

As of February 28, 2025 Accumulation Value Based M&E 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 an annualized Mortality and Expense Risk and Administrative Costs Charge of 1.35% 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 \$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 59½, may be subject to a 10% IRS penalty (the penalty tax is increased to 25% in the case of a distribution from a SIMPLE IRA within the first two years of your participation in the SIMPLE IRA plan).

The Investment Divisions offered through the New York Life Premier Variable Annuity and described herein are different from mutual funds that may have similar names but are available directly to the general public. Investment results may differ.

In certain jurisdictions, this product was sold as a single premium variable annuity. In most jurisdictions, the policy form number for the New York Life Premier Variable Annuity is 208-191.

			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)	Year ⁴	Year⁴	Year ⁴	Year ⁴	Inception
Investment Grade Bond					,,,					
NYLI VP U.S. Government Money Market – Current 7-day yield is 4.07%8										
NonStandardized ²	Low	1/29/1993	5/1/2015	0.21%	0.44%	3.43%	2.53%	0.97%	0.19%	-0.36%
Standardized	Low	1/29/1993	5/1/2015	-	-	-4.57%	0.59%	0.19%	0.19%	-0.36%
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	-	-	-3.80%	-1.41%	-1.17%	-0.13%	0.02%
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	Low	9/30/1999	5/1/2024	-	-	-3.85%	0.94%	0.52%	0.96%	-4.70%
American Funds IS Capital World Bond Fund® - Class 4										
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	-	-	-7.53%	-6.55%	-4.51%	-1.48%	-5.16%
American Funds IS The Bond Fund of America® - Class 4										
NonStandardized ²	Moderate	12/14/2012	5/1/2022	2.09%	2.53%	4.15%	-2.12%	-1.39%	0.21%	0.24%
Standardized American Funds IS U.S. Government Securities Fund® - Class 4	Moderate	12/14/2012	5/1/2022	-	-	-3.85%	-4.12%	-2.19%	0.21%	-1.92%
	Mar Inner	40/0/4005	F (4 (000 4	0.040/	0.740/	0.000/	0.040/	4.000/	0.000/	5.740/
NonStandardized ²	Moderate Moderate	12/2/1985 12/2/1985	5/1/2024 5/1/2024	2.21%	2.74%	3.96% -4.04%	-2.81% -4.79%	-1.60% -2.40%	-0.30% -0.30%	5.74% -2.26%
Standardized Columbia Variable Portfolio — Intermediate Bond - Class 2	Moderate	12/2/1985	5/1/2024	-	-	-4.04%	-4.79%	-2.40%	-0.30%	-2.20%
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	2.00%	3.13%	-2.64%	-4.72%	-2.20%	0.49%	-2.00%
NYLI VP Bond – Service Class	Woderate	3/3/2010	3/1/2022			-2.04 /6	-4.7270	-2.2076	0.4976	-2.0076
NonStandardized ²	Moderate	6/2/2003	5/1/2015	1.93%	2.32%	4.36%	-2.33%	-2.20%	-0.16%	1.06%
			5/1/2015	1.93%		-3.64%	-2.33% -4.32%			1.06%
Standardized	Moderate	6/2/2003	5/1/2015	-	•	-3.04%	-4.32%	-3.00%	-0.16%	1.05%
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	-	-	-3.55%	-3.66%	-2.00%	0.48%	-1.24%
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	-	-	-4.13%	-4.14%	-3.04%	N/A	-4.08%
NYLI VP MacKay U.S. Infrastructure Bond - Service Class										
NonStandardized ²	Moderate	6/2/2003	7/27/2009	2.11%	2.66%	3.85%	-1.86%	-2.09%	-0.75%	0.16%
Standardized	Moderate	6/2/2003	7/27/2009	-	-	-4.15%	-3.87%	-2.88%	-0.75%	0.16%
NYLI VP PIMCO Real Return – Service Class										
NonStandardized ²	Moderate	2/17/2012	2/17/2012	2.35%	3.59%	5.10%	-1.91%	0.52%	0.72%	0.29%
Standardized	Moderate	2/17/2012	2/17/2012	-	-	-2.90%	-3.91%	-0.28%	0.72%	0.29%
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%
	Moderate	4/29/2016	5/1/2020	1.70/6	2.00/0	-1.40%	0.49%	1.07%	N/A	2.31%
Standardized	wouerate	4/23/2010	3/1/2020		-	-1.4070	0.4970	1.0776	IN/A	2.3170



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		Portfolio	Division	Month to	Date					Investment
	Volatility/	Inception	Inception	Date	(Updated				10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹		Monthly)	Year ⁴	Year ⁴	Year⁴	Year⁴	Inception
Investment Grade Bond										
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class										
NonStandardized ²	Moderate	5/1/2014	5/1/2014	0.15%	0.52%	4.99%	0.68%	-0.30%	0.90%	1.59%
Standardized	Moderate	5/1/2014	5/1/2014	-	-	-3.01%	-1.33%	-1.11%	0.90%	1.59%
PIMCO VIT Total Return Portfolio - Advisor Class										
NonStandardized ²	Moderate	2/28/2006	5/1/2014	2.52%	2.96%	5.42%	-1.78%	-1.58%	0.20%	0.46%
Standardized	Moderate	2/28/2006	5/1/2014	-	-	-2.58%	-3.78%	-2.38%	0.20%	0.46%
Western Asset Core Plus VIT - Class II										
NonStandardized ²	Moderate	5/1/2015	5/1/2022	2.08%	3.09%	3.14%	-3.08%	-2.57%	-0.06%	0.03%
Standardized	Moderate	5/1/2015	5/1/2022	-	-	-4.86%	-5.06%	-3.36%	-0.06%	-2.13%
Non-Investment Grade Bond										
BlackRock® High Yield V.I. Fund – Class III Shares										
NonStandardized ²	Moderate	2/15/2012	5/1/2014	0.40%	1.74%	7.98%	3.42%	3.54%	3.27%	3.09%
Standardized Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2	Moderate	2/15/2012	5/1/2014	-	-	-0.02%	1.52%	2.84%	3.27%	3.09%
NonStandardized ² NonStandardized ²	Moderate	4/30/2012	5/1/2015	1.64%	2.80%	8.02%	1.89%	-0.52%	1.39%	1.25%
NonStandardized Standardized	Moderate	4/30/2012	5/1/2015	1.0476	2.0070	0.02%	-0.07%	-0.52%	1.39%	1.25%
NYLI VP Floating Rate – Service Class	Wiodciate	4/00/2012	3/1/2013			0.0270	0.0770	1.0070	1.0070	1.2070
NonStandardized ²	Moderate	5/1/2005	7/27/2009	-0.07%	0.54%	5.80%	4.87%	3.62%	2.76%	3.03%
Standardized	Moderate	5/1/2005	7/27/2009	-	-	-2.20%	3.02%	2.92%	2.76%	3.03%
NYLI VP MacKay Convertible – Service Class										
NonStandardized ²	Moderate	6/2/2003	7/27/2009	-1.90%	0.66%	7.38%	1.53%	7.83%	6.60%	8.10%
Standardized	Moderate	6/2/2003	7/27/2009	-	-	-0.62%	-0.45%	7.23%	6.60%	8.10%
NYLI VP MacKay High Yield Corporate Bond – Service Class										
NonStandardized ²	Moderate	6/2/2003	7/27/2009	0.35%	1.55%	6.91%	3.17%	3.19%	3.49%	5.05%
Standardized	Moderate	6/2/2003	7/27/2009	-	-	-1.09%	1.26%	2.48%	3.49%	5.05%
NYLI VP MacKay Strategic Bond – Service Class		=:::==::								
NonStandardized ²	Moderate	5/1/2011	5/1/2011	1.59%	2.60%	7.98%	3.35%	2.35%	1.74%	2.22%
Standardized	Moderate	5/1/2011	5/1/2011	-	•	-0.02%	1.44%	1.61%	1.74%	2.22%
Alternatives										
DWS Alternative Asset Allocation VIP - Class B										
NonStandardized ²	Moderate	5/18/2009	5/2/2016	0.96%	2.56%	7.20%	1.27%	3.77%	1.64%	2.52%
Standardized	Moderate	5/18/2009	5/2/2016	-	•	-0.80%	-0.72%	3.07%	1.64%	2.52%
NYLI VP Hedge Multi-Strategy - Service Class										
NonStandardized ²	Moderate	5/1/2013	5/1/2013	-0.76%	0.72%	4.77%	1.97%	1.40%	-1.05%	-1.26%
Standardized	Moderate	5/1/2013	5/1/2013	-	-	-3.23%	0.01%	0.63%	-1.05%	-1.26%
Asset Allocation										
American Funds IS Asset Allocation Fund - Class 4	Mar Inner		F/4/0046	0.450	0.000/	40.040/	F 000/	0.000/	0.000/	7.070/
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	<u> </u>	-	5.04%	4.18%	7.61%	6.62%	6.87%
BlackRock® Global Allocation V.I. Fund – Class III Shares	Moderate	11/10/2022	E/4/0044	0.400/	2.400/	7 500/	2 500/	E 740/	2 0 40/	2 740/
NonStandardized ²	Moderate	11/18/2003	5/1/2011 5/1/2011	-0.18%	2.49%	7.50% -0.50%	2.59%	5.71%	3.84%	3.71% 3.71%
Standardized	Moderate	11/18/2003	3/1/2011	-		-0.50%	0.65%	5.06%	3.84%	3.71%
Fidelity® VIP FundsManager® 60% — Service Class	Moderate	8/22/2007	5/1/2019	-0.24%	1.85%	7.63%	3.40%	6.54%	5.07%	6.06%
NonStandardized ² Standardized	Moderate	8/22/2007	5/1/2019	-0.24%	1.85%	-0.37%	3.40% 1.49%	5.92%	5.07%	5.67%
NYLI VP Balanced – Service Class	wouerate	0/22/2007	3/1/2019	- -	-	-0.37 76	1.4970	0.9270	3.07 76	3.07 76
NonStandardized - Service class	Moderate	5/1/2005	7/27/2009	0.12%	3.34%	9.40%	3.22%	6.92%	4.40%	6.63%
Nonstandardized	Moderate	5/1/2005	7/27/2009	0.12/0	3.34 /0	1.40%	1.30%	6.30%	4.40%	6.63%
NYLI VP Conservative Allocation – Service Class	Moderate	3/1/2003	112112009	-		1.4070	1.5076	0.3076	4.40 /0	0.0376
NonStandardized ²	Moderate	2/13/2006	7/27/2009	-0.78%	0.98%	5.10%	1.38%	3.04%	2.55%	4.34%
Non-standardized Standardized	Moderate	2/13/2006	7/27/2009	-0.70/6	0.3070	-2.90%	-0.61%	2.32%	2.55%	4.34%
Otaliuai uizeu	Moderate	2/10/2000	./2//2009	L		2.00 /0	0.0170	2.0270	2.0070	7.0770



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		Portfolio	Division	Month to						Investment
	Volatility/	Inception	Inception	Date	(Updated				10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹		Monthly)	Year⁴	Year ⁴	Year⁴	Year⁴	Inception
Asset Allocation										
NYLI VP Income Builder – Service Class										
NonStandardized ²	Moderate	6/2/2003	7/27/2009	1.73%	4.33%	12.54%	3.77%	4.93%	3.79%	6.28%
Standardized	Moderate	6/2/2003	7/27/2009	-		4.54%	1.88%	4.26%	3.79%	6.28%
NYLI VP Janus Henderson Balanced – Initial Class7										
NonStandardized ²	Moderate	2/17/2012	2/17/2012	0.02%	2.02%	11.14%	5.52%	8.27%	7.26%	8.00%
Standardized	Moderate	2/17/2012	2/17/2012	-	-	3.14%	3.69%	7.68%	7.26%	8.00%
NYLI VP Janus Henderson Balanced – Service Class	Moderate	2/17/2012	2/17/2012	0.00%	1.97%	10.86%	5.26%	8.00%	6.99%	7.73%
NonStandardized ² Standardized	Moderate	2/17/2012	2/17/2012	0.00%	1.97%	2.86%	3.42%	8.00% 7.40%	6.99%	7.73%
NYLI VP Moderate Allocation–Service Class	Moderate	2/11/2012	2/11/2012		-	2.00%	3.4270	7.40%	0.99%	1.13%
NonStandardized ²	Moderate	2/13/2006	7/27/2009	-1.30%	0.97%	6.00%	2.66%	5.15%	3.75%	5.64%
Standardized	Moderate	2/13/2006	7/27/2009	1.0070	0.57 70	-2.00%	0.73%	4.49%	3.75%	5.64%
Franklin Templeton Conservative Model Portfolio - Class II		2,15,2000	.,,2003			2.0070	5 570	70	5 570	3.3470
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	_		-1.17%	-1.30%	N/A	N/A	1.32%
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	-	-	2.21%	2.16%	N/A	N/A	6.22%
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	-	-	3.38%	3.45%	N/A	N/A	8.37%
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	-	-	1.09%	0.75%	N/A	N/A	4.28%
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	-	•	5.28%	5.42%	N/A	N/A	11.43%
NYLI VP Equity Allocation – Service Class	10.0	0/40/0000	7/07/0000	0.570/	0.000/	0.040/	4.000/	0.000/	5.040/	7.000/
NonStandardized ²	High	2/13/2006	7/27/2009 7/27/2009	-2.57%	0.63%	6.61%	4.00%	8.90%	5.61%	7.96% 7.96%
Standardized NYLI VP Growth Allocation-Service Class	High	2/13/2006	7/27/2009	-		-1.39%	2.12%	8.32%	5.61%	7.96%
NonStandardized ²	High	2/13/2006	7/27/2009	-2.09%	0.72%	6.33%	3.83%	7.44%	4.89%	6.90%
NonStandardized Standardized	High	2/13/2006	7/27/2009	-2.09%	0.72%	-1.67%	3.83% 1.94%	6.83%	4.89%	6.90%
Large Cap Equity	riigii	2/13/2000	1/21/2009	_		-1.07 /6	1.3476	0.0376	4.0376	0.9078
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	-	-	3.35%	5.88%	11.51%	8.29%	7.63%
American Funds IS Washington Mutual Investors Fund - Class 4	g									
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	-	-	7.67%	8.58%	13.37%	8.71%	9.48%
American Funds IS Growth Fund - Class 4										
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	-	-	11.08%	10.25%	17.23%	14.33%	15.34%
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	-	-	5.44%	6.70%	12.40%	9.43%	9.99%
ClearBridge Variable Appreciation Portfolio — Class II				l						
NonStandardized ²	High	2/28/2015	5/1/2017	-0.84%	1.95%	14.25%	10.55%	13.63%	10.22%	11.53%
Standardized	High	2/28/2015	5/1/2017	-	-	6.25%	8.89%	13.15%	10.22%	11.53%
Fidelity® VIP Contrafund® – Service Class 2				l						
NonStandardized ²	High	1/12/2000	7/27/2009	-2.62%	1.65%	18.63%	13.34%	16.49%	11.66%	12.57%
Standardized	High	1/12/2000	7/27/2009	_		10.63%	11.77%	16.05%	11.66%	12.57%



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	Volatility/	Inception	Inception	Date	(Updated				10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹		Monthly)	Year ⁴	Year⁴	Year⁴	Year⁴	Inception
Large Cap Equity										
Fidelity® VIP Equity-Income – Service Class 2										
NonStandardized ²	High	1/12/2000	7/27/2009	0.74%	5.05%	15.03%	7.68%	11.86%	7.88%	9.40%
Standardized	High	1/12/2000	7/27/2009	-	-	7.03%	5.93%	11.35%	7.88%	9.40%
Fidelity® VIP Growth Opportunities – Service Class 2										
NonStandardized ²	High	1/12/2000	5/1/2014	-4.87%	-1.39%	20.73%	11.67%	17.13%	15.61%	16.13%
Standardized	High	1/12/2000	5/1/2014	-		12.73%	10.05%	16.71%	15.61%	16.13%
NYLI VP Epoch U.S. Equity Yield – Service Class										
NonStandardized ²	High	6/2/2003	7/27/2009	1.80%	5.22%	18.27%	9.50%	10.86%	6.62%	8.79%
Standardized	High	6/2/2003	7/27/2009	-		10.27%	7.81%	10.33%	6.62%	8.79%
NYLI VP Dimensional U.S. Equity - Service Class										
NonStandardized ²	High	6/2/2003	7/27/2009	0.30%	3.61%	15.76%	9.98%	13.96%	9.67%	11.65%
Standardized	High	6/2/2003	7/27/2009	-	-	7.76%	8.30%	13.49%	9.67%	11.65%
NYLI VP Wellington Growth – Service Class9										
NonStandardized ²	High	6/2/2003	7/27/2009	-3.91%	-0.80%	11.56% 3.56%	8.71% 6.99%	12.96%	9.82%	10.33%
Standardized	High	6/2/2003	7/27/2009	-		3.56%	6.99%	12.47%	9.82%	10.33%
NYLI VP S&P 500 Index5 – Service Class	Litale	0/0/0000	7/07/2000	4 440/	4.400/	40.050/	40.000/	44.050/	40.000/	40.050/
NonStandardized ²	High High	6/2/2003 6/2/2003	7/27/2009 7/27/2009	-1.44%	1.16%	16.35% 8.35%	10.62% 8.97%	14.85% 14.39%	10.99% 10.99%	12.35% 12.35%
Standardized NYLI VP Winslow Large Cap Growth – Service Class	nigii	6/2/2003	1/21/2009	_		0.33%	0.97 76	14.39%	10.99%	12.33%
NonStandardized ²	High	6/2/2003	7/27/2009	-2.95%	0.14%	14.70%	12.74%	16.09%	12.93%	13.71%
Standardized	High	6/2/2003	7/27/2009	-2.93%	0.1476	6.70%	11.14%	15.64%	12.93%	13.71%
NYLI VP American Century Sustainable Equity – Service Class	riigii	0/2/2003	1/21/2009	_		0.7076	11.1470	13.0476	12.3376	13.7176
NonStandardized ²	High	2/17/2012	2/17/2012	-2.73%	-0.67%	9.19%	8.97%	12.98%	8.00%	9.19%
Standardized	High	2/17/2012	2/17/2012	2.7070	0.0170	1.19%	7.26%	12.49%	8.00%	9.19%
NYLI VP MFS® Investors Trust - Service Class	g	2/11/2012	2,1172012			111070	7.2070	12.1070	0.0070	0.1070
NonStandardized ²	High	5/1/2000	2/10/2025	-1.03%	2.12%	12.72%	8.21%	12.19%	9.34%	-0.28%
Standardized	High	5/1/2000	2/10/2025	-		4.72%	6.47%	11.68%	9.34%	-8.26%
NYLI VP MFS® Research - Service Class										
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	-	-	2.59%	6.55%	11.40%	9.70%	-9.83%
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	-	-	6.86%	9.76%	15.49%	10.69%	8.97%
Small/Mid Cap Equity										
Fidelity® VIP Mid Cap – Service Class 2										
NonStandardized ²	High	1/12/2000	7/27/2009	-4.98%	-0.46%	7.72%	5.57%	12.13%	7.03%	9.43%
Standardized	High	1/12/2000	7/27/2009	-	-	-0.28%	3.74%	11.62%	7.03%	9.43%
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		•	0.27%	4.37%	9.57%	10.12%	9.92%
NYLI VP Schroders Mid Cap Opportunities - Service Class										
NonStandardized ²	High	6/2/2003	7/27/2009	-3.40%	-0.19%	4.41%	0.98%	6.75%	4.19%	8.81%
Standardized	High	6/2/2003	7/27/2009	-	•	-3.59%	-1.02%	6.13%	4.19%	8.81%
MFS® Mid Cap Value Portfolio - Service Class										
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	-	-	0.82%	3.04%	10.48%	7.12%	14.54%
Neuberger Berman AMT Mid-Cap Growth – Class S	Utak	2/4 9/2002	7/07/0000	7 000/	1 400/	C EFO/	4.000/	0.640/	0.040/	11 100/
NonStandardized ²	High	2/18/2003	7/27/2009 7/27/2009	-7.69%	-1.42%	6.55%	4.00%	9.61%	8.01%	11.12%
Standardized	High	2/18/2003	7/27/2009	-	-	-1.45%	2.11%	9.05%	8.01%	11.12%
Invesco V.I. Main Street Small Cap Fund - Series II	Highoot	7/16/2001	5/1/2020	-4.17%	-0.01%	8.82%	4.34%	11.37%	7.10%	15.11%
NonStandardized ² Standardized	Highest Highest	7/16/2001	5/1/2020	-4.17%	-0.01%	0.82%	4.34% 2.47%	11.37%	7.10% 7.10%	15.11%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2	nignest	1/10/2001	3/1/2020	<u> </u>		0.0270	2.4170	10.00%	7.1076	14.03%
NonStandardized ²	Highest	6/1/2000	7/27/2009	-5.38%	-2.85%	5.79%	4.68%	12.83%	7.12%	9.05%
Nonstandardized Standardized	Highest	6/1/2000	7/27/2009	-0.30%	-2.05%	-2.21%	2.82%	12.33%	7.12%	9.05%
Gianuaruizeu	riigricst	3/1/2000	.72172003	1		2.21/0	2.02/0	12.0070	7.1270	3.0070



As of February 28, 2025 Accumulation Value Based M&E Structure

			Investment		Year to					Since
		Portfolio	Division	Month to						Investment
	Volatility/	Inception	Inception	Date	(Updated		3	5	10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Julio	Monthly)	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Small/Mid Cap Equity	MISK LEVEL	Date	Date		WOTHIN)	i cai	I Cai	i cai	i cai	шсерион
Fidelity® VIP Extended Market Index Portfolio - Service Class 2										
NonStandardized ²	Highest	4/17/2018	5/1/2024	-4.63%	-1.07%	6.76%	3.06%	9.46%	N/A	10.00%
Standardized	Highest	4/17/2018	5/1/2024	-4.0376	-1.0776	-1.24%	1.14%	8.89%	N/A	2.00%
Macquarie VIP Small Cap Value Series - Service Class	riigiiost	4/11/2010	3/1/2024			1.2470	1.1470	0.0070	14//1	2.0070
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	4.0070	0.0070	0.70%	-0.97%	8.42%	5.64%	4.59%
NYLI VP Wellington Small Cap - Service Class	riigiloot	G/ 1/2000				0.1070	0.0170	0.1270	0.0170	1.0070
NonStandardized ²	Highest	5/2/2016	5/2/2016	-5.15%	-2.34%	8.50%	0.80%	7.04%	N/A	5.08%
Standardized	Highest	5/2/2016	5/2/2016	-	-	0.50%	-1.21%	6.43%	N/A	5.08%
NYLI VP Small Cap Growth – Initial Class6			0,0,0							
NonStandardized ²	Highest	2/17/2012	2/17/2012	-5.28%	-1.93%	3.92%	0.41%	7.24%	6.35%	7.15%
Standardized	Highest	2/17/2012	2/17/2012	-	-	-4.08%	-1.61%	6.62%	6.35%	7.15%
NYLI VP Small Cap Growth - Service Class										
NonStandardized ²	Highest	2/17/2012	5/1/2013	-5.29%	-1.97%	3.66%	0.16%	6.97%	6.09%	6.81%
Standardized	Highest	2/17/2012	5/1/2013	-	-	-4.34%	-1.88%	6.35%	6.09%	6.81%
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	-		-9.99%	-5.54%	1.86%	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	-	-	0.27%	1.40%	5.19%	N/A	3.82%
Invesco V.I. EQV International Equity Fund - Series II										
NonStandardized ²	High	9/19/2001	5/1/2014	0.30%	4.39%	0.28%	1.80%	4.56%	2.72%	2.59%
Standardized	High	9/19/2001	5/1/2014	-		-7.72%	-0.17%	3.88%	2.72%	2.59%
Janus Henderson VIT Global Research Portfolio – Service Shares										
NonStandardized ²	High	12/31/1999	7/27/2009	-0.62%	3.63%	16.54%	10.93%	13.13%	8.63%	9.40%
Standardized	High	12/31/1999	7/27/2009	-	•	8.54%	9.28%	12.64%	8.63%	9.40%
NYLI VP Pinestone International Equity – Service Class										
NonStandardized ²	High	6/2/2003	7/27/2009	-0.26%	5.36%	3.48%	-2.50%	3.01%	3.18%	3.59%
Standardized	High	6/2/2003	7/27/2009	-	-	-4.52%	-4.49%	2.28%	3.18%	3.59%
MFS® International Intrinsic Value Portfolio – Service Class										
NonStandardized ²	High	8/31/2001	5/1/2017	1.74%	7.68%	11.76%	4.08%	6.77%	5.86%	6.19%
Standardized	High	8/31/2001	5/1/2017	-	•	3.76%	2.20%	6.15%	5.86%	6.19%
MFS® VIT Research International - Service Class										
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	-	-	-2.10%	-0.01%	4.63%	3.42%	3.08%
Putnam VT International Value Fund - Class IB										
NonStandardized ²	High	1/2/1997 1/2/1997	5/1/2024 5/1/2024	3.87%	8.40%	12.97% 4.97%	7.45% 5.69%	9.69% 9.13%	4.28% 4.28%	9.43% 1.43%
Standardized Standardized	High	1/2/1997	5/1/2024	-		4.97%	5.09%	9.13%	4.26%	1.43%
American Funds IS New World Fund - Class 4	Linkant	40/44/0040	5/1/2014	-0.44%	2.08%	4.55%	1.65%	E 070/	4.42%	3.55%
NonStandardized ²	Highest Highest	12/14/2012 12/14/2012	5/1/2014	-0.44%	2.08%	-3.45%	-0.32%	5.27% 4.61%	4.42%	3.55%
Standardized Fidelity® VIP Emerging Markets – Service Class 2	nignest	12/14/2012	3/1/2014	-		-3.4376	-0.3270	4.0170	4.4270	3.33%
NonStandardized ²	Highest	1/23/2008	5/1/2018	1.09%	2.74%	13.28%	0.56%	5.07%	4.27%	3.11%
NonStandardized Standardized	Highest	1/23/2008	5/1/2018	1.0976	2.1470	5.28%	-1.46%	5.07% 4.41%	4.27%	2.86%
NYLI VP Candriam Emerging Markets Equity – Service Class9	i iigiicat	1/20/2000	J/ 1/2010	-	•	J.2J/0	1.70/0	7.71/0	7.21 /0	2.00 /0
NonStandardized ²	Highest	2/17/2012	2/17/2012	-0.74%	0.18%	9.87%	-4.22%	1.42%	0.81%	-0.93%
Standardized	Highest	2/17/2012	2/17/2012	-	-	1.87%	-6.17%	0.65%	0.81%	-0.93%
Sector	- ingilioot	2/11/2012	_,,,,_,,,				0.1170	0.0070	0.0170	0.0070
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 ¹⁰										
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			3.29%	-0.72%	10.81%	1.29%	1.28%
NYLI VP Fidelity Institutional AM® Utilities – Service Class	9	.,00,20.0	0, 1,20.0			3.2070	J., 2,3	10.0170	1.2070	2070
NonStandardized ²	High	2/17/2012	2/17/2012	1.00%	2.50%	31.89%	11.10%	9.53%	6.33%	7.69%
Standardized	High	2/17/2012	2/17/2012	-	-	23.89%	9.46%	8.97%	6.33%	7.69%
Oran real discou										



As of February 28, 2025 Accumulation Value Based M&E Structure

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

Investment Divisions ¹	Volatility/ Risk Level ³	Portfolio Inception Date	Investment Division Inception Date ¹	Month to	(Updated	1 Year⁴	3 Year ⁴	5 Year⁴	10 Year⁴	Since Investment Division
Sector	RISK Level	Date	Date		Monthly)	Tear	Tear	Tear	Tear	Inception
NYLI VP CBRE Global Infrastructure — Service Class										
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	-	-	6.87%	0.72%	3.94%	N/A	-2.82%
NYLI VP Newton Technology Growth - Service Class										
NonStandardized ²	Highest	12/29/2000	2/10/2025	-5.07%	-0.34%	10.22%	7.55%	13.51%	12.64%	-5.90%
Standardized	Highest	12/29/2000	2/10/2025	-	-	2.22%	5.79%	13.02%	12.64%	-13.42%
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	-	-	-7.58%	0.29%	5.35%	5.63%	6.78%
NYLI VP Natural Resources – Initial Class										
NonStandardized ²	Highest	2/17/2012	2/17/2012	-3.56%	-1.82%	1.02%	3.62%	17.40%	3.14%	0.76%
Standardized	Highest	2/17/2012	2/17/2012	-	-	-6.98%	1.72%	16.98%	3.14%	0.76%
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	-	-	5.51%	-1.74%	4.01%	4.78%	12.93%

Please read the important disclosures below regarding the product performance.



As of February 28, 2025 Accumulation Value Based M&E 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,

NYLI VP Small Cap Growth — Initial Class, 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 in which the Investment Division invests was first offered.

² Assumes no deduction for contingent deferred sales charge.

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

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

⁴ The New York Life Premier Variable Annuity was first offered for sale on July 27, 2009. Certain Portfolios and Investment Divisions existed prior to the date. The performance for NYLI VP Series Fund, Inc. portfolios are based on the Initial Class Portfolio Inception Date (where applicable). The performance for all other investment divisions is based on the Portfolio Inception Date reflected in this performance summary. All performance has been modified to reflect Separate Account and Fund annual expenses as if the policy had been available during the periods shown. This version of the New York Life Premier Variable Annuity invests in the New York Life Insurance and Annuity Corporation (NYLIAC) Separate Account III.

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

6 New allocations to the NYLI VP Small Cap Growth – Initial Class Investment Division will not be accepted from Policyowners who were not invested in the NYLI

VP Small Cap Growth – Initial Class on February 17, 2012. For existing Policyowners, if you remove all of your Accumulation Value from the NYLI VP Small Cap Growth – Initial Class Investment Division on or after February 17, 2012, you will not be able to reinvest in this Investment Divisions.

NYLI VP Janus Henderson Balanced – Initial Class on February 17, 2012. For existing Policyowners, if you remove all of your Accumulation Value from the NYLI VP Janus Henderson Balanced – Initial Class Investment Division on or after February 17, 2012, you will not be able to reinvest in this Investment Divisions. The NYLI VP Janus Henderson Balanced – Service Class imposes a 12b-1 fee.

8 An Investment in the NYLI VP U.S. Government Money Market Portfolio is neither insured nor guaranteed by the Federal Deposit Insurance Corporation

or any other government agency and there can be no assurance that the Portfolio will be able to maintain a stable net asset value. Although the Portfolio seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the Portfolio. The current yield more closely reflects the Portfolio's earnings than the total return figures shown. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.

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

¹⁰ New allocations to the Columbia Variable Portfolio - Commodity Strategy Investment Division will not be accepted from Policyowners who were not invested in the Investment Division on November 23, 2020. For existing Policyowners, if you remove all of your Accumulation Value from this Investment Division on or after November 23, 2020, you will not be able to reinvest in this Investment Division.

Performance information less than 1 year has not been annualized.

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

Sales of the New York Life Premier Variable Annuity were discontinued. Current policyowners may continue to make premium payments, subject to their contract provisions Existing policies will continue to be serviced.

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



As of February 28, 2025 Accumulation Value Based M&E Structure

Seminarized Low 128/1989 20120 2.90% 0.30%				Investment					Since
Part								40	
No.	Investment Divisions ¹				Voar ⁴				
NYL IVE LE. Coverment Monty Market — Current 7-day yield is 4.07% Smithstelled		NISK LEVEI	Date	Date	I eai	Teal	I Cai	i eai	inception
Seminarizarizarizarizarizarizarizarizarizariz									
PRINCO VIT IDNO-TERMS Low 30170000 5027016 2.09% 0.34% 0.38% 0.19% 0.10% 0.00% 0	NonStandardized ²	Low	1/29/1993	5/1/2015	3.61%	2.30%	0.88%	0.12%	-0.39%
Namibusalasafaced (200 301/2008 502/2016 2019 30, 30, 30, 30, 30, 30, 30, 30, 30, 30,	Standardized	Low	1/29/1993	5/1/2015	-4.39%	0.35%	0.09%	0.12%	-0.39%
Semigratified Low 301/2008 502/018 50.7% 2.7% 1.7% 0.18% 0.10%	PIMCO VIT Low Duration Portfolio - Advisor Class								
PRINCO VIT Short-Term Portfolio - Advisor Class									
No Signaturalization Low 93011999 51/12024 4.57% 2.41% 1.29% 0.39% 2.29% Nontricinal Fundis Si Capital World Bond Fundis Class 4 Moderate 10.44/2006 61/12024 4.62% 4.62% 4.62% 4.62% 7.29%		Low	3/31/2006	5/2/2016	-5.01%	-2.37%	-1.19%	-0.18%	-0.10%
Sum-sharford Low 90011998 51/2024 3,47% 0,61% 0,52% 0,32% 0,		Low	0/20/1000	E/1/2024	4 520/	2.410/	1 200/	0.039/	2 600/
Imministra Frunks IS Capital World Bond Fund® - Class 4 Moderate 104/2006 51/2224 4.62% 4.62% 4.87% 4.78% 1.68% 7.70% 1.70% 1.									
Moderate		LOW	3/30/1333	0/ 1/2024	3.4770	0.4070	0.0270	0.0070	0.0270
Moderant		Moderate	10/4/2006	5/1/2024	-4.62%	-6.87%	-3.95%	-1.66%	0.70%
Moderate Moderate Moderate 12/14/2012 5/12/202 0.38% 3.9% 1.27% 0.08% 0.08% 12/14/2012 5/12/202 0.38% 3.9% 1.27% 0.08% 0.08% 0.28% 1.28% 0.08% 0.28% 0.08% 0.28% 0.08% 0.28% 0.08% 0.28% 0.08% 0.28% 0.08% 0.28% 0.08% 0.28% 0.08% 0.28% 0.08% 0.28% 0.08% 0.28% 0.08% 0.28% 0.08% 0.28% 0.08% 0.28% 0.08% 0.28% 0.08%	Standardized	Moderate	10/4/2006	5/1/2024	-12.25%	-8.77%	-4.73%	-1.66%	-7.30%
Standardized Moderate 12/14/2012 5/12/202 5/1	American Funds IS The Bond Fund of America® - Class 4								
Moderate	NonStandardized ²								
Moderate 127 1985 57 17224 2,00% 4,20% 1,40% 0,20% 2,91% 1,50% 1,20%		Moderate	12/14/2012	5/1/2022	-8.35%	-5.91%	-2.08%	0.06%	-2.97%
Sandardzed Moderate 12/21/985 51/12/204 3.5% 6.16% 2.27% 0.56% 5.09%		Moderate	10/0/1005	E/1/2024	0.000/	4 200/	1 469/	0.50%	2.019/
Moderate \$13/2010 \$11/2022 \$									
Moderate		moderate	1221000	0/1/2021	0.0070	0.1070	2.2770	0.0070	0.0070
NYLL VP Brond – Service Class Moderate 6/2/2003 5/1/2015 0.25% 4.30% 2.00% 0.29% 0.92%	NonStandardized ²	Moderate	5/3/2010	5/1/2022	0.36%	-5.01%	-1.39%	0.29%	-0.99%
NoSeandrafizeed	Standardized	Moderate	5/3/2010	5/1/2022	-7.64%	-6.95%	-2.20%	0.29%	-3.27%
Standardized Moderate 6/2/2003 5/1/2015 7.78% 6.28% 2.80% 0.92	NYLI VP Bond – Service Class								
Fidelings VIP Investment Grade Bond - Service Class 2 Moderate 8/15/2005 5/1/2022 - 7.87% - 5.54% - 1.14% - 0.32% - 0.04% - 0									
Moderate Moderate 8152005 51/2022 0.13% 3.57% 1.14% 0.32% 0.04% 5.584 0.04% 0.02% 0.04% 0.02% 0.04% 0.02% 0.04% 0.02% 0.04% 0.02% 0.04% 0.02% 0.		Moderate	6/2/2003	5/1/2015	-7.78%	-6.25%	-2.80%	-0.29%	0.92%
Standardized		Moderate	9/4 5/2005	E/1/2022	0.130/	2 570/	1 1 1 1 0 /	0.220/	0.049/
Filedings VIP Bond Index - Service Class 2 Moderate 4/19/2018 11/23/2020 -0.36% -4.06% -2.05% NA -3.85% Notamadratized 4/19/2018 11/23/2020 -0.36% -4.06% -2.05% NA -3.85% Notamadratized 4/19/2018 11/23/2020 -0.36% -4.06% -2.05% NA -3.85% Notamadratized 1/123/2020 -0.36% -4.06% -2.05% NA -3.85% Notamadratized 1/123/2020 -0.36% -4.06% -2.05% NA -3.85% NOTAMADRATIC SERVICE Class NOTAMADRATIC SERVICE Class Notamadratized 1/123/2020 -0.56% -3.56% -2.13% -0.98% -0.01% NOTAMADRATIC SERVICE Class Notamadratized 1/123/2020 -0.56% -3.56% -2.13% -0.98% -0.01% NOTAMADRATIC SERVICE SERVI									
Moderate		Wiodciato	0/10/2000	0/ 1/2022	7.0770	0.0470	1.0470	0.0270	2.0070
NYLI VP MacKay U.S. Infrastructure Bond – Service Class NonStandardzeef* Moderate 6/2/2003 7/27/2009 -0.58% -3.56% -2.13% -0.98% -0.01% Standardzeef* Moderate 6/2/2003 7/27/2009 -8.54% -5.53% -2.92% -0.98% -0.01% NYLI VP IMCO Real Return – Service Class NonStandardzeef* Moderate 2/17/2012 2/17/2012 -0.58% -3.64% -0.41% -0.61% -0.02% NonStandardzeef* Moderate 2/17/2012 2/17/2012 -7.42% -5.61% -0.39% -0.61% -0.02% NonStandardzeef* Moderate 4/29/2016 5/1/2020 -7.42% -5.61% -0.39% -0.61% -0.02% NonStandardzeef* Moderate 4/29/2016 5/1/2020 -7.42% -5.61% -0.39% -0.61% -0.02% NonStandardzeef* Moderate 4/29/2016 5/1/2020 -7.42% -5.61% -0.39% -0.61% -0.02% NonStandardzeef* Moderate 4/29/2016 5/1/2020 -7.42% -5.61% -0.39% -0.61% -0.02% NonStandardzeef* Moderate 5/1/2014 5/1/2014 -7.42% -5.61% -0.39% -0.61% -0.02% NonStandardzeef* Moderate 5/1/2014 5/1/2014 -7.42% -5.61% -0.39% -0.61% -0.02% NonStandardzeef* Moderate 5/1/2014 5/1/2014 -7.42% -5.61% -0.39% -0.61% -0.02% NonStandardzeef* Moderate 5/1/2014 5/1/2014 -7.42% -5.61% -0.39% -0.12% -1.04% -1.57% NonStandardzeef* Moderate 5/1/2014 5/1/2014 -7.42% -7.42	NonStandardized ²	Moderate	4/19/2018	11/23/2020	-0.36%	-4.06%	-2.05%	N/A	-3.85%
NonStandardized* Moderate 6/2/2003 7/27/2009 6.58% 3.56% 2.13% 0.98% 0.01% NonInvestment Crade Bond NonInvestment Crade B	Standardized	Moderate	4/19/2018	11/23/2020	-8.33%	-6.01%	-2.85%	N/A	-4.80%
Moderate 6/2/2003 7/27/2009 -8.54% -5.53% -2.92% -0.98% -0.01% VILI VP IMCO Real Return — Service Class Moderate 2/17/2012 2/17/2012 -7.42% -5.61% -0.39% -0.61% Moderate 2/17/2012 2/17/2012 -7.42% -5.61% -0.39% -0.61% -0.02% Moderate 2/17/2012 -7.42% -5.61% -0.39% -0.61% -0.02% Moderate 4/29/2016 5/1/2020 -7.42% -7.42	NYLI VP MacKay U.S. Infrastructure Bond – Service Class								
NYLL VP PIMCO Real Return — Service Class Moderate 2/17/2012 2/17/2012 0.58% -3.64% 0.41% 0.61% 0.02% Standardized Moderate 2/17/2012 2/17/2012 2/17/2012 2/17/2012 7.42% -5.61% -0.39% 0.61% 0.02% PIMCO UTI Income Portfolio - Advisor Class 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 -4.11% -1.76% 0.46% N/A 1.60% PIMCO UTI International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class Moderate Moderate 5/1/2014 5/1/2014 -4.06% -2.40% -0.37% -0.12% 1.04% 1.57% Standardized Moderate 2/28/2006 5/1/2014 -4.06% -2.40% -0.93% 1.04% 1.57% Standardized Moderate 2/28/2006 5/1/2014 -4.06% -2.40% -0.33% -0.47% -1.47% 0.08% 0.20% Moderate 2/28/2006 5/1/2014 -6.95% -5.73% -2.27% 0.08% 0.20% Moderate 5/1/2015 5/1/2015 -5/1/2014 -6.95% -5.73% -2.27% 0.08% 0.20% Moderate 5/1/2015 5/1/2015 -7/2015 -7/2020 -7.64% -3.53% -0.14% -1.10% Standardized Moderate 2/15/2012 5/1/2015 -7/2014 -7.64% -3.53% -0.14% -1.10% Standardized Moderate 2/15/2012 5/1/2014 -7.64% -7.6									
NonStandardized		Moderate	6/2/2003	7/27/2009	-8.54%	-5.53%	-2.92%	-0.98%	-0.01%
Standardized Moderate 2/17/2012 2/17/2012 7.42% 5.61% 0.39% 0.61% 0.02%		Moderate	2/17/2012	2/17/2012	0.58%	-3 64%	0.41%	0.61%	0.02%
PIMCO VIT Income Portfolio - Advisor Class VonStandardized* 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 4.11% -1.78% 0.46% N/A 1.80% PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class VonStandardized* Moderate 5/1/2014 5/1/2014 3.94% -0.37% -0.12% 1.04% 1.57% Standardized* Moderate 5/1/2014 5/1/2014 4.06% -2.40% -0.93% 1.04% 1.57% 1.06% 1.57% 1.06% 1.									
Standardized Moderate 4/29/2016 5/1/2020 -4.11% -1.78% 0.46% N/A 1.80% PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class Moderate 5/1/2014 5/1/2014 5/1/2014 -4.06% 2.40% -0.37% -0.12% 1.04% 1.57% Standardized Moderate 5/1/2014 5/1/2014 -4.06% 2.40% -0.93% 1.04% 1.57% PIMCO VIT Total Return Portfolio - Advisor Class WonStandardized Moderate 2/28/2006 5/1/2014 -4.06% -2.40% -0.93% 1.04% 1.57% VonStandardized Moderate 2/28/2006 5/1/2014 -6.95% 5.73% -2.27% 0.08% 0.20% Standardized 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 -2.20% -7.64% -3.53% -0.14% -1.10% Standardized Moderate 5/1/2015 5/1/2022 -2.20% -7.64% -3.53% -0.14% -1.10% Standardized Moderate 5/1/2015 5/1/2022 -2.20% -7.64% -3.53% -0.14% -1.10% Standardized Moderate 2/15/2012 5/1/2014 -1.60% -0.46% 2.56% 3.34% 2.97% Standardized Moderate 2/15/2012 5/1/2015 -7.20% -0.46% 2.05% 3.34% 2.97% Standardized Moderate 2/15/2012 5/1/2015 -7.20% -0.46% 2.05% 3.34% 2.97% Standardized Moderate 2/15/2012 5/1/2015 -7.20% -0.46% 2.05% 3.34% 2.97% Standardized Moderate 2/15/2012 5/1/2015 -7.20% -0.46% 2.05% 3.34% 2.97% Standardized Moderate 2/15/2012 5/1/2015 -7.20% -7.20% -7.66% -7.20% -7.66% -7.20% -7.2	PIMCO VIT Income Portfolio - Advisor Class						******		****
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class NonStandardized	NonStandardized ²	Moderate	4/29/2016	5/1/2020	3.89%	0.25%	1.23%	N/A	2.59%
NonStandardized	Standardized	Moderate	4/29/2016	5/1/2020	-4.11%	-1.78%	0.46%	N/A	1.80%
Standardized Moderate S/1/2014 S/1/2	PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class								
Moderate 2/28/2006 5/1/2014 1.05% -3.77% -1.47% 0.08% 0.20%									
NonStandardized		Moderate	5/1/2014	5/1/2014	-4.06%	-2.40%	-0.93%	1.04%	1.57%
Moderate Z/28/2006 S/1/2014 -6.95% -5.73% -2.27% 0.08% 0.20%		Moderate	2/20/2006	E/1/2014	1.050/	2 770/	1 470/	0.000/	0.200/
Moderate S/1/2015 S/1/2022 -2.20% -5.71% -2.74% -0.14% -1.10%									
NonStandardized 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 -10.02% -7.64% -3.53% -0.14% -3.38% Non-Investment Grade Bond StackRok® High Yield V.I. Fund – Class III Shares NonStandardized Moderate 2/15/2012 5/1/2014 6.40% 1.52% 2.78% 3.34% 2.97% Standardized Moderate 2/15/2012 5/1/2014 -1.60% -0.46% 2.05% 3.34% 2.97% Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2 NonStandardized Moderate 4/30/2012 5/1/2015 -1.00% -0.46% 2.05% 3.24% 2.97% Standardized Moderate 4/30/2012 5/1/2015 -3.30% -4.04% -1.69% 1.29% 0.98% NonStandardized Moderate 5/1/2005 7/27/2009 6.36% 4.40% 3.21% 2.87% 3.03% Standardized Moderate 5/1/2005 7/27/2009 -1.64% 2.53% 2.50% 2.87% 3.03% NonStandardized Moderate 5/1/2005 7/27/2009 -1.64% 2.53% 2.50% 2.87% 3.03% NonStandardized Moderate 5/1/2005 7/27/2009 -1.64% 2.53% 2.50% 2.87% 3.03% NonStandardized Moderate 5/1/2005 7/27/2009 -1.64% 2.53% 2.50% 2.87% 3.03% NonStandardized Moderate 6/2/2003 7/27/2009 -1.64% 2.53% 2.50% 2.87% 3.03% NonStandardized Moderate 6/2/2003 7/27/2009 -1.64% 2.53% 2.50% 2.87% 3.03% NonStandardized Moderate 6/2/2003 7/27/2009 -1.64% 2.53% 2.50% 2.87% 3.03% NonStandardized Moderate 6/2/2003 7/27/2009 -1.64% 2.53% 2.50% 2.87% 3.03% NonStandardized Moderate 6/2/2003 7/27/2009 -1.64% 2.53% 2.50% 2.87% 3.03% NonStandardized Moderate 6/2/2003 7/27/2009 -1.64% 2.53% 2.50% 2.87% 3.03% NonStandardized Moderate 6/2/2003 7/27/2009 -1.64% 2.53% 2.50% 2.87% 3.03% NonStandardized Moderate 6/2/2003 7/27/2009 -1.64% 2.53% 2.50% 2.87% 3.03% NonStandardized Moderate 6/2/2003 7/27/2009 -1.64% 2.53% 2.50% 2.87% 3.03% NonStandardized Moderate 6/2/2003 7/27/2009 -1.64% 2.53% 2.50% 2.87% 3.03% NonStandardized Moderate 6/2/2003 7/27/2009 -1.64% 2.53% 2.50% 2.87% 3.03% NonStandardized Moderate 6/2/2003 7/27/2009 -1.64% 2.53% 2.50% 2.87% 3.03% NonStandardized Moderate 6/2/2003 7/27/2009 -1.64% 2.53% 2.50% 2.50% 2.87% 3.03% NonStandardized Moderate 6/2/2003 7/27/2009 -1.64% 2.53% 2.50% 2.50% 2.50% 2.50% 2.50% 2.50% 2.50% 2		modorato	2/20/2000	0/1/2011	0.0070	0.7070	2.2.70	0.0070	0.2070
Non-Investment Grade Bond StackRock® High Yield V.I. Fund - Class III Shares Moderate 2/15/2012 5/1/2014 6.40% 1.52% 2.78% 3.34% 2.97% Standardized Moderate 2/15/2012 5/1/2014 -1.60% -0.46% 2.05% 3.34% 2.97% 2.016	NonStandardized ²	Moderate	5/1/2015	5/1/2022	-2.20%	-5.71%	-2.74%	-0.14%	-1.10%
BlackRock® High Yield V.I. Fund - Class III Shares NonStandardized ² Moderate 2/15/2012 5/1/2014 6.40% 1.52% 2.78% 3.34% 2.97%	Standardized	Moderate	5/1/2015	5/1/2022	-10.02%	-7.64%	-3.53%	-0.14%	-3.38%
NonStandardized	Non-Investment Grade Bond								
Standardized Moderate 2/15/2012 5/1/2014 -1.60% -0.46% 2.05% 3.34% 2.97%	BlackRock® High Yield V.I. Fund – Class III Shares				l				
Moderate 4/30/2012 5/1/2015 4.70% -2.04% -0.88% 1.29% 0.98%									
NonStandardized		Moderate	2/15/2012	5/1/2014	-1.60%	-0.46%	2.05%	3.34%	2.97%
Standardized Moderate 4/30/2012 5/1/2015 -3.30% -4.04% -1.69% 1.29% 0.98% NYLI VP Floating Rate - Service Class Moderate 5/1/2005 7/27/2009 6.36% 4.40% 3.21% 2.87% 3.03% Standardized Moderate 5/1/2005 7/27/2009 -1.64% 2.53% 2.50% 2.87% 3.03% NYLI VP MacKay Convertible - Service Class Moderate 6/2/203 7/27/2009 6.91% -0.52% 7.22% 6.84% 8.14% NonStandardized Moderate 6/2/203 7/27/2009 6.91% -0.52% 7.22% 6.84% 8.14% NonStandardized Moderate 6/2/203 7/27/2009 6.91% -0.52% 7.22% 6.84% 8.14% NonStandardized Moderate 6/2/203 7/27/2009 6.91% -0.52% 7.22% 6.84% 8.14% NonStandardized Moderate 6/2/203 7/27/2009 6.91% -0.52% 7.22% 6.84% 8.14% NonStandardized Moderate 6/2/203 7/27/2009 6.91% -0.52% 7.22% 6.84% 8.14% NonStandardized Moderate 6/2/203 7/27/2009 6.91% -0.52% 7.22% 6.84% 8.14% NonStandardized Moderate 6/2/203 7/27/2009 6.91% -0.52% 7.22% 6.84% 8.14% NonStandardized Moderate 6/2/203 7/27/2009 6.91% -0.52% 7.22% 6.84% 8.14% NonStandardized Moderate 6/2/203 7/27/2009 6.91% -0.52% 7.22% 6.84% 8.14% NonStandardized Moderate 6/2/203 7/27/2009 6.91% -0.52% 7.22% 6.84% 8.14% NonStandardized Moderate 6/2/203 7/27/2009 6.91% -0.52% 7.22% 6.84% 8.14% NonStandardized Moderate 6/2/203 7/27/2009 6.91% -0.52% 7.22% 6.84% 8.14% NonStandardized Moderate 6/2/203 7/27/2009 6.91% -0.52% 7.22% 6.84% 8.14% NonStandardized Moderate 6/2/203 7/27/2009 6.91% -0.52% 7.22% 6.84% 8.14% NonStandardized Moderate 6/2/203 7/27/2009 6.91% -0.52% 7.22% 6.84% 8.14% NonStandardized Moderate 6/2/203 7/27/2009 6.91% -0.52% 7.22% 6.84% 8.14% NonStandardized Moderate 6/2/203 7/27/2009 6.91% -0.52% 7.22% 6.84% 8.14% NonStandardized Moder		Moderate	4/30/2012	5/1/2015	4 70%	-2 04%	-0.88%	1 20%	0 98%
VILI VP Floating Rate - Service Class Moderate 5/1/2005 7/27/2009 6.36% 4.40% 3.21% 2.87% 3.03% 5/1/2005 5/1/2005 7/27/2009 -1.64% 2.53% 2.50% 2.87% 3.03% -1.64% 2.53% 2.50% 2.87% 3.03% -1.64% 2.53% 2.50% 2.87% 3.03% -1.64% 2.53% 2.50% 2.87% 3.03% -1.64% 2.53% 2.50% 2.87% 3.03% -1.64% 2.53% 2.50% 2.87% 3.03% -1.64% 2.53% 2.50% 2.87% 3.03% -1.64% 2.53% 2.50% 2.87% 3.03% -1.64% 2.53% 2.50% 2.87% 3.03% -1.64% 2.53% 2.50% 2.87% 3.03% -1.64% 2.53% 2.50% 2.87% 3.03% -1.64% 2.53% 2.50% 2.87% 3.03% -1.64% 2.53% 2.50% 2.87% 3.03% -1.64% 2.53% 2.50% 2.87% 3.03% -1.64% 2.53% 2.50% 2.87% 3.03% -1.64% 2.53% 2.50% 2.87% 3.03% -1.64% 2.53% 2.50% 2.87% 3.03% -1.64% 2.53% 2.50% 2.87% 3.03% -1.64% 3.21%									0.0070
NonStandardized ² Moderate 5/1/2005 7/27/2009 6.36% 4.40% 3.21% 2.87% 3.03% Standardized Moderate 5/1/2005 7/27/2009 -1.64% 2.53% 2.50% 2.87% 3.03% NYLI VP MacKay Convertible – Service Class VonStandardized ² Moderate 6/2/2003 7/27/2009 6.91% -0.52% 7.22% 6.84% 8.14%									
VILI VP MacKay Convertible - Service Class	NonStandardized ²	Moderate	5/1/2005	7/27/2009	6.36%	4.40%	3.21%	2.87%	3.03%
NonStandardized ² Moderate 6/2/2003 7/27/2009 6.91% -0.52% 7.22% 6.84% 8.14%	Standardized				-1.64%	2.53%	2.50%	2.87%	3.03%
	NYLI VP MacKay Convertible – Service Class								
Standardized Moderate 6/2/2003 7/27/2009 -1.09% -2.56% 6.61% 6.84% 8.14%	NonStandardized ²								
	Standardized	Moderate	6/2/2003	7/27/2009	-1.09%	-2.56%	6.61%	6.84%	8.14%



As of February 28, 2025 Accumulation Value Based M&E Structure

		Portfolio	Investment Division					Since Investment
	Volatility/	Inception	Inception	1			10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year ⁴	Year⁴	Year ⁴	Year⁴	Inception
Non-Investment Grade Bond								
NYLI VP MacKay High Yield Corporate Bond – Service Class								
NonStandardized ²	Moderate	6/2/2003	7/27/2009	5.41%	1.64%	2.49%	3.60%	5.00%
Standardized	Moderate	6/2/2003	7/27/2009	-2.59%	-0.33%	1.76%	3.60%	5.00%
NYLI VP MacKay Strategic Bond – Service Class								
NonStandardized ²	Moderate	5/1/2011	5/1/2011	5.44%	1.44%	1.81%	1.62%	2.06%
Standardized	Moderate	5/1/2011	5/1/2011	-2.56%	-0.54%	1.06%	1.62%	2.06%
Alternatives								
DWS Alternative Asset Allocation VIP - Class B								
NonStandardized ²	Moderate	5/18/2009	5/2/2016	3.88%	-0.47%	2.57%	1.45%	2.27%
Standardized	Moderate	5/18/2009	5/2/2016	-4.12%	-2.51%	1.84%	1.45%	2.27%
NYLI VP Hedge Multi-Strategy - Service Class								
NonStandardized ²	Moderate	5/1/2013	5/1/2013	4.84%	0.82%	0.79%	-1.13%	-1.34%
Standardized	Moderate	5/1/2013	5/1/2013	-3.16%	-1.19%	0.00%	-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	6.55%	1.24%	5.97%	6.60%	6.69%
BlackRock® Global Allocation V.I. Fund – Class III Shares								
NonStandardized ²	Moderate	11/18/2003	5/1/2011	7.46%	-0.42%	4.31%	3.91%	3.57%
Standardized	Moderate	11/18/2003	5/1/2011	-0.54%	-2.45%	3.62%	3.91%	3.57%
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	0.10%	-1.34%	4.47%	5.18%	5.49%
NYLI VP Balanced – Service Class								
NonStandardized ²	Moderate	5/1/2005	7/27/2009	6.18%	1.40%	5.03%	4.19%	6.47%
Standardized	Moderate	5/1/2005	7/27/2009	-1.82%	-0.58%	4.36%	4.19%	6.47%
NYLI VP Conservative Allocation – Service Class								
NonStandardized ²	Moderate	2/13/2006	7/27/2009	4.82%	-0.51%	2.42%	2.65%	4.32%
Standardized	Moderate	2/13/2006	7/27/2009	-3.18%	-2.54%	1.68%	2.65%	4.32%
NYLI VP Income Builder – Service Class								
NonStandardized ²	Moderate	6/2/2003	7/27/2009	9.87%	0.43%	3.20%	3.68%	6.05%
Standardized	Moderate	6/2/2003	7/27/2009	1.87%	-1.60%	2.48%	3.68%	6.05%
NYLI VP Janus Henderson Balanced – Initial Class7								
NonStandardized ²	Moderate	2/17/2012	2/17/2012	14.16%	2.38%	6.98%	7.27%	7.94%
Standardized	Moderate	2/17/2012	2/17/2012	6.16%	0.44%	6.37%	7.27%	7.94%
NYLI VP Janus Henderson Balanced – Service Class								
NonStandardized ²	Moderate	2/17/2012	2/17/2012	13.87%	2.13%	6.72%	7.01%	7.67%
Standardized	Moderate	2/17/2012	2/17/2012	5.87%	0.17%	6.09%	7.01%	7.67%
NYLI VP Moderate Allocation–Service Class								
NonStandardized ²	Moderate	2/13/2006	7/27/2009	7.00%	0.36%	4.00%	3.89%	5.64%
Standardized	Moderate	2/13/2006	7/27/2009	-1.00%	-1.67%	3.31%	3.89%	5.64%
Franklin Templeton Conservative Model Portfolio - Class II								
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	-3.28%	-3.42%	N/A	N/A	0.88%
Franklin Templeton Moderate Model Portfolio - Class II								
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	2.45%	-0.86%	N/A	N/A	5.91%
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	4.74%	0.16%	N/A	N/A	8.15%
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	Moderate	5/1/2020	5/1/2020	-0.14%	-1.89%	N/A	N/A	3.89%
eminer or								



As of February 28, 2025 Accumulation Value Based M&E Structure

Marcastment Divisions				Investment					Since
Note									Investment
Assert Allocation Frankin Templeton Aggressive Model Portfolio - Class II NonStandsdragd High 51/2020 51/2020 51/2020 6.43% 3.53% NA NA 11. NonStandsdragdd High 51/2020 51/2020 6.43% 1.73% NA NA 11. NTLI VP Equity Allocation - Service Class High 21/32006 727/2009 2.09% 0.99% 6.59% 5.87% 8.1 NonStandsdragdd High 21/32006 727/2009 2.09% 0.99% 6.05% 5.87% 8.1 NonStandsdragdd High 21/32006 727/2009 6.65% 6.59% 5.09% 5.70% 5.10% 6.55% NonStandsdragdd High 21/32006 727/2009 6.65% 6.59% 5.09% 5.10% 6.55% 5.10% 6.55%									Division
Familian Templeton Aggressive Model Portfolio - Class II High 5/1/2020 5/1/2020 5/1/2020 8.43% 3.53% NA NA NA NA NA NA NA N		Risk Level*	Date	Date '	Year*	Year*	Year*	Year	Inception
NonStandardized** High 51/12/200 16.12% 3.65% N/A N/A N/A 1.1 NYLL VP Equity Allocation - Service Class	1111								
Sandardized		High	E/1/2020	E/1/2020	16 430/	2 620/	NI/A	NI/A	11.89%
NYLL VP Equity Allocation – Service Class High 2/13/2006 7/27/2009 10,08% 1.02% 6,65% 5,87% 8,1		•							11.32%
NonStandardized High 2/13/2008 7/27/2009 10.08% 10.2% 6.55% 5.87% 8.8 NYL IVP Growth Allocation-Service Class SYL IVP Growth Growth Allocation-Service Class SYL IVP Growth Growth Allocation-Service Class SYL IVP Growth Growth Growth Allocation-Service Class SYL IVP Growth Gro		nign	5/1/2020	5/1/2020	8.43%	1.73%	IN/A	IN/A	11.32%
Sandsdrized High 2/13/2006 7/27/2009 2.08% 0.08% 0.03% 0.08% 0.03% 0.08% 0.08% 0.03% 0.08%		Litale	2/42/2000	7/07/2000	40.000/	4.000/	C CE0/	E 070/	8.01%
NYLL VP Growth Allocation—Service Class NonStandardized* High 2/13/2006 7/27/2009 8.63% 1.31% 5.70% 5.10% 5.10% 6.10% Sandardized High 2/13/2006 7/27/2009 0.63% -0.68% 5.05% 5.10% 6.10% Sandardized High 6/1/1999 5/1/2022 11.24% 4.96% 8.08% 7.93% 6.10% Sandardized High 6/1/1999 5/1/2022 11.24% 4.96% 8.08% 7.93% 6.10% Sandardized High 6/1/1999 5/1/2022 11.24% 4.96% 8.08% 7.93% 6.10% Sandardized High 12/14/2012 11/13/2017 17.25% 6.83% 10.42% 8.52% 9.10% American Funds IS Washington Mutual Investors Fund - Class 4 NonStandardized* High 12/14/2012 11/13/2017 7.25% 6.83% 10.42% 8.52% 9.10% Sandardized High 12/14/2012 11/13/2017 7.25% 6.83% 10.42% 8.52% 9.10% American Funds IS Growth Fund - Class 4 NonStandardized* High 12/14/2012 11/13/2017 7.25% 6.83% 10.42% 8.52% 9.10% Sandardized High 12/14/2012 11/13/2017 2.153% 6.77% 16.94% 14.74% 15.10% Sandardized High 12/14/2012 11/13/2017 2.153% 6.77% 16.94% 14.74% 15.10% Sandardized High 12/14/2012 11/13/2017 2.153% 6.77% 10.95% 10.10% Sandardized High 12/14/2012 11/13/2017 2.153% 4.99% 11.157% 9.76% 10.10% Sandardized High 12/14/2012 11/13/2017 2.153% 4.99% 11.157% 9.76% 10.10% Sandardized High 12/14/2012 11/13/2017 2.153% 4.99% 11.157% 9.76% 10.10% Sandardized High 11/12/2000 5/1/2012 2.29% 4.37% 11.157% 9.76% 10.10% Sandardized High 11/12/2000 7/27/2009 3.16% 6.09% 11.157% 7.49% 9.10% Sandardized High 11/12/2000 7/27/2009 3.16% 6.09% 1.74% 7.49% 9.10% Sandardized High 11/12/2000 7/27/2009 3.16% 6.09% 6.09% 1.158% 6.39%									8.01%
NonStandardized* High 2/13/2006 72/72/2009 8,83% 1,31% 5,70% 5,10% 6,5		nign	2/13/2006	7/27/2009	2.08%	-0.98%	6.03%	5.87%	8.01%
Sandsridzed High 2/13/2006 7/27/2009 0.63% 0.68% 5.05% 5.10% 6.56% 5.10% 6.56% 5.10% 6.56% 5.10% 6.56% 5.10% 6.56% 5.10% 6.56% 5.10% 6.56% 5.10% 6.56% 5.10% 6.56% 5.10% 6.56% 5.10% 6.56% 5.10% 6.56% 5.10% 6.56% 5.10% 6.56% 5.10% 6.56%		Litale	2/42/2000	7/07/2000	0.000/	4.040/	F 700/	E 400/	6.93%
Part		•							6.93%
AB YES Growth & Income - Class B NonStandardized		nign	2/13/2006	7/27/2009	0.63%	-0.66%	5.05%	5.10%	6.93%
NonStandardized* High 61/1989 51/20022 11.24% 4.96% 8.08% 7.39% 5.5 Standardized* High 61/1989 51/20022 3.24% 3.11% 7.49% 7.39% 5.5 Standardized* High 12/14/2012 11/13/2017 17.25% 6.83% 10.42% 8.52% 5.5 Standardized* High 12/14/2012 11/13/2017 17.25% 6.83% 10.42% 8.52% 9.5 Standardized* High 12/14/2012 11/13/2017 9.25% 5.04% 9.87% 8.52% 9.5 Standardized* High 12/14/2012 11/13/2017 9.25% 5.04% 9.87% 8.52% 9.5 Standardized* High 12/14/2012 11/13/2017 2.95% 6.77% 16.94% 14.74% 15.5 Standardized* High 12/14/2012 11/13/2017 2.55% 6.77% 16.94% 14.74% 15.5 Standardized* High 12/14/2012 11/13/2017 2.55% 4.99% 18.51% 14.74% 15.5 Standardized* High 12/14/2012 11/13/2017 2.55% 4.99% 18.51% 14.74% 15.5 Standardized* High 12/14/2012 11/13/2017 2.55% 4.99% 18.51% 14.74% 15.5 Standardized* High 12/14/2012 11/13/2017 2.55% 4.99% 18.51% 14.74% 15.5 Standardized* High 12/14/2012 11/13/2017 2.55% 11.15% 9.76% 10.0000 10.00000 10.00000 10.00000 10.00000 10.00000 11.15% 9.76% 10.00000 10.00000 10.00000 10.00000 10.00000 10.000000 10.00000 10.00000 10.00000 10.00000 10.00000 10.00000 10.000000 10.00000 10.00000 10.00000 10.00000 10.00000 10.00000 10.000000 10.00000 10.00000 10.00000 10.00000 10.00000 10.00000 10.000000 10.00000 10.00000 10.00000 10.00000 10.00000 10.00000 10.000000 10.00000 10.00000 10.00000 10.00000 10.00000 10.00000 10.0000000 10.00000 10.00000 10.00000 10.00000 10.00000 10.00000 10.000000 10.00000 10.00000 10.00000 10.00000 10.00000 10.00000 10.000000 10.00000 10.00000 10.00000 10.00000 10.000000 10.000000 10.000000 10.000000 10.000000 10.000000 10.000000 10.000000 10.00000000	· · · ·								
Standardized High 61/1998 51/12022 3.24% 3.11% 7.49% 7.93% 5.54 American Funds IS Washington Mutual Investors Fund - Class 4 High 12/14/2012 11/13/2017 17.25% 6.83% 10.42% 8.52% 9.5 Standardized High 12/14/2012 11/13/2017 17.25% 6.83% 10.42% 8.52% 9.5 Standardized High 12/14/2012 11/13/2017 17.25% 6.83% 10.42% 8.52% 9.5 Standardized High 12/14/2012 11/13/2017 29.53% 6.77% 15.94% 14.74% 15.5 Standardized High 12/14/2012 11/13/2017 21.53% 6.77% 15.94% 14.74% 15.5 Standardized High 12/14/2012 11/13/2017 21.53% 4.99% 16.51% 14.74% 15.5 Standardized High 12/31/2000 51/12022 22.90% 4.37% 11.67% 9.76% 10.5 Standardized High 12/31/2000 51/12022 22.90% 4.37% 11.67% 9.76% 10.5 Standardized High 12/31/2000 51/12022 22.90% 4.37% 11.67% 9.76% 10.5 Standardized High 12/31/2000 51/12022 22.90% 4.37% 11.67% 9.76% 10.5 Standardized High 12/23/2000 51/12021 20.71% 7.01% 10.99% 10.22% 11.5 Standardized High 12/22000 7/27/2009 31.65% 51/12017 20.71% 5.24% 10.46% 10.22% 11.5 Standardized High 11/12/2000 7/27/2009 31.65% 5.9% 6.9% 14.72% 11.81% 12.5 Standardized High 11/12/2000 7/27/2009 31.65% 6.9% 6.9% 14.72% 11.81% 12.5 Standardized High 11/12/2000 7/27/2009 31.65% 6.9% 6		Litale	0/4/4000	E/4/2022	44.040/	4.000/	0.000/	7.000/	0.000/
Remerican Funds IS Washington Mutual Investors Fund - Class 4 High 12/14/2012 11/13/2017 17,25% 6,83% 10,42% 8,52% 9.15 Standardized High 12/14/2012 11/13/2017 17,25% 6,83% 10,42% 8,52% 9.15 Standardized High 12/14/2012 11/13/2017 9,25% 5,04% 9,87% 8,52% 9.15 Standardized High 12/14/2012 11/13/2017 9,25% 5,04% 9,87% 8,52% 9.15 Standardized High 12/14/2012 11/13/2017 29,53% 6,77% 16,94% 14,74% 15, 15, 15 14,74% 14,14% 14,14%		-							8.00%
NonStandardized		High	6/1/1999	5/1/2022	3.24%	3.11%	7.49%	7.93%	5.98%
Standardized		10.4	40/44/0040	44/40/004=	47.050/	0.000/	40.4007	0.500/	0.4.407
American Funds IS Growth Fund - Class 4 NonStandardized* High 12/14/2012 11/13/2017 21.53% 4.99% 16.51% 14.74% 15.58N Melton Sustainable US Equity - Service Shares NonStandardized* High 12/31/2000 51/12022 22.90% 4.37% 11.67% 9.76% 12.58N Melton Sustainable US Equity - Service Shares NonStandardized* High 12/31/2000 51/12022 22.90% 4.37% 11.67% 9.76% 12.58N Melton Sustainable US Equity - Service Class II NonStandardized* High 12/31/2000 51/12022 22.90% 4.37% 11.67% 9.76% 12. ClearBridge Variable Appreciation Portfolio — Class II NonStandardized* High 2/28/2015 51/12017 20.71% 7.01% 10.99% 10.22% 11. Standardized* High 2/28/2015 51/12017 20.71% 7.01% 10.99% 10.22% 11. Standardized* High 1/12/2000 7/27/2009 31.65% 7.84% 15.18% 11.81% 12. Standardized* High 1/12/2000 7/27/2009 23.65% 6.09% 14.72% 11.81% 12. Standardized* High 1/12/2000 7/27/2009 23.65% 6.09% 14.72% 11.81% 12. Standardized* High 1/12/2000 7/27/2009 31.65% 6.09% 14.72% 11.81% 12. Standardized* High 1/12/2000 7/27/2009 5.51% 3.09% 7.74% 7.49% 9.55 12. Standardized* High 1/12/2000 51/2014 28.69% 4.24% 16.45% 16.35% 16. NonStandardized* High 1/12/2000 51/2014 28.69% 4.24% 16.45% 16.35% 16. Standardized* High 1/12/2000 51/2014 28.69% 4.24% 16.44% 16.35% 16. NonStandardized* High 6/2/2003 7/27/2009 1.86% 6.19% 7.35% 6.37% 8.5 12. Standardized* High 6/2/2003 7/27/2009 1.86% 6.19% 7.35% 6.37% 8.5 12. Standardized* High 6/2/2003 7/27/2009 1.86% 6.19% 7.35% 6.37% 8.5 12. NonStandardized* High 6/2/2003 7/27/2009 1.86% 6.19% 7.35% 6.37% 8.5 12. NonStandardized* High 6/2/2003 7/27/2009 1.86% 6.19% 7.35% 6.37% 8.5 12. NonStandardized* High 6/2/2003 7/27/2009 1.89% 5.27% 10.95% 9.57% 11. NotStandardized* High 6/2/2003 7/27/2009 1.89% 5.27% 10.95% 9.57% 11. NotStandardized* High 6/2/2003 7/27/2009 1.89% 5.27% 10.95% 9.57% 11. NotStandardized* High 6/2/2003 7/27/2009 1.89% 5.27% 10.95% 9.57% 11. NotStandardized* High 6/2/2003 7/27/2009 1.38% 3.44% 10.42% 9.57% 11. NotStandardized* High 6/2/2003 7/27/2009 1.38% 3.44% 10.42% 9.57% 11. NotStandardized* High 6/2/2003 7									9.14% 9.14%
NonStandardized		High	12/14/2012	11/13/2017	9.25%	5.04%	9.87%	8.52%	9.14%
Standardized High 12/14/2012 11/13/2017 21.53% 4.99% 16.51% 14.74% 15.		12.1	10/11/00:5	44/40/00:-	00 5007	0.770/	40.040	4.4.7461	45.0001
BNY Mellon Sustainable US Equity - Service Shares High 12/31/2000 5/1/2022 22.99% 4.37% 11.67% 9.76% 12.		-							15.66%
NonStandardized		High	12/14/2012	11/13/2017	21.53%	4.99%	16.51%	14.74%	15.66%
Standardized High 12/31/2000 5/1/2022 14.90% 2.50% 11.15% 9.76% 10.									
ClearBridge Variable Appreciation Portfolio — Class II NonStandardized									12.63%
NonStandardized² High 2/28/2015 5/1/2017 20.71% 7.01% 10.99% 10.22% 11. Standardized High 2/28/2015 5/1/2017 12.71% 5.24% 10.46% 10.22% 11. Standardized² High 1/12/2000 7/27/2009 31.65% 7.84% 15.18% 11.81% 12. Standardized High 1/12/2000 7/27/2009 23.65% 6.09% 14.72% 11.81% 12. Standardized High 1/12/2000 7/27/2009 23.65% 6.09% 14.72% 11.81% 12. Standardized² High 1/12/2000 7/27/2009 23.65% 6.09% 14.72% 11.81% 12. Standardized² High 1/12/2000 7/27/2009 33.65% 6.09% 14.72% 11.81% 12. Standardized² High 1/12/2000 7/27/2009 5.55% 3.09% 7.74% 7.49% 9.5 Standardized² High 1/12/2000 7/27/2009 5.51% 3.09% 7.74% 7.49% 9.5 Standardized² High 1/12/2000 5/1/2014 36.69% 6.05% 16.87% 16.35% 16. Standardized High 1/12/2000 5/1/2014 28.69% 4.24% 16.44% 16.35% 16. Standardized² High 6/2/2003 7/27/2009 18.65% 6.19% 7.35% 6.37% 8.5 Standardized² High 6/2/2003 7/27/2009 18.65% 4.38% 6.74% 6.37% 8.5 Standardized² High 6/2/2003 7/27/2009 18.65% 4.38% 6.74% 6.37% 8.5 Standardized High 6/2/2003 7/27/2009 18.65% 4.38% 6.74% 6.37% 8.5 Standardized High 6/2/2003 7/27/2009 18.85% 4.38% 6.74% 6.37% 8.5 Standardized High 6/2/2003 7/27/2009 18.85% 4.38% 6.74% 6.37% 8.5 Standardized High 6/2/2003 7/27/2009 18.85% 4.38% 6.74% 6.37% 8.5 Standardized High 6/2/2003 7/27/2009 18.89% 3.44% 10.42% 9.57% 11. Standardized High 6/2/2003 7/27/2009 18.89% 3.44% 10.42% 9.57% 11. Standardized High 6/2/2003 7/27/2009 18.89% 3.44% 10.42% 9.57% 11. NYLI VP Wellington Growth – Service Class High 6/2/2003 7/27/2009 18.89% 3.44% 10.42% 9.57% 11. NYLI VP Wellington Growth – Service Class High 6/2/2003 7/27/2009 18.18% 3.44% 10.42% 9.57% 11. NYLI VP Wellington Growth – Service Class High 6/2/2003 7/27/2009 18.19% 3.65% 11.31% 10.18% 10. NYLI VP S&P 500 Index5 – Service Class		High	12/31/2000	5/1/2022	14.90%	2.50%	11.15%	9.76%	10.76%
Standardized High 2/28/2015 5/1/2017 12.71% 5.24% 10.46% 10.22% 11.									
Fidelity® VIP Contrafund® – Service Class 2 NonStandardized² High 1/12/2000 7/27/2009 31.65% 7.84% 15.18% 11.81% 12. Standardized High 1/12/2000 7/27/2009 23.65% 6.09% 14.72% 11.81% 12. Fidelity® VIP Equity-Income – Service Class 2 NonStandardized² High 1/12/2000 7/27/2009 13.51% 4.94% 8.33% 7.49% 9.33 Standardized High 1/12/2000 7/27/2009 5.51% 3.09% 7.74% 7.49% 9.33 Standardized High 1/12/2000 7/27/2009 5.51% 3.09% 7.74% 7.49% 9.33 Standardized High 1/12/2000 5/1/2014 36.69% 6.05% 16.87% 16.35% 16. NonStandardized² High 1/12/2000 5/1/2014 28.69% 6.05% 16.87% 16.35% 16. NYLI VP Epoch U.S. Equity Yield – Service Class NonStandardized² High 6/2/2003 7/27/2009 18.66% 6.19% 7.35% 6.37% 8.53 Standardized High 6/2/2003 7/27/2009 18.66% 6.19% 7.35% 6.37% 8.53 NonStandardized² High 6/2/2003 7/27/2009 18.66% 6.19% 7.35% 6.37% 8.53 NonStandardized² High 6/2/2003 7/27/2009 18.66% 6.19% 7.35% 6.37% 8.53 NonStandardized² High 6/2/2003 7/27/2009 18.66% 6.19% 7.35% 6.37% 8.53 NonStandardized² High 6/2/2003 7/27/2009 18.66% 6.19% 7.35% 6.37% 8.53 NonStandardized² High 6/2/2003 7/27/2009 18.89% 5.27% 10.95% 9.57% 11. Standardized High 6/2/2003 7/27/2009 18.89% 3.44% 10.42% 9.57% 11. NYLI VP Wellington Growth – Service Class9 NonStandardized² High 6/2/2003 7/27/2009 18.12% 3.65% 11.31% 10.18% 10. NYLI VP S&P 500 Index5 – Service Class		_							11.51%
NonStandardized		High	2/28/2015	5/1/2017	12.71%	5.24%	10.46%	10.22%	11.51%
Standardized									
Fidelity® VIP Equity-Income – Service Class 2 NonStandardized									12.60%
NonStandardized		High	1/12/2000	7/27/2009	23.65%	6.09%	14.72%	11.81%	12.60%
Standardized High 1/12/2000 7/27/2009 5.51% 3.09% 7.74% 7.49% 9.57 Fidelity® VIP Growth Opportunities – Service Class 2 High 1/12/2000 5/1/2014 36.69% 6.05% 16.87% 16.35% 16. NonStandardized High 1/12/2000 5/1/2014 28.69% 4.24% 16.44% 16.35% 16. NYLI VP Epoch U.S. Equity Yield – Service Class High 6/2/2003 7/27/2009 16.65% 6.19% 7.35% 6.37% 8.5 Standardized² High 6/2/2003 7/27/2009 16.65% 6.19% 7.35% 6.37% 8.5 NYLI VP Dimensional U.S. Equity - Service Class High 6/2/2003 7/27/2009 21.89% 5.27% 10.95% 9.57% 11. Standardized High 6/2/2003 7/27/2009 21.89% 5.27% 10.95% 9.57% 11. NYLI VP Wellington Growth – Service Class9 High 6/2/2003 7/27/2009 13.89% 3.44% 10.42% 9.57% 11. <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>									
Fidelity® VIP Growth Opportunities – Service Class 2 NonStandardized High 1/12/2000 5/1/2014 36.69% 6.05% 16.87% 16.35% 16. Standardized High 1/12/2000 5/1/2014 28.69% 4.24% 16.44% 16.35% 16. NYLL VP Epoch U.S. Equity Yield – Service Class NonStandardized High 6/2/2003 7/27/2009 16.65% 6.19% 7.35% 6.37% 8.5 Standardized High 6/2/2003 7/27/2009 8.65% 4.38% 6.74% 6.37% 8.5 NYLL VP Dimensional U.S. Equity - Service Class NonStandardized High 6/2/2003 7/27/2009 21.89% 5.27% 10.95% 9.57% 11. Standardized High 6/2/2003 7/27/2009 13.89% 3.44% 10.42% 9.57% 11. NYLL VP Wellington Growth – Service Class9 NonStandardized High 6/2/2003 7/27/2009 24.12% 3.65% 11.31% 10.18% 10. NYLL VP S&P 500 Index5 – Service Class		-							9.15%
NonStandardized² High 1/12/2000 5/1/2014 36.69% 6.05% 16.87% 16.35% 16. Standardized High 1/12/2000 5/1/2014 28.69% 4.24% 16.44% 16.35% 16. NYLI VP Epoch U.S. Equity Yield – Service Class NonStandardized² High 6/2/2003 7/27/2009 16.65% 6.19% 7.35% 6.37% 8.5 Standardized High 6/2/2003 7/27/2009 8.65% 4.38% 6.74% 6.37% 8.5 NYLI VP Dimensional U.S. Equity - Service Class NNSLI NYLI VP Dimensional U.S. Equity - Service Class NYLI VP Dimensional U.S. Equity - Service Class NYLI VP Wellington Growth – Service Class9 NonStandardized² High 6/2/2003 7/27/2009 13.89% 3.44% 10.42% 9.57% 11. NYLI VP Wellington Growth – Service Class9 NonStandardized² High 6/2/2003 7/27/2009 24.12% 3.65% 11.31% 10.18% 10. Standardized High 6/2/2003 7/27/2009 16.12% 1.76% 10.79% 10.18% 10. NYLI VP S&P 500 Index5 – Service Class		High	1/12/2000	7/27/2009	5.51%	3.09%	7.74%	7.49%	9.15%
Standardized High 1/12/2000 5/1/2014 28.69% 4.24% 16.44% 16.35% 16.									
NYLI VP Epoch U.S. Equity Yield – Service Class NonStandardized² High 6/2/2003 7/27/2009 16.65% 6.19% 7.35% 6.37% 8.5 Standardized High 6/2/2003 7/27/2009 8.65% 4.38% 6.74% 6.37% 8.5 NonStandardized² High 6/2/2003 7/27/2009 21.89% 5.27% 10.95% 9.57% 11. Standardized High 6/2/2003 7/27/2009 13.89% 3.44% 10.42% 9.57% 11. NYLI VP Wellington Growth – Service Class9 NonStandardized² High 6/2/2003 7/27/2009 24.12% 3.65% 11.31% 10.18% 10. NYLI VP Sap 500 Index5 – Service Class		-							16.56%
NonStandardized² High 6/2/2003 7/27/2009 16.65% 6.19% 7.35% 6.37% 8.5 Standardized High 6/2/2003 7/27/2009 8.65% 4.38% 6.74% 6.37% 8.5 NYLI VP Dimensional U.S. Equity - Service Class NonStandardized² High 6/2/2003 7/27/2009 21.89% 5.27% 10.95% 9.57% 11. Standardized High 6/2/2003 7/27/2009 13.89% 3.44% 10.42% 9.57% 11. NYLI VP Wellington Growth - Service Class9 NonStandardized² High 6/2/2003 7/27/2009 24.12% 3.65% 11.31% 10.18% 10. Standardized High 6/2/2003 7/27/2009 16.12% 1.76% 10.79% 10.18% 10. NYLI VP S&P 500 Index5 - Service Class		High	1/12/2000	5/1/2014	28.69%	4.24%	16.44%	16.35%	16.56%
Standardized High 6/2/2003 7/27/2009 8.65% 4.38% 6.74% 6.37% 8.8 NYLI VP Dimensional U.S. Equity - Service Class High 6/2/2003 7/27/2009 21.89% 5.27% 10.95% 9.57% 11. Standardized High 6/2/2003 7/27/2009 13.89% 3.44% 10.42% 9.57% 11. NYLI VP Wellington Growth - Service Class9 High 6/2/2003 7/27/2009 24.12% 3.65% 11.31% 10.18% 10. Standardized High 6/2/2003 7/27/2009 16.12% 1.76% 10.79% 10.18% 10. NYLI VP S&P 500 Index5 - Service Class									
NYLI VP Dimensional U.S. Equity - Service Class NonStandardized High 6/2/2003 7/27/2009 21.89% 5.27% 10.95% 9.57% 11. Standardized High 6/2/2003 7/27/2009 13.89% 3.44% 10.42% 9.57% 11. NYLI VP Wellington Growth – Service Class9 NonStandardized High 6/2/2003 7/27/2009 24.12% 3.65% 11.31% 10.18% 10. Standardized High 6/2/2003 7/27/2009 16.12% 1.76% 10.79% 10.18% 10. NYLI VP S&P 500 Index5 – Service Class									8.53%
NonStandardized High 6/2/2003 7/27/2009 21.89% 5.27% 10.95% 9.57% 11. Standardized High 6/2/2003 7/27/2009 13.89% 3.44% 10.42% 9.57% 11. NYLI VP Wellington Growth – Service Class9 NonStandardized High 6/2/2003 7/27/2009 24.12% 3.65% 11.31% 10.18% 10. Standardized High 6/2/2003 7/27/2009 16.12% 1.76% 10.79% 10.18% 10. NYLI VP S&P 500 Index5 – Service Class		High	6/2/2003	7/27/2009	8.65%	4.38%	6.74%	6.37%	8.53%
Standardized High 6/2/2003 7/27/2009 13.89% 3.44% 10.42% 9.57% 11. NYLI VP Wellington Growth – Service Class9 High 6/2/2003 7/27/2009 24.12% 3.65% 11.31% 10.18% 10. NonStandardized High 6/2/2003 7/27/2009 16.12% 1.76% 10.79% 10.18% 10. NYLI VP S&P 500 Index5 – Service Class NYLI VP S&P 500 Index5 – Service Class 10.29% 10.29% 10.18% 10.									
NYLI VP Wellington Growth – Service Class9 NonStandardized² High 6/2/2003 7/27/2009 24.12% 3.65% 11.31% 10.18% 10. Standardized High 6/2/2003 7/27/2009 16.12% 1.76% 10.79% 10.18% 10. NYLI VP S&P 500 Index5 – Service Class		_							11.53%
NonStandardized ² High 6/2/2003 7/27/2009 24.12% 3.65% 11.31% 10.18% 10. Standardized High 6/2/2003 7/27/2009 16.12% 1.76% 10.79% 10.18% 10. NYLI VP S&P 500 Index5 – Service Class		High	6/2/2003	7/27/2009	13.89%	3.44%	10.42%	9.57%	11.53%
Standardized High 6/2/2003 7/27/2009 16.12% 1.76% 10.79% 10.18% 10. NYLI VP S&P 500 Index5 - Service Class									
NYLI VP S&P 500 Index5 – Service Class		•							10.50%
		High	6/2/2003	7/27/2009	16.12%	1.76%	10.79%	10.18%	10.50%
y .	NonStandardized ²	High	6/2/2003	7/27/2009	22.84%	7.08%	12.57%	11.11%	12.41%
		High	6/2/2003	7/27/2009	14.84%	5.30%	12.06%	11.11%	12.41%
NYLI VP Winslow Large Cap Growth – Service Class									
y .	NonStandardized ²								13.85%
Standardized High 6/2/2003 7/27/2009 19.53% 4.96% 14.55% 13.45% 13.	Standardized	High	6/2/2003	7/27/2009	19.53%	4.96%	14.55%	13.45%	13.85%
NYLI VP American Century Sustainable Equity – Service Class	NYLI VP American Century Sustainable Equity – Service Class					·		·	
NonStandardized ² High 2/17/2012 2/17/2012 17.93% 9.46% 9.98% 8.15% 9.3	NonStandardized ²	High	2/17/2012	2/17/2012	17.93%	9.46%	9.98%	8.15%	9.38%
Standardized High 2/17/2012 2/17/2012 9.93% 7.76% 9.43% 8.15% 9.3	Standardized	High	2/17/2012	2/17/2012	9.93%	7.76%	9.43%	8.15%	9.38%



As of February 28, 2025 Accumulation Value Based M&E Structure

International/Global Equity American Funds S Global Small Cap Fund® - Class 4 High 12/14/2012 5/1/2015 7.726% -9.13% 0.59% 4.12% 3.53% Standardized High 12/14/2012 5/1/2015 7.726% -9.13% 0.59% 4.12% 3.53% Standardized High 4/16/2018 5/1/2015 5/1/2015 7.26% -9.13% 0.59% 4.12% 3.53% Fidelity® VIP International Index — Service Class 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 -4.59% -2.79% 1.70% N/A 2.87% Invesco V.I. EQV International Equity Fund - Series II NonStandardized High 9/19/2001 5/1/2014 -1.01% -2.54% 1.59% 2.70% 2.22% Standardized Standardized High 9/19/2001 5/1/2014 -1.01% -2.54% -1.59% -2.70% 2.22% Standardized High 12/31/1999 7/27/2009 21.60% 6.37% 10.57% 8.79% 9.26% Rose Table Portfolio - Service Shares High 12/31/1999 7/27/2009 21.60% 6.37% 10.57% 8.79% 9.26% Rose Table Portfolio - Service Shares High 12/31/1999 7/27/2009 21.60% 6.37% 10.57% 8.79% 9.26% Rose Table Portfolio - Service Shares High 12/31/1999 7/27/2009 21.60% 6.37% 10.57% 8.79% 9.26% Rose Table Portfolio - Service Shares High 12/31/1999 7/27/2009 21.60% 6.37% 10.57% 8.79% 9.26% Rose Table Portfolio - Service Shares High 12/31/1999 7/27/2009 21.60% 6.37% 10.57% 8.79% 9.26% Rose Table Portfolio - Service Shares High 12/31/1999 7/27/2009 21.60% 6.37% 10.57% 8.79% 9.26% Rose Table Portfolio - Service Shares High 12/31/1999 7/27/2009 21.60% 6.37% 10.57% 8.79% 9.26% Rose Table Portfolio - Service Shares High 12/31/1999 7/27/2009 21.60% 6.37% 10.57% 8.79% 9.26% 1.00% 1.				Investment					Since
Marche Division Marche Div		Volatility/				,	5	10	
Mary 1998 Mary	Investment Divisions ¹				Voar ⁴				
No. Proceeds		Misk Level	Date	Date	i cai	i cai	i cai	I Cai	шсерион
No. Significantificant									
Standards		High	5/1/2000	2/10/2025	17.63%	4.22%	9.64%	9.34%	N/A
NOT UP NEW SERVICE Class S		-							
Map									
Standarford High \$1/2000 19/00005 8/81 18/90 18/		High	5/1/2000	2/10/2025	16.98%	4.72%	10.12%	9.90%	N/A
No-Shandraticarle field 12311979 170200 21090 8214 12409 10780 107			5/1/2000	2/10/2025	8.98%	2.86%	9.57%	9.90%	N/A
Standard Cap Genity Page 1	Voya Growth and Income Portfolio - Class S								
SmallMarCap Equily Facility No. Mile Cap - Service Class 2 High 11/12/000 7/77/0009 15 60% 12 9% 9.57% 7.48% 9.57% 5.87% 9.57% 5.87% 9.57% 5.87% 9.57% 5.88% 9.57% 5.88% 9.57% 5.88% 9.57% 5.88% 9.57% 5.88% 9.57% 5.88% 9.57% 5.88% 9.57% 5.88% 9.57% 5.88% 9.5	NonStandardized ²	High	12/31/1979	5/1/2024	21.90%	8.64%	13.45%	10.78%	14.18%
File Highe VI Mid Cap — Service Class 2 High 1/12/2000 7/27/2009 15.00% 3.19% 9.57% 7.49% 9.57% Similarized High 1/12/2000 7/27/2009 15.00% 3.19% 9.57% 7.49% 9.57% Similarized High 1/12/2000 7/27/2009 15.00% 3.19% 9.57% 7.49% 9.57% Similarized High 1/12/2019 1/13/2017 15.77% 1.11% 9.00% 8.14% 9.57% 9.58%	Standardized	High	12/31/1979	5/1/2024	13.90%	6.92%	12.96%	10.78%	6.18%
NoSBandraktzer High 11/2000 727/2009 160% 3.19% 5.7% 7.49% 9.57% Sandraktzer High 11/2000 727/2009 160% 3.19% 5.7% 9.7% 9.57%	Small/Mid Cap Equity								
Sambardized	Fidelity® VIP Mid Cap – Service Class 2								
Jamus Henderson VIT Enterprise Portfolio - Service Shares High 12211/1999 11/13/2017 13.77% 3.0% 8.14% 10.62% 9.89% 10.80% 10.8		-							
NoShandrafezer High 12311799 11732071 51776 3.036 3.146 10.276 3.936) Simularization High 12311799 12311790 12311700 1237170 12371 123	Standardized	High	1/12/2000	7/27/2009	7.60%	1.27%	9.01%	7.48%	9.57%
High 1231/1999 11/13/2017 5.7% 1.18 5.94% 10.62% 9.98% NIVL VP Schroders Mid Cap Opportunities - Service Class High 6/22/003 7.277/2009 2.2% 1.79% 1.14% 4.55% 8.92% Standardizerd High 6/22/003 7.277/2009 2.2% 1.79% 1.14% 4.55% 8.92% Standardizerd High 6/22/003 7.277/2009 2.2% 1.79% 1.14% 4.55% 8.92% MFS9 Mid Cap Value Pertfolio - Service Class High 6/22/003 7.277/2009 4.09% 1.79% 7.40% 7.33% 1.59% Standardizerd High 2/18/2003 7.277/2009 4.09% 1.79% 7.40% 7.33% 1.59% Standardizerd High 2/18/2003 7.277/2009 4.09% 1.79% 4.00% 7.23% 1.59% Standardizerd High 2/18/2003 7.277/2009 4.09% 4.07% 8.79% 8.79% 1.13% Standardizerd High 2/18/2003 7.277/2009 4.09% 4.07% 8.79% 8.79% 1.13% Standardizerd High 2/18/2003 7.277/2009 4.09% 4.07% 8.79% 8.79% 1.13% Standardizerd Highe 7/18/2001 5/18/200 7.277/200 4.09% 4.07% 8.79% 4.79% 1.13% Standardizerd Highe 7/18/2001 5/18/200 7.277/200 4.09% 4.09% 4.79% 4.79% 4.79% Standardizerd Highe 7/18/200 7.277/200 4.09% 4.79% 4.79% 4.79% 4.79% 4.79% Standardizerd Highe 7/18/200 7.277/200 7.278/200 4.09% 4.79% 4	Janus Henderson VIT Enterprise Portfolio – Service Shares								
NYLL VP Schroders Mid Cap Opportunities - Service Class High 6/2000 7/27/2009 6.2% 1.79% 1.49% 4.55% 8.2% Non-Sinandrazed High 6/2000 7/27/2009 0.2% 3.79% 3.69% 4.55% 8.2% Non-Sinandrazed High 3/7/2008 5/1/2000 3.99% 3.69% 3									
NorShandrafizer High 6/27003 7/27/2009 0.20 4.14% 4.55% 8.32% 8.		High	12/31/1999	11/13/2017	5.77%	1.11%	7.54%	10.62%	9.98%
Migh 6/2200 7.277/2009 0.27% 3.45% 3.52% 3.25%									
MSS Mid Cap Value Portfolio - Service Class NonStandardized Standardized High 3/72008 5/1/2002 19.89% 17.99% 7.40% 7.33% 15.59% Standardized Standardized Ms 1/2008 5/1/2009 19.89% 17.99% 7.40% 7.33% 14.99% NonStandardized Ms 1/2008 5/1/2009 19.89% 17.99% 7.40% 7.33% 14.99% NonStandardized High 2/18/2003 7/27/2009 19.89% 17.99% 8.87% 8.87% 11.35% NonStandardized Highest 7/16/2001 5/1/2009 19.89% 2.19% 8.87% 8.87% 11.35% NonStandardized Highest 7/16/2001 5/1/2009 19.89% 2.19% 8.87% 7.28% 15.59% Standardized Highest 7/16/2001 5/1/2009 19.89% 2.29% 8.87% 7.29% 15.59% Standardized Highest 7/16/2001 5/1/2009 19.89% 2.29% 8.87% 7.29% 15.59% Standardized Highest 7/16/2001 5/1/2009 19.89% 2.29% 8.87% 7.29% 15.59% Standardized Highest 7/16/2001 5/1/2009 19.89% 2.29% 8.87% 7.29% 15.59% Standardized Highest 7/16/2001 5/1/2009 19.89% 2.29% 8.87% 7.29% 15.59% Standardized Highest 7/16/2001 5/1/2009 19.89% 2.29% 8.89% 15.59% Standardized Highest 7/16/2001 5/1/2009 19.89% 2.29% 8.89% 15.59% Standardized Highest 7/16/2001 5/1/2009 19.89% 2.29% 8.89% 15.59% Standardized Highest 7/16/2001 5/1/2009 19.89% 2.29% 19.89% 7.29% 15.59% Standardized Highest 8/1/2000 7/27/2009 19.79% 3.10% 8.39% 7.29% 15.59% Standardized Highest 7/16/2001 5/1/2009 19.29%									
NonStandardized* High 37/2008 57/2020 1.989% 3.689% 8.00% 7.389% 1.550% 5.50% 5.50m 5.50		High	6/2/2003	7/27/2009	0.22%	-3.79%	3.45%	4.55%	8.92%
High 37/2008 51/2007 3.99% 7.90% 7.00% 7.30% 14.99% 7.00%									
Neuberge Berman AMT Mid-Cap Growth - Class S NonStandardized* NonStandardi		•							
NonStandardizard High 21482003 727/2009 22.0% 0.07% 8.7% 8.78% 11.55% Standardizard High 21482003 727/2009 14.09% 21.0% 0.07% 8.78% 11.55% Standardizard Highest 7162001 72.0000 72.0000 72.0000 72.0000 72.0000 72.0000 72.0000 72.0000 72.0000 72.0000 72.00000 72.0000 72.0000 72.0000 72.0000 72.0000 72.0000 72.0000 72.0000 72.0000 72.0000 72.0000 72.0000 72.00000 72.0000 72.0000 72.0000 72.0000 72.0000 72.00000 72.0000 72.0000 72.0000 72.0000 72.0000 72.0000 72.0000 72.0000 72.0000 72.0000 72.0000 72.0000 72.00000 72.0000 72.0000 72.0000 72.0000 72.0000 72.00000 72.0000		High	3/7/2008	5/1/2020	3.99%	1.79%	7.40%	7.33%	14.99%
Sandardized									
Invesco V.I. Main Street Small Cap Fund - Series II Highest NonStandardized Highest NonSta		_							
NonStandardized* Highest 7/16/2001 5/1/2002 0.08,0% 2.1% 8.7% 7.2% 15.89% Standardized* Highest 7/16/2001 5/1/2002 0.289% 0.26% 8.16% 7.28% 15.89% Standardized* Highest 6/1/2000 7/27/2009 0.289% 0.26% 8.16% 7.28% 15.89% Standardized* Highest 6/1/2000 7/27/2009 0.289% 0.26% 8.16% 7.28% 0.36% 8.36% 0.36% 7.28% 0.36% 8.36% 0.36% 7.28% 0.36% 8.36% 0.		High	2/18/2003	7/27/2009	14.09%	-2.11%	8.30%	8.78%	11.35%
Highest 7/16/2001 5/1/2020 2.89% 0.26% 0.2	· ·								
Columbia Variable Portfolio - Small Cap Value Fund — Class 2 Highest 6/1/2000 7/27/2009 7.21% 4.94% 9.49% 7.52% 9.36% Standardzed Highest 6/1/2000 7/27/2009 7.21% 4.94% 9.49% 7.52% 9.36% Standardzed Highest 6/1/2000 7/27/2009 7.21% 4.94% 9.49% 7.52% 9.36% Standardzed Highest 6/1/2000 7/27/2009 7.21% 4.94% 9.49% 7.52% 9.36% Standardzed Highest 6/1/2000 7/27/2009 7.21% 4.94% 9.49% 7.52% 9.36% Standardzed Mighest 6/1/2004 1.052% 0.97% 7.09% N/A 11.19% Standardzed Mighest 4/17/2018 5/1/2024 2.52% 1.03% 6.47% N/A 3.19% Macquarie VIP Small Cap Value Series - Service Class NonStandardzed Highest 5/1/2000 11/13/2017 1.52% 0.97% 7.09% N/A 11.19% Standardzed NonStandardzed Highest 5/1/2000 11/13/2017 1.52% 0.64% 5.40% 5.86% 4.79% Standardzed NonStandardzed Highest 5/2/2016 5/2/2016 1.52% 0.56% 3.48% N/A 5.47% Standardzed NonStandardzed Highest 5/2/2016 5/2/2016 4.59% 2.59% 3.69% N/A 5.47% Standardzed NonStandardzed Highest 2/17/2012 2/17/2012 2/17/2012 8.98% 3.48% N/A 5.47% Standardzed Highest 2/17/2012 2/17/2012 8.98% 3.48% N/A 5.47% NonStandardzed Highest 2/17/2012 2/17/2012 8.98% 3.48% N/A 5.47% NonStandardzed Highest 2/17/2012 5/17/2012 8.86% 3.48% N/A 6.81% 7.41% NonStandardzed Highest 2/17/2012 5/17/2012 8.86% 3.48% N/A 6.88% 7.41% NonStandardzed Highest 2/17/2012 5/17/2012 8.86% 3.68% 0.60% 0.68% 7.41% NonStandardzed Highest 2/17/2012 5/17/2012 5/17/2013 8.66% 3.68% 0.60% 0.68% 7.41% NonStandardzed Highest 2/17/2012 5/17/2012 5/17/2013 8.66% 3.68% 0.60% 0.68% 7.41% NonStandardzed Highest 2/17/2012 5/17/2013 8.66% 3.68% 0.60% 0.68% 7.41% NonStandardzed Highest 2/17/2012 5/17/2013 8.66% 3.68% 0.60% 0.68% 7.41% NonStandardzed Highest 2/17/2012 5/17/2013 8.66% 0.68% 7.41% 0.68% 7.41% NonStandardzed Highest 2/17/2012 5/17/2013 8.66% 0.68% 7.41% 0.68% 7.41% NonStandardzed Highest 2/17/2012 5/17/2013 8.66% 0.68% 7.41% 0.68% 7.41% 0.68% 7.41% 0.68% 7.41% 0.68% 7.41% 0.68% 7.41% 0.68% 7.41% 0.68% 7.41% 0.68% 7.41% 0.68% 7.41% 0.68% 7.41% 0.68% 7.41% 0.68% 7.41% 0.68% 7.41%		-							
NonStandardized		Hignest	7/16/2001	5/1/2020	2.89%	0.26%	8.16%	7.28%	15.19%
Highest 61/2000 7/27/2009 -0.79% 3.10% 8.93% 7.52% 9.36% Fidelity® VIP Extended Market Index Portfolio - Service Class 2 Highest 41/72018 51/12024 10.52% 0.97% 7.09% N/A 11.19% Standardized Highest 41/72018 51/12024 10.52% 0.97% 7.09% N/A 11.19% Standardized Highest 41/72018 51/12024 10.52% 0.97% 7.09% N/A 11.19% Standardized Highest 51/12000 11/13/2017 1.52% 1.03% 6.47% N/A 3.19% Standardized Highest 51/12000 11/13/2017 1.52% 1.37% 4.74% 5.86% 4.79% Standardized Highest 51/12000 11/13/2017 1.52% 1.37% 4.74% 5.86% 4.79% Standardized Highest 51/12000 11/13/2017 1.52% 1.37% 4.74% 5.86% 4.79% Standardized Highest 51/12001 51/12018 51/12018 5.2016 5.2016 1.52% 0.56% 4.38% N/A 5.47% Standardized Highest 51/12012 21/17/2012 21/17/2012 2.17/20		Ulabant	0/4/2000	7/07/2000	7.040/	4.040/	0.400/	7.500/	0.200/
Fidelity® VIP Extended Market Index Portfolio - Service Class 2 Highest 4/17/2018 5/1/2024 10.52% 0.97% 7.09% N/A 11.19% Standardizeed* Highest 4/17/2018 5/1/2024 2.52% -1.03% 6.47% N/A 3.19% Macquarie VIP Small Cap Value Series - Service Class Highest 5/1/2000 11/13/2017 9.52% 0.64% 5.40% 5.86% 4.79% N/A 3.19% Standardizeed* Highest 5/1/2000 11/13/2017 1.52% -1.37% 4.74% 5.86% 4.79% N/L VIP Wellington Small Cap - Service Class Highest 5/1/2000 11/13/2017 1.52% -1.37% 4.74% 5.86% 4.79% N/L VIP Wellington Small Cap - Service Class Highest 5/2/2016 5/2/2016 5/2/2016 4.59% -2.59% 3.69% N/A 5.47% N/L VIP Wellington Small Cap - Service Class Highest 5/2/2016 5/2/2016 4.59% -2.59% 3.69% N/A 5.47% N/L VIP Small Cap Growth - Initial Class6 Highest 2/17/2012 2/17/2012 8.92% -3.44% 6.31% 6.89% 7.41% N/L VIP Small Cap Growth - Service Class Highest 2/17/2012 2/17/2012 8.92% -3.44% 6.31% 6.89% 7.41% N/L VIP Small Cap Growth - Service Class Highest 2/17/2012 5/1/2013 8.65% -3.66% 6.04% 6.61% 7.09% Standardized* Highest 2/17/2012 5/1/2013 8.65% -3.66% 6.04% 6.61% 7.09% Standardized* Highest 2/17/2012 5/1/2013 8.65% -3.66% 6.04% 6.61% 7.09% Standardized* Highest 2/17/2012 5/1/2013 8.65% -3.66% 6.04% 6.61% 7.09% Standardized* High 2/14/2012 5/1/2013 8.65% -3.66% 6.04% 6.61% 7.09% Standardized* High 2/14/2012 5/1/2015 0.74% -7.23% 1.36% 4.12% 3.53% Standardized* High 2/14/2012 5/1/2015 0.74% -7.23% 1.36% 4.12% 3.53% Standardized* High 4/16/2018 5/1/2019 4.59% -7.29% 1.36% 0.59% 4.12% 3.53% Standardized* High 4/16/2018 5/1/2019 4.59% -7.29% 1.36% 0.59% 4.12% 3.53% Standardized* High 9/19/2001 5/1/2014 -1.01% 2.54% 1.59% 2.70% 2.22% Standardized* High 9/19/2001 5/1/2014 -1.01% 2.54% 1.59% 2.70% 2.22% Standardized* High 9/19/2001 5/1/2014 -1.01% 2.54% 1.59% 2.70% 2.22% Standardized* High 9/19/2001 5/1/2014 -1.01% 2.54% 1.59% 2.70% 2.22% Standardized* High 9/19/2001 5/1/2014 -1.01% 2.54% 1.59% 2.70% 2.22% Standardized* High 9/19/2001 5/1/2014 -1.01% 2.54% 1.59% 2.70% 2.22% Standardized*									
NonStandardized* Highest 4/17/2018 5/1/2024 10.52% 0.97% 7.09% NA 11.19% Standardized* Highest 4/17/2018 5/1/2024 2.52% 1.03% 6.47% N/A 3.19% Macquarie VIP Small Cap Value Series - Service Class NonStandardized* Highest 5/1/2000 11/13/2017 9.52% 0.64% 5.40% 5.86% 4.79% Standardized* Highest 5/1/2000 11/13/2017 9.52% 0.64% 5.40% 5.86% 4.79% Standardized* Highest 5/1/2000 11/13/2017 1.52% 1.52% 1.52% 1.52% 5.86% 4.79% Standardized* Highest 5/1/2001 5/1/2016 5/1/2016 1.52% 0.05% 4.74% 5.86% 4.79% Standardized* Highest 5/1/2016 5/1/2016 5/1/2016 1.52% 0.05% 4.38% N/A 5.47% 5.84% 6.47% 6.47% 5.84% 6.47% 6.47% 6.47% 5.84% 6.47%		riigiiesi	0/1/2000	1/21/2009	-0.7376	3.1076	0.3376	7.5276	9.3076
Standardized Highest 4/17/2018 5/1/2024 2.52% -1.03% 6.47% N/A 3.19% Macquarie VIP Small Cap Value Series - Service Class Highest 5/1/2000 11/13/2017 9.52% 0.64% 5.40% 5.86% 4.79% Standardized Highest 5/1/2000 11/13/2017 1.52% -1.37% 4.74% 5.86% 4.79% Standardized Highest 5/2/2016 5/2/2016 5/2/2016 1.55% -0.65% 4.39% N/A 5.47% Standardized Highest 5/2/2016 5/2/2016 5/2/2016 4.59% -2.59% 3.69% N/A 5.47% Standardized Highest 5/2/2016 5/2/2016 5/2/2016 4.59% -2.59% 3.69% N/A 5.47% Standardized Highest 2/17/2012 2/17/2012 2/17/2012 2/17/2012 4.59% -2.59% 3.69% N/A 5.47% Standardized Highest 2/17/2012		Highest	4/17/2018	5/1/2024	10 52%	0.97%	7 09%	N/A	11 10%
Macquarie VIP Small Cap Value Series - Service Class Highest 5/1/2000 11/13/2017 1.52% 0.64% 5.40% 5.86% 4.79% 1.587% 5.10%		-							
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Standardized Highest S/1/2000 11/1/3/2017 1.52% -1.37% 4.74% 5.86% 4.79% NYLI VP Wellington Small Cap - Service Class NonStandardized		Highest	5/1/2000	11/13/2017	9 52%	0.64%	5.40%	5.86%	4 79%
NYLI VP Wellington Small Cap - Service Ciass NonStandardized* NonStandardi									
NonStandardized		riigiloot	0,1,2000		1.0270	1.07 70	11.7.0	0.0070	070
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NYLI VP Small Cap Growth – Initial Class6 NonStandardized² Highest 2/17/2012 2/17/2012 8.92% -3.44% 6.31% 6.88% 7.41% Standardized Highest 2/17/2012 2/17/2012 2/17/2012 2/17/2012 8.92% -3.44% 6.31% 6.88% 7.41% Standardized Price Class NonStandardized² Highest 2/17/2012 5/1/2013 8.65% -3.68% 6.04% 6.61% 7.09% Standardized² Highest 2/17/2012 5/1/2013 8.65% -3.68% 6.04% 6.61% 7.09% Standardized Highest 2/17/2012 5/1/2013 8.65% -3.68% 6.04% 6.61% 7.09% Standardized Highest 2/17/2012 5/1/2013 8.65% -3.68% 6.04% 6.61% 7.09% Standardized Highest 2/17/2012 5/1/2013 8.65% -3.68% 6.04% 6.61% 7.09% Standardized Highest 2/17/2012 5/1/2013 8.65% -3.68% 6.04% 6.61% 7.09% Standardized Funds IS Global Small Cap Funds - Class 4 NonStandardized² High 1/1/2012 5/1/2015 5/1/2015 7.26% 9.13% 0.59% 4.12% 3.53% Standardized High 1/1/2012 5/1/2015 7.26% 9.13% 0.59% 4.12% 3.53% Standardized 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 3.41% 0.76% 2.44% N/A 3.33% Standardized High 9/19/2001 5/1/2014 1.01% 2.54% 1.59% 2.70% 2.22% Standardized High 9/19/2001 5/1/2014 8.93% 4.53% 0.83% 2.70% 2.22% Standardized High 9/19/2001 5/1/2014 8.93% 4.53% 0.83% 2.70% 2.22% Standardized High 9/19/2001 5/1/2014 8.93% 4.53% 0.83% 2.70% 2.22% Standardized High 9/19/2001 5/1/2014 8.93% 4.53% 0.83% 2.70% 2.22% Standardized High 9/19/2001 5/1/2014 8.93% 4.53% 0.83% 2.70% 2.22% Standardized High 9/19/2001 5/1/2014 8.93% 4.53% 0.83% 2.70% 2.22% Standardized² High 9/19/2001 5/1/2014 8.93% 4.53% 0.83% 2.70% 2.22% Standardized High 9/19/2001 5/1/2014 8.93% 4.53% 0.83% 2.70% 2.22% Standardized² High 9/19/2001 5/1/2014 8.93% 4.53% 0.83% 2.70% 2.22% Standardized High 9/19/2001 5/1/2014 8.93% 4.53% 0.83% 2.70% 2.22% Standardized² High 9/19/2001 5/1/2014 8.93% 4.53% 0.83% 2.70% 2.22% Standardized² High 9/19/2001 5/1/2014 8.93% 4.53% 0.83% 2.70% 2.22% Standardized² High 9/19/2001 5/1/2014 8.93% 4.53% 0.83% 2.70% 2.22% Standardized² High 9/19/2001 5/1/2014 8.93% 4.53% 0.83% 2.70% 2.22% Standardized² Standardized² Standardize		-							
NonStandardized					,				÷,
Highest 2/17/2012 2/17/2012 0.92% 5.41% 5.68% 6.88% 7.41% NYLI VP Small Cap Growth - Service Class Nyliand Cap Growth - Service Class NonStandardized Highest 2/17/2012 5/1/2013 5/1/2013 0.65% 3.68% 6.81% 7.09% Standardized Highest 2/17/2012 5/1/2013 0.65% 5.65% 5.40% 6.61% 7.09% NonStandardized Highest 2/17/2012 5/1/2013 0.65% 5.65% 5.40% 6.61% 7.09% NonStandardized Highest 2/17/2012 5/1/2013 0.65% 5.65% 5.40% 6.61% 7.09% NonStandardized Highest 2/17/2012 5/1/2015 5/1/2015 5/1/2015 5.65% 5.40% 6.61% 7.09% NonStandardized Highest 2/17/2012 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 NonStandardized Highest 2/17/2012 5/1/2015 5/1	. The state of the	Highest	2/17/2012	2/17/2012	8.92%	-3.44%	6.31%	6.88%	7.41%
NYLI VP Small Cap Growth – Service Class NonStandardized² Highest 2/17/2012 5/1/2013 8.65% -3.68% 6.04% 6.61% 7.09% Standardized Highest 2/17/2012 5/1/2013 0.65% -5.65% 5.40% 6.61% 7.09% Standardized Highest 2/17/2012 5/1/2013 0.65% -5.65% 5.40% 6.61% 7.09% Standardized Standardized Standardized High 12/14/2012 5/1/2015 0.74% -7.23% 1.36% 4.12% 3.53% Standardized² High 12/14/2012 5/1/2015 7.26% 9.13% 0.59% 4.12% 3.53% Standardized² High 4/16/2018 5/1/2019 -7.26% 9.13% 0.59% 4.12% 3.53% Standardized² High 4/16/2018 5/1/2019 -4.59% -2.79% 1.70% N/A 3.33% Standardized High 4/16/2018 5/1/2019 -4.59% -2.79% 1.70% N/A 2.87% Invesco V.I. EQV International Equity Fund - Series II NonStandardized² High 9/19/2001 5/1/2014 -1.01% -2.54% 1.59% 2.70% 2.22% Standardized High 9/19/2001 5/1/2014 -8.93% -4.53% 0.83% 2.70% 2.22% Standardized High 12/31/1999 7/27/2009 21.60% 6.37% 10.57% 8.79% 9.26%									7.41%
NonStandardized		J							
Highest 2/17/2012 5/1/2013 0.65% 5.65% 5.40% 6.61% 7.09% International/Global Equity Standardized Stan		Highest	2/17/2012	5/1/2013	8.65%	-3.68%	6.04%	6.61%	7.09%
International/Global Equity American Funds S Global Small Cap Fund® - Class 4 High 12/14/2012 5/1/2015 7.726% -9.13% 0.59% 4.12% 3.53% Standardized High 12/14/2012 5/1/2015 7.726% -9.13% 0.59% 4.12% 3.53% Standardized High 4/16/2018 5/1/2015 5/1/2015 7.26% -9.13% 0.59% 4.12% 3.53% Fidelity® VIP International Index — Service Class 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 -4.59% -2.79% 1.70% N/A 2.87% Invesco V.I. EQV International Equity Fund - Series II NonStandardized High 9/19/2001 5/1/2014 -1.01% -2.54% 1.59% 2.70% 2.22% Standardized Standardized High 9/19/2001 5/1/2014 -1.01% -2.54% -1.59% -2.70% 2.22% Standardized High 12/31/1999 7/27/2009 21.60% 6.37% 10.57% 8.79% 9.26% Rose Table Portfolio - Service Shares High 12/31/1999 7/27/2009 21.60% 6.37% 10.57% 8.79% 9.26% Rose Table Portfolio - Service Shares High 12/31/1999 7/27/2009 21.60% 6.37% 10.57% 8.79% 9.26% Rose Table Portfolio - Service Shares High 12/31/1999 7/27/2009 21.60% 6.37% 10.57% 8.79% 9.26% Rose Table Portfolio - Service Shares High 12/31/1999 7/27/2009 21.60% 6.37% 10.57% 8.79% 9.26% Rose Table Portfolio - Service Shares High 12/31/1999 7/27/2009 21.60% 6.37% 10.57% 8.79% 9.26% Rose Table Portfolio - Service Shares High 12/31/1999 7/27/2009 21.60% 6.37% 10.57% 8.79% 9.26% Rose Table Portfolio - Service Shares High 12/31/1999 7/27/2009 21.60% 6.37% 10.57% 8.79% 9.26% Rose Table Portfolio - Service Shares High 12/31/1999 7/27/2009 21.60% 6.37% 10.57% 8.79% 9.26% 1.00% 1.	Standardized	-							
American Funds IS Global Small Cap Fund® - Class 4 High 12/14/2012 5/1/2015 0.74% 7.23% 1.36% 4.12% 3.53% 518 and ardized									
NonStandardized									
Standardized High 12/14/2012 5/1/2015 -7.26% -9.13% 0.59% 4.12% 3.53% Fidelity® VIP International Index — Service Class 2		High	12/14/2012	5/1/2015	0.74%	-7.23%	1.36%	4.12%	3.53%
NonStandardized² 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 4.59% 2.79% 1.70% N/A 2.87% Invesco V.I. EQV International Equity Fund - Series II NonStandardized² High 9/19/2001 5/1/2014 -1.01% -2.54% 1.59% 2.70% 2.22% Standardized High 9/19/2001 5/1/2014 -8.93% 4.53% 0.83% 2.70% 2.22% Standardized High 1/2/31/1999 7/2/1/2009 21.60% 6.37% 10.57% 8.79% 9.26% 9.26%	Standardized		12/14/2012	5/1/2015	-7.26%	-9.13%	0.59%	4.12%	3.53%
Standardized High 4/16/2018 5/1/2019 -4.59% -2.79% 1.70% N/A 2.87% Invesco V.I. EQV International Equity Fund - Series II High 9/19/2001 5/1/2014 -1.01% -2.54% 1.59% 2.70% 2.22% Standardized High 9/19/2001 5/1/2014 -8.93% -4.53% 0.83% 2.70% 2.22% Janus Henderson VIT Global Research Portfolio - Service Shares High 12/31/1999 7/27/2009 21.60% 6.37% 10.57% 8.79% 9.26%	Fidelity® VIP International Index — Service Class 2								
Invesco V.I. EQV International Equity Fund - Series II	NonStandardized ²	-	4/16/2018	5/1/2019					
NonStandardized ² High 9/19/2001 5/1/2014 -1.01% -2.54% 1.59% 2.70% 2.22% Standardized High 9/19/2001 5/1/2014 -8.93% -4.53% 0.83% 2.70% 2.22% Standardized High 9/19/2001 5/1/2014 -8.93% -4.53% 0.83% 2.70% 2.22% Standardized High 12/31/1999 7/27/2009 21.60% 6.37% 10.57% 8.79% 9.26% Standardized High 12/31/1999 7/27/2009 21.60% 6.37% 10.57% 8.79% 9.26%		High	4/16/2018	5/1/2019	-4.59%	-2.79%	1.70%	N/A	2.87%
Standardized High 9/19/2001 5/1/2014 -8.93% -4.53% 0.83% 2.70% 2.22% Janus Henderson VIT Global Research Portfolio – Service Shares High 12/31/1999 7/27/2009 21.60% 6.37% 10.57% 8.79% 9.26%	Invesco V.I. EQV International Equity Fund - Series II	·							
Janus Henderson VIT Global Research Portfolio - Service Shares High 12/31/1999 7/27/2009 21.60% 6.37% 10.57% 8.79% 9.26%	NonStandardized ²	-							
NonStandardized ² High 12/31/1999 7/27/2009 21.60% 6.37% 10.57% 8.79% 9.26%	Standardized	High	9/19/2001	5/1/2014	-8.93%	-4.53%	0.83%	2.70%	2.22%
· · · · · · · · · · · · · · · · · · ·	Janus Henderson VIT Global Research Portfolio – Service Shares								
<u>Standardized</u> High 12/31/1999 7/27/2009 13.60% 4.57% 10.03% 8.79% 9.26%	NonStandardized ²	High							
	Standardized	High	12/31/1999	7/27/2009	13.60%	4.57%	10.03%	8.79%	9.26%



As of February 28, 2025 Accumulation Value Based M&E Structure

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

			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception				10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year⁴	Year⁴	Year ⁴	Year ⁴	Inception
International/Global Equity								
NYLI VP Pinestone International Equity – Service Class								
NonStandardized ²	High	6/2/2003	7/27/2009	2.84%	-8.59%	0.07%	3.19%	3.28%
Standardized	High	6/2/2003	7/27/2009	-5.16%	-10.45%	-0.74%	3.19%	3.28%
MFS® International Intrinsic Value Portfolio – Service Class								
NonStandardized ²	High	8/31/2001	5/1/2017	5.52%	-2.77%	3.47%	5.82%	5.30%
Standardized	High	8/31/2001	5/1/2017	-2.48%	-4.75%	2.76%	5.82%	5.30%
MFS® VIT Research International - Service Class								
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	-6.60%	-4.88%	1.51%	3.55%	1.08%
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	-4.20%	1.89%	4.73%	4.05%	-7.05%
American Funds IS New World Fund - Class 4								
NonStandardized ²	Highest	12/14/2012	5/1/2014	4.90%	-2.80%	2.89%	4.54%	3.41%
Standardized	Highest	12/14/2012	5/1/2014	-3.10%	-4.79%	2.16%	4.54%	3.41%
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	0.23%	-4.78%	1.96%	4.36%	2.51%
NYLI VP Candriam Emerging Markets Equity – Service Class9								
NonStandardized ²	Highest	2/17/2012	2/17/2012	10.84%	-6.37%	-0.42%	0.95%	-0.95%
Standardized	Highest	2/17/2012	2/17/2012	2.84%	-8.29%	-1.23%	0.95%	-0.95%
Sector								
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 ¹⁰								
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	-2.35%	2.40%	6.87%	0.78%	0.84%
NYLI VP Fidelity Institutional AM® Utilities – Service Class								
NonStandardized ²	High	2/17/2012	2/17/2012	26.89%	8.54%	7.66%	6.15%	7.59%
Standardized	High	2/17/2012	2/17/2012	18.89%	6.81%	7.06%	6.15%	7.59%
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	-1.86%	-1.84%	-1.23%	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	15.72%	-1.21%	13.27%	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	-4.55%	-4.89%	3.08%	6.26%	6.57%
NYLI VP Natural Resources - Initial Class								
NonStandardized ²	Highest	2/17/2012	2/17/2012	-0.62%	10.23%	13.98%	3.63%	0.91%
Standardized	Highest	2/17/2012	2/17/2012	-8.57%	8.56%	13.50%	3.63%	0.91%
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	-4.00%	-7.15%	1.52%	4.58%	6.77%
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Please read the important disclosures below regarding the product performance.



As of February 28, 2025 Accumulation Value Based M&E 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,

NYLI VP Small Cap Growth — Initial Class, 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 Premier Variable Annuity was first offered for sale on July 27, 2009. Certain Portfolios and Investment Divisions existed prior to the date. The performance for NYLI VP Series Fund, Inc. portfolios are based on the Initial Class Portfolio Inception Date (where applicable). The performance for all other investment divisions is based on the Portfolio Inception Date reflected in this performance summary. All performance has been modified to reflect Separate Account and Fund annual expenses as if the policy had been available during the periods shown. This version of the New York Life Premier Variable Annuity invests in the New York Life Insurance and Annuity Corporation (NYLIAC) Separate Account III.

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

6 New allocations to the NYLI VP Small Cap Growth - Initial Class Investment Division will not be accepted from Policyowners who were not invested in the NYLI

VP Small Cap Growth – Initial Class on February 17, 2012. For existing Policyowners, if you remove all of your Accumulation Value from the NYLI VP Small Cap Growth – Initial Class Investment Division on or after February 17, 2012, you will not be able to reinvest in this Investment Divisions.

NYLI VP Janus Henderson Balanced – Initial Class on February 17, 2012. For existing Policyowners, if you remove all of your Accumulation Value from the NYLI VP Janus Henderson Balanced – Initial Class Investment Division on or after February 17, 2012, you will not be able to reinvest in this Investment Divisions. The NYLI VP Janus Henderson Balanced – Service Class imposes a 12b-1 fee.

8 An Investment in the NYLI VP U.S. Government Money Market Portfolio is neither insured nor guaranteed by the Federal Deposit Insurance Corporation

or any other government agency and there can be no assurance that the Portfolio will be able to maintain a stable net asset value. Although the Portfolio seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the Portfolio. The current yield more closely reflects the Portfolio's earnings than the total return figures shown. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.

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 129-1 for

¹⁰ New allocations to the Columbia Variable Portfolio - Commodity Strategy Investment Division will not be accepted from Policyowners who were not invested in the Investment Division on November 23, 2020. For existing Policyowners, if you remove all of your Accumulation Value from this Investment Division on or after November 23, 2020, you will not be able to reinvest in this Investment Division.

Performance information less than 1 year has not been annualized.

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

Sales of the New York Life Premier Variable Annuity were discontinued. Current policyowners may continue to make premium payments, subject to their contract provisions Existing policies will continue to be serviced.

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