% 6.14% 4.40% 4.	Standardized	Moderate	5/1/2005	5/1/2015	-	-	2.40%	0.98%	6.14%	4.40%	4.55%
NYLI VP Conservative Allocation – Service Class	NYLI VP Conservative Allocation – Service Class										
	NonStandardized ²				-0.78%	0.98%					2.57%
Standardized Moderate 2/13/2006 5/1/2015 -	Standardized	Moderate	2/13/2006	5/1/2015	-	-	-1.90%	-0.95%	2.14%	2.55%	2.57%



New York Life Flexible Premium Variable Annuity III Performance Summary As of February 28, 2025 for Policies Applied for Before May 1, 2016

Accumulation Value Based M&E Structure

			Investment		Year to					Since
		Portfolio	Division	Month to	Tear to Date					Investment
	Volatility/	Inception	Inception	Date	(Updated		3	5	10	Division
Investment Divisions ¹	Risk Level ³		Date ¹	Date		' Year⁴	year ⁴	Year ⁴	Year ⁴	
Asset Allocation	RISK Level	Date	Date		Monthly)	rear	rear	rear	rear	Inception
NYLI VP Income Builder – Service Class	Madaata	6/2/2003	5/1/2015	4 700/	4.000/	12.54%	3.77%	4.93%	3.79%	3.93%
NonStandardized ²	Moderate Moderate	6/2/2003	5/1/2015	1.73%	4.33%	5.54%	3.77% 1.56%	4.93%	3.79%	3.93%
Standardized NYLI VP Janus Henderson Balanced – Service Class	Woderate	0/2/2003	5/1/2015	-	-	5.54%	1.00%	4.09%	3.19%	3.93%
NonStandardized ²	Moderate	2/17/2012	5/1/2015	0.00%	1.97%	10.86%	5.26%	8.00%	6.99%	7.12%
Standardized	Moderate	2/17/2012	5/1/2015	0.00%	1.57 /6	3.86%	3.11%	7.25%	6.99%	7.12%
NYLI VP Moderate Allocation–Service Class	Wederate	2/11/2012	3/1/2013			0.0070	0.1170	1.2070	0.0070	7.1270
NonStandardized ²	Moderate	2/13/2006	5/1/2015	-1.30%	0.97%	6.00%	2.66%	5.15%	3.75%	3.77%
Standardized	Moderate	2/13/2006	5/1/2015	-	-	-1.00%	0.40%	4.32%	3.75%	3.77%
Franklin Templeton Conservative Model Portfolio - Class II										
NonStandardized ²	Moderate	5/1/2020	5/1/2020	1.00%	2.21%	6.83%	0.71%	N/A	N/A	2.10%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	-0.17%	-1.65%	N/A	N/A	1.13%
Franklin Templeton Moderate Model Portfolio - Class II										
NonStandardized ²	Moderate	5/1/2020	5/1/2020	0.13%	2.33%	10.21%	4.04%	N/A	N/A	6.87%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	3.21%	1.84%	N/A	N/A	6.06%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II										
NonStandardized ²	Moderate	5/1/2020	5/1/2020	-0.32%	2.24%	11.38%	5.29%	N/A	N/A	8.97%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	4.38%	3.14%	N/A	N/A	8.22%
Franklin Templeton Moderately Conservative Model Portfolio - Class II										
NonStandardized ²	Moderate	5/1/2020	5/1/2020	0.58%	2.41%	9.09%	2.69%	N/A	N/A	4.98%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	2.09%	0.42%	N/A	N/A	4.10%
Franklin Templeton Aggressive Model Portfolio - Class II										
NonStandardized ²	High	5/1/2020	5/1/2020	-1.11%	2.25%	13.28%	7.19%	N/A	N/A	11.98%
Standardized	High	5/1/2020	5/1/2020	-	-	6.28%	5.12%	N/A	N/A	11.30%
NYLI VP Equity Allocation – Service Class										
NonStandardized ²	High	2/13/2006	5/1/2015	-2.57%	0.63%	6.61%	4.00%	8.90%	5.61%	5.63%
Standardized	High	2/13/2006	5/1/2015	-	-	-0.39%	1.80%	8.18%	5.61%	5.63%
NYLI VP Growth Allocation–Service Class	115-1	0/40/0000	54 1004 5	0.000/	0.700/	0.000/	0.000/	7 4 404	4.000/	4.040/
NonStandardized ²	High High	2/13/2006 2/13/2006	5/1/2015 5/1/2015	-2.09%	0.72%	6.33% -0.67%	3.83% 1.62%	7.44% 6.68%	4.89% 4.89%	4.91% 4.91%
Standardized Large Cap Equity	High	2/13/2006	5/1/2015	-	-	-0.67%	1.62%	0.00%	4.89%	4.91%
AB VPS Growth & Income - Class B										
NonStandardized ²	High	6/1/1999	5/1/2022	0.79%	5.21%	11.35%	7.64%	12.02%	8.29%	9.46%
Standardized	High	6/1/1999	5/1/2022	-	-	4.35%	5.58%	11.38%	8.29%	7.32%
American Funds IS Washington Mutual Investors Fund - Class 4	riigii	0/1/1999	3/1/2022	-	-	4.3378	3.30 %	11.30 %	0.2376	1.5278
NonStandardized ²	High	12/14/2012	11/13/2017	0.01%	3.81%	15.67%	10.25%	13.85%	8.71%	9.48%
Standardized	High	12/14/2012	11/13/2017	-	-	8.67%	8.30%	13.25%	8.71%	9.33%
American Funds IS Growth Fund - Class 4	·g.									
NonStandardized ²	High	12/14/2012	11/13/2017	-4.89%	0.40%	19.08%	11.87%	17.65%	14.33%	15.34%
Standardized	High	12/14/2012	11/13/2017	-	-	12.08%	9.97%	17.12%	14.33%	15.23%
BNY Mellon Sustainable US Equity - Service Shares										
NonStandardized ²	High	12/31/2000	5/1/2022	-3.07%	-0.24%	13.44%	8.43%	12.90%	9.43%	11.75%
Standardized	High	12/31/2000	5/1/2022	-	-	6.44%	6.40%	12.28%	9.43%	9.70%
ClearBridge Variable Appreciation Portfolio — Class II										
NonStandardized ²	High	2/27/2015	5/1/2017	-0.84%	1.95%	14.25%	10.55%	13.63%	10.22%	11.53%
Standardized	High	2/27/2015	5/1/2017	-	-	7.25%	8.60%	13.02%	10.22%	11.41%
Fidelity® VIP Contrafund® – Service Class 2										
NonStandardized ²	High	1/12/2000	5/1/2015	-2.62%	1.65%	18.63%	13.34%	16.49%	11.66%	11.83%
Standardized	High	1/12/2000	5/1/2015	-	-	11.63%	11.50%	15.94%	11.66%	11.83%
Fidelity® VIP Equity-Income – Service Class 2										
NonStandardized ²	High	1/12/2000	5/1/2015	0.74%	5.05%	15.03%	7.68%	11.86%	7.88%	7.90%
Standardized	High	1/12/2000	5/1/2015	-	-	8.03%	5.63%	11.22%	7.88%	7.90%



As of February 28, 2025 for Policies Applied for Before May 1, 2016 Accumulation Value Based M&E Structure

			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	Year ⁴	Year ⁴	Inception
Large Cap Equity		Dute	Butto		montiny			1041	- oui	neeption
Fidelity® VIP Growth Opportunities – Service Class 2										
NonStandardized ²	High	1/12/2000	5/1/2015	-4.87%	-1.39%	20.73%	11.67%	17.13%	15.61%	15.96%
Standardized	High	1/12/2000	5/1/2015	-	-	13.73%	9.77%	16.60%	15.61%	15.96%
NYLI VP Epoch U.S. Equity Yield – Service Class										
NonStandardized ²	High	6/2/2003	5/1/2015	1.80%	5.22%	18.27%	9.50%	10.86%	6.62%	6.82%
Standardized	High	6/2/2003	5/1/2015	-	-	11.27%	7.52%	10.19%	6.62%	6.82%
NYLI VP Dimensional U.S. Equity - Service Class										
NonStandardized ²	High	6/2/2003	5/1/2015	0.30%	3.61%	15.76%	9.98%	13.96%	9.67%	9.87%
Standardized	High	6/2/2003	5/1/2015		-	8.76%	8.02%	13.36%	9.67%	9.87%
NYLI VP Wellington Growth – Service Class7 NonStandardized ²	High	6/2/2003	5/1/2015	-3.91%	-0.80%	11.56%	8.71%	12.96%	9.82%	9.87%
Standardized	High	6/2/2003	5/1/2015	-3.91%	-0.00%	4.56%	6.70%	12.90%	9.82%	9.87%
NYLI VP S&P 500 Index5 – Service Class	riigit	0/2/2000	0/1/2010			4.0070	0.1070	12.0470	5.0270	5.0770
NonStandardized ²	High	6/2/2003	5/1/2015	-1.44%	1.16%	16.35%	10.62%	14.85%	10.99%	11.17%
Standardized	High	6/2/2003	5/1/2015	-	-	9.35%	8.68%	14.27%	10.99%	11.17%
NYLI VP Winslow Large Cap Growth – Service Class	-									
NonStandardized ²	High	6/2/2003	5/1/2015	-2.95%	0.14%	14.70%	12.74%	16.09%	12.93%	13.36%
Standardized	High	6/2/2003	5/1/2015	-	-	7.70%	10.87%	15.53%	12.93%	13.36%
NYLI VP American Century Sustainable Equity – Service Class										
NonStandardized ²	High	2/17/2012	5/1/2015	-2.73%	-0.67%	9.19%	8.97%	12.98%	8.00%	8.13%
Standardized	High	2/17/2012	5/1/2015	-	-	2.19%	6.97%	12.36%	8.00%	8.13%
NYLI VP MFS® Investors Trust - Service Class										
NonStandardized ²	High	5/1/2000 5/1/2000	2/10/2025 2/10/2025	-1.03%	2.12%	12.72% 5.72%	8.21% 6.18%	12.19% 11.55%	9.34% 9.34%	-0.28% -7.26%
Standardized NYLI VP MFS® Research - Service Class	High	5/1/2000	2/10/2025	-	-	5.72%	0.18%	11.55%	9.34%	-7.20%
NonStandardized ²	High	5/1/2000	2/10/2025	-2.58%	0.83%	10.59%	8.28%	11.92%	9.70%	-1.99%
Standardized	High	5/1/2000	2/10/2025	-	-	3.59%	6.26%	11.27%	9.70%	-8.85%
Voya Growth and Income Portfolio - Class S										
NonStandardized ²	High	12/31/1979	5/1/2024	-0.44%	2.44%	14.86%	11.39%	15.94%	10.69%	16.97%
Standardized	High	12/31/1979	5/1/2024	-	-	7.86%	9.48%	15.38%	10.69%	9.97%
Small/Mid Cap Equity										
Fidelity® VIP Mid Cap – Service Class 2										
NonStandardized ²	High	1/12/2000	5/1/2015	-4.98%	-0.46%	7.72%	5.57%	12.13%	7.03%	7.10%
Standardized	High	1/12/2000	5/1/2015	-	-	0.72%	3.43%	11.49%	7.03%	7.10%
Janus Henderson VIT Enterprise Portfolio – Service Shares										
NonStandardized ²	High	12/31/1999	11/13/2017	-3.16%	1.22%	8.27%	6.18%	10.12%	10.12%	9.92%
Standardized	High	12/31/1999	11/13/2017	•		1.27%	4.06%	9.43%	10.12%	9.77%
NYLI VP Schroders Mid Cap Opportunities - Service Class NonStandardized ²	High	6/2/2003	5/1/2015	-3.40%	-0.19%	4.41%	0.98%	6.75%	4.19%	4.34%
Standardized	High	6/2/2003	5/1/2015	-3.40%	-0.19%	-2.59%	-1.36%	5.97%	4.19%	4.34%
MFS® Mid Cap Value Portfolio - Service Class	- iigii	0/2/2000	0/1/2010			2.0070	1.0070	0.0170		1.0170
NonStandardized ²	High	3/7/2008	5/1/2020	-2.52%	0.45%	8.82%	4.89%	11.01%	7.12%	15.03%
Standardized	High	3/7/2008	5/1/2020	-	-	1.82%	2.72%	10.34%	7.12%	14.42%
Neuberger Berman AMT Mid-Cap Growth – Class S	-									
NonStandardized ²	High	2/18/2003	5/1/2015	-7.69%	-1.42%	6.55%	4.00%	9.61%	8.01%	8.07%
Standardized	High	2/18/2003	5/1/2015	-	-	-0.45%	1.79%	8.91%	8.01%	8.07%
Invesco V.I. Main Street Small Cap Fund - Series II										
NonStandardized ²	Highest	7/16/2001	5/1/2020	-4.17%	-0.01%	8.82%	4.34%	11.37%	7.10%	15.11%
Standardized	Highest	7/16/2001	5/1/2020	-	-	1.82%	2.15%	10.72%	7.10%	14.50%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2	L Keles - 1	6/1/2000	5/1/2015	-5.38%	-2.85%	5.79%	4.68%	12.83%	7.12%	7.20%
NonStandardized ² Standardized	Highest	6/1/2000 6/1/2000	5/1/2015 5/1/2015	-5.38%	-2.85%	5.79% -1.21%	4.68% 2.50%	12.83% 12.20%	7.12% 7.12%	7.20% 7.20%
Standardized Fidelity® VIP Extended Market Index Portfolio - Service Class 2	Highest	0/1/2000	5/1/2015	-	-	-1.21%	∠.50%	12.20%	1.12%	1.20%
NonStandardized ²	Highest	4/17/2018	5/1/2024	-4.63%	-1.07%	6.76%	3.06%	9.46%	N/A	10.00%
NonStandardized Standardized	Highest	4/17/2018	5/1/2024		-1.07%	-0.24%	0.81%	9.40% 8.75%	N/A	3.00%
Macquarie VIP Small Cap Value Series - Service Class								2070		
NonStandardized ²	Highest	5/1/2000	11/13/2017	-4.55%	-0.59%	8.70%	1.02%	8.99%	5.64%	4.59%
Standardized	Highest	5/1/2000	11/13/2017	-	-	1.70%	-1.32%	8.27%	5.64%	4.38%
	-									



As of February 28, 2025 for Policies Applied for Before May 1, 2016 Accumulation Value Based M&E Structure

					× .					0.
			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
Small/Mid Cap Equity										
NYLI VP Wellington Small Cap - Service Class										
NonStandardized ²	Highest	5/1/2016	5/1/2016	-5.15%	-2.34%	8.50%	0.80%	7.04%	N/A	5.08%
Standardized	Highest	5/1/2016	5/1/2016	-	-	1.50%	-1.55%	6.27%	N/A	5.00%
NYLI VP Small Cap Growth – Service Class										
NonStandardized ²	Highest	2/17/2012	5/1/2015	-5.29%	-1.97%	3.66%	0.16%	6.97%	6.09%	6.32%
Standardized	Highest	2/17/2012	5/1/2015	-	-	-3.34%	-2.22%	6.19%	6.09%	6.32%
International/Global Equity										
American Funds IS Global Small Cap Fund [®] – Class 4										
NonStandardized ²	High	12/14/2012	5/1/2015	-4.47%	-2.39%	-2.17%	-3.57%	2.59%	3.53%	3.21%
Standardized	High	12/14/2012	5/1/2015	-	-	-9.02%	-5.88%	1.67%	3.53%	3.21%
Fidelity [®] VIP International Index — Service Class 2										
NonStandardized ²	High	4/16/2018	5/1/2019	1.99%	5.85%	8.27%	3.31%	5.83%	N/A	4.24%
Standardized	High	4/16/2018	5/1/2019	-	-	1.27%	1.07%	5.02%	N/A	3.68%
Invesco V.I. EQV International Equity Fund - Series II										
NonStandardized ²	High	9/19/2001	5/1/2015	0.30%	4.39%	0.28%	1.80%	4.56%	2.72%	2.45%
Standardized	High	9/19/2001	5/1/2015	-	-	-6.72%	-0.51%	3.71%	2.72%	2.45%
Janus Henderson VIT Global Research Portfolio – Service Shares										
NonStandardized ²	High	12/31/1999	5/1/2015	-0.62%	3.63%	16.54%	10.93%	13.13%	8.63%	8.60%
Standardized	High	12/31/1999	5/1/2015	-	-	9.54%	9.00%	12.51%	8.63%	8.60%
NYLI VP Pinestone International Equity – Service Class										
NonStandardized ²	High	6/2/2003	5/1/2015	-0.26%	5.36%	3.48%	-2.50%	3.01%	3.18%	3.06%
Standardized	High	6/2/2003	5/1/2015	-	-	-3.52%	-4.83%	2.10%	3.18%	3.06%
MFS® International Intrinsic Value Portfolio – Service Class										
NonStandardized ²	High	8/24/2001	5/1/2017	1.74%	7.68%	11.76%	4.08%	6.77%	5.86%	6.19%
Standardized	High	8/24/2001	5/1/2017	-	-	4.76%	1.88%	5.99%	5.86%	6.02%
MFS® VIT Research International - Service Class	0									
NonStandardized ²	High	8/24/2001	5/1/2022	1.84%	5.58%	5.90%	1.96%	5.29%	3.42%	5.06%
Standardized	High	8/24/2001	5/1/2022	-	-	-1.10%	-0.34%	4.46%	3.42%	2.75%
Putnam VT International Value Fund - Class IB										
NonStandardized ²	High	1/2/1997	5/1/2024	3.87%	8.40%	12.97%	7.45%	9.69%	4.28%	9.43%
Standardized	High	1/2/1997	5/1/2024	-	-	5.97%	5.39%	8.99%	4.28%	2.43%
American Funds IS New World Fund - Class 4										
NonStandardized ²	Highest	12/14/2012	5/1/2015	-0.44%	2.08%	4.55%	1.65%	5.27%	4.42%	4.29%
Standardized	Highest	12/14/2012	5/1/2015	-	-	-2.45%	-0.66%	4.44%	4.42%	4.29%
Fidelity® VIP Emerging Markets – Service Class 2										
NonStandardized ²	Highest	1/23/2008	5/1/2018	1.09%	2.74%	13.28%	0.56%	5.07%	4.27%	3.11%
Standardized	Highest	1/23/2008	5/1/2018	-	-	6.28%	-1.80%	4.24%	4.27%	2.74%
NYLI VP Candriam Emerging Markets Equity – Service Class7	ů.									
NonStandardized ²	Highest	2/17/2012	5/1/2015	-0.74%	0.18%	9.87%	-4.22%	1.42%	0.81%	0.32%
Standardized	Highest	2/17/2012	5/1/2015	-	-	2.87%	-6.51%	0.46%	0.81%	0.32%
Sector	3	Ernitzoitz								
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 ⁸										
NonStandardized ²	High	4/30/2013	5/1/2015	0.40%	4.52%	11.29%	1.27%	11.33%	1.29%	1.28%
Standardized	High	4/30/2013	5/1/2015	-	-	4.29%	-1.06%	10.68%	1.29%	1.28%
NYLI VP Fidelity Institutional AM® Utilities – Service Class	.9					•				
NonStandardized ²	High	2/17/2012	5/1/2015	1.00%	2.50%	31.89%	11.10%	9.53%	6.33%	6.25%
Standardized	High	2/17/2012	5/1/2015	-	-	24.89%	9.18%	8.82%	6.33%	6.25%
NYLI VP CBRE Global Infrastructure — Service Class			0, 1,2010			21.0070	0.1070	0.0270	0.0070	0.2070
NonStandardized ²	High	5/1/2015	5/1/2015	3.34%	4.37%	14.87%	2.66%	4.62%	N/A	-2.82%
Standardized	High	5/1/2015	5/1/2015	-	4.37%	7.87%	0.39%	3.77%	N/A	-2.82%
NYLI VP Newton Technology Growth - Service Class	r iigii	5/1/2010	0/1/2010			1.0170	0.0070	0.1170	19/73	2.0270
NonStandardized ²	Highest	12/29/2000	2/10/2025	-5.07%	-0.34%	10.22%	7.55%	13.51%	12.64%	-5.90%
	Highest	12/29/2000	2/10/2025	-5.07%	-0.34%	3.22%	7.55% 5.50%	12.90%	12.64%	-12.48%
Standardized	riigiteat	12/20/2000	2/10/2020	-	-	0.22 /0	5.5078	12.3070	12.0470	-12.4070



As of February 28, 2025 for Policies Applied for Before May 1, 2016

Accumulation Value Based M&E Structure

Average Annual Total Return as of February 28, 2025 (Updated Monthly)

Investment Divisions ¹ Sector	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
Fidelity® VIP Health Care — Service Class 2										
NonStandardized ²	Highest	7/18/2001	5/1/2019	-3.42%	2.19%	0.42%	2.24%	5.99%	5.63%	7.15%
Standardized	Highest	7/18/2001	5/1/2019	-	-	-6.58%	-0.04%	5.18%	5.63%	6.65%
NYLI VP Natural Resources – Initial Class										
NonStandardized ²	Highest	2/17/2012	5/1/2015	-3.56%	-1.82%	1.02%	3.62%	17.40%	3.14%	2.51%
Standardized	Highest	2/17/2012	5/1/2015	-	-	-5.98%	1.40%	16.87%	3.14%	2.51%
Principal VC Real Estate Securities Account - Class 2										
NonStandardized ²	Highest	5/1/1998	5/1/2024	4.63%	5.37%	13.51%	0.29%	4.68%	4.78%	20.93%
Standardized	Highest	5/1/1998	5/1/2024	-	-	6.51%	-2.08%	3.83%	4.78%	13.93%

Please read the important disclosures below regarding the product performance.



To obtain a copy of the product and funds prospectuses, please contact your NYLIFE Securities LLC Registered Representative or call 1-800-598-2019. Investors are asked to consider the investment objectives, risks, charges and expenses of the investment carefully before investing. Both the product prospectus and the underlying fund prospectuses contain this and other information about the product and underlying investment options. Please read the prospectuses carefully before investing.

1 The performance shown is for the indicated classes/shares only. These classes/shares impose a 12b-1 fee (except NYLI VP U.S. Government Money Market,

NYLI VP Janus Balanced – Initial Class and NYLI VP Natural Resources – Initial Class). Performance for these classes/shares is lower than the returns for those classes/shares that do not impose a 12b-1 fee. Contact your NYLIFE Securities LLC Registered Representative or call 1-800-598-2019 for more information. Investment Division Inception Date is the date in which the Investment Division is first offered in the product. Portfolio Inception Date is the date that the Portfolio in which the Investment Division invests was first offered.

² Assumes no deduction for contingent deferred sales charge.

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

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

⁴ The New York Life Flexible Premium Variable Annuity III was first offered for sale on May 1, 2015. Certain Portfolios and Investment Divisions existed prior to the date that they were added as an Investment Division of the New York Life Insurance and Annuity Corporation (NYLIAC) Variable Annuity Separate Account III. The performance for NYLI VP Series Fund, Inc. portfolios are based on the Initial Class Portfolio Inception Date (where applicable). The performance for all other investment divisions is based on the Portfolio Inception Date reflected in this performance summary. All performance has been modified to reflect Separate Account and Fund annual expenses as if the policy had been available during the periods shown. This version of the New York Life Flexible Premium Variable Annuity III invests in New York Life Insurance and Annuity Corporation (NYLIAC) Variable Annuity Separate Account III.

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

6 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.

7 New allocations to the NYLLVP Wellington Growth and NYLLVP Candriam Emerging Markets Equity Investment Divisions will not be accepted from Policyowners who were not invested in the Investment Divisions on November 13, 2017. For existing Policyowners, if you remove all of your Accumulation Value from these Investment Divisions on or after November 13, 2017, you will not be able to reinvest in these Investment Divisions. The Service Class versions of these Investment Divisions impose a 12b-1 fee.

⁸ 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 this version of the New York Life Flexible Premium Variable Annuity III 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.



		Portfolio	Investment Division					Since Investment
	Volatility/	Inception	Inception		3	5	10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year⁴	Year ⁴	Year⁴	Year⁴	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	5/1/2015	3.61%	2.30%	0.88%	0.12%	0.17%
Standardized	Low	1/29/1993	5/1/2015	-3.39%	0.02%	-0.11%	0.12%	0.17%
PIMCO VIT Low Duration Portfolio - Advisor Class NonStandardized ²	Low	3/31/2006	5/2/2016	2.99%	-0.34%	-0.38%	-0.18%	-0.10%
Standardized	Low	3/31/2006	5/2/2016	-4.01%	-2.72%	-1.40%	-0.18%	-0.22%
PIMCO VIT Short-Term Portfolio - Advisor Class								
NonStandardized ²	Low	9/30/1999	5/1/2024	4.53%	2.41%	1.29%	0.93%	2.68%
Standardized American Funds IS Capital World Bond Fund® - Class 4	Low	9/30/1999	5/1/2024	-2.47%	0.13%	0.32%	0.93%	-4.32%
NonStandardized ²	Moderate	10/4/2006	5/1/2024	-4.62%	-6.87%	-3.95%	-1.66%	0.70%
Standardized	Moderate	10/4/2006	5/1/2024	-11.30%	-9.09%	-4.93%	-1.66%	-6.30%
American Funds IS The Bond Fund of America® - Class 4								
NonStandardized ²	Moderate	12/14/2012	5/1/2022	-0.38%	-3.95%	-1.27%	0.06%	-0.68%
Standardized	Moderate	12/14/2012	5/1/2022	-7.36%	-6.25%	-2.28%	0.06%	-3.36%
American Funds IS U.S. Government Securities Fund® - Class 4	Moderate	12/2/1985	5/1/2024	-0.90%	-4.20%	-1.46%	-0.50%	2.91%
NonStandardized ² Standardized	Moderate	12/2/1985	5/1/2024 5/1/2024	-0.90% -7.84%	-4.20% -6.49%	-1.46% -2.47%	-0.50% -0.50%	-4.09%
Columbia Variable Portfolio — Intermediate Bond - Class 2	modorato	1221000	0/1/2021	1.0170	0.1070	2.11 /0	0.0070	1.0070
NonStandardized ²	Moderate	5/3/2010	5/1/2022	0.36%	-5.01%	-1.39%	0.29%	-0.99%
Standardized	Moderate	5/3/2010	5/1/2022	-6.64%	-7.28%	-2.40%	0.29%	-3.65%
NYLI VP Bond – Service Class								
NonStandardized ²	Moderate	6/2/2003	5/1/2015	0.22%	-4.30%	-2.00%	-0.29%	-0.35%
Standardized	Moderate	6/2/2003	5/1/2015	-6.78%	-6.59%	-3.00%	-0.29%	-0.35%
Fidelity® VIP Investment Grade Bond - Service Class 2 NonStandardized ²	Madaaata	0/45/2005	F/4/2022	0.400/	-3.57%	4 4 4 9 /	0.000/	0.049/
Standardized	Moderate Moderate	8/15/2005 8/15/2005	5/1/2022 5/1/2022	0.13% -6.87%	-3.57% -5.87%	-1.14% -2.15%	0.32% 0.32%	-0.04% -2.73%
Fidelity® VIP Bond Index – Service Class 2	Woderate	8/13/2003	3/1/2022	-0.07 /8	-3.07 /8	-2.1378	0.3278	-2.1378
NonStandardized ²	Moderate	4/19/2018	11/23/2020	-0.36%	-4.06%	-2.05%	N/A	-3.85%
Standardized	Moderate	4/19/2018	11/23/2020	-7.34%	-6.35%	-3.05%	N/A	-5.04%
NYLI VP MacKay U.S. Infrastructure Bond – Service Class								
NonStandardized ²	Moderate	6/2/2003	5/1/2015	-0.58%	-3.56%	-2.13%	-0.98%	-1.05%
Standardized	Moderate	6/2/2003	5/1/2015	-7.54%	-5.87%	-3.12%	-0.98%	-1.05%
NYLI VP PIMCO Real Return – Service Class								
NonStandardized ²	Moderate	2/17/2012	5/1/2015	0.58%	-3.64%	0.41%	0.61%	0.48%
Standardized	Moderate	2/17/2012	5/1/2015	-6.42%	-5.95%	-0.59%	0.61%	0.48%
PIMCO VIT Income Portfolio - Advisor Class								
NonStandardized ²	Moderate	4/29/2016	5/1/2020	3.89%	0.25%	1.23%	N/A	2.59%
Standardized	Moderate	4/29/2016	5/1/2020	-3.11%	-2.13%	0.26%	N/A	1.60%
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class NonStandardized ²	Moderate	5/1/2014	5/1/2015	3.94%	-0.37%	-0.12%	1.04%	1.00%
Standardized	Moderate	5/1/2014	5/1/2015	-3.06%	-0.37% -2.75%	-0.12% -1.13%	1.04%	1.00%
PIMCO VIT Total Return Portfolio - Advisor Class	Woderate	5/1/2014	5/1/2015	-3.00%	-2.13%	-1.13%	1.04%	1.00%
NonStandardized ²	Moderate	2/28/2006	5/1/2015	1.05%	-3.77%	-1.47%	0.07%	-0.01%
Standardized	Moderate	2/28/2006	5/1/2015	-5.95%	-6.07%	-2.47%	0.07%	-0.01%
Western Asset Core Plus VIT - Class II								
NonStandardized ²	Moderate	5/1/2015	5/1/2022	-2.20%	-5.71%	-2.74%	-0.14%	-1.10%
Standardized	Moderate	5/1/2015	5/1/2022	-9.05%	-7.97%	-3.73%	-0.14%	-3.76%
Non-Investment Grade Bond								
BlackRock® High Yield V.I. Fund – Class III Shares								
NonStandardized ²	Moderate	2/15/2012	5/1/2015	6.40%	1.52%	2.78%	3.35%	3.16%
Standardized Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2	Moderate	2/15/2012	5/1/2015	-0.60%	-0.80%	1.86%	3.35%	3.16%
NonStandardized ²	Moderate	4/30/2012	5/1/2015	4.70%	-2.04%	-0.88%	1.29%	0.98%
Standardized	Moderate	4/30/2012	5/1/2015	-2.30%	-4.38%	-1.90%	1.29%	0.98%
NYLI VP Floating Rate – Service Class								
NonStandardized ²	Moderate	5/1/2005	5/1/2015	6.36%	4.40%	3.21%	2.87%	2.71%
Standardized NYLI VP MacKay Convertible – Service Class	Moderate	5/1/2005	5/1/2015	-0.64%	2.22%	2.32%	2.87%	2.71%
NonStandardized ²	Moderate	6/2/2003	5/1/2015	6.91%	-0.52%	7.22%	6.84%	6.67%
Standardized	Moderate	6/2/2003	5/1/2015	-0.09%	-2.90%	6.45%	6.84%	6.67%



			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception				10	Division
Investment Divisions ¹	Risk Level ^a	Date	Date ¹	Year⁴	Year ⁴	Year⁴	Year ⁴	Inception
Non-Investment Grade Bond								
NYLI VP MacKay High Yield Corporate Bond – Service Class NonStandardized ²	Moderate	6/2/2003	5/1/2015	5.41%	1.64%	2.49%	3.60%	3.36%
Standardized	Moderate	6/2/2003	5/1/2015	-1.59%	-0.67%	2.49% 1.57%	3.60%	3.36%
NYLI VP MacKay Strategic Bond – Service Class	Moderate	0/2/2003	3/1/2013	-1.5376	-0.07 /8	1.57 /6	3.00 /8	3.30%
NonStandardized ²	Moderate	5/1/2011	5/1/2015	5.44%	1.44%	1.81%	1.62%	1.53%
Standardized	Moderate	5/1/2011	5/1/2015	-1.56%	-0.88%	0.87%	1.62%	1.53%
Alternatives								
DWS Alternative Asset Allocation VIP - Class B								
NonStandardized ²	Moderate	5/18/2009	5/1/2016	3.88%	-0.47%	2.57%	1.45%	2.27%
Standardized	Moderate	5/18/2009	5/1/2016	-3.12%	-2.85%	1.65%	1.45%	2.17%
NYLI VP Hedge Multi-Strategy - Service Class								
NonStandardized ²	Moderate	5/1/2013	5/1/2015	4.84%	0.82%	0.79%	-1.13%	-1.34%
Standardized	Moderate	5/1/2013	5/1/2015	-2.16%	-1.53%	-0.20%	-1.13%	-1.34%
Asset Allocation								
American Funds IS Asset Allocation Fund - Class 4								
NonStandardized ²	Moderate	12/14/2012	5/1/2018	14.55%	3.16%	6.60%	6.60%	6.89%
Standardized	Moderate	12/14/2012	5/1/2018	7.55%	0.91%	5.81%	6.60%	6.58%
BlackRock® Global Allocation V.I. Fund – Class III Shares		11/0/0000	5440045	7 400/	0.400/	4.040/	0.040/	0.500/
NonStandardized ²	Moderate	11/8/2003	5/1/2015 5/1/2015	7.46%	-0.42%	4.31%	3.91%	3.58%
Standardized	Moderate	11/8/2003	5/1/2015	0.46%	-2.80%	3.45%	3.91%	3.58%
Fidelity® VIP FundsManager® 60% — Service Class NonStandardized ²	Moderate	8/22/2007	5/1/2019	8.10%	0.68%	5.14%	5.18%	5.90%
Standardized	Moderate	8/22/2007	5/1/2019	1.10%	-1.68%	4.31%	5.18%	5.35%
NYLI VP Balanced – Service Class	Moderate	0/22/2007	3/1/2013	1.1070	1.0070	4.0170	0.1070	0.0070
NonStandardized ²	Moderate	5/1/2005	5/1/2015	6.18%	1.40%	5.03%	4.19%	4.28%
Standardized	Moderate	5/1/2005	5/1/2015	-0.82%	-0.92%	4.19%	4.19%	4.28%
NYLI VP Conservative Allocation – Service Class								
NonStandardized ²	Moderate	2/13/2006	5/1/2015	4.82%	-0.51%	2.42%	2.65%	2.51%
Standardized	Moderate	2/13/2006	5/1/2015	-2.18%	-2.89%	1.49%	2.65%	2.51%
NYLI VP Income Builder – Service Class								
NonStandardized ²	Moderate	6/2/2003	5/1/2015	9.87%	0.43%	3.20%	3.68%	3.54%
Standardized	Moderate	6/2/2003	5/1/2015	2.87%	-1.94%	2.30%	3.68%	3.54%
NYLI VP Janus Henderson Balanced – Service Class								
NonStandardized ²	Moderate	2/17/2012	5/1/2015	13.87%	2.13%	6.72%	7.00%	7.03%
Standardized	Moderate	2/17/2012	5/1/2015	6.87%	-0.16%	5.93%	7.00%	7.03%
NYLI VP Moderate Allocation-Service Class		0/10/0000	5440045	7 000/	0.000/	4.000/	0.000/	0.700/
NonStandardized ²	Moderate	2/13/2006	5/1/2015	7.00% 0.00%	0.36% -2.01%	4.00%	3.89% 3.89%	3.73%
Standardized Franklin Templeton Conservative Model Portfolio - Class II	Moderate	2/13/2006	5/1/2015	0.00%	-2.01%	3.13%	3.89%	3.73%
NonStandardized ²	Moderate	5/1/2020	5/1/2020	4.72%	-1.40%	N/A	N/A	1.70%
Standardized	Moderate	5/1/2020	5/1/2020	-2.28%	-3.76%	N/A	N/A	0.67%
Franklin Templeton Moderate Model Portfolio - Class II	Moderate	3/1/2020	3/1/2020	2.2070	0.1070	19/73	19/7	0.0770
NonStandardized ²	Moderate	5/1/2020	5/1/2020	10.45%	1.13%	N/A	N/A	6.59%
Standardized	Moderate	5/1/2020	5/1/2020	3.45%	-1.20%	N/A	N/A	5.73%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II		,,						
NonStandardized ²	Moderate	5/1/2020	5/1/2020	12.74%	2.11%	N/A	N/A	8.79%
Standardized	Moderate	5/1/2020	5/1/2020	5.74%	-0.18%	N/A	N/A	7.99%
Franklin Templeton Moderately Conservative Model Portfolio - Class II								
NonStandardized ²	Moderate	5/1/2020	5/1/2020	7.86%	0.14%	N/A	N/A	4.62%
Standardized	Woderate							
	Moderate	5/1/2020	5/1/2020	0.86%	-2.24%	N/A	N/A	3.70%
Franklin Templeton Aggressive Model Portfolio - Class II		5/1/2020	5/1/2020	0.86%	-2.24%			3.70%
		5/1/2020 5/1/2020 5/1/2020	5/1/2020 5/1/2020 5/1/2020	0.86% 16.43% 9.43%	-2.24% 3.63% 1.41%	N/A N/A N/A	N/A N/A N/A	3.70% 11.89% 11.18%



		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	Year⁴	Year ⁴	Inception
Asset Allocation		Dute	Bato	. oui	. oui	- oui	. oui	mocption
NYLI VP Equity Allocation – Service Class								
NonStandardized ²	High	2/13/2006	5/1/2015	10.08%	1.02%	6.65%	5.87%	5.66%
Standardized	High	2/13/2006	5/1/2015	3.08%	-1.32%	5.87%	5.87%	5.66%
NYLI VP Growth Allocation–Service Class	0							
NonStandardized ²	High	2/13/2006	5/1/2015	8.63%	1.31%	5.70%	5.10%	4.92%
Standardized	High	2/13/2006	5/1/2015	1.63%	-1.02%	4.89%	5.10%	4.92%
Large Cap Equity								
AB VPS Growth & Income - Class B								
NonStandardized ²	High	6/1/1999	5/1/2022	11.24%	4.96%	8.08%	7.93%	8.00%
Standardized	High	6/1/1999	5/1/2022	4.24%	2.80%	7.34%	7.93%	5.64%
American Funds IS Washington Mutual Investors Fund - Class 4								
NonStandardized ²	High	12/14/2012	11/13/2017	17.25%	6.83%	10.42%	8.52%	9.14%
Standardized	High	12/14/2012	11/13/2017	10.25%	4.74%	9.74%	8.52%	8.98%
American Funds IS Growth Fund - Class 4								
NonStandardized ²	High	12/14/2012	11/13/2017	29.53%	6.77%	16.94%	14.74%	15.66%
Standardized	High	12/14/2012	11/13/2017	22.53%	4.68%	16.40%	14.74%	15.54%
BNY Mellon Sustainable US Equity - Service Shares								
NonStandardized ²	High	12/31/2000	5/1/2022	22.90%	4.37%	11.67%	9.76%	12.63%
Standardized	High	12/31/2000	5/1/2022	15.90%	2.18%	11.02%	9.76%	10.44%
ClearBridge Variable Appreciation Portfolio — Class II								
NonStandardized ²	High	2/27/2015	5/1/2017	20.71%	7.01%	10.99%	10.22%	11.51%
Standardized	High	2/27/2015	5/1/2017	13.71%	4.94%	10.32%	10.22%	11.39%
Fidelity® VIP Contrafund® – Service Class 2 NonStandardized ²	11.1	4/40/0000	54 1004 5	04.05%	7.0.404	45 400/	44.0400	11.000/
	High	1/12/2000	5/1/2015	31.65%	7.84%	15.18%	11.81%	11.86%
Standardized Fidelity® VIP Equity-Income – Service Class 2	High	1/12/2000	5/1/2015	24.65%	5.79%	14.61%	11.81%	11.86%
NonStandardized ²	High	1/12/2000	5/1/2015	13.51%	4.94%	8.33%	7.49%	7.49%
Standardized	High	1/12/2000	5/1/2015	6.51%	2.78%	7.59%	7.49%	7.49%
Fidelity® VIP Growth Opportunities – Service Class 2	Tilgit	1/12/2000	3/1/2013	0.0176	2.7078	1.55%	7.4376	1.4376
NonStandardized ²	High	1/12/2000	5/1/2015	36.69%	6.05%	16.87%	16.35%	16.42%
Standardized	High	1/12/2000	5/1/2015	29.69%	3.93%	16.33%	16.35%	16.42%
NYLI VP Epoch U.S. Equity Yield – Service Class	. iigii	1122000	0/1/2010	20.0070	0.0070	10.0070	10.0070	10.1270
NonStandardized ²	High	6/2/2003	5/1/2015	16.65%	6.19%	7.35%	6.37%	6.38%
Standardized	High	6/2/2003	5/1/2015	9.65%	4.08%	6.58%	6.37%	6.38%
NYLI VP Dimensional U.S. Equity - Service Class	9							
NonStandardized ²	High	6/2/2003	5/1/2015	21.89%	5.27%	10.95%	9.57%	9.64%
Standardized	High	6/2/2003	5/1/2015	14.89%	3.12%	10.28%	9.57%	9.64%
NYLI VP Wellington Growth – Service Class7								
NonStandardized ²	High	6/2/2003	5/1/2015	24.12%	3.65%	11.31%	10.18%	10.14%
Standardized	High	6/2/2003	5/1/2015	17.12%	1.43%	10.65%	10.18%	10.14%
NYLI VP S&P 500 Index5 – Service Class								
NonStandardized ²	High	6/2/2003	5/1/2015	22.84%	7.08%	12.57%	11.11%	11.24%
Standardized	High	6/2/2003	5/1/2015	15.84%	5.00%	11.94%	11.11%	11.24%
NYLI VP Winslow Large Cap Growth – Service Class								
NonStandardized ²	High	6/2/2003	5/1/2015	27.53%	6.75%	15.01%	13.45%	13.59%
Standardized	High	6/2/2003	5/1/2015	20.53%	4.66%	14.43%	13.45%	13.59%
NYLI VP American Century Sustainable Equity – Service Class								
NonStandardized ²	High	2/17/2012	5/1/2015	17.93%	9.46%	9.98%	8.15%	8.35%
Standardized	High	2/17/2012	5/1/2015	10.93%	7.48%	9.29%	8.15%	8.35%
NYLI VP MFS® Investors Trust - Service Class								
NonStandardized ²	High	5/1/2000	2/10/2025	17.63%	4.22%	9.64%	9.34%	N/A
Standardized	High	5/1/2000	2/10/2025	10.63%	2.03%	8.93%	9.34%	N/A



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		Portfolio	Investment Division					Since Investment
	Volatility/	Inception	Inception		3	5	10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Large Cap Equity		Date	Duto	. oui	roui	- oui		meeption
NYLI VP MFS® Research - Service Class								
NonStandardized ²	High	5/1/2000	2/10/2025	16.98%	4.72%	10.12%	9.90%	N/A
Standardized	High	5/1/2000	2/10/2025	9.98%	2.55%	9.43%	9.90%	N/A
Voya Growth and Income Portfolio - Class S								
NonStandardized ²	High	12/31/1979	5/1/2024	21.90%	8.64%	13.45%	10.78%	14.18%
Standardized	High	12/31/1979	5/1/2024	14.90%	6.63%	12.84%	10.78%	7.18%
Small/Mid Cap Equity								
Fidelity® VIP Mid Cap – Service Class 2								
NonStandardized ²	High	1/12/2000	5/1/2015	15.60%	3.18%	9.57%	7.48%	7.28%
Standardized	High	1/12/2000	5/1/2015	8.60%	0.94%	8.87%	7.48%	7.28%
Janus Henderson VIT Enterprise Portfolio – Service Shares								
NonStandardized ²	High	12/31/1999	11/13/2017	13.77%	3.03%	8.14%	10.62%	9.98%
Standardized	High	12/31/1999	11/13/2017	6.77%	0.78%	7.39%	10.62%	9.82%
NYLI VP Schroders Mid Cap Opportunities - Service Class	High	6/2/2003	5/1/2015	8.22%	-1.79%	4.14%	4.55%	4.44%
NonStandardized ² Standardized	High	6/2/2003	5/1/2015 5/1/2015	8.22%	-1.79% -4.14%	4.14% 3.28%	4.55% 4.55%	4.44% 4.44%
Standardized MFS® Mid Cap Value Portfolio - Service Class	- iigii	01212000	5/1/2015	1.22/0	7.1470	0.2070		-+++ /0
NonStandardized ²	High	3/7/2008	5/1/2020	11.99%	3.69%	8.00%	7.33%	15.50%
Standardized	High	3/7/2008	5/1/2020	4.99%	1.47%	7.25%	7.33%	14.86%
Neuberger Berman AMT Mid-Cap Growth – Class S						,		
NonStandardized ²	High	2/18/2003	5/1/2015	22.09%	-0.07%	8.87%	8.78%	8.38%
Standardized	High	2/18/2003	5/1/2015	15.09%	-2.46%	8.15%	8.78%	8.38%
Invesco V.I. Main Street Small Cap Fund - Series II								
NonStandardized ²	Highest	7/16/2001	5/1/2020	10.89%	2.21%	8.74%	7.28%	15.69%
Standardized	Highest	7/16/2001	5/1/2020	3.89%	-0.08%	8.01%	7.28%	15.06%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2								
NonStandardized ²	Highest	6/1/2000	5/1/2015	7.21%	4.94%	9.49%	7.52%	7.66%
Standardized	Highest	6/1/2000	5/1/2015	0.21%	2.78%	8.79%	7.52%	7.66%
Fidelity® VIP Extended Market Index Portfolio - Service Class 2								
NonStandardized ²	Highest	4/17/2018	5/1/2024	10.52%	0.97%	7.09%	N/A	11.19%
Standardized	Highest	4/17/2018	5/1/2024	3.52%	-1.37%	6.32%	N/A	4.19%
Macquarie VIP Small Cap Value Series - Service Class	1.12.1.1.1.1	5/4/00000	11/10/0017	0.500/	0.040/	5 400/	5 000/	1 700/
NonStandardized ²	Highest	5/1/2000	11/13/2017	9.52%	0.64%	5.40% 4.58%	5.86% 5.86%	4.79% 4.58%
Standardized NYLI VP Wellington Small Cap - Service Class	Highest	5/1/2000	11/13/2017	2.52%	-1.72%	4.58%	5.86%	4.58%
	Highest	5/1/2016	5/1/2016	12.59%	-0.56%	4.38%	N/A	5.47%
NonStandardized ² Standardized	Highest	5/1/2016	5/1/2016	5.59%	-2.94%	3.52%	N/A	5.39%
NYLI VP Small Cap Growth – Service Class	riigheat	3/1/2010	3/ 1/2010	0.0070	2.3470	0.0270	19/73	0.0070
NonStandardized ²	Highest	2/17/2012	5/1/2015	8.65%	-3.68%	6.04%	6.61%	6.65%
Standardized	Highest	2/17/2012	5/1/2015	1.65%	-5.99%	5.24%	6.61%	6.65%
International/Global Equity	3							
American Funds IS Global Small Cap Fund [®] – Class 4								
NonStandardized ²	High	12/14/2012	5/1/2015	0.74%	-7.23%	1.36%	4.12%	3.53%
Standardized	High	12/14/2012	5/1/2015	-6.26%	-9.45%	0.40%	4.12%	3.53%
Fidelity [®] VIP International Index — Service Class 2								
NonStandardized ²	High	4/16/2018	5/1/2019	3.41%	-0.76%	2.44%	N/A	3.33%
Standardized	High	4/16/2018	5/1/2019	-3.59%	-3.13%	1.52%	N/A	2.71%
Invesco V.I. EQV International Equity Fund - Series II		a						
NonStandardized ²	High	9/19/2001	5/1/2015	-1.01%	-2.54%	1.59%	2.70%	2.04%
Standardized	High	9/19/2001	5/1/2015	-7.94%	-4.87%	0.64%	2.70%	2.04%
Janus Henderson VIT Global Research Portfolio – Service Shares	High	12/31/1999	5/1/201E	21.60%	6.37%	10.57%	8.79%	8 260/
NonStandardized ²	-	12/31/1999	5/1/2015 5/1/2015	21.60% 14.60%	6.37% 4.26%	10.57% 9.89%	8.79% 8.79%	8.36% 8.36%
Standardized NYLI VP Pinestone International Equity – Service Class	High	12/31/1999	5/1/2015	14.00%	4.20%	9.89%	0.19%	0.30%
	High	6/2/2003	5/1/2015	2.84%	-8.59%	0.07%	3.19%	2.55%
NonStandardized ² Standardized	High	6/2/2003	5/1/2015	2.84% -4.16%	-8.59% -10.77%	-0.95%	3.19%	2.55%
Standardized MFS® International Intrinsic Value Portfolio – Service Class	- iigii	01212000	5/1/2015		10.7770	0.0070	0.1370	2.0070
NonStandardized ²	High	8/24/2001	5/1/2017	5.52%	-2.77%	3.47%	5.82%	5.30%
Standardized	High	8/24/2001	5/1/2017	-1.48%	-5.09%	2.58%	5.82%	5.12%
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Average Annual Total Return as of December 31, 2024 (Updated Quarterly)

			Investment					Since
		Portfolio	Division					Investment
a second d	Volatility/	Inception	Inception		3		10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year⁴	Year⁴	Year ⁴	Year⁴	Inception
International/Global Equity								
MFS® VIT Research International - Service Class	115-1	0/04/0004	E 14 100000	4 400/	0.000/	0.05%	0.550/	0.05%
NonStandardized ²	High	8/24/2001	5/1/2022	1.40%	-2.90%	2.25%	3.55%	3.25%
Standardized	High	8/24/2001	5/1/2022	-5.60%	-5.22%	1.32%	3.55%	0.71%
Putnam VT International Value Fund - Class IB								
NonStandardized ²	High	1/2/1997	5/1/2024	3.80%	3.78%	5.39%	4.05%	0.95%
Standardized	High	1/2/1997	5/1/2024	-3.20%	1.56%	4.56%	4.05%	-6.05%
American Funds IS New World Fund - Class 4								
NonStandardized ²	Highest	12/14/2012	5/1/2015	4.90%	-2.80%	2.89%	4.54%	4.14%
Standardized	Highest	12/14/2012	5/1/2015	-2.10%	-5.13%	1.98%	4.54%	4.14%
Fidelity® VIP Emerging Markets – Service Class 2								
NonStandardized ²	Highest	1/23/2008	5/1/2018	8.23%	-2.79%	2.69%	4.36%	2.77%
Standardized	Highest	1/23/2008	5/1/2018	1.23%	-5.12%	1.77%	4.36%	2.38%
NYLI VP Candriam Emerging Markets Equity – Service Class7								
NonStandardized ²	Highest	2/17/2012	5/1/2015	10.84%	-6.37%	-0.42%	0.95%	0.31%
Standardized	Highest	2/17/2012	5/1/2015	3.84%	-8.61%	-1.44%	0.95%	0.31%
Sector								
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 ⁸								
NonStandardized ²	High	4/30/2013	5/1/2015	5.65%	4.27%	7.48%	0.78%	0.84%
Standardized	High	4/30/2013	5/1/2015	-1.35%	2.08%	6.72%	0.78%	0.84%
NYLI VP Fidelity Institutional AM® Utilities – Service Class								
NonStandardized ²	High	2/17/2012	5/1/2015	26.89%	8.54%	7.66%	6.15%	6.09%
Standardized	High	2/17/2012	5/1/2015	19.89%	6.52%	6.90%	6.15%	6.09%
NYLI VP CBRE Global Infrastructure — Service Class								
NonStandardized ²	High	5/1/2015	5/1/2015	6.14%	0.19%	-0.42%	N/A	-3.29%
Standardized	High	5/1/2015	5/1/2015	-0.86%	-2.19%	-1.44%	N/A	-3.29%
NYLI VP Newton Technology Growth - Service Class								
NonStandardized ²	Highest	12/29/2000	2/10/2025	23.72%	0.80%	13.75%	13.26%	N/A
Standardized	Highest	12/29/2000	2/10/2025	16.72%	-1.55%	13.15%	13.26%	N/A
Fidelity [®] VIP Health Care — Service Class 2								
NonStandardized ²	Highest	7/18/2001	5/1/2019	3.45%	-2.91%	3.78%	6.26%	6.96%
Standardized	Highest	7/18/2001	5/1/2019	-3.55%	-5.23%	2.91%	6.26%	6.44%
NYLI VP Natural Resources – Initial Class								
NonStandardized ²	Highest	2/17/2012	5/1/2015	-0.62%	10.23%	13.98%	3.63%	2.75%
Standardized	Highest	2/17/2012	5/1/2015	-7.57%	8.28%	13.38%	3.63%	2.75%
Principal VC Real Estate Securities Account - Class 2								
NonStandardized ²	Highest	5/1/1998	5/1/2024	4.00%	-5.22%	2.27%	4.58%	14.77%
Standardized	Highest	5/1/1998	5/1/2024	-3.00%	-7.48%	1.33%	4.58%	7.77%

Please read the important disclosures below regarding the product performance.



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1 The performance shown is for the indicated classes/shares only. These classes/shares impose a 12b-1 fee (except NYLI VP U.S. Government Money Market,

NYLI VP Janus Balanced – Initial Class and NYLI VP Natural Resources – Initial Class). Performance for these classes/shares is lower than the returns for those classes/shares that do not impose a 12b-1 fee. Contact your NYLIFE Securities LLC Registered Representative or call 1-800-598-2019 for more information. Investment Division Inception Date is the date in which the Investment Division is first offered in the product. Portfolio Inception Date is the date that the Portfolio in which the Investment Division invests was first offered.

² Assumes no deduction for contingent deferred sales charge.

³ Volatility/Risk Levels are assigned by New York Life. The Investment Divisions are grouped by risk classifications that reflect performance volatility based on Morningstar classifications as of December 31, 2020. Morningstar is a widely used independent research firm, which ranks mutual funds and other investment companies by overall performance, investment objectives and assets. Policy owners need to keep in mind, as applicable, that equity investments have been volatile historically. Investment options concentrated in bonds fluctuate in value in response to changes in interest rates. High–yield securities are generally considered speculative because they present a greater risk of loss than higher–quality debt securities and may be subject to greater price volatility. Non-US securities are subject to currency fluctuation risks and the risks of political and economic instability in the country of issuance. Investment options which are concentrated in economic sectors may be more volatile than more broady 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 Flexible Premium Variable Annuity III was first offered for sale on May 1, 2015. Certain Portfolios and Investment Divisions existed prior to the date that they were added as an Investment Division of the New York Life Insurance and Annuity Corporation (NYLIAC) Variable Annuity Separate Account III. The performance for NYLI VP Series Fund, Inc. portfolios are based on the Initial Class Portfolio Inception Date (where applicable). The performance for all other investment divisions is based on the Portfolio Inception Date reflected in this performance summary. All performance has been modified to reflect Separate Account and Fund annual expenses as if the policy had been available during the periods shown. This version of the New York Life Flexible Premium Variable Annuity III invests in New York Life Insurance and Annuity Corporation (NYLIAC) Variable Annuity Separate Account III.

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

6 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.

7 New allocations to the NYLLVP Wellington Growth and NYLLVP Candriam Emerging Markets Equity Investment Divisions will not be accepted from Policyowners who were not invested in the Investment Divisions on November 13, 2017. For existing Policyowners, if you remove all of your Accumulation Value from these Investment Divisions on or after November 13, 2017, you will not be able to reinvest in these Investment Divisions. The Service Class versions of these Investment Divisions impose a 12b-1 fee.

⁸ 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 this version of the New York Life Flexible Premium Variable Annuity III 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.