

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 \$100,000. The performance shown, therefore, would be slightly lower if your policy's Accumulation Value is less than \$100,000. 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 8%, declining to 2% by the 7th 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 Premier 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 Premier Variable Annuity II is ICC15-P301 or it is 215-P301.

		Portfolio	Investment Division	Marsh 4a	Year to Date					Since
	Volatility/			Month to Date	(Updated		3	5	10	Investment Division
Investment Divisions'	Risk Level [°]	Inception Date	Inception Date	Date	(Opdated Monthly)	ہ 'Year	Year"	9 Year"	Year"	Inception
Investment Grade Bond	THISK ECTOR	Date	Bate		wontiny)	reur	rear	Tear	rear	inception
NYLI VP U.S. Government Money Market – Current 7-day yield is 4.07%6										
NonStandardized ²	Low	1/29/1993	5/1/2015	0.31%	0.66%	4.84%	3.92%	2.35%	1.55%	1.58%
Standardized	Low	1/29/1993	5/1/2015	-	-	-3.16%	2.03%	1.61%	1.55%	1.58%
PIMCO VIT Low Duration Portfolio - Advisor Class	2011	1/25/1555	3/1/2013			0.1070	2.0070	1.0170	1.0070	1.0070
NonStandardized ²	Low	3/31/2006	5/2/2016	0.71%	1.35%	5.61%	1.97%	0.99%	1.23%	1.38%
Standardized	Low	3/31/2006	5/2/2016	-	-	-2.39%	0.01%	0.21%	1.23%	1.38%
PIMCO VIT Short-Term Portfolio - Advisor Class			0.2.20.0							
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	-	-	-2.44%	2.38%	1.93%	2.33%	-3.53%
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	-	-	-6.17%	-5.29%	-3.22%	-0.15%	-4.00%
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	-	-	-2.43%	-2.82%	-0.87%	1.56%	-0.50%
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	Moderate	12/2/1985	5/1/2024	-	-	-2.64%	-3.51%	-1.08%	1.05%	-1.08%
Columbia Variable Portfolio — Intermediate Bond - Class 2										
NonStandardized ²	Moderate	5/3/2010	5/1/2022	2.75%	3.37%	6.79%	-1.42%	-0.06%	1.85%	1.52%
Standardized	Moderate	5/3/2010	5/1/2022	-	-	-1.21%	-3.43%	-0.87%	1.85%	-0.58%
NYLI VP Bond – Service Class										
NonStandardized ⁴	Moderate	6/2/2003	5/1/2015	2.03%	2.54%	5.78%	-1.00%	-0.87%	1.20%	1.25%
Standardized	Moderate	6/2/2003	5/1/2015	-	-	-2.22%	-3.02%	-1.68%	1.20%	1.25%
Fidelity® VIP Investment Grade Bond - Service Class 2										
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	-	-	-2.13%	-2.36%	-0.67%	1.84%	0.18%
Fidelity® VIP Bond Index – Service Class 2										
NonStandardized ⁴	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	-	-	-2.72%	-2.83%	-1.72%	N/A	-2.78%
NYLI VP MacKay U.S. Infrastructure Bond – Service Class										
NonStandardized ²	Moderate	6/2/2003	5/1/2015	2.21%	2.89%	5.25%	-0.53%	-0.76%	0.60%	0.58%
Standardized	Moderate	6/2/2003	5/1/2015	-	-	-2.75%	-2.56%	-1.56%	0.60%	0.58%
NYLI VP PIMCO Real Return – Service Class										
NonStandardized ²	Moderate	2/17/2012	5/1/2015	2.45%	3.82%	6.52%	-0.58%	1.89%	2.09%	2.20%
Standardized	Moderate	2/17/2012	5/1/2015	-	-	-1.48%	-2.61%	1.13%	2.09%	2.20%
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	-	-	0.04%	1.93%	2.49%	N/A	3.75%



		D (())	Investment		Year to					Since
		Portfolio	Division	Month to	Date					Investment
Investment Divisional	Volatility/	Inception	Inception	Date	(Updated	1 Voor*	3	5	10 Voor*	Division
Investment Divisions'	Risk Level [°]	Date	Date'		Monthly)	Year*	Year"	Year"	Year*	Inception
Investment Grade Bond										
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class NonStandardized ⁴	Madanata	5/4/004.4	54/0045	0.050/	0 7 40/	0.400/	0.050/	1.000/	0.070/	0.4494
Standardized	Moderate	5/1/2014	5/1/2015 5/1/2015	0.25%	0.74%	6.42%	2.05%	1.06%	2.27%	2.41% 2.41%
PIMCO VIT Total Return Portfolio - Advisor Class	Moderate	5/1/2014	5/1/2015	-	-	-1.58%	0.09%	0.28%	2.27%	2.41%
NonStandardized ⁴	Moderate	2/28/2006	5/1/2015	2.62%	3.19%	6.85%	-0.44%	-0.24%	1.56%	1.65%
Standardized	Moderate	2/28/2006	5/1/2015	2.0278	5.1578	-1.15%	-2.48%	-1.05%	1.56%	1.65%
Western Asset Core Plus VIT - Class II	Woderate	2/20/2000	3/1/2013	-		-1.1378	-2.4078	-1.03 /8	1.5078	1.0378
NonStandardized"	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	2.1570	0.0270	-3.46%	-3.77%	-2.05%	1.29%	-0.72%
Non-Investment Grade Bond	Moderate	3/1/2013	5/1/2022	-		-3.4078	-5.7778	-2.03%	1.2376	-0.7278
BlackRock® High Yield V.I. Fund – Class III Shares										
NonStandardized ²	Moderate	2/15/2012	5/1/2015	0.51%	1.96%	9.45%	4.83%	4.95%	4.68%	4.69%
Standardized	Moderate	2/15/2012	5/1/2015	-	-	1.45%	2.97%	4.28%	4.68%	4.69%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2	modorato	110/2012	0, 1, 2010				2.0.75		1.0070	1.0070
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	-	-	1.49%	1.37%	0.05%	2.77%	2.63%
NYLI VP Floating Rate – Service Class										
NonStandardized ²	Moderate	5/1/2005	5/1/2015	0.03%	0.76%	7.23%	6.29%	5.03%	4.16%	4.12%
Standardized	Moderate	5/1/2005	5/1/2015	-	-	-0.77%	4.49%	4.36%	4.16%	4.12%
NYLI VP MacKay Convertible – Service Class										
NonStandardized ²	Moderate	6/2/2003	5/1/2015	-1.80%	0.87%	8.83%	2.91%	9.29%	8.05%	8.07%
Standardized	Moderate	6/2/2003	5/1/2015	-	-	0.83%	0.99%	8.73%	8.05%	8.07%
NYLI VP MacKay High Yield Corporate Bond – Service Class										
NonStandardized ²	Moderate	6/2/2003	5/1/2015	0.45%	1.77%	8.35%	4.57%	4.60%	4.89%	4.87%
Standardized	Moderate	6/2/2003	5/1/2015	-	-	0.35%	2.71%	3.92%	4.89%	4.87%
NYLI VP MacKay Strategic Bond – Service Class										
NonStandardized ²	Moderate	5/1/2011	5/1/2015	1.70%	2.82%	9.45%	4.76%	3.74%	3.12%	3.15%
Standardized	Moderate	5/1/2011	5/1/2015	-	-	1.45%	2.90%	3.04%	3.12%	3.15%
Alternatives										
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	-	-	0.66%	0.72%	4.52%	3.02%	3.91%
NYLI VP Hedge Multi-Strategy - Service Class										
NonStandardized ²	Moderate	5/1/2013	5/1/2015	-0.66%	0.94%	6.19%	3.35%	2.78%	0.29%	0.09%
Standardized	Moderate	5/1/2013	5/1/2015	•	-	-1.81%	1.45%	2.05%	0.29%	0.09%
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	-		6.57%	5.67%	9.11%	8.07%	8.34%
BlackRock® Global Allocation V.I. Fund – Class III Shares	Madaget	44/49/2002	E/4/004E	0.000/	0.700/	0.000/	2.000/	7 450/	5 000/	E 400/
NonStandardized ²	Moderate	11/18/2003	5/1/2015	-0.08%	2.72%	8.96%	3.98%	7.15%	5.26%	5.19%
Standardized Fidelity® VIP FundsManager® 60% — Service Class	Moderate	11/18/2003	5/1/2015	-	-	0.96%	2.10%	6.54%	5.26%	5.19%
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	-0.13%	2.07%		4.80% 2.95%	7.99%	6.50%	7.50%
Standardized NYLI VP Balanced – Service Class	woderate	0/22/2007	5/1/2019		-	1.09%	2.90%	7.40%	0.00%	7.14%
NonStandardized ²	Moderate	5/1/2005	5/1/2015	0.23%	3.56%	10.89%	4.62%	8.37%	5.82%	5.97%
Standardized	Moderate	5/1/2005	5/1/2015	0.2370	3.30%	2.89%	2.76%	7.79%	5.82%	5.97%
NYLI VP Conservative Allocation – Service Class	wouerate	3/1/2003	3/1/2013		-	2.09%	2.7070	1.1970	J.0270	0.9176
NonStandardized ²	Moderate	2/13/2006	5/1/2015	-0.68%	1.21%	6.53%	2.76%	4.44%	3.95%	3.97%
Standardized	Moderate	2/13/2006	5/1/2015	-0.0078	1.21/0	-1.47%	0.83%	3.76%	3.95%	3.97%
otanoticizo	modorato	_,.0,2000	0, 1, 2010				0.0070	0.1070	0.0070	0.01 /0



			Investment		Year to					Since
		Portfolio	Division	Month to	Date					Investment
	Volatility/	Inception	Inception	Date	(Updated				10	Division
Investment Divisions'	Risk Level [®]	Date	Date'		Monthly)	Year"	Year*	Year*	Year*	Inception
Asset Allocation										
NYLI VP Income Builder – Service Class										
NonStandardized ²	Moderate	6/2/2003	5/1/2015	1.84%	4.56%	14.06%	5.18%	6.35%	5.20%	5.34%
Standardized	Moderate	6/2/2003	5/1/2015	-	-	6.06%	3.34%	5.72%	5.20%	5.34%
NYLI VP Janus Henderson Balanced – Service Class										
NonStandardized ²	Moderate	2/17/2012	5/1/2015	0.11%	2.20%	12.37%	6.69%	9.47%	8.45%	8.58%
Standardized	Moderate	2/17/2012	5/1/2015	-	-	4.37%	4.90%	8.90%	8.45%	8.58%
NYLI VP Moderate Allocation–Service Class										
NonStandardized ²	Moderate	2/13/2006	5/1/2015	-1.20%	1.19%	7.43%	4.06%	6.58%	5.16%	5.18%
Standardized	Moderate	2/13/2006	5/1/2015	-	-	-0.57%	2.18%	5.95%	5.16%	5.18%
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	-	-	0.28%	0.12%	N/A	N/A	2.75%
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	-	-	3.70%	3.62%	N/A	N/A	7.70%
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	-	-	4.89%	4.94%	N/A	N/A	9.88%
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	-	-	2.56%	2.20%	N/A	N/A	5.74%
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	-	-	6.81%	6.93%	N/A	N/A	12.98%
NYLI VP Equity Allocation – Service Class										
NonStandardized ²	High	2/13/2006	5/1/2015	-2.47%	0.85%	8.05%	5.42%	10.38%	7.04%	7.07%
Standardized	High	2/13/2006	5/1/2015	-	-	0.05%	3.59%	9.83%	7.04%	7.07%
NYLI VP Growth Allocation–Service Class										
NonStandardized ²	High	2/13/2006	5/1/2015	-1.99%	0.94%	7.78%	5.24%	8.90%	6.31%	6.33%
Standardized	High	2/13/2006	5/1/2015	-	-	-0.22%	3.41%	8.33%	6.31%	6.33%
Large Cap Equity										
AB VPS Growth & Income - Class B	1.8.4	0/4/4000	5/4/00000	0.000/	5 4 404	10.000/	0.400/	10 5 10/	0.750/	10.040/
NonStandardized ²	High	6/1/1999	5/1/2022	0.90%	5.44%	12.86%	9.10%	13.54%	9.75%	10.94%
Standardized American Funds IS Washington Mutual Investors Fund - Class 4	High	6/1/1999	5/1/2022	-	-	4.86%	7.39%	13.05%	9.75%	9.16%
	1 Back	40/44/0040	44/42/2047	0.400/	4.0.40/	47.000/	44 750/	45 400/	40.40%	40.070/
NonStandardized ²	High	12/14/2012	11/13/2017	0.12%	4.04%	17.23%	11.75%	15.40%	10.19%	10.97%
Standardized American Funds IS Growth Fund - Class 4	High	12/14/2012	11/13/2017	-	-	9.23%	10.13%	14.95%	10.19%	10.97%
	1 Back	40/44/0040	44/42/2047	4 700/	0.000/	20 70%	42.200/	40.050/	45.000/	40.040/
NonStandardized ²	High High	12/14/2012 12/14/2012	11/13/2017 11/13/2017	-4.79%	0.62%	20.70% 12.70%	13.39% 11.81%	19.25% 18.85%	15.88% 15.88%	16.91% 16.91%
Standardized BNY Mellon Sustainable US Equity - Service Shares	nign	12/14/2012	11/13/2017		-	12.70%	11.01%	10.00%	10.00%	10.91%
NonStandardized ²	Lliab	12/31/2000	5/1/2022	-2.97%	-0.02%	14.98%	9.90%	14.43%	10.91%	13.27%
Standardized	High High	12/31/2000	5/1/2022	-2.91%	-0.02%	14.98% 6.98%	9.90% 8.22%	14.43% 13.96%	10.91%	13.27%
ClearBridge Variable Appreciation Portfolio — Class II	піун	12/31/2000	J/1/2022	-	-	0.90%	0.2270	13.90%	10.91%	11.30%
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	-0.74%	2.18%	7.80%	12.05%	15.17%	11.72%	13.05%
Standardized Fidelity® VIP Contrafund® – Service Class 2	піун	2/20/2013	5/1/2017	-	-	1.00%	10.43%	14.7270	11.7270	13.03%
NonStandardized ²	High	1/12/2000	5/1/2015	-2.51%	1.88%	20.23%	14.88%	18.07%	13.18%	13.35%
Standardized	High	1/12/2000	5/1/2015	-2.01%	1.00%	20.23% 12.23%	13.35%	17.66%	13.18%	13.35%
Fidelity® VIP Equity-Income – Service Class 2	піун	1/12/2000	5/1/2015	-	-	12.23%	13.33%	17.00%	13.10%	13.3376
NonStandardized ²	High	1/12/2000	5/1/2015	0.85%	5.28%	16.59%	9.14%	13.38%	9.34%	9.36%
Standardized	High	1/12/2000	5/1/2015	0.05%	5.26%	8.59%	9.14% 7.44%	12.89%	9.34%	9.36%
Januaruizeu	підп	1/12/2000	3/1/2013	-	-	0.09%	7.4470	12.0370	9.34%	9.30%



			Investment		Year to					Since
		Portfolio	Division	Month to						Investment
	Volatility/	Inception	Inception	Date	(Updated				10	Division
Investment Divisions'	Risk Level [°]	Date	Date'		Monthly)	Year*	Year*	Year*	Year*	Inception
Large Cap Equity										
Fidelity® VIP Growth Opportunities – Service Class 2 NonStandardized ²	Llink	1/12/2000	5/1/2015	-4.77%	-1.18%	22.37%	13.19%	18.73%	17.18%	17.53%
NonStandardized Standardized	High High	1/12/2000	5/1/2015 5/1/2015	-4.77%	-1.18%	22.37% 14.37%	13.19% 11.61%	18.73%	17.18%	17.53%
NYLI VP Epoch U.S. Equity Yield – Service Class	High	1/12/2000	5/1/2015	-	-	14.37%	11.01%	18.32%	17.18%	17.53%
NonStandardized ²	High	6/2/2003	5/1/2015	1.91%	5.45%	19.88%	10.99%	12.37%	8.07%	8.27%
Standardized	High	6/2/2003	5/1/2015	-	-	11.88%	9.34%	11.87%	8.07%	8.27%
NYLI VP Dimensional U.S. Equity - Service Class	r iigii	0/2/2000	0/1/2010			11.0070	0.0170	11.0170	0.0170	0.2170
NonStandardized ²	High	6/2/2003	5/1/2015	0.40%	3.84%	17.33%	11.47%	15.51%	11.16%	11.36%
Standardized	High	6/2/2003	5/1/2015	-	-	9.33%	9.84%	15.06%	11.16%	11.36%
NYLI VP Wellington Growth – Service Class7										
NonStandardized ²	High	6/2/2003	5/1/2015	-3.81%	-0.58%	13.07%	10.19%	14.50%	11.31%	11.37%
Standardized	High	6/2/2003	5/1/2015	-	-	5.07%	8.51%	14.03%	11.31%	11.37%
NYLI VP S&P 500 Index5 – Service Class										
NonStandardized ²	High	6/2/2003	5/1/2015	-1.33%	1.38%	17.93%	12.13%	16.41%	12.49%	12.68%
Standardized	High	6/2/2003	5/1/2015	-	-	9.93%	10.51%	15.98%	12.49%	12.68%
NYLI VP Winslow Large Cap Growth – Service Class	1.8.1	0/0/0000	54/0045	0.050	0.000/	40.050	44.070	47.070/	44.470/	44.000/
NonStandardized ²	High	6/2/2003	5/1/2015	-2.85%	0.36%	16.25%	14.27%	17.67%	14.47%	14.90%
Standardized NYLI VP American Century Sustainable Equity – Service Class	High	6/2/2003	5/1/2015	-	-	8.25%	12.72%	17.25%	14.47%	14.90%
NYEL VP American Century Sustainable Equity – Service Class NonStandardized ²	High	2/17/2012	5/1/2015	-2.63%	-0.45%	10.67%	10.45%	14.52%	9.46%	9.60%
Standardized	High	2/17/2012	5/1/2015	-2.03%	-0.4378	2.67%	8.79%	14.05%	9.46%	9.60%
NYLI VP MFS® Investors Trust - Service Class	riigii	2/11/2012	5/1/2015	-		2.07 /0	0.1376	14.0378	3.4078	3.0078
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	-	-	6.24%	7.98%	13.22%	10.82%	-8.19%
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	-	-	4.08%	8.06%	12.94%	11.18%	-9.76%
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	-	-	8.42%	11.31%	17.08%	12.18%	10.28%
Small/Mid Cap Equity										
Fidelity® VIP Mid Cap – Service Class 2										
NonStandardized ²	High	1/12/2000	5/1/2015	-4.88%	-0.24%	9.18%	7.00% 5.23%	13.65% 13.17%	8.49%	8.56% 8.56%
Standardized Janus Henderson VIT Enterprise Portfolio – Service Shares	High	1/12/2000	5/1/2015	-		1.18%	5.23%	13.17%	8.49%	8.56%
NonStandardized ²	High	12/31/1999	11/13/2017	-3.06%	1.45%	9.73%	7.62%	11.62%	11.61%	11.42%
Standardized	High	12/31/1999	11/13/2017	-3.00%	-	9.73% 1.73%	5.86%	11.10%	11.61%	11.42%
NYLI VP Schroders Mid Cap Opportunities - Service Class	riigii	12/31/1333	11/13/2017	-		1.7578	5.00 %	11.1078	11.0178	11.4270
NonStandardized ²	High	6/2/2003	5/1/2015	-3.30%	0.03%	5.83%	2.36%	8.20%	5.61%	5.76%
Standardized	High	6/2/2003	5/1/2015	-	-	-2.17%	0.41%	7.61%	5.61%	5.76%
MFS® Mid Cap Value Portfolio - Service Class	·g.									
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	-	-	2.29%	4.51%	12.01%	8.57%	16.13%
Neuberger Berman AMT Mid-Cap Growth – Class S										
NonStandardized ²	High	2/18/2003	5/1/2015	-7.59%	-1.20%	8.00%	5.41%	11.10%	9.48%	9.54%
Standardized	High	2/18/2003	5/1/2015	-	-	0.00%	3.58%	10.57%	9.48%	9.54%
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	-		2.29%	3.94%	12.39%	8.55%	16.21%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2	Linkest	C/4/2000	E/4/004E	E 000/	0.040/	7.000/	C 40%	44.000/	0.500/	0.000/
NonStandardized ²	Highest	6/1/2000 6/1/2000	5/1/2015 5/1/2015	-5.29%	-2.64%	7.22% -0.78%	6.10% 4.29%	14.36% 13.89%	8.58%	8.66% 8.66%
Standardized Fidelity® VIP Extended Market Index Portfolio - Service Class 2	Highest	6/1/2000	5/1/2015	-	-	-0.78%	4.29%	13.89%	8.58%	8.66%
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	-4.55%	-0.86%	0.20%	4.45% 2.58%	10.94%	N/A N/A	3.23%
Macquarie VIP Small Cap Value Series - Service Class	i ligiteat	-1/17/2010	5/1/2024			0.2070	2.0070	10.4070	11/7	0.2070
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	-4.40%	-0.57 /8	2.17%	0.45%	9.93%	7.07%	6.01%
olandara.Eou	1 11911001	5, 112000				2 /5	0.1070	0.0070		0.0170



			Investment		Year to					Since
		Portfolio	Division	Month to						Investment
Investment Divisions'	Volatility/ Risk Level°	Inception Date	Inception Date	Date	(Updated Monthly)	1 Year"	3 Year"	5 Year*	10 Year*	Division
Small/Mid Cap Equity	NISK LEVEI	Date	Date		wontny)	Tear	Tear	Tear	Tear	Inception
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	-	-	1.97%	0.22%	7.91%	N/A	6.51%
NYLI VP Small Cap Growth – Service Class	riighteet	0/2/2010	0/2/2010			1.01 /0	0.2270	1.0170		0.0170
NonStandardized ²	Highest	2/17/2012	5/1/2015	-5.20%	-1.76%	5.06%	1.52%	8.42%	7.53%	7.76%
Standardized	Highest	2/17/2012	5/1/2015	-	-	-2.94%	-0.46%	7.84%	7.53%	7.76%
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	-	-	-8.77%	-4.26%	3.29%	4.94%	4.61%
Fidelity VIP International Index — Service Class 2										ļ
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	-	-	1.73%	2.85%	6.66%	N/A	5.26%
Invesco V.I. EQV International Equity Fund - Series II	115-1	0/10/000/	54/0045	0.440	1.000/	4.040/	0.400/	5 000/	4.400/	0.049/
NonStandardized ²	High	9/19/2001	5/1/2015	0.41%	4.62%	1.64%	3.18%	5.98%	4.12%	3.84%
Standardized Janus Henderson VIT Global Research Portfolio – Service Shares	High	9/19/2001	5/1/2015	-	-	-6.36%	1.27%	5.34%	4.12%	3.84%
NonStandardized ²	115.44	12/31/1999	5/1/2015	-0.52%	3.86%	18.12%	12.44%	14.67%	10.10%	10.08%
Standardized	High High	12/31/1999	5/1/2015	-0.52%	3.86%	10.12%	12.44%	14.67%	10.10%	10.08%
NYLI VP Pinestone International Equity – Service Class	High	12/31/1999	5/1/2015	-	-	10.12%	10.04%	14.20%	10.10%	10.06%
NonStandardized ²	High	6/2/2003	5/1/2015	-0.15%	5.59%	4.88%	-1.17%	4.41%	4.58%	4.46%
Standardized	High	6/2/2003	5/1/2015	-0.1378	-	-3.12%	-3.19%	3.72%	4.58%	4.46%
MFS® International Intrinsic Value Portfolio – Service Class		0/2/2000	0/1/2010			0.1270	0.1070	0.7270	1.0070	
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	-	-	5.28%	3.67%	7.64%	7.30%	7.63%
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	-	-	-0.66%	1.43%	6.09%	4.82%	4.56%
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	-	-	6.50%	7.19%	10.64%	5.69%	2.66%
American Funds IS New World Fund - Class 4										ļ
NonStandardized ²	Highest	12/14/2012	5/1/2015	-0.34%	2.30%	5.97%	3.03%	6.70%	5.84%	5.70%
Standardized	Highest	12/14/2012	5/1/2015	-	-	-2.03%	1.11%	6.08%	5.84%	5.70%
Fidelity® VIP Emerging Markets – Service Class 2	1.8.1.1.1			4.000/	0.000/	44.040/	4 000/	0.500/	5 000/	1.5400
NonStandardized ²	Highest Highest	1/23/2008	5/1/2018	1.20%	2.96%	14.81% 6.81%	1.93% -0.04%	6.50% 5.87%	5.68% 5.68%	4.51% 4.28%
Standardized NYLI VP Candriam Emerging Markets Equity – Service Class7	Highest	1/23/2008	5/1/2018	-	-	0.01%	-0.04%	5.87%	0.08%	4.28%
NonStandardized ²	Highest	2/17/2012	5/1/2015	-0.64%	0.40%	11.36%	-2.91%	2.80%	2.18%	1.69%
Standardized	Highest	2/17/2012	5/1/2015	-0.64%	0.40%	3.36%	-2.91%	2.80%	2.18%	1.69%
Sector	rlighest	2/11/2012	3/1/2013	-	-	3.30 %	-4.5078	2.07 %	2.10%	1.0378
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2°										
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	-	-	4.79%	0.71%	12.35%	2.66%	2.65%
NYLI VP Fidelity Institutional AM® Utilities – Service Class										
NonStandardized ²	High	2/17/2012	5/1/2015	1.10%	2.72%	33.68%	12.61%	11.02%	7.78%	7.69%
Standardized	High	2/17/2012	5/1/2015	-	-	25.68%	11.01%	10.49%	7.78%	7.69%
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	-	-	8.43%	2.17%	5.40%	N/A	-1.50%
NYLI VP Newton Technology Growth - Service Class										
										1
NonStandardized ² Standardized	Highest Highest	12/29/2000 12/29/2000	2/10/2025 2/10/2025	-4.97%	-0.12%	11.70% 3.70%	9.00% 7.29%	15.04% 14.58%	14.16% 14.16%	-5.82% -13.36%



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

Investment Divisions' Sector	Volatility/ Risk Level°	Portfolio Inception Date	Investment Division Inception Date'	Month to Date	Year to Date (Updated Monthly)	1 Year"	3 Year*	5 Year"	10 Year*	Since Investment Division Inception
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	-	-	-6.22%	1.73%	6.82%	7.06%	8.26%
NYLI VP Natural Resources – Initial Class										
NonStandardized ⁴	Highest	2/17/2012	5/1/2015	-3.46%	-1.61%	2.39%	5.03%	19.00%	4.54%	3.90%
Standardized	Highest	2/17/2012	5/1/2015	-	-	-5.61%	3.18%	18.60%	4.54%	3.90%
Principal VC Real Estate Securities Account - Class 2										
NonStandardized ⁴	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	-	-	7.05%	-0.33%	5.46%	6.19%	14.29%

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 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 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 bonomic sectors may be more volatile than more broady diversified political and economic instability in the country of issuance.

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

4 The New York Life Premier Variable Annuity II was first offered for sale on May 1, 2015. Certain Portfolios existed prior to that date. The performance for NYLI VP

Series Fund, Inc. portfolios are based on the Initial Class Portfolio Inception Date (where applicable). The performance for all other investment divisions is based on the Portfolio Inception Date reflected in this performance summary. All performance has been modified to reflect Separate Account and Fund annual expenses as if the policy had been available during the periods shown. The New York Life Premier 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 (MkE) 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 1.50% (1.30% for policies applied for on and after May 1, 2016) M&E charge Structure. Joint and the surrender charge period for the initial premium and 1.30% (1.10% for policies applied for on and after May 1, 2016) dater the surrender charge period for the initial premium and 1.30% (1.10% for policies applied for on and after May 1, 2016) after the surrender charge period for the initial premium and 1.30% (1.10% for policies applied for on and after May 1, 2016) after the surrender charge period for the initial premium and 1.30% (1.10% for policies applied for on and after May 1, 2016) after the surrender charge period for the initial premium and 1.30% (1.10% for policies applied for on and after May 1, 2016) after the surrender charge period for the initial premium and 1.40% (1.10% for policies applied for on and after May 1, 2016) after the surrender charge period for the initial premium and 1.40% (1.10% for policies applied for on and after May 1, 2016) after the surrender charge set to your prospectus for more details. This version of the News York Life Premier Variable Annuity II invests in the New York Life Insurance and Annuity Corporation (NYLLIG) Separate Account Life Account Life Annuity Corporation (NYLLIG) Separate

^o 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. 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. The NYLI VP S&P 500 Index Portfolio.

6 An investment in the NYLI VY 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 NYLI VP Wellington Growth and NYLI VP Candriam Emerging Markets Equity Investment Divisions will not be accepted from Policyowners who were not invested in the Investment Divisions on November 13, 2017. For existing Policyowners, if you remove all of your Accumulation Value from these Investment Divisions on or after November 13, 2017, you will not be able to reinvest in these Investment Divisions. The Service Class versions of these Investment Divisions impose a 12b-11ee.

^o 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.

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 are wholly-owned subsidiaries of New York Life Insurance Company, 51 Madison Avenue, 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.

Notating Periodic Direction Direction Direction Direction Direction Direction Nextment Directions Data 3 3 1 1 3 1 1 3 1 1 1 3 1<				Investment					Since
Investment Devidence Date Date Variat <				Division				40	
Investment Oracle Bood Univ Conv Con	Investment Divisions'								
Nonline/datade Low 129/1193 51/10215 5.00% 3.00% 2.20% 1.40% 5.54% Nonline/datade Low 331/10206 52/2016 4.30% 1.00% 0.99% 1.00% 0.99% 1.00% 0.99% 1.00% 0.99% 1.00% 0.99% 1.00% 0.99% 1.00% 0.99% 1.00% 0.99% 1.00% 0.99% 1.00% 2.00% 1.20% 1.20% 0.99% 1.00% 2.00% 1.20%			Bato						moophon
Simulatized Low 1/20/14/25 2/20/15 2/20/15 2/20/15 1/20/15 2/20/15 1/20/15 <th1 15<="" 20="" th=""></th1>									
BIRCO TUL Low Duration Forthalor - Advisor Class Juny 301/2006 5/2/016 3.01/2006 5/2/016 3.01/2006 5/2/016 3.01/2006 5/2/016 3.01/2006 5/2/016 3.01/2006 5/2/016 3.01/2006 5/2/016 3.01/2006 5/2/016 3.01/2006 5/2/024 2.00% 3.01/2006 5/2/024 2.00% 3.01/2006 5/2/024 2.00% 3.01/2006 5/2/024 2.00% 3.01/2006 5/2/024 2.00% 3.01%									
Non-Shandardsef Low 301/2006 50/2016 4.39% 1.02% 0.09% 1.19% 1.25% Sindardsred Low 90/1990 5/10204 5.39% 0.39% 1.29% 5.39% 0.39% 1.29% 5.39% 0.39% 1.29% 5.39% 3.29% 4.39% 3.29% 4.39% 1.29% 3.39% 4.39% 1.29% 3.39% 4.31% 0.39% 1.61% 7.33% 3.44% 0.33% 1.61% Sindardsred 104/2000 61/2024 61/2024 7.33% 3.44% 0.33% 1.61% NonShandardsred 104/2000 61/2024 61/2024 7.55% 4.56% 0.07% 1.42% 6.67% Sindardsred Moderate 12/14/2012 61/2022 7.62% 4.56% 0.07% 1.42% 6.67% Sindardsred Moderate 12/14/2012 61/2022 7.62% 4.56% 0.07% 1.45% 6.67% 1.65% 1.65% 1.65% 1.65% 1.65% 1.65% 1.65%		Low	1/29/1993	5/1/2015	-2.98%	1.80%	1.51%	1.48%	1.54%
Sandardzed Low 3217200 3.011% 0.98% 0.11% 1.18% 1.22% NenSundardzed Low 9201199 61/2024 5.89% 3.79% 2.69% 2.30% 3.81% American Function SI Cutation World Bond Fund® - Class 4 Low 9201199 61/2024 3.23% 6.51% 2.26% 0.37% 6.53% 3.75% 5.65% 3.75% 5.65% 3.75% 5.65% 3.75% 5.65% 3.26% 0.37% 6.35% 3.26% 0.37% 6.35% 3.26% 0.37% 6.35% 3.26% 0.37% 6.35% 3.26% 0.37% 6.35% 3.26% 0.07% 1.42% 1.05% 7.42% 0.07% 1.42% 1.05% 3.85% 0.37% 0.84% 3.84% 0.84% 3.84% 0.84% </td <td></td> <td>Low</td> <td>3/31/2006</td> <td>5/2/2016</td> <td>4 30%</td> <td>1 0 2%</td> <td>0.08%</td> <td>1 19%</td> <td>1 25%</td>		Low	3/31/2006	5/2/2016	4 30%	1 0 2%	0.08%	1 19%	1 25%
DBLCO VIT Short-Term PortIolo - Advisor Class Low 9/30/1999 5/1/2024 5.95% 3.77% 2.86% 3.77% 2.86% 3.77% 2.86% 3.77% 2.86% 3.77% 2.86% 3.77% 2.86% 3.77% 2.86% 2.30% 6.87% 4.85%									
Standardzed Low 9/02/19/9 5/17/202 2.02% 1.99% 0.23% 4.39% Modernie 1014/000 61/12/22 51/12/22 0.99% 2.26% 0.07% 1.42% 0.5%% 0.93% 4.39% Modernie 12/14/2912 51/12/22 0.44% 2.01% 0.44% 0.94%	PIMCO VIT Short-Term Portfolio - Advisor Class								
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Sindadizad Modernie 10/42006 91/2026		Modorato	10/4/2006	E/1/2024	2 220/	E 610/	2 659/	0.220/	1 619/
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American Funds IS U.S. Government Securities Fund® - Class 4 Moderate 12/21865 51/2024 -7.5% 4.89% 0.01% 0.84% 3.84% Standardzed* Moderate 12/21865 51/2024 -7.56% 4.89% 0.94% 0.84% 3.84% Standardzed* Moderate 51/2010 51/2022 1.75% 3.72% 0.06% 1.65% 0.36% 3.84% 4.16% Columbia Variable Portfolio – Intermediate Bond - Class 2 Moderate 51/2010 51/2022 1.75% 3.07% 0.06% 1.65% 1.85% <		Moderate	12/14/2012	5/1/2022	0.98%	-2.65%	0.07%	1.42%	0.67%
NonStandardized Moderate 12/21/985 51/10224 0.44% 2.00% 0.13% 0.84% 3.84% Columbia Variable Portfolio – Intermediate Bond - Class 2 Nockerate 5/20201 51/10224 -7.56% 4.89% 0.94% 4.10% NonShandarized Moderate 5/20201 51/10224 -8.27% 6.69% 0.87% 1.66% 0.36% Standarized Moderate 6/20203 51/12012 1.59% -0.87% 1.66% 0.36% MonShandarized Moderate 6/22003 51/12015 1.59% -0.87% 1.66% 1.05% NonShandarized Moderate 6/12005 51/12022 1.50% 2.26% 0.20% 1.68% 1.32% Standarized Moderate 8/152016 1/1232200 1.00% 2.25% 0.20% 1.68% 0.37% 0.28% Standarized Moderate 4/15/2016 1/1232020 1.00% 2.25% 0.7% 0.7% 2.26% 0.7% 0.28% 1.86% 1.86% 1.86% <td></td> <td>Moderate</td> <td>12/14/2012</td> <td>5/1/2022</td> <td>-7.02%</td> <td>-4.64%</td> <td>-0.75%</td> <td>1.42%</td> <td>-1.60%</td>		Moderate	12/14/2012	5/1/2022	-7.02%	-4.64%	-0.75%	1.42%	-1.60%
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Columbia Variable Portfolio — Intermediate Bond - Class 2 Moderate 5/3/2010 5/1/2022 1.7.3% -3.72% 0.06% 1.66% 0.38% Standardized Moderate 5/3/2010 5/1/2022 1.7.3% -3.72% 0.06% 1.66% 0.38% Moderate 5/3/2010 5/1/2022 1.7.3% -3.72% 0.06% 1.66% 0.38% NonStandardized Moderate 6/2/2003 5/1/2015 1.59% -3.00% -0.67% 1.06% 1.01% Filedity VP Investment Grade Bond - Service Class 2 Moderate 6/2/2003 5/1/2015 1.59% -3.00% -0.67% 1.06% 1.01% Standardized Moderate 6/2/2003 5/1/2015 1.59% -2.28% 0.20% 1.68% 1.22% Standardized Moderate 8/15/2005 5/1/2022 1.50% -2.25% 0.27% N/A -2.54% Standardized Moderate 8/15/2005 5/1/2022 1.50% -2.25% 0.27% N/A -2.54% Standardized Moderate 8/15/2005 5/1/2022 1.00% -2.75% 0.7% 0.27% N/A -3.50% Workshard Argo 1.12/2/2000 5/1/2015 1.07% -2.25% 0.77% N/A -3.50% WOrkshard Argo 1.12/2/2000 5/1/2015 0.76% -2.25% 0.77% 0.37% 0.29% Standardized Moderate 4/19/2018 1.1/22/2020 5/1/2015 0.76% -2.25% 0.07% 0.37% 0.29% N/L VP McCh Real Return - Service Class 1 NonStandardized Moderate 4/29/2016 1.1/22/2000 5/1/2015 0.772% 0.37% 0.29% WTL VP Mich Real Return - Service Class Noderate 6/2/2003 5/1/2015 1.95% -2.25% 0.07% 0.37% 0.29% N/L VP Mich Real Return - Service Class Noderate 6/2/2003 5/1/2015 1.95% -2.25% 0.07% 0.37% 0.29% N/L VP Mich Real Return - Service Class Noderate 6/2/2001 5/1/2015 1.95% 1.29% 1.29% 1.85% NonStandardized Moderate 2/17/2012 5/1/2015 1.95% 1.29% 1.85% N/N Standardized Moderate 2/17/2012 5/1/2015 0.53% 1.05% 1.29% 1.85% N/N Standardized Moderate 2/27/2016 5/1/2020 5.30% 1.05% 1.29% 1.45% NonStandardized Moderate 2/27/2016 5/1/2020 5.30% 1.05% 2.45% 2.45% 2.45% 1.85% 1.06% 1.45% NonStandardized Moderate 5/1/2016 5/1/2020 5.30% 1.05% 1.85% 1.04% 1.35% Standardized Moderate 5/1/2015 5/1/2015 2.45% 4.45% 2.45% 2.45% 1.86% 1.45% 1.86% 1.46% 1.35% Standardized Moderate 5/1/2015 5/1/2015 2.45% 4.45% 2.47% 2.47% 2.86% 2.37% 1.86% 1.45% 2.47% 2.45% 2.45% 2.86% 2.37% 1.86% 1.45% 2.47% 2.45% 2.45% 2.86% 2.36% 1.86% 1.42% 2.47% 2.45% 2.86% 2.36% 2.26% 2.36% 1.86% 1									
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NYLL VP Bond – Service Class Moderate 6/22003 5/1/2015 1.5% -3.0% -0.67% 1.00% 1.01% Standardized Moderate 6/22003 5/1/2015 -6.41% -4.49% 1.00% 1.01% Standardized Moderate 8/15/2005 5/1/2022 -5.67% -0.26% 1.05% -0.26% 1.05% -0.26% 1.05% -0.26% 1.05% -0.26% 0.20% 1.85% 0.32% 0.00% 1.85% 0.32% 0.05% 4.25% 0.00% 1.65% -0.26% 0.20% 1.85% 0.32% 0.92% 0.00% 1.65% -0.22% N/A -2.54% 0.00% 1.65% 0.22% N/A -2.54% N/A -2.55%		Moderate	5/3/2010	5/1/2022	1.73%	-3.72%	-0.06%	1.65%	0.36%
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Standardized Moderate 2/17/2012 5/1/2015 -6.05% 4.33% 1.02% 1.88% PIMCO VIT Income Portfolio - Advisor Class Moderate 4/29/2016 5/1/2012 5.30% 1.61% 2.61% N/A 3.23% NonStandardized Moderate 4/29/2016 5/1/2020 -2.70% -0.36% 1.88% N/A 3.23% NonStandardized Moderate 5/1/2014 5/1/2015 5.36% 0.99% 1.24% 2.41% 2.37% Standardized Moderate 5/1/2014 5/1/2015 5.36% 0.99% 1.24% 2.41% 2.37% Standardized Moderate 5/1/2014 5/1/2015 5.57% 4.45% 0.99% 1.44% 1.35% Standardized Moderate 2/28/2006 5/1/2015 5.57% 4.45% 0.94% 1.42% 1.24% 0.24% Standardized Moderate 5/1/2015 5/1/2022 -8.79% -6.36% 2.26% 1.35% Standardized Moderate 2/28/2006 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>									
PIMCO VIT Income Portfolio - Advisor Class Moderate 4/29/2016 5/1/2020 5.30% 1.61% 2.61% N/A 3.99% Standardized* Moderate 4/29/2016 5/1/2020 5.30% 1.61% 2.61% N/A 3.23% PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class Moderate 5/1/2014 5/1/2015 5.36% 0.99% 1.24% 2.41% 2.37% Standardized* Moderate 5/1/2014 5/1/2015 5.36% 0.99% 1.24% 2.41% 2.37% NonStandardized* Moderate 5/1/2014 5/1/2015 5.67% -0.13% 1.44% 1.35% VonStandardized* Moderate 2/28/2006 5/1/2015 -5.67% -4.45% -0.94% 1.44% 1.35% Western Asset Core Plus VIT - Class II NonStandardized* Moderate 5/1/2015 5/1/2012 -0.86% -4.43% -1.42% 0.24% Standardized* Moderate 5/1/2015 5/1/2015 5/1/2015 -0.86% -2.22% 1.21%									
NonStandardized* Moderate 4/29/2016 5/1/2020 5.30% 1.61% 2.61% N/A 3.99% Standardized Moderate 4/29/2016 5/1/2020 -2.70% -0.80% 1.88% N/A 3.23% PIMCO UTI International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class Moderate 5/1/2014 5/1/2014 5/1/2015 5.36% 0.99% 1.24% 2.41% 2.37% Standardized Moderate 5/1/2014 5/1/2015 5.264% -0.13% 1.44% 1.35% Standardized Moderate 2/28/2006 5/1/2015 2.46% -0.13% 1.44% 1.35% Western Asset Core Plus VIT - Class II Moderate 2/28/2006 5/1/2015 5/1/2012 -0.86% -4.43% 1.42% 1.21% 0.24% Non-Investment Grade Bond Moderate 5/1/2015 5/1/2022 -8.79% -8.80% -2.20% 1.21% 0.24% NonStandardized Moderate 5/1/2015 5/1/2022 -8.79% 4.43% 1.42% 1.21% 0.2		Moderate	2/17/2012	5/1/2015	-6.05%	-4.33%	1.02%	1.98%	1.85%
Standardized Moderate 4/29/2016 5/1/2020 -2.70% -0.36% 1.88% N/A 3.23% PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class Moderate 5/1/2014 5/1/2015 5.36% 0.99% 1.24% 2.37% Standardized Moderate 5/1/2014 5/1/2015 2.64% -1.01% 0.47% 2.41% 2.37% NonStandardized' Moderate 2/28/2006 5/1/2015 2.43% -2.46% -0.13% 1.44% 1.35% Standardized Moderate 2/28/2006 5/1/2015 2.43% -2.46% -0.13% 1.44% 1.35% Standardized Moderate 2/28/2006 5/1/2015 5.57% 4.45% -0.94% 1.44% 1.35% Standardized Moderate 2/12/2015 5/1/2015 -5.57% 4.45% -0.94% 1.44% 1.35% Standardized Moderate 5/1/2015 5/1/2015 -6.38% -2.22% 1.21% 0.24% Standardized Moderate		Moderate	4/29/2016	5/1/2020	5.30%	1.61%	2.61%	N/A	3.99%
NonStandardized* Moderate 5/1/2014 5/1/2015 5.36% 0.99% 1.24% 2.41% 2.37% Standardized* Moderate 5/1/2014 5/1/2015 -2.64% -1.01% 0.47% 2.41% 2.37% NonStandardized* Moderate 5/1/2015 -2.64% -1.01% 0.47% 2.41% 2.37% NonStandardized* Moderate 2/28/2006 5/1/2015 2.43% -2.46% -0.13% 1.44% 1.35% Standardized Moderate 2/28/2006 5/1/2015 -5.57% -4.45% -0.94% 1.44% 1.35% Standardized Moderate 5/1/2015 5/1/2012 -5.57% -4.45% -2.22% 1.21% 0.24% Standardized Moderate 5/1/2015 5/1/2012 -8.79% -6.38% -1.42% 1.21% 0.24% Standardized Moderate 5/1/2015 5/1/2015 -8.79% -6.38% -2.22% 1.21% 0.24% Standardized Moderate 2/15/2012 <	Standardized								
Standardized Moderate 5/1/2014 5/1/2015 -2.64% -1.01% 0.47% 2.41% 2.37% PIMCO VIT Total Return Portfolio - Advisor Class Moderate 2/28/2006 5/1/2015 -2.64% -1.01% 0.47% 2.41% 2.37% PIMCO VIT Total Return Portfolio - Advisor Class Moderate 2/28/2006 5/1/2015 2.43% -2.46% -0.13% 1.44% 1.35% Standardized Moderate 2/28/2006 5/1/2015 5.57% -4.45% -0.94% 1.44% 1.35% Western Asset Core Plus VIT - Class II NonStandardized' Moderate 5/1/2015 5/1/2022 -0.86% -4.43% -1.42% 1.21% 0.24% NonStandardized' Moderate 5/1/2015 5/1/2012 -8.79% -6.38% -2.22% 1.21% -2.05% Standardized' Moderate 2/15/2012 5/1/2015 -1.42% 0.24% -2.05% Standardized' Moderate 2/15/2012 5/1/2015 -0.14% 0.97% 3.49% 4.75% 4.56%									
PIMCO VIT Total Return Portfolio - Advisor Class Moderate 2/28/2006 5/1/2015 2.43% -2.46% -0.13% 1.44% 1.35% NonStandardized' Moderate 2/28/2006 5/1/2015 -5.57% -4.45% -0.94% 1.44% 1.35% Western Asset Core Plus VIT - Class II Moderate 5/1/2015 5/1/2015 5/1/2022 -0.86% -4.43% -1.42% 1.21% 0.24% NonStandardized' Moderate 5/1/2015 5/1/2022 -0.86% -4.43% -1.42% 1.21% 0.24% NonStandardized Moderate 5/1/2015 5/1/2012 -8.79% -6.38% -2.22% 1.21% -2.05% NonStandardized' Moderate 2/15/2012 5/1/2015 7.86% 2.90% 4.17% 4.56% Columbia Variable Portfolio – Emerging Markets Bond Fund – Class 2 Moderate 4/30/2012 5/1/2015 -0.14% 0.97% 3.49% 2.66% 2.36% NVLI VP Floating Rate – Service Class Moderate 4/30/2012 5/1/2015 -1.87% -2.73%									
NonStandardized ⁴ Moderate 2/28/2006 5/1/2015 2.43% -2.46% -0.13% 1.44% 1.35% Standardized Moderate 2/28/2006 5/1/2015 -5.57% -4.45% -0.13% 1.44% 1.35% Western Asset Core Plus VIT - Class II Moderate 5/1/2015 5/1/2012 -5.57% -4.45% -0.13% 1.44% 1.35% Standardized Moderate 5/1/2015 5/1/2022 -8.69% -4.45% -0.13% 1.44% 1.35% Standardized Moderate 5/1/2015 5/1/2022 -8.69% -4.45% -1.42% 1.21% 0.24% Non-Investment Grade Bond V V V -2.05% V -0.14% 0.97% 3.49% 4.75% 4.56% Standardized Moderate 2/15/2012 5/1/2015 7.86% 2.90% 4.17% 4.56% Standardized Moderate 4/30/2012 5/1/2015 -0.14% 0.97% 3.49% 2.66% 2.36% Standardized		Moderate	5/1/2014	5/1/2015	-2.64%	-1.01%	0.47%	2.41%	2.37%
Standardized Moderate 2/28/2006 5/1/2015 -5.57% -4.45% -0.94% 1.44% 1.35% Western Asset Core Plus VIT - Class II Moderate 5/1/2015 5/1/2015 5/1/2022 -0.86% -4.43% -1.42% 1.21% -0.24% Standardized Moderate 5/1/2015 5/1/2022 -8.79% -6.38% -2.22% 1.21% -2.05% Non-Standardized' Moderate 5/1/2015 5/1/2012 5/1/2015 -6.38% -2.22% 1.21% -2.05% BlackRock@High Yield VI. Fund – Class III Shares Moderate 2/15/2012 5/1/2015 7.86% 2.90% 4.17% 4.56% Standardized' Moderate 2/15/2012 5/1/2015 -0.14% 0.97% 3.49% 4.75% 4.56% Columbia Variable Portfolio – Emerging Markets Bond Fund – Class 2 Moderate 4/30/2012 5/1/2015 -0.14% 0.97% 3.49% 2.66% 2.36% NYLU P Floating Rate – Service Class Moderate 4/30/2012 5/1/2015 -1.87% -2.73%		Moderate	2/28/2006	5/1/2015	2.43%	-2.46%	-0.13%	1.44%	1.35%
NonStandardized ⁻ Moderate 5/1/2015 5/1/2022 -0.86% -4.43% -1.42% 1.21% 0.24% Standardized Moderate 5/1/2015 5/1/2012 -8.79% -6.38% -2.22% 1.21% -2.05% Mond-investment Crade Bond									
Standardized Moderate 5/1/2015 5/1/2022 -8.79% -6.38% -2.22% 1.21% -2.05% Non-Investment Grade Bond Vortage Development Vortage Developmet Vortage Devevlopment									
Non-Investment Grade Bond Non-Standardized Standardized Non-Standardized Non-Standard									
BlackRock@ High Yield V.I. Fund – Class III Shares Moderate 2/15/2012 5/1/2015 7.86% 2.90% 4.17% 4.56% NonStandardized' Moderate 2/15/2012 5/1/2015 -0.14% 0.97% 3.49% 4.75% 4.56% Standardized' Moderate 2/15/2012 5/1/2015 -0.14% 0.97% 3.49% 4.75% 4.56% NonStandardized' Moderate 4/30/2012 5/1/2015 -0.14% 0.97% 3.49% 4.75% 4.56% Standardized' Moderate 4/30/2012 5/1/2015 -1.87% -2.73% 0.03% 2.66% 2.36% NVLI VP Floating Rate – Service Class Moderate 5/1/2015 5/1/2015 7.82% 5.82% 4.62% 4.11% NonStandardized' Moderate 5/1/2015 5/1/2015 -0.18% 4.00% 3.94% 4.26% 4.11% NVLI VP MacKay Convertible – Service Class Moderate 5/1/2015 5/1/2015 -0.18% 4.00% 3.94% 4.26% 4.11% NVLI VP MacKay		Moderate	5/1/2015	5/1/2022	-8.79%	-6.38%	-2.22%	1.21%	-2.05%
NonStandardized ⁻⁴ Moderate 2/15/2012 5/1/2015 7.86% 2.90% 4.17% 4.55% 4.56% Standardized Moderate 2/15/2012 5/1/2015 -0.14% 0.97% 3.49% 4.75% 4.56% 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% Standardized Moderate 4/30/2012 5/1/2015 1.87% -2.73% -0.33% 2.66% 2.36% NYLL VP Floating Rate – Service Class Moderate 5/1/2005 5/1/2015 7.82% 5.82% 4.62% 4.11% NYLL VP MacKay Convertible – Service Class Moderate 5/1/2005 5/1/2015 -0.18% 3.94% 4.26% 4.11% NOStandardized Moderate 5/1/2015 5/1/2015 -0.18% 3.94% 4.26% 4.11% NPLL VP MacKay Convertible – Service Class Moderate 6/2/2003 5/1/2015 8.37% 0.83% 8.68% 8.30% 8.12%									
Columbia Variable Portfolio – Emerging Markets Bond Fund – Class 2 Moderate 4/30/2012 5/1/2015 6.13% -0.70% 0.46% 2.36% Standardized* Moderate 4/30/2012 5/1/2015 -1.87% -2.73% -0.33% 2.66% 2.36% NYL IV P Floating Rate – Service Class Moderate 5/1/2015 5/1/2015 7.82% 5.82% 4.62% 4.26% 4.11% Standardized* Moderate 5/1/2005 5/1/2015 -0.18% 4.00% 3.94% 4.26% 4.11% NPLI VP MacKay Convertible – Service Class Moderate 6/2/2003 5/1/2015 8.37% 0.83% 8.68% 8.30% 8.12%		Moderate	2/15/2012	5/1/2015	7.86%	2.90%	4.17%	4.75%	4.56%
NonStandardized ⁴ Moderate 4/30/2012 5/1/2015 6.13% -0.70% 0.46% 2.66% 2.36% Standardized Moderate 4/30/2012 5/1/2015 -1.87% -2.73% -0.33% 2.66% 2.36% NVLI VP Floating Rate – Service Class Moderate 5/1/2015 5/1/2015 7.82% 5.82% 4.62% 4.26% 4.11% Standardized Moderate 5/1/2015 5/1/2015 -0.18% 4.00% 3.94% 4.26% 4.11% NonStandardized Moderate 5/1/2005 5/1/2015 -0.18% 4.00% 3.94% 4.26% 4.11% NPLI VP MacKay Convertible – Service Class Moderate 6/2/2003 5/1/2015 8.37% 0.83% 8.68% 8.30% 8.12%		Moderate	2/15/2012		-0.14%	0.97%	3.49%	4.75%	4.56%
Standardized Moderate 4/30/2012 5/1/2015 -1.87% -2.73% -0.33% 2.66% 2.36% NYLI VP Floating Rate – Service Class Moderate 5/1/2015 5/1/2015 7.82% 5.82% 4.62% 4.26% 4.11% Standardized Moderate 5/1/2015 5/1/2015 -0.18% 4.00% 3.94% 4.26% 4.11% NYLI VP MacKay Convertible – Service Class Moderate 6/2/2003 5/1/2015 -0.18% 8.08% 8.30% 8.12%									
NYLI VP Floating Rate – Service Class Moderate 5/1/2005 5/1/2015 7.82% 5.82% 4.62% 4.11% Standardized* Moderate 5/1/2005 5/1/2015 -0.18% 4.00% 3.94% 4.26% 4.11% NVLI VP MacKay Convertible – Service Class Moderate 5/1/2015 5/1/2015 8.37% 0.83% 8.68% 8.30% 8.12%									
NonStandardized ² Moderate 5/1/2005 5/1/2015 7.82% 5.82% 4.62% 4.26% 4.11% Standardized Moderate 5/1/2005 5/1/2015 -0.18% 4.00% 3.94% 4.26% 4.11% NVLI VP MacKay Convertible – Service Class Moderate 6/2/2003 5/1/2015 8.37% 0.83% 8.68% 8.30% 8.12%		woderate	4/30/2012	5/1/2015	-1.07%	-2.13%	-0.33%	2.00%	2.30%
Standardized Moderate 5/1/2005 5/1/2015 -0.18% 4.00% 3.94% 4.26% 4.11% NYLI VP MacKay Convertible – Service Class Moderate 6/2/2003 5/1/2015 8.37% 0.83% 8.68% 8.30% 8.12%		Moderate	5/1/2005	5/1/2015	7.82%	5.82%	4.62%	4.26%	4.11%
NonStandardized ² Moderate 6/2/2003 5/1/2015 8.37% 0.83% 8.68% 8.30% 8.12%	Standardized								
Standardized Moderate 6/2/2003 5/17/2015 0.3/% -1.18% 8.10% 8.30% 8.12%									
	Standardized	Moderate	6/2/2003	5/1/2015	0.37%	-1.18%	8.10%	8.30%	8.12%



		-	Investment					Since
	Volatility/	Portfolio Inception	Division Inception				10	Investment Division
Investment Divisions'	Risk Level	Date	Date'	Year"	Year"	Year"	Year"	Inception
Non-Investment Grade Bond								
NYLI VP MacKay High Yield Corporate Bond – Service Class								
NonStandardized ²	Moderate	6/2/2003	5/1/2015	6.85%	3.03%	3.89%	5.01%	4.76%
Standardized	Moderate	6/2/2003	5/1/2015	-1.15%	1.11%	3.19%	5.01%	4.76%
NYLI VP MacKay Strategic Bond – Service Class								
NonStandardized ²	Moderate	5/1/2011	5/1/2015	6.88%	2.82%	3.20%	3.00%	2.91%
Standardized	Moderate	5/1/2011	5/1/2015	-1.12%	0.89%	2.48%	3.00%	2.91%
Alternatives								
DWS Alternative Asset Allocation VIP - Class B								
NonStandardized ⁴	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	-2.70%	-1.13%	3.27%	2.83%	3.66%
NYLI VP Hedge Multi-Strategy - Service Class								
NonStandardized ⁴	Moderate	5/1/2013	5/1/2015	6.27%	2.19%	2.16%	0.21%	0.00%
Standardized	Moderate	5/1/2013	5/1/2015	-1.73%	0.24%	1.41%	0.21%	0.00%
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	16.11%	4.56%	8.04%	8.05%	8.35%
Standardized								
Standardized BlackRock® Global Allocation V.I. Fund – Class III Shares	Moderate	12/14/2012	5/1/2018	8.11%	2.70%	7.45%	8.05%	8.15%
NonStandardized ²	Moderate	11/18/2003	5/1/2015	8.93%	0.94%	5.72%	5.32%	4.99%
Standardized	Moderate	11/18/2003	5/1/2015	0.93%	-1.07%	5.08%	5.32% 5.32%	4.99%
Fidelity® VIP FundsManager® 60% — Service Class	woderate	11/16/2003	5/1/2015	0.93%	-1.07%	5.08%	5.32%	4.99%
NonStandardized ⁴	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	9.58%	0.09%	5.94%	6.60%	6.96%
NYLI VP Balanced – Service Class	Wouerale	0/22/2007	5/1/2019	1.30%	0.09%	5.94%	0.00%	0.90%
NonStandardized ²	Moderate	5/1/2005	5/1/2015	7.63%	2.78%	6.45%	5.61%	5.69%
Standardized	Moderate	5/1/2005	5/1/2015	-0.37%	0.85%	5.82%	5.61%	5.69%
NYLI VP Conservative Allocation – Service Class	Moderate	0/1/2000	0/1/2010	0.0170	0.0070	0.0270	0.0170	0.0070
NonStandardized ²	Moderate	2/13/2006	5/1/2015	6.25%	0.84%	3.81%	4.04%	3.91%
Standardized	Moderate	2/13/2006	5/1/2015	-1.75%	-1.16%	3.11%	4.04%	3.91%
NYLI VP Income Builder – Service Class	modorato	2/10/2000	0/1/2010	1.1070	1.1070	0.1170	1.0170	0.0170
NonStandardized ^e	Moderate	6/2/2003	5/1/2015	11.37%	1.79%	4.60%	5.09%	4.95%
Standardized	Moderate	6/2/2003	5/1/2015	3.37%	-0.18%	3.93%	5.09%	4.95%
NYLI VP Janus Henderson Balanced – Service Class								
NonStandardized ^e	Moderate	2/17/2012	5/1/2015	15.43%	3.52%	8.17%	8.46%	8.49%
Standardized	Moderate	2/17/2012	5/1/2015	7.43%	1.62%	7.58%	8.46%	8.49%
NYLI VP Moderate Allocation–Service Class								
NonStandardized ⁴	Moderate	2/13/2006	5/1/2015	8.46%	1.73%	5.41%	5.30%	5.14%
Standardized	Moderate	2/13/2006	5/1/2015	0.46%	-0.25%	4.76%	5.30%	5.14%
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	-1.85%	-2.10%	N/A	N/A	2.30%
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	3.95%	0.57%	N/A	N/A	7.39%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II NonStandardized ²	Moderate	E/1/2020	5/1/2020	14.28%	3.50%	N/A	N/A	10.27%
Standardized	Moderate Moderate	5/1/2020 5/1/2020	5/1/2020	14.28% 6.28%	3.50% 1.60%	N/A N/A	N/A N/A	10.27% 9.66%
Franklin Templeton Moderately Conservative Model Portfolio - Class II	mouerale	3/1/2020	3/1/2020	0.2070	1.00%	N/A	IN/A	9.00%
NonStandardized ⁴	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	9.33%	-0.48%	N/A N/A	N/A	6.05% 5.35%
Franklin Templeton Aggressive Model Portfolio - Class II	MUUEIALE	3/ 1/2020	5/1/2020	1.3370	-0.4070	N/A	IN/A	0.00%
NonStandardized ⁴	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	10.02%	3.19%	N/A	N/A	12.87%
	riigii	3/ 1/2020	J/1/2020	10.0270	0.1370	19/5	11/7	12.07 /0



	Volatility/	Portfolio Inception	Investment Division Inception				10	Since Investment Division
Investment Divisions'	Risk Level	Date	Date'	Year"	Year"	Year"	Year"	Inception
Asset Allocation								
NYLI VP Equity Allocation – Service Class								
NonStandardized ²	High	2/13/2006	5/1/2015	11.59%	2.39%	8.10%	7.31%	7.10%
Standardized	High	2/13/2006	5/1/2015	3.59%	0.45%	7.51%	7.31%	7.10%
NYLI VP Growth Allocation–Service Class								
NonStandardized ²	High	2/13/2006	5/1/2015	10.12%	2.69%	7.14%	6.53%	6.34%
Standardized	High	2/13/2006	5/1/2015	2.12%	0.75%	6.52%	6.53%	6.34%
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	4.76%	4.59%	8.98%	9.39%	7.50%
American Funds IS Washington Mutual Investors Fund - Class 4								
NonStandardized ²	High	12/14/2012	11/13/2017	18.85%	8.28%	11.92%	9.99%	10.62%
Standardized	High	12/14/2012	11/13/2017	10.85%	6.54%	11.40%	9.99%	10.62%
American Funds IS Growth Fund - Class 4								
NonStandardized ²	High	12/14/2012	11/13/2017	31.30%	8.22%	18.53%	16.29%	17.23%
Standardized	High	12/14/2012	11/13/2017	23.30%	6.49%	18.13%	16.29%	17.23%
BNY Mellon Sustainable US Equity - Service Shares	Ŭ.							
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	16.58%	3.97%	12.69%	11.25%	12.33%
ClearBridge Variable Appreciation Portfolio — Class II	- v							
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	14.36%	6.74%	11.99%	11.72%	13.03%
Fidelity® VIP Contrafund® – Service Class 2	J							
NonStandardized ²	High	1/12/2000	5/1/2015	33.45%	9.30%	16.74%	13.33%	13.38%
Standardized	High	1/12/2000	5/1/2015	25.45%	7.60%	16.31%	13.33%	13.38%
Fidelity® VIP Equity-Income – Service Class 2	J							
NonStandardized ²	High	1/12/2000	5/1/2015	15.06%	6.37%	9.80%	8.95%	8.95%
Standardized	High	1/12/2000	5/1/2015	7.06%	4.57%	9.25%	8.95%	8.95%
Fidelity® VIP Growth Opportunities – Service Class 2								
NonStandardized ²	High	1/12/2000	5/1/2015	38.56%	7.49%	18.46%	17.93%	18.00%
Standardized	High	1/12/2000	5/1/2015	30.56%	5.73%	18.05%	17.93%	18.00%
NYLI VP Epoch U.S. Equity Yield – Service Class	- v							
NonStandardized ²	High	6/2/2003	5/1/2015	18.24%	7.63%	8.81%	7.82%	7.83%
Standardized	High	6/2/2003	5/1/2015	10.24%	5.87%	8.23%	7.82%	7.83%
NYLI VP Dimensional U.S. Equity - Service Class	- v							
NonStandardized ²	High	6/2/2003	5/1/2015	23.56%	6.70%	12.46%	11.06%	11.13%
Standardized	High	6/2/2003	5/1/2015	15.56%	4.92%	11.96%	11.06%	11.13%
NYLI VP Wellington Growth – Service Class7	- v							
NonStandardized ²	High	6/2/2003	5/1/2015	25.82%	5.06%	12.82%	11.68%	11.64%
Standardized	High	6/2/2003	5/1/2015	17.82%	3.22%	12.33%	11.68%	11.64%
NYLI VP S&P 500 Index5 – Service Class	×							
NonStandardized ²	High	6/2/2003	5/1/2015	24.52%	8.53%	14.10%	12.62%	12.75%
Standardized	High	6/2/2003	5/1/2015	16.52%	6.81%	13.62%	12.62%	12.75%
NYLI VP Winslow Large Cap Growth – Service Class	9						. /*	
NonStandardized ²	High	6/2/2003	5/1/2015	29.28%	8.20%	16.57%	14.99%	15.13%
Standardized	High	6/2/2003	5/1/2015	21.28%	6.46%	16.13%	14.99%	15.13%
NYLI VP American Century Sustainable Equity – Service Class	2							
NonStandardized ²	High	2/17/2012	5/1/2015	19.54%	10.95%	11.48%	9.62%	9.82%
Standardized	High	2/17/2012	5/1/2015	11.54%	9.30%	10.95%	9.62%	9.82%
NYLI VP MFS® Investors Trust - Service Class	9						· · ·	
NonStandardized ²	High	5/1/2000	2/10/2025	19.22%	5.63%	11.12%	10.81%	N/A
Standardized	High	5/1/2000	2/10/2025	11.22%	3.81%	10.59%	10.81%	N/A



			Investment					Since
		Portfolio	Division					Investment
Investment Divisions'	Volatility/ Risk Level [°]	Inception Date	Inception Date	1 Year⁼	3 Year⁼	5 Year ^{**}	10 Year [≖]	Division
Large Cap Equity	RISK Level	Date	Date	Tear	Tear	Tear	Tear	Inception
NYLI VP MFS® Research - Service Class								
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	10.56%	4.33%	11.08%	11.38%	N/A
Voya Growth and Income Portfolio - Class S								
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	15.56%	8.44%	14.52%	12.27%	7.21%
Small/Mid Cap Equity								
Fidelity® VIP Mid Cap – Service Class 2								
NonStandardized ²	High	1/12/2000	5/1/2015	17.18%	4.58%	11.06%	8.94%	8.74%
Standardized	High	1/12/2000	5/1/2015	9.18%	2.72%	10.53%	8.94%	8.74%
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	7.32%	2.56%	9.05%	12.12%	11.47%
NYLI VP Schroders Mid Cap Opportunities - Service Class	1.8.1	0/0/0000	5/4/0045	0 700/	0.450/	5 500/	5.070	5 000/
NonStandardized ²	High	6/2/2003 6/2/2003	5/1/2015 5/1/2015	9.70%	-0.45%	5.56% 4.91%	5.97%	5.86% 5.86%
Standardized MFS® Mid Cap Value Portfolio - Service Class	High	0/2/2003	5/1/2015	1.70%	-2.49%	4.91%	5.97%	0.0b%
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	5.52%	3.26%	9.47% 8.90%	8.78%	16.58%
Neuberger Berman AMT Mid-Cap Growth – Class S	riigii	3/1/2000	3/1/2020	J.JZ /0	3.2076	0.3078	0.7078	10.3078
NonStandardized ²	High	2/18/2003	5/1/2015	23.76%	1.29%	10.35%	10.25%	9.85%
Standardized	High	2/18/2003	5/1/2015	15.76%	-0.70%	9.81%	10.25%	9.85%
Invesco V.I. Main Street Small Cap Fund - Series II	·g.							
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	4.41%	1.70%	9.67%	8.73%	16.79%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2								
NonStandardized ²	Highest	6/1/2000	5/1/2015	8.67%	6.37%	10.98%	8.98%	9.12%
Standardized	Highest	6/1/2000	5/1/2015	0.67%	4.57%	10.45%	8.98%	9.12%
Fidelity® VIP Extended Market Index Portfolio - Service Class 2								
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	4.03%	0.39%	7.95%	N/A	4.19%
Macquarie VIP Small Cap Value Series - Service Class								
NonStandardized ²	Highest	5/1/2000	11/13/2017 11/13/2017	11.02%	2.01%	6.83%	7.30%	6.21%
Standardized NYLI VP Wellington Small Cap - Service Class	Highest	5/1/2000	11/13/2017	3.02%	0.05%	6.21%	7.30%	6.21%
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	6.13%	-1.22%	5.15%	N/A	6.90%
NYLI VP Small Cap Growth – Service Class	riigilest	3/2/2010	0/2/2010	0.1070	1.2270	0.1070	19/7	0.0070
NonStandardized ²	Highest	2/17/2012	5/1/2015	10.13%	-2.37%	7.49%	8.06%	8.10%
Standardized	Highest	2/17/2012	5/1/2015	2.13%	-4.37%	6.88%	8.06%	8.10%
International/Global Equity	J							
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	-5.88%	-7.89%	2.01%	5.54%	4.93%
Fidelity [®] VIP International Index — Service Class 2								
NonStandardized ²	High	4/16/2018	5/1/2019	4.82%	0.59%	3.83%	N/A	4.74%
Standardized	High	4/16/2018	5/1/2019	-3.18%	-1.43%	3.14%	N/A	4.30%
Invesco V.I. EQV International Equity Fund - Series II	1.8.1	0/40/0004	5/4/0045	0.040/	4 000/	0.070/	4.400	0.400/
NonStandardized ²	High	9/19/2001	5/1/2015	0.34%	-1.22%	2.97%	4.10%	3.43%
Standardized Janus Henderson VIT Global Research Portfolio – Service Shares	High	9/19/2001	5/1/2015	-7.66%	-3.24%	2.25%	4.10%	3.43%
NonStandardized ²	High	12/31/1999	5/1/2015	23.27%	7.81%	12.07%	10.27%	9.83%
Standardized	High	12/31/1999	5/1/2015	23.27% 15.27%	6.07%	12.07%	10.27%	9.83%
NYLI VP Pinestone International Equity – Service Class	nign	12/31/1999	3/1/2013	10.2770	0.0776	11.00%	10.21%	9.03%
NonStandardized ²	High	6/2/2003	5/1/2015	4.25%	-7.34%	1.43%	4.59%	3.95%
Standardized	High	6/2/2003	5/1/2015	-3.75%	-9.23%	0.66%	4.59%	3.95%
MFS® International Intrinsic Value Portfolio – Service Class				2070	0.2070	2.2070		2.2070
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	-1.03%	-3.46%	4.21%	7.26%	6.74%
	2							



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

			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception				10	Division
Investment Divisions'	Risk Level [°]	Date	Date'	Year"	Year*	Year"	Year"	Inception
International/Global Equity								
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	-5.22%	-3.59%	2.93%	4.95%	2.53%
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	-2.79%	3.34%	6.19%	5.46%	-6.14%
American Funds IS New World Fund - Class 4								
NonStandardized ²	Highest	12/14/2012	5/1/2015	6.33%	-1.48%	4.29%	5.96%	5.56%
Standardized	Highest	12/14/2012	5/1/2015	-1.67%	-3.49%	3.60%	5.96%	5.56%
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	1.71%	-3.48%	3.39%	5.78%	3.93%
NYLI VP Candriam Emerging Markets Equity – Service Class7								
NonStandardized ²	Highest	2/17/2012	5/1/2015	12.35%	-5.10%	0.93%	2.32%	1.67%
Standardized	Highest	2/17/2012	5/1/2015	4.35%	-7.04%	0.15%	2.32%	1.67%
Sector								
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2°								
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	-0.91%	3.87%	8.36%	2.15%	2.21%
NYLI VP Fidelity Institutional AM® Utilities – Service Class								
NonStandardized ²	High	2/17/2012	5/1/2015	28.62%	10.01%	9.12%	7.59%	7.53%
Standardized	High	2/17/2012	5/1/2015	20.62%	8.33%	8.55%	7.59%	7.53%
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	-0.41%	-0.43%	0.15%	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 Fidelity VIP Health Care — Service Class 2	Highest	12/29/2000	2/10/2025	17.39%	0.21%	14.83%	14.79%	N/A
NonStandardized ²	Highest	7/18/2001	5/1/2019	4.86%	-1.59%	5.19%	7.70%	8.41%
Standardized NYLLVP Natural Resources – Initial Class	Highest	7/18/2001	5/1/2019	-3.14%	-3.60%	4.53%	7.70%	8.05%
NYLI VP Natural Resources – Initial Class NonStandardized ⁴								
	Highest	2/17/2012	5/1/2015	0.74%	11.73%	15.53%	5.04%	4.15%
Standardized	Highest	2/17/2012	5/1/2015	-7.26%	10.10%	15.07%	5.04%	4.15%
Principal VC Real Estate Securities Account - Class 2 NonStandardized ⁴								
	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	-2.59%	-5.90%	2.95%	5.99%	7.81%

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 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 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 bonomic sectors may be more volatile than more broady diversified political and economic instability in the country of issuance.

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

4 The New York Life Premier Variable Annuity II was first offered for sale on May 1, 2015. Certain Portfolios existed prior to that date. The performance for NYLI VP

Series Fund, Inc. portfolios are based on the Initial Class Portfolio Inception Date (where applicable). The performance for all other investment divisions is based on the Portfolio Inception Date reflected in this performance summary. All performance has been modified to reflect Separate Account and Fund annual expenses as if the policy had been available during the periods shown. The New York Life Premier 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 (MkE) 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 1.50% (1.30% for policies applied for on and after May 1, 2016) M&E charge Structure. Joint and the surrender charge period for the initial premium and 1.30% (1.10% for policies applied for on and after May 1, 2016) dater the surrender charge period for the initial premium and 1.30% (1.10% for policies applied for on and after May 1, 2016) after the surrender charge period for the initial premium and 1.30% (1.10% for policies applied for on and after May 1, 2016) after the surrender charge period for the initial premium and 1.30% (1.10% for policies applied for on and after May 1, 2016) after the surrender charge period for the initial premium and 1.30% (1.10% for policies applied for on and after May 1, 2016) after the surrender charge period for the initial premium and 1.40% (1.10% for policies applied for on and after May 1, 2016) after the surrender charge period for the initial premium and 1.40% (1.10% for policies applied for on and after May 1, 2016) after the surrender charge set to your prospectus for more details. This version of the News York Life Premier Variable Annuity II invests in the New York Life Insurance and Annuity Corporation (NYLLIG) Separate Account Life Account Life Annuity Corporation (NYLLIG) Separate

^o 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.

6 An investment in the NYLI VP U.S. Government inoney 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 NYLI VP Wellington Growth and NYLI VP Candriam Emerging Markets Equity Investment Divisions will not be accepted from Policyowners who were not invested in the Investment Divisions on November 13, 2017. For existing Policyowners, if you remove all of your Accumulation Value from these Investment Divisions on or after November 13, 2017, you will not be able to reinvest in these Investment Divisions. The Service Class versions of these Investment Divisions impose a 12b-11ee.

^o 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.

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