

As of February 28, 2025 for Policies Applied for Before May 1, 2016 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 1.30% during the surrender charge period for the initial premium and 1.10% after the surrender charge period for the initial premium and Fund Company Expenses. An Annual Policy Service Charge of \$30 is not included, but will be deducted each year from the policy's Accumulation Value on the policy anniversary and upon surrender if on that date the Accumulation Value Is less than \$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 II and described herein are different from mutual funds that may have similar names but are available directly to the general public. Investment results may differ.

In most jurisdictions, the policy form number for the New York Life Premier Variable Annuity II is ICC15-P301 or it may be 215-P301.

			Investment		Year to					Since
		Portfolio	Division	Month to	Date					Investment
	Volatility/	Inception	Inception	Date	(Updated				10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹		Monthly)	Year ⁴	Year⁴	Year⁴	Year⁴	Inception
Investment Grade Bond										
NYLI VP U.S. Government Money Market – Current 7-day yield is 4.07%6										
NonStandardized ²	Low	1/29/1993	5/1/2015	0.21%	0.45%	3.49%	2.58%	1.02%	0.24%	0.27%
Standardized	Low	1/29/1993	5/1/2015	-	-	-4.51%	0.64%	0.24%	0.24%	0.27%
PIMCO VIT Low Duration Portfolio - Advisor Class										
NonStandardized ²	Low	3/31/2006	5/2/2016	0.61%	1.14%	4.25%	0.66%	-0.31%	-0.08%	0.07%
Standardized	Low	3/31/2006	5/2/2016	-	-	-3.75%	-1.36%	-1.12%	-0.08%	0.07%
PIMCO VIT Short-Term Portfolio - Advisor Class										
NonStandardized ²	Low	5/1/2000	11/13/2017	0.25%	0.62%	4.20%	2.92%	1.34%	1.01%	3.35%
Standardized American Funds IS Capital World Bond Fund® - Class 4	Low	5/1/2000	11/13/2017	-	-	-3.80%	0.99%	0.57%	1.01%	-4.65%
NonStandardized ²	Moderate	10/4/2006	5/1/2024	1.49%	2.13%	0.52%	-4.56%	-3.68%	-1.43%	2.89%
Standardized	Moderate	10/4/2006	5/1/2024	1.4370	2.1376	-7.48%	-6.51%	-4.46%	-1.43%	-5.11%
American Funds IS The Bond Fund of America® - Class 4	moderate	10/ 1/2000	0/ 1/202 1			7.1070	0.0170	1.1070	1.1070	0.1170
NonStandardized ²	Moderate	12/14/2012	5/1/2022	2.09%	2.54%	4.21%	-2.07%	-1.34%	0.26%	0.29%
Standardized	Moderate	12/14/2012	5/1/2022	-	-	-3.79%	-4.07%	-2.14%	0.26%	-1.86%
American Funds IS U.S. Government Securities Fund® - Class 4										
NonStandardized ²	Moderate	12/2/1985	5/1/2024	2.21%	2.75%	4.01%	-2.76%	-1.55%	-0.25%	5.78%
Standardized	Moderate	12/2/1985	5/1/2024	-	-	-3.99%	-4.75%	-2.35%	-0.25%	-2.22%
Columbia Variable Portfolio — Intermediate Bond - Class 2										
NonStandardized ²	Moderate	5/3/2010	5/1/2022	2.65%	3.16%	5.41%	-2.69%	-1.35%	0.54%	0.21%
Standardized	Moderate	5/3/2010	5/1/2022	-	-	-2.59%	-4.68%	-2.15%	0.54%	-1.95%
NYLI VP Bond – Service Class										
NonStandardized ²	Moderate	6/2/2003	5/1/2015	1.93%	2.32%	4.41%	-2.28%	-2.15%	-0.11%	-0.06%
Standardized	Moderate	6/2/2003	5/1/2015	-	-	-3.59%	-4.28%	-2.95%	-0.11%	-0.06%
Fidelity® VIP Investment Grade Bond - Service Class 2										
NonStandardized ²	Moderate	8/15/2005	5/1/2022	2.17%	2.64%	4.51%	-1.61%	-1.15%	0.53%	0.94%
Standardized	Moderate	8/15/2005	5/1/2022	-	-	-3.49%	-3.62%	-1.95%	0.53%	-1.19%
Fidelity® VIP Bond Index – Service Class 2										
NonStandardized ²	Moderate	4/19/2018	11/23/2020	2.00%	2.42%	3.93%	-2.09%	-2.19%	N/A	-3.12%
Standardized	Moderate	4/19/2018	11/23/2020	-	-	-4.07%	-4.09%	-2.99%	N/A	-4.04%
NYLI VP MacKay U.S. Infrastructure Bond – Service Class										
NonStandardized ²	Moderate	6/2/2003	5/1/2015	2.11%	2.67%	3.90%	-1.81%	-2.04%	-0.70%	-0.72%
Standardized	Moderate	6/2/2003	5/1/2015	-	-	-4.10%	-3.82%	-2.84%	-0.70%	-0.72%
NYLI VP PIMCO Real Return – Service Class										
NonStandardized ²	Moderate	2/17/2012	5/1/2015	2.35%	3.60%	5.15%	-1.86%	0.57%	0.77%	0.88%
Standardized	Moderate	2/17/2012	5/1/2015	-	-	-2.85%	-3.87%	-0.22%	0.77%	0.88%
PIMCO VIT Income Portfolio - Advisor Class										
NonStandardized ²	Moderate	4/29/2016	5/1/2020	1.71%	2.66%	6.65%	2.48%	1.88%	N/A	3.11%
Standardized	Moderate	4/29/2016	5/1/2020	_	-	-1.35%	0.54%	1.12%	N/A	2.36%
		.,,		-						



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

		Portfolio	Investment Division	Month to	Year to Date					Since
	Volatility/	Inception	Inception	Date	(Updated		3	5	10	Investment Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Date	Monthly)	Year ⁴	Year⁴	Year⁴	Year⁴	Inception
Investment Grade Bond	Misk Level	Date	Date		IMOTILITY)	i cai	I Cai	I Cai	i cai	псериоп
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class										
NonStandardized ²	Moderate	5/1/2014	5/1/2015	0.15%	0.53%	5.05%	0.73%	-0.25%	0.95%	1.08%
Standardized	Moderate	5/1/2014	5/1/2015	0.1070	0.0070	-2.95%	-1.28%	-1.06%	0.95%	1.08%
PIMCO VIT Total Return Portfolio - Advisor Class	Woderate	3/1/2014	3/1/2013			2.5570	1.2070	1.0070	0.5570	1.0070
NonStandardized ²	Moderate	2/28/2006	5/1/2015	2.52%	2.97%	5.47%	-1.73%	-1.53%	0.25%	0.33%
Standardized	Moderate	2/28/2006	5/1/2015	2.5276	2.31 /0	-2.53%	-3.74%	-2.33%	0.25%	0.33%
Western Asset Core Plus VIT - Class II	Woderate	2/20/2000	3/1/2013			2.0070	0.1470	2.0070	0.2070	0.0070
NonStandardized ²	Moderate	5/1/2015	5/1/2022	2.09%	3.10%	3.19%	-3.03%	-2.52%	-0.01%	0.08%
Standardized	Moderate	5/1/2015	5/1/2022	2.0376	3.1076	-4.81%	-5.01%	-3.31%	-0.01%	-2.08%
Non-Investment Grade Bond	Woderate	3/1/2013	5/1/2022	-		-4.0176	-3.01%	-3.31%	-0.01%	-2.06%
BlackRock® High Yield V.I. Fund – Class III Shares										
NonStandardized ²	Moderate	2/15/2012	5/1/2015	0.41%	1.75%	8.04%	3.47%	3.59%	3.33%	3.34%
Standardized	Moderate	2/15/2012	5/1/2015	-	-	0.04%	1.57%	2.89%	3.33%	3.34%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2										
NonStandardized ²	Moderate	4/30/2012	5/1/2015	1.64%	2.81%	8.08%	1.95%	-0.47%	1.44%	1.30%
Standardized	Moderate	4/30/2012	5/1/2015	-	-	0.08%	-0.02%	-1.28%	1.44%	1.30%
NYLI VP Floating Rate – Service Class										
NonStandardized ²	Moderate	5/1/2005	5/1/2015	-0.07%	0.55%	5.85%	4.92%	3.67%	2.82%	2.77%
Standardized	Moderate	5/1/2005	5/1/2015	-	-	-2.15%	3.07%	2.97%	2.82%	2.77%
NYLI VP MacKay Convertible – Service Class										
NonStandardized ²	Moderate Moderate	6/2/2003 6/2/2003	5/1/2015 5/1/2015	-1.90%	0.66%	7.43% -0.57%	1.58% -0.39%	7.88% 7.28%	6.65% 6.65%	6.68% 6.68%
Standardized NYLI VP MacKay High Yield Corporate Bond – Service Class	woderate	6/2/2003	5/1/2015	-	-	-0.57%	-0.39%	7.28%	0.05%	0.08%
NonStandardized ²	Moderate	6/2/2003	5/1/2015	0.35%	1.55%	6.96%	3.22%	3.25%	3.54%	3.51%
Standardized	Moderate	6/2/2003	5/1/2015	0.5576	1.5576	-1.04%	1.31%	2.53%	3.54%	3.51%
NYLI VP MacKay Strategic Bond – Service Class	Wodorato	G/2/2000	0/1/2010			1.0170	1.0170	2.0070	0.0 170	0.0170
NonStandardized ²	Moderate	5/1/2011	5/1/2015	1.60%	2.61%	8.04%	3.40%	2.40%	1.79%	1.82%
Standardized	Moderate	5/1/2011	5/1/2015	-		0.04%	1.50%	1.66%	1.79%	1.82%
Alternatives										
DWS Alternative Asset Allocation VIP - Class B										
NonStandardized ²	Moderate	5/18/2009	5/2/2016	0.96%	2.57%	7.26%	1.32%	3.82%	1.69%	2.57%
Standardized	Moderate	5/18/2009	5/2/2016	-	-	-0.74%	-0.66%	3.12%	1.69%	2.57%
NYLI VP Hedge Multi-Strategy - Service Class										
NonStandardized ²	Moderate	5/1/2013	5/1/2015	-0.76%	0.73%	4.82%	2.02%	1.45%	-1.00%	-1.20%
Standardized	Moderate	5/1/2013	5/1/2015	-	-	-3.18%	0.06%	0.69%	-1.00%	-1.20%
Asset Allocation										
American Funds IS Asset Allocation Fund - Class 4										
NonStandardized ²	Moderate	12/14/2012	5/1/2018	-0.44%	2.26%	13.10%	6.05%	8.25%	6.68%	7.12%
Standardized	Moderate	12/14/2012	5/1/2018	-		5.10%	4.24%	7.67%	6.68%	6.92%
BlackRock® Global Allocation V.I. Fund – Class III Shares										
NonStandardized ²	Moderate	11/18/2003	5/1/2015	-0.18%	2.50%	7.55%	2.64%	5.77%	3.90%	3.83%
Standardized	Moderate	11/18/2003	5/1/2015	-	-	-0.45%	0.70%	5.12%	3.90%	3.83%
Fidelity® VIP FundsManager® 60% — Service Class										
NonStandardized ²	Moderate	8/22/2007	5/1/2019	-0.23%	1.86%	7.69%	3.45%	6.60%	5.12%	6.11%
Standardized	Moderate	8/22/2007	5/1/2019	-	-	-0.31%	1.54%	5.97%	5.12%	5.72%
NYLI VP Balanced – Service Class										
NonStandardized ²	Moderate	5/1/2005	5/1/2015	0.13%	3.35%	9.46%	3.27%	6.97%	4.45%	4.60%
Standardized	Moderate	5/1/2005	5/1/2015	-	-	1.46%	1.36%	6.36%	4.45%	4.60%
NYLI VP Conservative Allocation – Service Class										J
NonStandardized ²	Moderate	2/13/2006	5/1/2015	-0.78%	0.99%	5.15%	1.43%	3.09%	2.61%	2.62%
Standardized	Moderate	2/13/2006	5/1/2015	-	-	-2.85%	-0.55%	2.38%	2.61%	2.62%



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

		Davida II.a	Investment	Manuello da	Year to					Since
	Volatility/	Portfolio Inception	Division Inception	Month to Date	Date (Updated		3	5	10	Investment Division
Investment Divisions ¹	Risk Level ³		Date ¹	Date		Year ⁴	Year⁴	Year ⁴	Year⁴	
Asset Allocation	RISK LEVEI	Date	Date		Monthly)	rear	Tear	Tear	Teal	Inception
NYLI VP Income Builder – Service Class										
NonStandardized ²	Moderate	6/2/2003	5/1/2015	1.74%	4.34%	12.59%	3.82%	4.98%	3.84%	3.98%
Standardized	Moderate	6/2/2003	5/1/2015	1.7470	4.34%	4.59%	1.93%	4.31%	3.84%	3.98%
NYLI VP Janus Henderson Balanced – Service Class	Moderate	0/2/2003	3/1/2013			4.5576	1.3376	4.5170	3.0476	3.3076
NonStandardized ²	Moderate	2/17/2012	5/1/2015	0.01%	1.98%	10.92%	5.31%	8.05%	7.05%	7.18%
Standardized	Moderate	2/17/2012	5/1/2015	0.0170	1.5070	2.92%	3.48%	7.46%	7.05%	7.18%
NYLI VP Moderate Allocation–Service Class	Moderate	2,1172012	0, 1,2010			2.0270	0.1070	7.1070	1.0070	111070
NonStandardized ²	Moderate	2/13/2006	5/1/2015	-1.30%	0.98%	6.05%	2.71%	5.20%	3.80%	3.82%
Standardized	Moderate	2/13/2006	5/1/2015	-	-	-1.95%	0.78%	4.54%	3.80%	3.82%
Franklin Templeton Conservative Model Portfolio - Class II										
NonStandardized ²	Moderate	5/1/2020	5/1/2020	1.00%	2.22%	6.89%	0.76%	N/A	N/A	2.15%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	-1.11%	-1.25%	N/A	N/A	1.38%
Franklin Templeton Moderate Model Portfolio - Class II										
NonStandardized ²	Moderate	5/1/2020	5/1/2020	0.13%	2.34%	10.26%	4.09%	N/A	N/A	6.92%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	2.26%	2.21%	N/A	N/A	6.27%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II										
NonStandardized ²	Moderate	5/1/2020	5/1/2020	-0.31%	2.25%	11.43%	5.34%	N/A	N/A	9.03%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	3.43%	3.51%	N/A	N/A	8.43%
Franklin Templeton Moderately Conservative Model Portfolio - Class II										
NonStandardized ²	Moderate	5/1/2020	5/1/2020	0.59%	2.42%	9.14%	2.74%	N/A	N/A	5.03%
Standardized	Moderate	5/1/2020	5/1/2020	-		1.14%	0.81%	N/A	N/A	4.33%
Franklin Templeton Aggressive Model Portfolio - Class II										
NonStandardized ²	High	5/1/2020	5/1/2020	-1.10%	2.25%	13.33%	7.24%	N/A	N/A	12.03%
Standardized	High	5/1/2020	5/1/2020	-	-	5.33%	5.48%	N/A	N/A	11.49%
NYLI VP Equity Allocation – Service Class										
NonStandardized ²	High	2/13/2006	5/1/2015	-2.57%	0.64%	6.66%	4.06%	8.95%	5.66%	5.68%
Standardized	High	2/13/2006	5/1/2015	-	-	-1.34%	2.18%	8.38%	5.66%	5.68%
NYLI VP Growth Allocation-Service Class										
NonStandardized ²	High	2/13/2006	5/1/2015	-2.09%	0.72%	6.39%	3.88%	7.49%	4.94%	4.96%
Standardized	High	2/13/2006	5/1/2015	-	-	-1.61%	2.00%	6.89%	4.94%	4.96%
Large Cap Equity										
AB VPS Growth & Income - Class B										
NonStandardized ²	High	6/1/1999	5/1/2022	0.80%	5.22%	11.41%	7.69%	12.08%	8.34%	9.51%
Standardized	High	6/1/1999	5/1/2022	-	-	3.41%	5.94%	11.57%	8.34%	7.69%
American Funds IS Washington Mutual Investors Fund - Class 4										
NonStandardized ²	High	12/14/2012	11/13/2017	0.02%	3.82%	15.72%	10.31%	13.91%	8.77%	9.54%
Standardized	High	12/14/2012	11/13/2017	-		7.72%	8.64%	13.43%	8.77%	9.54%
American Funds IS Growth Fund - Class 4										.=
NonStandardized ²	High	12/14/2012	11/13/2017	-4.88%	0.41%	19.14%	11.92%	17.71%	14.38%	15.40%
Standardized	High	12/14/2012	11/13/2017	-		11.14%	10.30%	17.29%	14.38%	15.40%
BNY Mellon Sustainable US Equity - Service Shares	I E - b	40/04/0000	E/4/0000	2.000/	0.000/	40 500/	0.400/	40.000/	0.400/	44.040/
NonStandardized ²	High High	12/31/2000 12/31/2000	5/1/2022 5/1/2022	-3.06%	-0.23%	13.50% 5.50%	8.48% 6.75%	12.96% 12.46%	9.48% 9.48%	11.81% 10.05%
Standardized Clear Pridge Veriable Appreciation Portfolio Clear II	nıgıı	12/31/2000	3/1/2022	- -	-	3.30%	0.73%	12.40%	9.4070	10.05%
ClearBridge Variable Appreciation Portfolio — Class II	High	2/28/2015	5/1/2017	-0.83%	1.96%	14.31%	10.60%	13.69%	10.28%	11.59%
NonStandardized ²	High High	2/28/2015	5/1/2017	-0.83%	1.96%	6.31%	8.94%	13.69%	10.28%	11.59%
Standardized Fidelity® VIP Contrafund® – Service Class 2	i iigii	2/20/2010	J/ 1/2017	-	-	0.0170	0.5470	13.20%	10.20%	11.39%
NonStandardized ²	High	1/12/2000	5/1/2015	-2.61%	1.66%	18.69%	13.40%	16.55%	11.72%	11.89%
NonStandardized	High	1/12/2000	5/1/2015	-2.01%	1.00%	10.69%	11.82%	16.11%	11.72%	11.89%
Standardized Fidelity® VIP Equity-Income – Service Class 2	i iigii	1/ 12/2000	J/ 1/2010	-	-	10.0370	11.0270	10.1170	11.7270	11.0976
NonStandardized ²	High	1/12/2000	5/1/2015	0.75%	5.06%	15.09%	7.74%	11.92%	7.93%	7.95%
Nonstandardized	High	1/12/2000	5/1/2015	0.75%	5.00%	7.09%	7.74% 5.98%	11.40%	7.93%	7.95% 7.95%
otanuaruizeu	riigii	1/ 12/2000	3/1/2013			7.0370	J.30 /0	11.4070	1.3370	1.3370



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

			Investment		Year to					Since
		Portfolio	Division	Month to	Date					Investment
	Volatility/	Inception	Inception	Date	(Updated				10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹		Monthly)	Year ⁴	Year⁴	Year ⁴	Year⁴	Inception
Large Cap Equity										
Fidelity® VIP Growth Opportunities - Service Class 2										
NonStandardized ²	High	1/12/2000	5/1/2015	-4.86%	-1.39%	20.79%	11.73%	17.19%	15.66%	16.01%
Standardized	High	1/12/2000	5/1/2015	-	-	12.79%	10.11%	16.77%	15.66%	16.01%
NYLI VP Epoch U.S. Equity Yield – Service Class										
NonStandardized ²	High	6/2/2003	5/1/2015	1.81%	5.23%	18.33%	9.55%	10.92%	6.67%	6.88%
Standardized	High	6/2/2003	5/1/2015		•	10.33%	7.86%	10.39%	6.67%	6.88%
NYLI VP Dimensional U.S. Equity - Service Class										
NonStandardized ²	High	6/2/2003	5/1/2015	0.30%	3.62%	15.82%	10.04%	14.02%	9.73%	9.92%
Standardized	High	6/2/2003	5/1/2015	-		7.82%	8.36%	13.54%	9.73%	9.92%
NYLI VP Wellington Growth – Service Class7	High	6/2/2003	5/1/2015	-3.91%	-0.79%	11.61%	8.76%	13.02%	9.87%	9.93%
NonStandardized ² Standardized	High	6/2/2003	5/1/2015	-3.91%	-0.79%	3.61%	7.05%	12.52%	9.87%	9.93%
NYLI VP S&P 500 Index5 – Service Class	riigii	0/2/2003	3/1/2013	_	-	3.0176	7.0376	12.52/6	3.01 /6	9.9576
NonStandardized ²	High	6/2/2003	5/1/2015	-1.43%	1.16%	16.41%	10.68%	14.91%	11.04%	11.22%
Standardized	High	6/2/2003	5/1/2015	-1.4376	-	8.41%	9.02%	14.45%	11.04%	11.22%
NYLI VP Winslow Large Cap Growth – Service Class		2								
NonStandardized ²	High	6/2/2003	5/1/2015	-2.95%	0.15%	14.75%	12.80%	16.15%	12.99%	13.42%
Standardized	High	6/2/2003	5/1/2015	-	-	6.75%	11.20%	15.70%	12.99%	13.42%
NYLI VP American Century Sustainable Equity – Service Class										
NonStandardized ²	High	2/17/2012	5/1/2015	-2.72%	-0.66%	9.24%	9.03%	13.04%	8.05%	8.18%
Standardized	High	2/17/2012	5/1/2015	-	-	1.24%	7.32%	12.55%	8.05%	8.18%
NYLI VP MFS® Investors Trust - Service Class										
NonStandardized ²	High	5/1/2000	2/10/2025	-1.02%	2.13%	12.78%	8.26%	12.25%	9.39%	-0.28%
Standardized	High	5/1/2000	2/10/2025	-	-	4.78%	6.53%	11.74%	9.39%	-8.26%
NYLI VP MFS® Research - Service Class										
NonStandardized ²	High	5/1/2000	2/10/2025	-2.58%	0.84%	10.65%	8.34%	11.97%	9.75%	-1.98%
Standardized	High	5/1/2000	2/10/2025	-	-	2.65%	6.61%	11.46%	9.75%	-9.82%
Voya Growth and Income Portfolio - Class S			=///							
NonStandardized ²	High	12/31/1979	5/1/2024	-0.44%	2.45%	14.92%	11.45%	16.00%	10.74%	17.02%
Standardized Small/Mid Cap Equity	High	12/31/1979	5/1/2024	-		6.92%	9.81%	15.55%	10.74%	9.02%
Fidelity® VIP Mid Cap – Service Class 2										
NonStandardized ²	High	1/12/2000	5/1/2015	-4.98%	-0.45%	7.78%	5.62%	12.19%	7.08%	7.15%
Standardized	High	1/12/2000	5/1/2015	-4.3076	-0.4576	-0.22%	3.80%	11.68%	7.08%	7.15%
Janus Henderson VIT Enterprise Portfolio – Service Shares	9	17 12/2000	0/ 1/2010			U.LL/U	0.0070	11.0070	7.0070	7.1070
NonStandardized ²	High	12/31/1999	11/13/2017	-3.15%	1.23%	8.32%	6.23%	10.17%	10.17%	9.98%
Standardized	High	12/31/1999	11/13/2017	-	-	0.32%	4.43%	9.63%	10.17%	9.98%
NYLI VP Schroders Mid Cap Opportunities - Service Class										
NonStandardized ²	High	6/2/2003	5/1/2015	-3.40%	-0.18%	4.47%	1.03%	6.81%	4.25%	4.39%
Standardized	High	6/2/2003	5/1/2015	-	-	-3.53%	-0.96%	6.18%	4.25%	4.39%
MFS® Mid Cap Value Portfolio - Service Class										
NonStandardized ²	High	3/7/2008	5/1/2020	-2.52%	0.46%	8.87%	4.94%	11.07%	7.17%	15.09%
Standardized	High	3/7/2008	5/1/2020	-	-	0.87%	3.09%	10.53%	7.17%	14.60%
Neuberger Berman AMT Mid-Cap Growth - Class S										1
NonStandardized ²	High	2/18/2003	5/1/2015	-7.68%	-1.41%	6.60%	4.05%	9.67%	8.06%	8.13%
Standardized	High	2/18/2003	5/1/2015	-	-	-1.40%	2.17%	9.11%	8.06%	8.13%
Invesco V.I. Main Street Small Cap Fund - Series II	I Pakasat	7/40/0004	F.(4.10000C	4.4001	0.000/	0.070/	4.000/	44 400/	7.450/	45.470/
NonStandardized ²	Highest	7/16/2001	5/1/2020	-4.16%	0.00%	8.87%	4.39%	11.43%	7.15%	15.17%
Standardized Columbia Variable Bortfelia, Small Can Value Fund. Class 3	Highest	7/16/2001	5/1/2020	-	-	0.87%	2.52%	10.91%	7.15%	14.68%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2	Highest	6/1/2000	5/1/2015	-5.38%	-2.85%	5.84%	4.73%	12.88%	7.18%	7.26%
NonStandardized ² Standardized	Highest	6/1/2000	5/1/2015	-0.30%	-2.0070	-2.16%	2.87%	12.88%	7.18%	7.26%
Standardized Fidelity® VIP Extended Market Index Portfolio - Service Class 2	riigilest	0/1/2000	3/1/2013	<u> </u>		-2.1070	2.0170	14.0870	1.1070	1.2070
NonStandardized ²	Highest	4/17/2018	5/1/2024	-4.63%	-1.06%	6.81%	3.11%	9.51%	N/A	10.04%
Standardized	Highest	4/17/2018	5/1/2024		-1.0076	-1.19%	1.19%	8.95%	N/A	2.04%
Macquarie VIP Small Cap Value Series - Service Class	J									
NonStandardized ²	Highest	5/1/2000	11/13/2017	-4.55%	-0.58%	8.75%	1.08%	9.05%	5.69%	4.64%
Standardized	Highest	5/1/2000	11/13/2017	-	-	0.75%	-0.92%	8.47%	5.69%	4.64%
				•						



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

		Portfolio	Investment Division	Month to	Year to Date					Since Investment
	Volatility/	Inception	Inception	Date	(Updated				10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹		Monthly)	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Small/Mid Cap Equity										
NYLI VP Wellington Small Cap - Service Class										
NonStandardized ²	Highest	5/2/2016	5/2/2016	-5.15%	-2.33%	8.56%	0.85%	7.10%	N/A	5.13%
Standardized	Highest	5/2/2016	5/2/2016	-	-	0.56%	-1.16%	6.48%	N/A	5.13%
NYLI VP Small Cap Growth – Service Class										
NonStandardized ²	Highest	2/17/2012	5/1/2015	-5.29%	-1.96%	3.71%	0.21%	7.02%	6.14%	6.37%
Standardized	Highest	2/17/2012	5/1/2015	-	-	-4.29%	-1.82%	6.40%	6.14%	6.37%
International/Global Equity American Funds IS Global Small Cap Fund® – Class 4										
NonStandardized ²	High	12/14/2012	5/1/2015	-4.46%	-2.38%	-2.12%	-3.53%	2.64%	3.58%	3.26%
Standardized	High	12/14/2012	5/1/2015	-4.40%	-2.30%	-2.12% -9.95%	-5.49%	1.91%	3.58%	3.26%
Fidelity® VIP International Index — Service Class 2	riigii	12/14/2012	0/1/2010			3.3070	0.4070	1.5170	0.0070	0.2070
NonStandardized ²	High	4/16/2018	5/1/2019	2.00%	5.86%	8.32%	3.36%	5.89%	N/A	4.30%
Standardized	High	4/16/2018	5/1/2019	-	-	0.32%	1.45%	5.24%	N/A	3.87%
Invesco V.I. EQV International Equity Fund - Series II	ŭ									
NonStandardized ²	High	9/19/2001	5/1/2015	0.31%	4.40%	0.33%	1.85%	4.61%	2.78%	2.50%
Standardized	High	9/19/2001	5/1/2015	-	-	-7.67%	-0.12%	3.94%	2.78%	2.50%
Janus Henderson VIT Global Research Portfolio – Service Shares										
NonStandardized ²	High	12/31/1999	5/1/2015	-0.62%	3.64%	16.59%	10.99%	13.19%	8.68%	8.66%
Standardized	High	12/31/1999	5/1/2015	-	-	8.59%	9.34%	12.70%	8.68%	8.66%
NYLI VP Pinestone International Equity – Service Class										
NonStandardized ²	High	6/2/2003	5/1/2015	-0.25%	5.37%	3.53%	-2.45%	3.06%	3.23%	3.11%
Standardized MFS® International Intrinsic Value Portfolio – Service Class	High	6/2/2003	5/1/2015	-	-	-4.47%	-4.44%	2.34%	3.23%	3.11%
NonStandardized ²	High	8/31/2001	5/1/2017	1.74%	7.69%	11.82%	4.13%	6.83%	5.91%	6.24%
Standardized	High	8/31/2001	5/1/2017	1.7470	7.0376	3.82%	2.25%	6.21%	5.91%	6.24%
MFS® VIT Research International - Service Class	riigii	0/01/2001	0/1/2017			0.0270	2.2070	0.2170	0.0170	0.2470
NonStandardized ²	High	8/24/2001	5/1/2022	1.84%	5.59%	5.96%	2.01%	5.34%	3.47%	5.11%
Standardized	High	8/24/2001	5/1/2022	-	-	-2.04%	0.05%	4.68%	3.47%	3.14%
Putnam VT International Value Fund - Class IB										
NonStandardized ²	High	1/2/1997	5/1/2024	3.87%	8.41%	13.02%	7.50%	9.74%	4.33%	9.48%
Standardized	High	1/2/1997	5/1/2024	-	-	5.02%	5.74%	9.18%	4.33%	1.48%
American Funds IS New World Fund - Class 4										
NonStandardized ²	Highest	12/14/2012	5/1/2015	-0.44%	2.08%	4.61%	1.70%	5.32%	4.47%	4.34%
Standardized	Highest	12/14/2012	5/1/2015	-	-	-3.39%	-0.27%	4.66%	4.47%	4.34%
Fidelity® VIP Emerging Markets – Service Class 2	10-5	4/00/2222	P/4/22.2	4.400/	0.750/	40.000/	0.040/	E 400/	4.000/	2.400/
NonStandardized ²	Highest Highest	1/23/2008	5/1/2018	1.10%	2.75%	13.33% 5.33%	0.61% -1.41%	5.12% 4.46%	4.32% 4.32%	3.16% 2.91%
Standardized NYLI VP Candriam Emerging Markets Equity – Service Class7	nigilesi	1/23/2008	5/1/2018	-		3.33%	-1.4170	4.4070	4.3270	2.9170
NonStandardized ²	Highest	2/17/2012	5/1/2015	-0.74%	0.19%	9.93%	-4.17%	1.47%	0.86%	0.37%
Standardized	Highest	2/17/2012	5/1/2015	- 0.7470	-	1.93%	-6.13%	0.70%	0.86%	0.37%
Sector		2/11/2012	J 2010				2070	2070		
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 ⁸										
NonStandardized ²	High	4/30/2013	5/1/2015	0.41%	4.53%	11.34%	1.32%	11.39%	1.34%	1.33%
Standardized	High	4/30/2013	5/1/2015			3.34%	-0.67%	10.87%	1.34%	1.33%
NYLI VP Fidelity Institutional AM® Utilities – Service Class										
NonStandardized ²	High	2/17/2012	5/1/2015	1.00%	2.51%	31.96%	11.16%	9.58%	6.38%	6.30%
Standardized	High	2/17/2012	5/1/2015	-	-	23.96%	9.51%	9.02%	6.38%	6.30%
NYLI VP CBRE Global Infrastructure — Service Class										
NonStandardized ²	High	5/1/2015	5/1/2015	3.34%	4.38%	14.93%	2.71%	4.67%	N/A	-2.77%
Standardized	High	5/1/2015	5/1/2015	-	-	6.93%	0.78%	4.00%	N/A	-2.77%
NYLI VP Newton Technology Growth - Service Class	10.2	10/00/2222	0/40/2222		0.0001	40.0=01	7.000	40 5001	10	
NonStandardized ²	Highest	12/29/2000 12/29/2000	2/10/2025 2/10/2025	-5.06%	-0.33%	10.27%	7.60% 5.85%	13.56%	12.70%	-5.89% -13.42%
Standardized	Highest	12/29/2000	2/10/2025		-	2.27%	5.85%	13.08%	12.70%	-13.42%



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

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

Investment Divisions ¹	Volatility/ Risk Level ³	Portfolio Inception Date	Investment Division Inception Date ¹	Month to Date	Year to Date (Updated Monthly)	1 Year ⁴	3 Year ⁴	5 Year⁴	10 Year ⁴	Since Investment Division Inception
Sector										
Fidelity® VIP Health Care — Service Class 2										
NonStandardized ²	Highest	7/18/2001	5/1/2019	-3.41%	2.20%	0.47%	2.29%	6.04%	5.68%	7.20%
Standardized	Highest	7/18/2001	5/1/2019	-	-	-7.53%	0.34%	5.40%	5.68%	6.83%
NYLI VP Natural Resources – Initial Class										
NonStandardized ²	Highest	2/17/2012	5/1/2015	-3.56%	-1.82%	1.07%	3.67%	17.46%	3.19%	2.56%
Standardized	Highest	2/17/2012	5/1/2015	-	-	-6.93%	1.78%	17.04%	3.19%	2.56%
Principal VC Real Estate Securities Account - Class 2										
NonStandardized ²	Highest	5/1/1998	5/1/2024	4.63%	5.38%	13.57%	0.34%	4.73%	4.83%	20.98%
Standardized	Highest	5/1/1998	5/1/2024	-	-	5.57%	-1.69%	4.06%	4.83%	12.98%

Please read the important disclosures below regarding the product performance.



As of February 28, 2025 for Policies Applied for Before May 1, 2016
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 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 Momingstar 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 orovide, alternative investments may be appropriate.

⁴ The New York Life Premier Variable Annuity II was first offered for sale on May 1, 2015. Certain Portfolios 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 II 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 An Investment in the NYLI VP U.S. Government Money Market Portfolio is neither insured nor guaranteed by the Federal Deposit Insurance Corporation

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

7 New allocations to the NYLI VP Wellington Growth and NYLI VP Candriam Emerging Markets Equity Investment Divisions will not be accepted from Policyowners who were not invested in the Investment Divisions on November 13, 2017. For existing Policyowners, if you remove all of your Accumulation Value from these Investment Divisions on or after November 13, 2017, you will not be able to reinvest in these Investment Divisions. The Service Class versions of these Investment Divisions impose a 17b-1 fee

⁸ New allocations to the Columbia Variable Portfolio - Commodity Strategy Investment Division will not be accepted from Policyowners who were not invested in the Investment Division on November 23, 2020. For existing Policyowners, if you remove all of your Accumulation Value from this Investment Division on or after November 23, 2020, you will not be able to reinvest in this Investment Division.

Performance information less than 1 year has not been annualized.

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

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

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

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

			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception				10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year ⁴	Year⁴	Year ⁴	Year⁴	Inception
Investment Grade Bond								
NYLI VP U.S. Government Money Market – Current 7-day yield is 4.07%6								
NonStandardized ²	Low	1/29/1993	5/1/2015	3.66%	2.35%	0.93%	0.17%	0.22%
Standardized	Low	1/29/1993	5/1/2015	-4.34%	0.41%	0.15%	0.17%	0.22%
PIMCO VIT Low Duration Portfolio - Advisor Class NonStandardized ²	Low	0/04/0000	F/0/0040	0.040/	0.000/	0.000/	0.400/	0.050/
	Low	3/31/2006 3/31/2006	5/2/2016 5/2/2016	3.04% -4.96%	-0.29% -2.32%	-0.33% -1.14%	-0.13% -0.13%	-0.05% -0.05%
Standardized PIMCO VIT Short-Term Portfolio - Advisor Class	LOW	3/31/2006	3/2/2016	-4.90%	-2.3276	-1.1470	-0.13%	-0.05%
NonStandardized ²	Low	5/1/2000	11/13/2017	4.58%	2.46%	1.34%	0.98%	2.71%
Standardized	Low	5/1/2000	11/13/2017	-3.42%	0.51%	0.57%	0.98%	-5.29%
American Funds IS Capital World Bond Fund® - Class 4							******	0.2070
NonStandardized ²	Moderate	10/4/2006	5/1/2024	-4.57%	-6.82%	-3.90%	-1.61%	0.74%
Standardized	Moderate	10/4/2006	5/1/2024	-12.21%	-8.72%	-4.68%	-1.61%	-7.26%
American Funds IS The Bond Fund of America® - Class 4								
NonStandardized ²	Moderate	12/14/2012	5/1/2022	-0.33%	-3.91%	-1.22%	0.11%	-0.63%
Standardized	Moderate	12/14/2012	5/1/2022	-8.31%	-5.87%	-2.03%	0.11%	-2.92%
American Funds IS U.S. Government Securities Fund® - Class 4								1
NonStandardized ²	Moderate	12/2/1985	5/1/2024	-0.85%	-4.15%	-1.42%	-0.45%	2.95%
Standardized	Moderate	12/2/1985	5/1/2024	-8.79%	-6.11%	-2.22%	-0.45%	-5.05%
Columbia Variable Portfolio — Intermediate Bond - Class 2		= 10.10						
NonStandardized ²	Moderate	5/3/2010	5/1/2022	0.41%	-4.96%	-1.34%	0.34%	-0.94%
Standardized	Moderate	5/3/2010	5/1/2022	-7.59%	-6.90%	-2.15%	0.34%	-3.22%
NYLI VP Bond – Service Class	Madaga	0/0/0000	E141004E	0.070/	4.050/	4.000/	0.040/	0.000/
NonStandardized ²	Moderate	6/2/2003	5/1/2015	0.27%	-4.25%	-1.96%	-0.24%	-0.30%
Standardized Fidelity® VIP Investment Grade Bond - Service Class 2	Moderate	6/2/2003	5/1/2015	-7.73%	-6.21%	-2.75%	-0.24%	-0.30%
NonStandardized ²	Moderate	8/15/2005	5/1/2022	0.18%	-3.52%	-1.09%	0.37%	0.01%
Standardized	Moderate	8/15/2005	5/1/2022	-7.82%	-5.49%	-1.89%	0.37%	-2.28%
Fidelity® VIP Bond Index – Service Class 2	Woderate	0/10/2000	3/1/2022	7.0270	0.4070	1.0370	0.01 /0	2.2070
NonStandardized ²	Moderate	4/19/2018	11/23/2020	-0.31%	-4.01%	-2.00%	N/A	-3.80%
Standardized	Moderate	4/19/2018	11/23/2020	-8.29%	-5.97%	-2.80%	N/A	-4.75%
NYLI VP MacKay U.S. Infrastructure Bond- Service Class								
NonStandardized ²	Moderate	6/2/2003	5/1/2015	-0.53%	-3.51%	-2.08%	-0.93%	-1.00%
Standardized	Moderate	6/2/2003	5/1/2015	-8.49%	-5.48%	-2.87%	-0.93%	-1.00%
NYLI VP PIMCO Real Return – Service Class								
NonStandardized ²	Moderate	2/17/2012	5/1/2015	0.63%	-3.60%	0.46%	0.66%	0.53%
Standardized	Moderate	2/17/2012	5/1/2015	-7.37%	-5.56%	-0.34%	0.66%	0.53%
PIMCO VIT Income Portfolio - Advisor Class								
NonStandardized ²	Moderate	4/29/2016	5/1/2020	3.94%	0.30%	1.28%	N/A	2.64%
Standardized	Moderate	4/29/2016	5/1/2020	-4.06%	-1.73%	0.51%	N/A	1.85%
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class	Madasata	E/4/204.4	E/4/004E	2.000/	0.220/	0.070/	4.000/	4.050/
NonStandardized ²	Moderate Moderate	5/1/2014 5/1/2014	5/1/2015 5/1/2015	3.99% -4.01%	-0.32% -2.35%	-0.07% -0.88%	1.09% 1.09%	1.05% 1.05%
Standardized PIMCO VIT Total Return Portfolio - Advisor Class	iviouerate	3/1/2014	3/1/2013	-4.0176	-2.33%	-0.00%	1.09%	1.05%
NonStandardized ²	Moderate	2/28/2006	5/1/2015	1.10%	-3.72%	-1.42%	0.12%	0.04%
Standardized	Moderate	2/28/2006	5/1/2015	-6.90%	-5.68%	-2.22%	0.12%	0.04%
Western Asset Core Plus VIT - Class II				2.3070	2.3070	/	2.72,0	2.2.70
NonStandardized ²	Moderate	5/1/2015	5/1/2022	-2.15%	-5.67%	-2.69%	-0.10%	-1.06%
Standardized	Moderate	5/1/2015	5/1/2022	-9.98%	-7.59%	-3.48%	-0.10%	-3.33%
Non-Investment Grade Bond								
BlackRock® High Yield V.I. Fund – Class III Shares								
NonStandardized ²	Moderate	2/15/2012	5/1/2015	6.46%	1.57%	2.83%	3.40%	3.21%
Standardized	Moderate	2/15/2012	5/1/2015	-1.54%	-0.41%	2.10%	3.40%	3.21%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2								
NonStandardized ²	Moderate	4/30/2012	5/1/2015	4.76%	-1.99%	-0.83%	1.34%	1.03%
Standardized	Moderate	4/30/2012	5/1/2015	-3.24%	-3.99%	-1.64%	1.34%	1.03%
NYLI VP Floating Rate – Service Class								
NonStandardized ²	Moderate	5/1/2005	5/1/2015	6.42%	4.45%	3.27%	2.92%	2.76%
Standardized	Moderate	5/1/2005	5/1/2015	-1.58%	2.59%	2.55%	2.92%	2.76%
NYLI VP MacKay Convertible – Service Class	Madana	0/0/0000	E/4/004E	0.000/	0.400/	7.070/	0.0001	0.700/
NonStandardized ²	Moderate	6/2/2003	5/1/2015	6.96%	-0.48%	7.27%	6.90%	6.72%
Standardized	Moderate	6/2/2003	5/1/2015	-1.04%	-2.51%	6.66%	6.90%	6.72%



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

			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception				10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year ⁴	Year⁴	Year⁴	Year⁴	Inception
Non-Investment Grade Bond								
NYLI VP MacKay High Yield Corporate Bond – Service Class NonStandardized ²	Moderate	6/2/2003	5/1/2015	5.47%	1.69%	2.55%	3.65%	3.41%
Standardized	Moderate	6/2/2003	5/1/2015	-2.53%	-0.28%	1.81%	3.65%	3.41%
NYLI VP MacKay Strategic Bond – Service Class	Moderate	6/2/2003	5/1/2015	-2.53%	-0.28%	1.81%	3.05%	3.41%
NonStandardized ²	Moderate	5/1/2011	5/1/2015	5.49%	1.49%	1.86%	1.67%	1.58%
Standardized	Moderate	5/1/2011	5/1/2015	-2.51%	-0.49%	1.11%	1.67%	1.58%
Alternatives	Moderate	3/1/2011	3/1/2013	-2.3176	-0.49%	1.1176	1.07 76	1.36%
DWS Alternative Asset Allocation VIP - Class B								
NonStandardized ²	Moderate	5/18/2009	5/2/2016	3.93%	-0.42%	2.62%	1.50%	2.32%
Standardized	Moderate	5/18/2009	5/2/2016	-4.07%	-0.42%	1.89%	1.50%	2.32%
	Woderate	3/10/2009	3/2/2010	-4.07 /6	-2.4076	1.0376	1.5076	2.3276
NYLI VP Hedge Multi-Strategy - Service Class NonStandardized ²	Moderate	5/1/2013	5/1/2015	4.89%	0.87%	0.84%	-1.08%	-1.29%
	Moderate	5/1/2013	5/1/2015		-1.14%	0.05%	-1.08%	-1.29%
Standardized Asset Allocation	iviouerate	3/1/2013	J/ 1/2015	-3.11%	-1.14%	0.05%	-1.00%	-1.29%
Asser Allocation American Funds IS Asset Allocation Fund - Class 4								
NonStandardized ²	Moderate	12/14/2012	5/1/2018	14.60%	3.21%	6.65%	6.65%	6.95%
	Moderate		5/1/2018	6.60%	1.29%	6.02%	6.65%	6.74%
Standardized BlackRock® Global Allocation V.I. Fund – Class III Shares	woderate	12/14/2012	5/1/2018	0.00%	1.29%	0.02%	0.00%	0.74%
NonStandardized ²	Moderate	11/18/2003	5/1/2015	7.51%	-0.37%	4.36%	3.96%	3.63%
Standardized	Moderate	11/18/2003	5/1/2015	-0.49%	-2.40%	3.68%	3.96%	3.63%
Fidelity® VIP FundsManager® 60% — Service Class	Madagas	0/00/0007	5/4/0040	0.450/	0.700/	F 400/	F 000/	5.050/
NonStandardized ²	Moderate	8/22/2007	5/1/2019	8.15%	0.73%	5.19%	5.23%	5.95%
Standardized	Moderate	8/22/2007	5/1/2019	0.15%	-1.28%	4.53%	5.23%	5.55%
NYLI VP Balanced – Service Class								
NonStandardized ²	Moderate	5/1/2005	5/1/2015	6.23%	1.45%	5.08%	4.24%	4.33%
Standardized	Moderate	5/1/2005	5/1/2015	-1.77%	-0.53%	4.42%	4.24%	4.33%
NYLI VP Conservative Allocation – Service Class								
NonStandardized ²	Moderate	2/13/2006	5/1/2015	4.87%	-0.46%	2.47%	2.70%	2.56%
Standardized	Moderate	2/13/2006	5/1/2015	-3.13%	-2.49%	1.73%	2.70%	2.56%
NYLI VP Income Builder – Service Class								
NonStandardized ²	Moderate	6/2/2003	5/1/2015	9.92%	0.48%	3.25%	3.73%	3.60%
Standardized	Moderate	6/2/2003	5/1/2015	1.92%	-1.55%	2.54%	3.73%	3.60%
NYLI VP Janus Henderson Balanced – Service Class								
NonStandardized ²	Moderate	2/17/2012	5/1/2015	13.93%	2.18%	6.77%	7.06%	7.09%
Standardized	Moderate	2/17/2012	5/1/2015	5.93%	0.23%	6.15%	7.06%	7.09%
NYLI VP Moderate Allocation–Service Class								
NonStandardized ²	Moderate	2/13/2006	5/1/2015	7.05%	0.41%	4.05%	3.94%	3.79%
Standardized	Moderate	2/13/2006	5/1/2015	-0.95%	-1.61%	3.36%	3.94%	3.79%
Franklin Templeton Conservative Model Portfolio - Class II								
NonStandardized ²	Moderate	5/1/2020	5/1/2020	4.77%	-1.35%	N/A	N/A	1.75%
Standardized	Moderate	5/1/2020	5/1/2020	-3.23%	-3.37%	N/A	N/A	0.93%
Franklin Templeton Moderate Model Portfolio - Class II								
NonStandardized ²	Moderate	5/1/2020	5/1/2020	10.50%	1.18%	N/A	N/A	6.65%
Standardized	Moderate	5/1/2020	5/1/2020	2.50%	-0.81%	N/A	N/A	5.96%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II								
NonStandardized ²	Moderate	5/1/2020	5/1/2020	12.80%	2.16%	N/A	N/A	8.84%
Standardized	Moderate	5/1/2020	5/1/2020	4.80%	0.21%	N/A	N/A	8.21%
Franklin Templeton Moderately Conservative Model Portfolio - Class II					·			
NonStandardized ²	Moderate	5/1/2020	5/1/2020	7.91%	0.19%	N/A	N/A	4.68%
Standardized	Moderate	5/1/2020	5/1/2020	-0.09%	-1.84%	N/A	N/A	3.94%
Franklin Templeton Aggressive Model Portfolio - Class II								
NonStandardized ²	High	5/1/2020	5/1/2020	16.49%	3.68%	N/A	N/A	11.95%
Standardized	High	5/1/2020	5/1/2020	8.49%	1.79%	N/A	N/A	11.38%
	-							



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

Notation Properties Prope			Portfolio	Investment Division					Since Investment
Note Part		Valatility			4		-	40	
Asset Allocation Service Class High 2/13/2006 5/1/2015 10,14% 1,07% 6,70% 5,93% 1,071 7,97% 6,93% 1,074 6,70% 6,93% 1,074 1,074 1,									Division
NYLL VP Equity Allocation – Service Class NonStandardzed High 2/13/2006 5/1/2015 1.14% 1.07% 6.79% 5.93% NonStandardzed High 2/13/2006 5/1/2015 2.14% -0.93% 6.08% 5.93% NonStandardzed High 2/13/2006 5/1/2015 8.69% 1.36% 5.93% NonStandardzed High 2/13/2006 5/1/2015 8.69% 1.36% 5.75% 5.16% Baradardzed High 2/13/2008 5/1/2015 8.69% 1.36% 5.75% 5.16% Baradardzed High 6/1/1999 5/1/2022 1.13% 5.01% 5.16% Baradardzed High 6/1/1999 5/1/2022 1.13% 5.01% 5.16% Baradardzed High 12/14/2012 1/13/2017 7.31% 6.88% 10.47% 8.57% Sandardzed High 12/14/2012 1/13/2017 7.31% 6.88% 10.47% 8.57% Sandardzed High 12/14/2012 1/13/2017 7.31% 6.88% 10.47% 8.57% Sandardzed High 12/14/2012 1/13/2017 9.31% 5.10% 9.93% 8.57% BNY Millon Sustainable US Equity - Service Shares High 12/31/2000 5/1/2012 2.29% 4.42% 11/12% 9.82% 1.12% 9.82% 1.12% 9.82% 1.12% 9.82% 1.12% 9.82% 1.12% 9.82% 1.12% 9.82% 1.12% 9.82% 1.12% 9.82% 1.12% 1		Risk Level*	Date	Date '	Year*	Year	Year*	Year	Inception
NonStandardized** High 2132006 57/2015 10.14% 1.07% 5.03% 5.93% 1.38% 1.38%	22.00								
Sandardzad									
NYL IVP Growth Allocation-Service Class NonStandardized* High 2/13/2006 5/1/2015 8,69% 1,36% 5,75% 5,16% Standardized High 2/13/2006 5/1/2015 0,69% 0,62% 5,11% 5,16% Standardized High 6/1/1999 5/1/2022 11,30% 5,11% 5,16% Standardized High 6/1/1999 5/1/2022 3,30% 3,17% 7,54% 7,96% 1,36% 1									5.71%
NonStandardized* High 2/13/2006 5/1/2015 8.89% 1.38% 5.75% 5.16% 5.80andardized* High 2/13/2006 5/1/2015 0.69% 0.62% 5.11% 5.16%		High	2/13/2006	5/1/2015	2.14%	-0.93%	6.08%	5.93%	5.71%
Sandardized									
AB VPS Growth & Income - Class B NonStandardized High 6/1/1999 5/1/2022 11.30% 5.01% 8.13% 7.98% 1.30m 5.01m 5.01% 8.13% 7.98% 1.30m 5.01% 8.13% 7.98% 1.30m 5.01m 5.01% 8.13% 7.98% 1.30m 5.01% 8.13% 7.98% 1.3									4.97%
AB YES Growth & Income - Class B High 61/1999 51/12022 11.30% 5.01% 8.13% 7.98% 1.08 1.		High	2/13/2006	5/1/2015	0.69%	-0.62%	5.11%	5.16%	4.97%
NonStandardized* High 61/1999 51/12022 1.30% 5.01% 8.13% 7.98% 5.184adardized* High 61/1909 51/12022 3.30% 3.17% 7.54% 7.98% 5.184adardized* 1.304 5.11/2022 3.30% 3.17% 7.54% 7.98% 5.184adardized* 1.304 5.11/2022 3.30% 3.17% 7.54% 7.98% 5.184adardized* 1.304 1.3	<u> </u>								
Sandardized									
American Funds IS Washington Mutual Investors Fund - Class 4 NnoStandardzed* High 12/14/2012 11/13/2017 17.31% 6.88% 10.47% 8.57% 15.58/andardzed* High 12/14/2012 11/13/2017 9.31% 5.10% 9.93% 8.57% 15.58/andardzed* High 12/14/2012 11/13/2017 9.31% 5.10% 9.93% 8.57% 15.58/andardzed* High 12/14/2012 11/13/2017 29.59% 6.82% 17.00% 14.79% 15.58/andardzed* High 12/14/2012 11/13/2017 21.59% 5.04% 16.57% 14.79% 17.58/andardzed* High 12/14/2012 11/13/2017 21.59% 5.04% 16.57% 14.79% 17.58/andardzed* High 12/31/2000 51/2022 22.96% 4.42% 11.72% 9.82% 17.58/andardzed* High 12/31/2000 51/2022 11.56% 2.55% 11.21% 9.82% 17.58/andardzed* High 12/31/2000 51/2022 11.56% 2.59% 10.55% 10.27% 17.58/andardzed* High 2/28/2015 51/2017 20.78% 7.07% 11.05% 10.27% 17.58/andardzed* High 12/28/2015 51/2017 20.78% 7.07% 11.05% 10.27% 17.58/andardzed* High 11/22/2000 51/2015 23.72% 6.15% 11.87% 15.24% 11.87% 15.24% 11.87% 15.24% 11.87% 15.24% 11.25%	NonStandardized ²	High				5.01%			8.05%
Non-Standardized		High	6/1/1999	5/1/2022	3.30%	3.17%	7.54%	7.98%	6.04%
Standardized High 12/14/2012 11/13/2017 9.31% 5.10% 9.93% 8.57% 9.75% 1.20	American Funds IS Washington Mutual Investors Fund - Class 4								
American Funds IS Growth Fund - Class 4 High 12/14/2012 11/13/2017 29.59% 6.82% 17.00% 14.79% 18.57% 14.79% 19.58% 17.00% 14.79% 14.79% 19.58% 17.00% 14.79% 14.79% 19.58% 17.00% 14.79% 14.79% 19.58% 17.00% 14.79% 14.79% 19.58% 17.00% 14.79% 14.79% 19.58% 17.00% 14.79% 14.79% 19.58% 17.00% 14.79% 14.79% 19.58% 17.00% 14.79% 14.79% 19.58% 17.00% 14.79% 14.79% 19.58% 17.00% 14.79% 14.79% 19.58% 17.00% 14.79% 14.79% 14.79% 19.58% 17.00% 14.79% 14.79% 14.79% 14.79% 17.72%	NonStandardized ²	High	12/14/2012	11/13/2017	17.31%	6.88%	10.47%	8.57%	9.20%
NonStandardized	Standardized	High	12/14/2012	11/13/2017	9.31%	5.10%	9.93%	8.57%	9.20%
Standardized High 12/14/2012 11/13/2017 21.59% 5.04% 16.57% 14.79% 15.07% 15.07%	American Funds IS Growth Fund - Class 4								
BNY Mellon Sustainable US Equity - Service Shares High 12/31/2000 5/1/2022 22.96% 4.42% 11.72% 9.82% 1 1.72% 9.82% 1 1.72% 9.82% 1 1.72% 9.82% 1 1.72% 9.82% 1 1.72% 9.82% 1 1.72% 9.82% 1 1.72% 9.82% 1 1.72% 9.82% 1 1.72% 9.82% 1 1.72% 9.82% 1 1.72% 9.82% 1 1.72% 9.82% 1 1.72% 1.7	NonStandardized ²	High	12/14/2012	11/13/2017	29.59%	6.82%	17.00%	14.79%	15.72%
NonStandardized High 12/31/2000 5/1/2022 22.96% 4.42% 11.72% 9.82% 1 Standardized High 12/31/2000 5/1/2022 22.96% 4.42% 11.72% 9.82% 1 Standardized High 12/31/2000 5/1/2022 14.96% 2.55% 11.21% 9.82% 1 NonStandardized High 12/31/2000 5/1/2017 12.78% 5.29% 10.51% 10.27% 1 Standardized High 2/28/2015 5/1/2017 12.78% 5.29% 10.51% 10.27% 1 Fidelity® VIP Contrafund® – Service Class 2 NonStandardized High 1/12/2000 5/1/2015 31.72% 7.89% 15.24% 11.87% 1 Standardized High 1/12/2000 5/1/2015 23.72% 6.15% 14.78% 11.87% 1 Standardized High 1/12/2000 5/1/2015 23.72% 6.15% 14.78% 11.87% 1 Standardized High 1/12/2000 5/1/2015 23.72% 6.15% 14.78% 11.87% 1 Standardized High 1/12/2000 5/1/2015 23.72% 6.15% 14.78% 11.87% 1 Standardized High 1/12/2000 5/1/2015 23.72% 6.15% 14.78% 11.87% 1 Standardized High 1/12/2000 5/1/2015 23.72% 6.15% 14.78% 11.87% 1 Standardized High 1/12/2000 5/1/2015 23.72% 6.15% 14.78% 11.87% 1 Standardized High 1/12/2000 5/1/2015 23.72% 6.15% 14.78% 11.87% 1 Standardized High 1/12/2000 5/1/2015 2.87% 3.14% 7.80% 7.54% 11.87% 1 Standardized High 1/12/2000 5/1/2015 2.87% 4.29% 16.60% 16.40% 1 NULL IV Epoch U.S. Equity Yield – Service Class 2 High 6/2/2003 5/1/2015 2.76% 4.29% 16.50% 16.40% 1 NULL IV Epoch U.S. Equity Yield – Service Class NonStandardized High 6/2/2003 5/1/2015 2.95% 3.33% 11.01% 9.62% 1 Standardized High 6/2/2003 5/1/2015 2.95% 3.39% 10.48% 9.62% 1 Standardized High 6/2/2003 5/1/2015 2.95% 3.39% 10.48% 9.62% 1 Standardized High 6/2/2003 5/1/2015 2.95% 3.39% 10.48% 9.62% 1 Standardized High 6/2/2003 5/1/2015 2.95% 3.39% 10.48% 9.62% 1 Standardized High 6/2/2003 5/1/2015 2.95% 3.39% 10.48% 9.62% 1 Standardized High 6/2/2003 5/1/2015 2.95% 3.49% 10.48% 9.62% 1 Standardized High 6/2/2003 5/1/2015 2.95% 3.49% 10.48% 9.62% 1 Standardized High 6/2/2003 5/1/2015 2.95% 3.39% 10.48% 9.62% 1 Standardized High 6/2/2003 5/1/2015 2.95% 3.49% 10.48% 9.62% 1 Standardized High 6/2/2003 5/1/2015 2.95% 3.49% 10.48% 9.62% 1 Standardized High 6/2/2003 5/1/2015 2.95% 7.13% 12.62% 11.16% 10.48% 10.24% 10.24% 10.24	Standardized	High	12/14/2012	11/13/2017	21.59%	5.04%	16.57%	14.79%	15.72%
Standardized High 12/31/2000 5/1/2022 14.96% 2.55% 11.21% 9.82% 1	BNY Mellon Sustainable US Equity - Service Shares								
Standardized High 12/31/2000 5/1/2022 14.96% 2.55% 11.21% 9.82% 1.216 1.21	NonStandardized ²	High	12/31/2000	5/1/2022	22.96%	4.42%	11.72%	9.82%	12.69%
ClearBridge Variable Appreciation Portfolio — Class II NonStandardized	Standardized	High	12/31/2000	5/1/2022	14.96%	2.55%	11.21%	9.82%	10.81%
NonStandardized²									
Standardized High 2/28/2015 5/1/2017 12.78% 5.29% 10.51% 10.27% 10	I	High	2/28/2015	5/1/2017	20.78%	7.07%	11.05%	10.27%	11.57%
Fidelity® VIP Contrafund® – Service Class 2 NonStandardized² High 1/12/2000 5/1/2015 31.72% 7.89% 15.24% 11.87% 1 Standardized High 1/12/2000 5/1/2015 23.72% 6.15% 14.78% 11.87% 1 Fidelity® VIP Equity-Income – Service Class 2 NonStandardized² High 1/12/2000 5/1/2015 13.56% 4.99% 8.38% 7.54% 5 Standardized High 1/12/2000 5/1/2015 5.56% 3.14% 7.80% 7.54% 5 Standardized High 1/12/2000 5/1/2015 5.56% 3.14% 7.80% 7.54% 5 Standardized High 1/12/2000 5/1/2015 5.56% 3.14% 7.80% 7.54% 5 Standardized High 1/12/2000 5/1/2015 5.56% 3.14% 7.80% 7.54% 5 Standardized High 1/12/2000 5/1/2015 5.56% 3.14% 7.80% 7.54% 5 Standardized High 1/12/2000 5/1/2015 5.56% 3.14% 7.80% 7.54% 5 Standardized High 1/12/2000 5/1/2015 5.56% 3.14% 7.80% 7.54% 5 Standardized High 6/2/2003 5/1/2015 5.56% 3.14% 7.80% 7.54% 5 Standardized High 6/2/2003 5/1/2015 5.56% 3.14% 7.80% 7.54% 5 NONStandardized² High 6/2/2003 5/1/2015 5.56% 3.14% 7.80% 6.42% 6 NYLL VP Dimensional U.S. Equity Yield – Service Class High 6/2/2003 5/1/2015 5.56% 3.14% 7.80% 6.42% 6.79% 6.42% 6.40% 6.79% 6.42% 6.40% 6.79% 6.42% 6.79% 6.42% 6.40% 6.79% 6.42% 6.40% 6.79% 6.42% 6.40% 6.79% 6.42% 6.40% 6.79% 6.42% 6.40% 6.79% 6.42% 6.40% 6.79% 6.42% 6.40% 6.79% 6.42% 6.40% 6.79% 6.42% 6.40% 6.79% 6.42% 6.40% 6.79% 6.42% 6.40% 6.79% 6.42% 6.40% 6.79% 6.42% 6.40% 6.79% 6.42% 6.40% 6.4		•							11.57%
NonStandardized									
Standardized		High	1/12/2000	5/1/2015	31.72%	7.89%	15.24%	11.87%	11.92%
Fidelity® VIP Equity-Income – Service Class 2 NonStandardized		•							11.92%
NonStandardized									
Standardized High 1/12/2000 5/1/2015 5.56% 3.14% 7.80% 7.54% 7.80%		High	1/12/2000	5/1/2015	13.56%	4.99%	8.38%	7.54%	7.54%
Fidelity® VIP Growth Opportunities – Service Class 2 NonStandardized² High 1/12/2000 5/1/2015 36.76% 6.10% 16.93% 16.40% 1 Standardized High 1/12/2000 5/1/2015 28.76% 4.29% 16.50% 16.40% 1 NYLI VP Epoch U.S. Equity Yield – Service Class NonStandardized² High 6/2/2003 5/1/2015 16.70% 6.24% 7.40% 6.42% 16.50% 16.40% 1 NYLI VP Dimensional U.S. Equity - Service Class NonStandardized High 6/2/2003 5/1/2015 8.70% 4.44% 6.79% 6.42% 16.50% 16.40% 1 NYLI VP Dimensional U.S. Equity - Service Class NonStandardized² High 6/2/2003 5/1/2015 21.95% 5.33% 11.01% 9.62% 19.00% 17.00% 10.48% 9.62% 19.00% 17.00% 10.48% 9.62% 19.00% 17.00% 10.48% 9.62% 19.00% 17.00% 10.48% 10.48% 10.24% 10.48% 10.24% 10.48% 10.24% 10.48% 10.24% 10.48% 10.24% 10.48% 10.24% 10.48% 10.24% 10.48% 10.24% 10.48% 10.24% 10.48% 10.24% 10.48% 10.24% 10.48% 10.24% 10.24% 10.48% 10.24% 10		-							7.54%
NonStandardized		g			0.0070				
Standardized High 1/12/2000 5/1/2015 28.76% 4.29% 16.50% 16.40% 16.40% 17.20% 17		High	1/12/2000	5/1/2015	36.76%	6 10%	16 93%	16 40%	16.48%
NYLI VP Epoch U.S. Equity Yield – Service Class NonStandardized ² High 6/2/2003 5/1/2015 16.70% 6.24% 7.40% 6.42% 5 Standardized High 6/2/2003 5/1/2015 16.70% 6.24% 7.40% 6.42% 5 Standardized NYLI VP Dimensional U.S. Equity - Service Class NonStandardized ² High 6/2/2003 5/1/2015 21.95% 5.33% 11.01% 9.62% 5 Standardized High 6/2/2003 5/1/2015 21.95% 5.33% 11.01% 9.62% 5 Standardized High 6/2/2003 5/1/2015 21.95% 5.33% 11.01% 9.62% 5 Standardized NYLI VP Wellington Growth – Service Class7 NonStandardized ² High 6/2/2003 5/1/2015 24.18% 3.71% 11.37% 10.24% 1 Standardized ² High 6/2/2003 5/1/2015 16.18% 1.81% 10.84% 10.24% 1 NYLI VP S&P 500 Index5 – Service Class NonStandardized ² High 6/2/2003 5/1/2015 22.90% 7.13% 12.62% 11.16% 1		-							16.48%
NonStandardized² High 6/2/2003 5/1/2015 16.70% 6.24% 7.40% 6.42% 15.404 16.70% 6.24% 7.40% 6.42% 15.404 16.70% 6.24% 7.40% 6.42% 15.404 16.70% 6.24% 7.40% 6.42% 15.404 16.70% 6.24% 17.40% 6.42% 17.40% 17.		riigii	1/12/2000	3/1/2013	20.7070	4.2070	10.0070	10.4070	10.4070
Standardized High 6/2/2003 5/1/2015 8.70% 4.44% 6.79% 6.42% 6.79% 6.22%		High	6/2/2003	5/1/2015	16 70%	6 24%	7 40%	6 42%	6.43%
NYLL VP Dimensional U.S. Equity - Service Class NonStandardized ² High 6/2/2003 5/1/2015 21.95% 5.33% 11.01% 9.62% 5.534 5.53									6.43%
NonStandardized² High 6/2/2003 5/1/2015 21.95% 5.33% 11.01% 9.62% 55 Standardized High 6/2/2003 5/1/2015 13.95% 3.49% 10.48% 9.62% 55 NYLI VP Wellington Growth – Service Class7 NonStandardized² High 6/2/2003 5/1/2015 24.18% 3.71% 11.37% 10.24% 15 Standardized High 6/2/2003 5/1/2015 16.18% 1.81% 10.84% 10.24% 1 NYLI VP S&P 500 Index5 – Service Class NonStandardized² High 6/2/2003 5/1/2015 22.90% 7.13% 12.62% 11.16% 1		ragii	0,2,2000	5/1/2015	0.7070	¬.¬¬ /0	0.1370	U.74_/0	U1U /0
Standardized High 6/2/2003 5/1/2015 13.95% 3.49% 10.48% 9.62% <td></td> <td>High</td> <td>6/3/3003</td> <td>5/1/201F</td> <td>21 05%</td> <td>5 33%</td> <td>11 019/</td> <td>0.629/</td> <td>9.70%</td>		High	6/3/3003	5/1/201F	21 05%	5 33%	11 019/	0.629/	9.70%
NYLI VP Wellington Growth – Service Class7 NonStandardized² High 6/2/2003 5/1/2015 24.18% 3.71% 11.37% 10.24% 1 Standardized High 6/2/2003 5/1/2015 16.18% 1.81% 10.84% 10.24% 1 NYLI VP S&P 500 Index5 – Service Class NonStandardized² High 6/2/2003 5/1/2015 22.90% 7.13% 12.62% 11.16% 1		•							9.70%
NonStandardized ² High 6/2/2003 5/1/2015 24.18% 3.71% 11.37% 10.24% 1 Standardized High 6/2/2003 5/1/2015 16.18% 1.81% 10.94% 10.24% 1 NVLI VP S&P 500 Index5 - Service Class High 6/2/2003 5/1/2015 22.90% 7.13% 12.62% 11.16% 1		nigii	3/2/2003	3/1/2013	13.93%	3.4970	10.40%	9.02%	9.70%
Standardized High 6/2/2003 5/1/2015 16.18% 1.81% 10.84% 10.24% 1 NYLI VP S&P 500 Index5 - Service Class NonStandardized² High 6/2/2003 5/1/2015 22.90% 7.13% 12.62% 11.16% 1		High	6/2/2002	E/1/201E	24 199/	2 710/	11 270/	10.246/	10.20%
NYLI VP S&P 500 Index5 - Service Class NonStandardized ² High 6/2/2003 5/1/2015 22.90% 7.13% 12.62% 11.16% 1									
NonStandardized ² High 6/2/2003 5/1/2015 22.90% 7.13% 12.62% 11.16% 1		nign	0/2/2003	5/1/2015	10.10%	1.01%	10.84%	10.24%	10.20%
		12-1	0/0/0000	E141004E	00.0001	7.400/	40.000/	44.4001	44.000
									11.30%
	Standardized	High	0/2/2003	5/1/2015	14.90%	5.36%	12.12%	11.16%	11.30%
NYLI VP Winslow Large Cap Growth – Service Class				=1110015					
9		•							13.64%
		High	6/2/2003	5/1/2015	19.60%	5.02%	14.60%	13.50%	13.64%
NYLI VP American Century Sustainable Equity – Service Class									
									8.41%
		High	2/17/2012	5/1/2015	9.99%	7.82%	9.49%	8.21%	8.41%
NYLI VP MFS® Investors Trust - Service Class	NYLI VP MFS® Investors Trust - Service Class								
NonStandardized ² High 5/1/2000 2/10/2025 17.69% 4.28% 9.69% 9.39%	NonStandardized ²	•							N/A
Standardized High 5/1/2000 2/10/2025 9.69% 2.40% 9.13% 9.39%	Standardized	High	5/1/2000	2/10/2025	9.69%	2.40%	9.13%	9.39%	N/A

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

			Investment					Since
		Portfolio	Division					Investment
,	Volatility/	Inception	Inception				10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Large Cap Equity								
NYLI VP MFS® Research - Service Class	LEab	E/4/2000	2/40/2025	47.040/	4.770/	40.470/	0.050/	NI/A
NonStandardized ²	High	5/1/2000 5/1/2000	2/10/2025 2/10/2025	17.04%	4.77% 2.92%	10.17%	9.95% 9.95%	N/A N/A
Standardized Voya Growth and Income Portfolio - Class S	High	5/1/2000	2/10/2025	9.04%	2.92%	9.62%	9.95%	N/A
NonStandardized ²	High	12/31/1979	5/1/2024	21.96%	8.70%	13.50%	10.83%	14.22%
Standardized	High	12/31/1979	5/1/2024	13.96%	6.98%	13.02%	10.83%	6.22%
Small/Mid Cap Equity	g	12,01,1010	G/ 1/202 1	10.0070	0.0070	10.0270	10.0070	U.LL 70
Fidelity® VIP Mid Cap – Service Class 2								
NonStandardized ²	High	1/12/2000	5/1/2015	15.65%	3.23%	9.62%	7.53%	7.33%
Standardized	High	1/12/2000	5/1/2015	7.65%	1.32%	9.06%	7.53%	7.33%
Janus Henderson VIT Enterprise Portfolio – Service Shares								
NonStandardized ²	High	12/31/1999	11/13/2017	13.82%	3.08%	8.19%	10.68%	10.03%
Standardized	High	12/31/1999	11/13/2017	5.82%	1.16%	7.60%	10.68%	10.03%
NYLI VP Schroders Mid Cap Opportunities - Service Class								
NonStandardized ²	High	6/2/2003	5/1/2015	8.28%	-1.74%	4.20%	4.60%	4.49%
Standardized	High	6/2/2003	5/1/2015	0.28%	-3.75%	3.51%	4.60%	4.49%
MFS® Mid Cap Value Portfolio - Service Class								
NonStandardized ²	High	3/7/2008	5/1/2020	12.04%	3.74%	8.05%	7.38%	15.55%
Standardized Standardized	High	3/7/2008	5/1/2020	4.04%	1.85%	7.46%	7.38%	15.05%
Neuberger Berman AMT Mid-Cap Growth – Class S	LEab	2/49/2002	E/4/004E	00.450/	0.000/	0.000/	0.000/	0.420/
NonStandardized ² Standardized	High High	2/18/2003 2/18/2003	5/1/2015 5/1/2015	22.15% 14.15%	-0.02% -2.06%	8.93% 8.35%	8.83% 8.83%	8.43% 8.43%
Invesco V.I. Main Street Small Cap Fund - Series II	nigii	2/16/2003	3/1/2013	14.13%	-2.00%	0.3376	0.03%	0.43%
NonStandardized ²	Highest	7/16/2001	5/1/2020	10.95%	2.26%	8.79%	7.33%	15.75%
Standardized	Highest	7/16/2001	5/1/2020	2.95%	0.31%	8.22%	7.33%	15.25%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2	- iigiloot	7710/2001	0/1/2020	2.0070	0.0170	O.LL.70	7.0070	10.2070
NonStandardized ²	Highest	6/1/2000	5/1/2015	7.26%	5.00%	9.55%	7.57%	7.71%
Standardized	Highest	6/1/2000	5/1/2015	-0.74%	3.15%	8.98%	7.57%	7.71%
Fidelity® VIP Extended Market Index Portfolio - Service Class 2								
NonStandardized ²	Highest	4/17/2018	5/1/2024	10.58%	1.02%	7.14%	N/A	11.23%
Standardized	Highest	4/17/2018	5/1/2024	2.58%	-0.98%	6.53%	N/A	3.23%
Macquarie VIP Small Cap Value Series - Service Class								
NonStandardized ²	Highest	5/1/2000	11/13/2017	9.58%	0.69%	5.45%	5.92%	4.84%
Standardized	Highest	5/1/2000	11/13/2017	1.58%	-1.32%	4.80%	5.92%	4.84%
NYLI VP Wellington Small Cap - Service Class								
NonStandardized ²	Highest	5/2/2016	5/2/2016	12.65%	-0.51%	4.43%	N/A	5.52%
Standardized	Highest	5/2/2016	5/2/2016	4.65%	-2.54%	3.75%	N/A	5.52%
NYLI VP Small Cap Growth – Service Class NonStandardized ²	Highest	2/17/2012	5/1/2015	8.70%	-3.64%	6.10%	6.66%	6.70%
Standardized	Highest	2/17/2012	5/1/2015	0.70%	-5.60%	5.46%	6.66%	6.70%
International/Global Equity	riigiicat	2/11/2012	3/1/2013	0.1076	3.0076	J.40 /0	0.0078	0.7076
American Funds IS Global Small Cap Fund® – Class 4								
NonStandardized ²	High	12/14/2012	5/1/2015	0.79%	-7.19%	1.41%	4.17%	3.58%
Standardized	High	12/14/2012	5/1/2015	-7.21%	-9.08%	0.65%	4.17%	3.58%
Fidelity® VIP International Index — Service Class 2								
NonStandardized ²	High	4/16/2018	5/1/2019	3.46%	-0.71%	2.49%	N/A	3.38%
Standardized	High	4/16/2018	5/1/2019	-4.54%	-2.74%	1.76%	N/A	2.92%
Invesco V.I. EQV International Equity Fund - Series II								
NonStandardized ²	High	9/19/2001	5/1/2015	-0.96%	-2.50%	1.64%	2.75%	2.09%
Standardized	High	9/19/2001	5/1/2015	-8.88%	-4.49%	0.88%	2.75%	2.09%
Janus Henderson VIT Global Research Portfolio – Service Shares	10-4	40/04/1000	FIAIOOAF	04.070/	0.400/	40.000/	0.050/	0.4407
NonStandardized ²	High	12/31/1999	5/1/2015	21.67%	6.42%	10.62%	8.85%	8.41%
Standardized	High	12/31/1999	5/1/2015	13.67%	4.63%	10.08%	8.85%	8.41%
NYLI VP Pinestone International Equity – Service Class	High	6/2/2003	5/1/2015	2.90%	-8.54%	0.12%	3.24%	2.61%
NonStandardized ² Standardized	High High	6/2/2003	5/1/2015	-5.10%	-8.54% -10.41%	-0.69%	3.24%	2.61%
Standardized MFS® International Intrinsic Value Portfolio – Service Class	riigii	3/2/2003	3/1/2013	3.1076	10.41/0	0.0376	J.24 /0	2.01/0
NonStandardized ²	High	8/31/2001	5/1/2017	5.58%	-2.72%	3.52%	5.87%	5.36%
Standardized	High	8/31/2001	5/1/2017	-2.42%	-4.71%	2.82%	5.87%	5.36%
enninan arzaa	9				170		2.31 /0	2.3070



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

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

Investment Divisions ¹	Volatility/ Risk Level ³	Portfolio Inception Date	Investment Division Inception Date ¹	1 Year ⁴	3 Year ⁴	5 Year⁴	10 Year ⁴	Since Investment Division Inception
International/Global Equity	MISK LEVEL	Date	Date	i cai	i cai	i cai	ı cai	псериоп
MFS® VIT Research International - Service Class								
NonStandardized ²	High	8/24/2001	5/1/2022	1.45%	-2.85%	2.30%	3.60%	3.30%
Standardized	High	8/24/2001	5/1/2022	-6.55%	-4.84%	1.56%	3.60%	1.13%
Putnam VT International Value Fund - Class IB	1.1911	G/2 I/2001	G/ //ZOZZ	0.0070	1.0 170	1.0070	0.0070	1.1070
NonStandardized ²	High	1/2/1997	5/1/2024	3.85%	3.83%	5.44%	4.11%	0.98%
Standardized	High	1/2/1997	5/1/2024	-4.15%	1.94%	4.78%	4.11%	-7.02%
American Funds IS New World Fund - Class 4	9							110_70
NonStandardized ²	Highest	12/14/2012	5/1/2015	4.95%	-2.75%	2.94%	4.60%	4.19%
Standardized	Highest	12/14/2012	5/1/2015	-3.05%	-4.74%	2.22%	4.60%	4.19%
Fidelity® VIP Emerging Markets – Service Class 2	g			0.0070				
NonStandardized ²	Highest	1/23/2008	5/1/2018	8.28%	-2.74%	2.74%	4.41%	2.82%
Standardized	Highest	1/23/2008	5/1/2018	0.28%	-4.73%	2.01%	4.41%	2.56%
NYLI VP Candriam Emerging Markets Equity – Service Class7	J	1/20/2000	3/1/2010					
NonStandardized ²	Highest	2/17/2012	5/1/2015	10.89%	-6.33%	-0.37%	1.00%	0.36%
Standardized	Highest	2/17/2012	5/1/2015	2.89%	-8.24%	-1.18%	1.00%	0.36%
Sector	<u> </u>	2/1//2012						
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 ⁸								
NonStandardized ²	High	4/30/2013	5/1/2015	5.70%	4.32%	7.53%	0.83%	0.89%
Standardized	High	4/30/2013	5/1/2015	-2.30%	2.45%	6.93%	0.83%	0.89%
NYLI VP Fidelity Institutional AM® Utilities – Service Class								
NonStandardized ²	High	2/17/2012	5/1/2015	26.95%	8.59%	7.71%	6.20%	6.14%
Standardized	High	2/17/2012	5/1/2015	18.95%	6.87%	7.11%	6.20%	6.14%
NYLI VP CBRE Global Infrastructure — Service Class								
NonStandardized ²	High	5/1/2015	5/1/2015	6.19%	0.24%	-0.37%	N/A	-3.25%
Standardized	High	5/1/2015	5/1/2015	-1.81%	-1.79%	-1.18%	N/A	-3.25%
NYLI VP Newton Technology Growth - Service Class								
NonStandardized ²	Highest	12/29/2000	2/10/2025	23.78%	0.85%	13.81%	13.32%	N/A
Standardized	Highest	12/29/2000	2/10/2025	15.78%	-1.16%	13.33%	13.32%	N/A
Fidelity® VIP Health Care — Service Class 2								
NonStandardized ²	Highest	7/18/2001	5/1/2019	3.50%	-2.86%	3.84%	6.31%	7.01%
Standardized	Highest	7/18/2001	5/1/2019	-4.50%	-4.85%	3.14%	6.31%	6.62%
NYLI VP Natural Resources – Initial Class					·		·	
NonStandardized ²	Highest	2/17/2012	5/1/2015	-0.57%	10.29%	14.03%	3.68%	2.80%
Standardized	Highest	2/17/2012	5/1/2015	-8.52%	8.62%	13.56%	3.68%	2.80%
Principal VC Real Estate Securities Account - Class 2								
NonStandardized ²	Highest	5/1/1998	5/1/2024	4.05%	-5.17%	2.32%	4.63%	14.81%
Standardized	Highest	5/1/1998	5/1/2024	-3.95%	-7.11%	1.58%	4.63%	6.81%

Please read the important disclosures below regarding the product performance.



As of February 28, 2025 for Policies Applied for Before May 1, 2016
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 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, the quity 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 II was first offered for sale on May 1, 2015. 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 II 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 An Investment in the NYLI VP U.S. Government Money Market Portfolio is neither insured nor guaranteed by the Federal Deposit Insurance Corporation

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

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

⁸ New allocations to the Columbia Variable Portfolio - Commodity Strategy Investment Division will not be accepted from Policyowners who were not invested in the Investment Division on November 23, 2020. For existing Policyowners, if you remove all of your Accumulation Value from this Investment Division on or after November 23, 2020, you will not be able to reinvest in this Investment Division.

Performance information less than 1 year has not been annualized.

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

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

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