

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

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

All performance reflects the percentage change for the period shown with capital gains and dividends reinvested, and includes the Fund Company Expenses. An Annual Policy Service Charge of \$30 is not included in these charges, but will be deducted each year from the policy's Accumulation Value on the policy anniversary and upon surrender if on that date the Accumulation Value is less than \$50,000. The performance shown, therefore, would be slightly lower if your policy's Accumulation Value is less than \$50,000. Charges for any optional riders, if reflected, would reduce the performance shown.

Non-Standardized Performance ("Assuming No Surrender") does not reflect the deduction of Surrender Charges.

Standardized Performance ("Assuming Surrender") reflects the maximum Surrender Charge under the policy. The maximum Surrender Charge for each premium payment is 7%, declining to 1% by the 9th year after that premium payment has been in the policy, with no surrender charge thereafter.

Withdrawals and surrenders may be taxable transactions, and prior to age 59½, may be subject to a 10% IRS penalty (the penalty tax is increased to 25% in the case of a distribution from a SIMPLE IRA within the first two years of your participation in the SIMPLE IRA plan).

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

In most jurisdictions, the policy form number for the New York Life Flexible Premium Variable Annuity III is ICC15-P303 or it may be 215-P303.

			Investment		Year to					Since
		Portfolio	Division	Month to	Date					Investment
	Volatility/	Inception	Inception	Date	(Updated				10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>		Monthly)	Year⁴	Year⁴	Year <sup>4</sup>	Year⁴	Inception
Investment Grade Bond					,					
NYLI VP U.S. Government Money Market – Current 7-day yield is 4.07%6										
NonStandardized <sup>2</sup>	Low	1/29/1993	5/1/2015	0.31%	0.66%	4.84%	3.92%	2.35%	1.55%	1.58%
Standardized	Low	1/29/1993	5/1/2015	-	-	-2.16%	1.71%	1.42%	1.55%	1.58%
PIMCO VIT Low Duration Portfolio - Advisor Class										
NonStandardized <sup>2</sup>	Low	3/31/2006	5/2/2016	0.71%	1.35%	5.61%	1.97%	0.99%	1.23%	1.38%
Standardized	Low	3/31/2006	5/2/2016	-	-	-1.39%	-0.32%	0.01%	1.23%	1.28%
PIMCO VIT Short-Term Portfolio - Advisor Class										
NonStandardized <sup>2</sup>	Low	9/30/1999	5/1/2024	0.35%	0.83%	5.56%	4.26%	2.66%	2.33%	4.47%
Standardized	Low	9/30/1999	5/1/2024	-	-	-1.44%	2.06%	1.74%	2.33%	-2.53%
American Funds IS Capital World Bond Fund® - Class 4										
NonStandardized <sup>2</sup>	Moderate	10/4/2006	5/1/2024	1.59%	2.35%	1.83%	-3.32%	-2.43%	-0.15%	4.00%
Standardized	Moderate	10/4/2006	5/1/2024	-		-5.17%	-5.63%	-3.42%	-0.15%	-3.00%
American Funds IS The Bond Fund of America® - Class 4										
NonStandardized <sup>2</sup>	Moderate	12/14/2012	5/1/2022	2.19%	2.76%	5.57%	-0.79%	-0.05%	1.56%	1.60%
Standardized American Funds IS U.S. Government Securities Fund® - Class 4	Moderate	12/14/2012	5/1/2022	-		-1.43%	-3.16%	-1.07%	1.56%	-0.86%
NonStandardized <sup>2</sup>	Moderate	12/2/1985	5/1/2024	2.32%	2.97%	5.36%	-1.50%	-0.27%	1.05%	6.92%
Standardized	Moderate	12/2/1985	5/1/2024	2.3276	2.97 76	-1.64%	-3.85%	-1.29%	1.05%	-0.08%
Columbia Variable Portfolio — Intermediate Bond - Class 2	Woderate	12/2/1903	3/1/2024	-		-1.0470	-3.0376	-1.2370	1.0076	-0.0076
NonStandardized <sup>2</sup>	Moderate	5/3/2010	5/1/2022	2.75%	3.37%	6.79%	-1.42%	-0.06%	1.85%	1.52%
Standardized	Moderate	5/3/2010	5/1/2022	-	-	-0.21%	-3.77%	-1.08%	1.85%	-0.94%
NYLI VP Bond – Service Class	modorato	0/0/2010	0, 1,2022			0.2170	0.7.7.0	1.0070	1.0070	0.0170
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2015	2.03%	2.54%	5.78%	-1.00%	-0.87%	1.20%	1.25%
Standardized	Moderate	6/2/2003	5/1/2015	2.0070	2.0470	-1.22%	-3.37%	-1.88%	1.20%	1.25%
Fidelity® VIP Investment Grade Bond - Service Class 2	Woderate	0/2/2003	3/1/2013	-		-1.22/0	-3.37 /6	-1.0076	1.2076	1.2376
NonStandardized <sup>2</sup>	Moderate	8/15/2005	5/1/2022	2.28%	2.85%	5.87%	-0.32%	0.14%	1.84%	2.26%
		8/15/2005	5/1/2022	2.28%	2.85%	-1.13%	-0.32% -2.70%	-0.87%	1.84%	-0.17%
Standardized	Moderate	8/15/2005	5/1/2022	-		-1.13%	-2.70%	-0.87%	1.84%	-0.17%
Fidelity® VIP Bond Index – Service Class 2										
NonStandardized <sup>2</sup>	Moderate	4/19/2018	11/23/2020	2.10%	2.64%	5.28%	-0.81%	-0.92%	N/A	-1.85%
Standardized	Moderate	4/19/2018	11/23/2020	-		-1.72%	-3.18%	-1.93%	N/A	-3.02%
NYLI VP MacKay U.S. Infrastructure Bond – Service Class										
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2015	2.21%	2.89%	5.25%	-0.53%	-0.76%	0.60%	0.58%
Standardized	Moderate	6/2/2003	5/1/2015	-	-	-1.75%	-2.90%	-1.77%	0.60%	0.58%
NYLI VP PIMCO Real Return – Service Class										
NonStandardized <sup>2</sup>	Moderate	2/17/2012	5/1/2015	2.45%	3.82%	6.52%	-0.58%	1.89%	2.09%	2.20%
Standardized	Moderate	2/17/2012	5/1/2015	-	-	-0.48%	-2.95%	0.94%	2.09%	2.20%
PIMCO VIT Income Portfolio - Advisor Class										
NonStandardized <sup>2</sup>	Moderate	4/29/2016	5/1/2020	1.81%	2.88%	8.04%	3.82%	3.21%	N/A	4.46%



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Portfolio Division Inception Date Date Date Date Date Date Date Date	0.25% - 2.62% - 2.19%	Year to Date (Updated Monthly)  0.74% - 3.19% -	1 Year <sup>4</sup> 6.42% -0.58% 6.85% -0.15%	3 Year <sup>4</sup> 2.05% -0.24%	5 Year <sup>4</sup> 1.06% 0.08%	10 Year <sup>4</sup> 2.27% 2.27%	Since Investment Division Inception
nception Date 1  5/1/2014 5/1/2015 5/1/2014 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2012 2/15/2012 5/1/2015	0.25% - 2.62% - 2.19%	0.74% - 3.19%	6.42% -0.58% 6.85%	Year <sup>4</sup> 2.05% -0.24%	Year <sup>4</sup>	Year <sup>4</sup>	Division Inception
Date Date 1 5/1/2014 5/1/2015 5/1/2014 5/1/2015 2/28/2006 5/1/2015 2/28/2006 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2022 2/15/2012 5/1/2015	0.25% - 2.62% -	0.74% - 3.19%	6.42% -0.58% 6.85%	Year <sup>4</sup> 2.05% -0.24%	Year <sup>4</sup>	Year <sup>4</sup>	Inception
5/1/2014 5/1/2015 5/1/2014 5/1/2015 2/28/2006 5/1/2015 2/28/2006 5/1/2015 5/1/2015 5/1/2022 5/1/2015 5/1/2022 2/15/2012 5/1/2015	2.62%	0.74% - 3.19% -	6.42% -0.58% 6.85%	2.05% -0.24%	1.06%	2.27%	
5/1/2014 5/1/2015 5/1/2016 5/1/2015 2/28/2006 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2022 5/1/2015 5/1/2022 2/15/2012 5/1/2015	2.62%	3.19%	-0.58% 6.85%	-0.24%			2.41%
5/1/2014 5/1/2015 5/1/2016 5/1/2015 2/28/2006 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2022 5/1/2015 5/1/2022 2/15/2012 5/1/2015	2.62%	3.19%	-0.58% 6.85%	-0.24%			2.41%
5/1/2014 5/1/2015 5/1/2016 5/1/2015 2/28/2006 5/1/2015 5/1/2015 5/1/2015 5/1/2015 5/1/2022 5/1/2015 5/1/2022 2/15/2012 5/1/2015	2.62%	3.19%	-0.58% 6.85%	-0.24%			2.41%
2/28/2006 5/1/2015 2/28/2006 5/1/2015 5/1/2015 5/1/2022 5/1/2015 5/1/2022 2/15/2012 5/1/2015	2.62%	3.19%	6.85%		0.08%	2.27%	
2/28/2006 5/1/2015 5/1/2015 5/1/2022 5/1/2015 5/1/2022 2/15/2012 5/1/2015	2.19%	-		-0.44%			2.41%
2/28/2006 5/1/2015 5/1/2015 5/1/2022 5/1/2015 5/1/2022 2/15/2012 5/1/2015	2.19%	-		-0.44%			
5/1/2015 5/1/2022 5/1/2015 5/1/2022 2/15/2012 5/1/2015	2.19%		-0.15%		-0.24%	1.56%	1.65%
5/1/2015 5/1/2022 2/15/2012 5/1/2015		3 330/.		-2.82%	-1.26%	1.56%	1.65%
5/1/2015 5/1/2022 2/15/2012 5/1/2015		3 330/					
2/15/2012 5/1/2015	-	3.3270	4.54%	-1.76%	-1.25%	1.29%	1.39%
		-	-2.46%	-4.11%	-2.25%	1.29%	-1.08%
2/15/2012 5/1/2015	0.51%	1.96%	9.45%	4.83%	4.95%	4.68%	4.69%
	<del>  -</del>	-	2.45%	2.66%	4.11%	4.68%	4.69%
4/30/2012 5/1/2015	1.74%	3.03%	9.49%	3.28%	0.83%	2.77%	2.63%
4/30/2012 5/1/2015 4/30/2012 5/1/2015	1.74%	3.03%	2.49%	1.04%	-0.15%	2.77%	2.63%
4/30/2012 3/1/2013			2.4370	1.0470	0.1070	2.1170	2.0070
5/1/2005 5/1/2015	0.03%	0.76%	7.23%	6.29%	5.03%	4.16%	4.12%
5/1/2005 5/1/2015	-	-	0.23%	4.19%	4.20%	4.16%	4.12%
6/2/2003 5/1/2015	-1.80%	0.87%	8.83%	2.91%	9.29%	8.05%	8.07%
6/2/2003 5/1/2015	-	-	1.83%	0.66%	8.58%	8.05%	8.07%
6/2/2003 5/1/2015	0.45%	1.77%	8.35%	4.57%	4.60%	4.89%	4.87%
6/2/2003 5/1/2015	-	-	1.35%	2.39%	3.75%	4.89%	4.87%
5/1/2011 5/1/2015	1.70%	2.82%	9.45%	4.76%	3.74%	3.12%	3.15%
	1.70%	2.82%					
5/1/2011 5/1/2015	-		2.45%	2.58%	2.86%	3.12%	3.15%
5/18/2009 5/2/2016	1.06%	2.78%	8.66%	2.65%	5.18%	3.02%	3.91%
5/18/2009 5/2/2016 5/18/2009 5/2/2016	1.06%	2.76%	1.66%	0.39%	4.35%	3.02%	3.83%
3/10/2009 3/2/2010	<del>-</del>	-	1.00%	0.39%	4.33%	3.02%	3.03%
5/1/2013 5/1/2015	-0.66%	0.94%	6.19%	3.35%	2.78%	0.29%	0.09%
5/1/2013 5/1/2015	-0.0078	0.3476	-0.81%	1.12%	1.87%	0.29%	0.09%
3/1/2013 3/1/2013	_		-0.0176	1.12/6	1.07 /6	0.2976	0.0978
2/14/2012 5/1/2018	-0.34%	2.48%	14.57%	7.43%	9.67%	8.07%	8.52%
2/14/2012 5/1/2018	-0.3476	2.4076	7.57%	5.37%	8.97%	8.07%	8.25%
2/14/2012 0/1/2010	+		7.0770	0.01 /0	0.51 /0	0.01 /0	0.2070
1/18/2003 5/1/2015	-0.08%	2.72%	8.96%	3.98%	7.15%	5.26%	5.19%
1/10/2000 0/1/2010	-	2.7270	1.96%	1.78%	6.38%	5.26%	5.19%
1/18/2003 5/1/2015					2.0070	3.2070	0.1070
1/18/2003 5/1/2015	-0.13%	2.07%	9.09%	4.80%	7.99%	6.50%	7.50%
	-		2.09%	2.63%	7.25%	6.50%	7.01%
8/22/2007 5/1/2019	1						
8/22/2007 5/1/2019	0.23%	3.56%	10.89%	4.62%	8.37%	5.82%	5.97%
8/22/2007 5/1/2019	-	-	3.89%	2.44%	7.64%	5.82%	5.97%
B/22/2007 5/1/2019 B/22/2007 5/1/2019							
8/22/2007 5/1/2019 8/22/2007 5/1/2019 5/1/2005 5/1/2015	1	1.21%	6.53%	2.76%	4.44%	3.95%	3.97%
8/22/2007 5/1/2019 8/22/2007 5/1/2019 5/1/2005 5/1/2015	-0.68%		-0.47%	0.50%	3.59%	3.95%	3.97%
1/1	2/2007 5/1/2019 1/2005 5/1/2015 1/2005 5/1/2015	2/2007 5/1/2019 -  1/2005 5/1/2015 0.23%  1/2005 5/1/2015 -  3/2006 5/1/2015 -0.68%	2/2007 5/1/2019  //2005 5/1/2015 0.23% 3.56%  //2005 5/1/2015  3/2006 5/1/2015 -0.68% 1.21%	2/2007     5/1/2019     -     -     2.09%       /2005     5/1/2015     0.23%     3.56%     10.89%       /2005     5/1/2015     -     -     3.89%	2/2007     5/1/2019     -     -     2.09%     2.63%       1/2005     5/1/2015     0.23%     3.56%     10.89%     4.62%       1/2005     5/1/2015     -     -     3.89%     2.44%       3/2006     5/1/2015     -     0.68%     1.21%     6.53%     2.76%	2/2007     5/1/2019     -     -     2.09%     2.63%     7.25%       1/2005     5/1/2015     0.23%     3.56%     10.89%     4.62%     8.37%       1/2005     5/1/2015     -     -     3.89%     2.44%     7.64%       3/2006     5/1/2015     -0.68%     1.21%     6.53%     2.76%     4.44%	2/2007     5/1/2019     -     -     2.09%     2.63%     7.25%     6.50%       1/2005     5/1/2015     0.23%     3.56%     10.89%     4.62%     8.37%     5.82%       1/2005     5/1/2015     -     -     3.89%     2.44%     7.64%     5.82%       3/2006     5/1/2015     -0.68%     1.21%     6.53%     2.76%     4.44%     3.95%



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			Investment		Year to					Since
	M-1-4:1:4-7	Portfolio	Division	Month to	Date				40	Investment
Investment Division 1	Volatility/	Inception	Inception Date <sup>1</sup>	Date	(Updated	1 Year⁴	3 Year⁴	5 Year⁴	10 Year⁴	Division
Investment Divisions¹ Asset Allocation	Risk Level <sup>3</sup>	Date	Date		Monthly)	rear	rear	rear	rear	Inception
NYLI VP Income Builder – Service Class										
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2015	1.84%	4.56%	14.06%	5.18%	6.35%	5.20%	5.34%
Standardized	Moderate	6/2/2003	5/1/2015	1.04%	4.30%	7.06%	3.03%	5.56%	5.20%	5.34%
NYLI VP Janus Henderson Balanced – Service Class	Woderate	0/2/2000	3/1/2013			7.0070	0.0070	0.0070	0.2070	0.0470
NonStandardized <sup>2</sup>	Moderate	2/17/2012	5/1/2015	0.11%	2.20%	12.37%	6.69%	9.47%	8.45%	8.58%
Standardized	Moderate	2/17/2012	5/1/2015	-	-	5.37%	4.60%	8.76%	8.45%	8.58%
NYLI VP Moderate Allocation–Service Class								******		
NonStandardized <sup>2</sup>	Moderate	2/13/2006	5/1/2015	-1.20%	1.19%	7.43%	4.06%	6.58%	5.16%	5.18%
Standardized	Moderate	2/13/2006	5/1/2015	-	-	0.43%	1.86%	5.80%	5.16%	5.18%
Franklin Templeton Conservative Model Portfolio - Class II										
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	1.10%	2.43%	8.28%	2.08%	N/A	N/A	3.49%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	1.28%	-0.21%	N/A	N/A	2.56%
Franklin Templeton Moderate Model Portfolio - Class II										
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	0.23%	2.56%	11.70%	5.45%	N/A	N/A	8.32%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	4.70%	3.31%	N/A	N/A	7.55%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II										
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	-0.21%	2.47%	12.89%	6.72%	N/A	N/A	10.45%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	5.89%	4.63%	N/A	N/A	9.74%
Franklin Templeton Moderately Conservative Model Portfolio - Class II										
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	0.69%	2.63%	10.56%	4.08%	N/A	N/A	6.40%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	3.56%	1.88%	N/A	N/A	5.57%
Franklin Templeton Aggressive Model Portfolio - Class II										
NonStandardized <sup>2</sup>	High	5/1/2020	5/1/2020	-1.00%	2.47%	14.81%	8.65%	N/A	N/A	13.50%
Standardized	High	5/1/2020	5/1/2020	-		7.81%	6.63%	N/A	N/A	12.85%
NYLI VP Equity Allocation – Service Class										
NonStandardized <sup>2</sup>	High	2/13/2006	5/1/2015	-2.47%	0.85%	8.05%	5.42%	10.38%	7.04%	7.07%
Standardized	High	2/13/2006	5/1/2015	-	-	1.05%	3.28%	9.70%	7.04%	7.07%
NYLI VP Growth Allocation–Service Class										
NonStandardized <sup>2</sup>	High	2/13/2006	5/1/2015	-1.99%	0.94%	7.78%	5.24%	8.90%	6.31%	6.33%
Standardized	High	2/13/2006	5/1/2015	-	-	0.78%	3.09%	8.18%	6.31%	6.33%
Large Cap Equity										
AB VPS Growth & Income - Class B	1.0 -1.	0/4/4000	F (4 (0000	0.000/	5 440/	40.000/	0.400/	40.540/	0.750/	40.040/
NonStandardized <sup>2</sup>	High High	6/1/1999 6/1/1999	5/1/2022 5/1/2022	0.90%	5.44%	12.86% 5.86%	9.10% 7.10%	13.54% 12.93%	9.75% 9.75%	10.94% 8.86%
Standardized	nign	6/1/1999	5/1/2022	-		5.86%	7.10%	12.93%	9.75%	8.86%
American Funds IS Washington Mutual Investors Fund - Class 4 NonStandardized <sup>2</sup>	High	12/14/2012	11/13/2017	0.12%	4.04%	17.23%	11.75%	15.40%	10.19%	10.97%
	High	12/14/2012	11/13/2017	0.12%	4.04%	10.23%	9.85%	14.83%	10.19%	10.97%
Standardized American Funds IS Growth Fund - Class 4	nigii	12/14/2012	11/13/2017	-		10.23%	9.00%	14.03%	10.19%	10.63%
NonStandardized <sup>2</sup>	High	12/14/2012	11/13/2017	-4.79%	0.62%	20.70%	13.39%	19.25%	15.88%	16.91%
Standardized	High	12/14/2012	11/13/2017	-4.1370	0.0278	13.70%	11.54%	18.75%	15.88%	16.80%
BNY Mellon Sustainable US Equity - Service Shares	111911	12/14/2012	11/10/2017			10.7070	11.0470	10.7070	10.0070	10.0070
NonStandardized <sup>2</sup>	High	12/31/2000	5/1/2022	-2.97%	-0.02%	14.98%	9.90%	14.43%	10.91%	13.27%
Standardized	High	12/31/2000	5/1/2022	2.51 /0	0.0270	7.98%	7.93%	13.84%	10.91%	11.27%
ClearBridge Variable Appreciation Portfolio — Class II	9	0.,,	0, 1,2022			7.0070	1.00,0	10.0170	10.0170	
NonStandardized <sup>2</sup>	High	2/28/2015	5/1/2017	-0.74%	2.18%	15.80%	12.05%	15.17%	11.72%	13.05%
Standardized	High	2/28/2015	5/1/2017	-	-	8.80%	10.16%	14.60%	11.72%	12.94%
Fidelity® VIP Contrafund® – Service Class 2	5	9								
NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2015	-2.51%	1.88%	20.23%	14.88%	18.07%	13.18%	13.35%
Standardized	High	1/12/2000	5/1/2015	-	-	13.23%	13.09%	17.55%	13.18%	13.35%
Fidelity® VIP Equity-Income – Service Class 2	<u>J</u>									
NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2015	0.85%	5.28%	16.59%	9.14%	13.38%	9.34%	9.36%
Standardized	High	1/12/2000	5/1/2015	-	-	9.59%	7.15%	12.77%	9.34%	9.36%
		-								





Part				Investment		Year to					Since
Ministration   Paris   Registration   Registratio			Portfolio		Month to						
Part		Volatility/						3	5	10	
Part	Investment Divisions <sup>1</sup>						Year <sup>4</sup>				
Figure   Windows Class 2   Figure   Windows Cl			Date			,					шоорион
Nex Standarderian   High   17/2000   57/2015   -1794   1796   2797   13194   13795   1											
NYLLY PERSON L.S. Equily Yield - Service Class  High 620203 5172215 1.51% 5.45% 1.88% 1.00% 1.25% 8.07% 8.27% 1.25% 8.27% 1.25% 1.25% 8.27% 1.25% 1.25% 8.27% 1.25% 1.25% 8.27% 1.25		High	1/12/2000	5/1/2015	-4.77%	-1.18%	22.37%	13.19%	18.73%	17.18%	17.53%
NecSandardizer   High   622000   51/2015   1-91   6.49%   19.89%   10.99%   12.21%   6.07%   6.27%   6	Standardized	High	1/12/2000	5/1/2015	-	-	15.37%	11.34%	18.22%	17.18%	17.53%
Seminated   Hg   6,2003   5/12/15   - 1, 2,89%   0,69%   1,74%   0,07%   0,27%   0,7%   0,27	NYLI VP Epoch U.S. Equity Yield – Service Class										
NYLLYP Diseasement U.S. Equity - Service Class    High   6/22/033   5/12/015   0.4%   3.84%   17.33%   1.4%   1.51%   1.10%   1.13%   1.32%					1.91%	5.45%					
No-Signaturalized High 6:270:00 517:015 0.49% 3.81% 1.73% 1.17% 1.55% 1.13% 1.39% 2.000 1.10% 1.39% 2.000 1.10% 1.39% 2.000 1.10% 1.39% 2.000 1.10% 1.20% 1.10% 1.39% 2.000 1.10% 1.20% 1.10% 1.		High	6/2/2003	5/1/2015	-	-	12.88%	9.06%	11.74%	8.07%	8.27%
Sementarised   High   Se2000   Se10015   Set   1,089   1,189   1,1397   1							.=				
NVL IV Mellingtend forwarh - Service Class 7    High   6/20030   5/12015   3,81%   1,05%   1,05%   1,05%   1,15%   1,15%   1,13%   1,1					0.40%	3.84%					
No-Signatingational Page 19 1,200 1,201 1,		nign	6/2/2003	5/1/2015	-	-	10.33%	9.56%	14.95%	11.10%	11.30%
Standarded   High   6/20003   S1/2015   6,07%   6,23%   3,31%   1,31	The state of the s	High	6/2/2003	5/1/2015	-3.81%	-0.58%	13.07%	10 19%	14 50%	11 31%	11 37%
NELL VP SSP 500 Indexs - service Class Non-Standardized   High   6/22003   S1/2015						-					
Sample   S	NYLI VP S&P 500 Index5 – Service Class										
NYLLY Winstow Large Cap Growth – Service Class NocSandardized*   High   6/22/003   51/2015   2.8%   0.38%   16.25%   14.27%   17.67%   14.47%   14.90%   14.	NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	-1.33%	1.38%	17.93%	12.13%	16.41%	12.49%	12.68%
NoSBandardzeer   High   622003   57/2015   2.5%   0.36%   6.25%   1.427%   1.767%   1.457%   14.90%   1.450%   1.450%   1.457%   1.457%   1.450%	Standardized	High	6/2/2003	5/1/2015	-	-	10.93%	10.24%	15.86%	12.49%	12.68%
Standardized   High   622003   51/2015											
NYLL VP American Centrury Sustainable Equity — Service Class Non-Standardzed High 2/17/2012 5/12/015	NonStandardized <sup>2</sup>										
Non-Blandradizer   High   2177.2012   571.2015   5.283%   0.48%   10.67%   10.65%   14.52%   9.46%   9.66%   9		High	6/2/2003	5/1/2015	-	-	9.25%	12.46%	17.14%	14.47%	14.90%
Simulatized   High   217/2012   51/2015   3, 37%   5,11%   13,33%   9,46%   9,66%   No. No. No. Simulatized   High   517/2000   217/2025   3, 27%   12,24%   13,10%   10,82%   - 2,71%   12,62%   - 2,71%   12,62%   - 2,71%   12,62%   - 2,71%   12,62%   - 2,71%   - 2			0/47/00:0	F/4/00:-	0.0001	0.4==:	40.6701	40.757	44.500	0.4001	0.0001
NYLL VP MFS0 Investors Trust - Service Class Non-Shandardized*   High   51/2000   21/0/2025   7, 24%   14, 24%   9, 67%   13, 10%   10, 82%   -0.20%   5, 20%   5, 20%   13, 10%   10, 82%   -0.20%   5, 20%   5, 20%   13, 10%   10, 82%   -0.20%   5, 20%   13, 10%   10, 82%   -0.20%   5, 20%   13, 10%   10, 82%   -0.20%   5, 20%   13, 10%   10, 82%   -0.20%   5, 20%   13, 10%   10, 82%   -0.20%   5, 20%   13, 10%   10, 82%   -0.20%   10, 10%   10, 82%   -0.20%   10, 10%   10, 82%   -0.20%   10, 10%   10, 10, 10%   10, 10, 10%   10, 10, 10%   1						-0.45%					
NorShandardzed*   High   51/2000   21/02025   -0.96%   2.34%   14.24%   9.67%   13.70%   10.82%   -0.20%   -0.2		High	2/17/2012	5/1/2015	-		3.67%	8.51%	13.93%	9.46%	9.60%
Sandardized		High	5/1/2000	2/10/2025	-0.02%	2 3/10/	1/1 2/19/	0.67%	13 70%	10 82%	-0.20%
NYLL VP MFSS Research - Service Class NOSIsandarized'   High		•				2.5476					
NorStandardized*   High   51/2000   21/00/2025   2. 4%   1.05%   1.20%   7.7%   13.43%   11.18%   -1.91%   1.20%   1.2		g	0, 1,2000	2/10/2020			1.2.70	7.0070	10.1070	10.0270	7.1070
Sandardized   High   51/2000   21/02025   -   5.08%   7.7%   12.82%   11.18%   8.78%   12.82%   11.18%   8.78%   12.82%   11.18%   8.78%   12.82%   12.81%		High	5/1/2000	2/10/2025	-2.48%	1.05%	12.08%	9.74%	13.43%	11.18%	-1.91%
NorSlandardized* High 12/31/1979 5/1/2024 -0.34% 2.66% 16.42% 12.90% 17.51% 12.89% 18.289% Standardized High 12/31/1979 5/1/2024 -0.34% 2.66% 16.42% 12.90% 17.51% 12.89% 18.289% Standardized* High 12/31/1979 5/1/2015 -0.88% 2.66% 16.42% 12.90% 17.51% 12.89% 18.289% Standardized* High 11/22000 5/1/2015 -4.88% -0.24% 9.18% 7.00% 13.65% 8.49% 8.56% 18.048/12.20% 19.10% 11.20% 11.20% 19.10% 11.20% 19.1				2/10/2025		-	5.08%	7.77%	12.82%		-8.78%
Sandardized   High   12/31/1979   5/1/2024   -	Voya Growth and Income Portfolio - Class S										
Filed	NonStandardized <sup>2</sup>	High			-0.34%	2.66%				12.18%	
Filedity VIP Mid Cap – Service Class 2 NonStandardized*    High   1/12/2000   5/1/2015   -4.88%   -0.24%   9.18%   7.00%   13.65%   8.49%   8.56%   8.49%   8.49%   8.56%   8.49%   8.56%   8.	Standardized	High	12/31/1979	5/1/2024	-	-	9.42%	11.04%	16.98%	12.18%	11.28%
NonStandardized*   High   1/12/2000   5/1/2015   -4.88%   -0.24%   9.18%   7.00%   13.65%   8.49%   8.56%   Standardized*   High   1/12/2000   5/1/2015											
High   1/12/2000   5/1/2015   -   -   2.18%   4.92%   13.05%   8.49%   8.56%											
Janus Henderson VIT Enterprise Portfolio - Service Shares   High   12/31/1999   11/13/2017   -3.06%   1.45%   9.73%   7.62%   11.62%   11.61%   11.42%   11.63%   11.61%   11.42%   11.63%   11.61%   11.42%   11.63%   11.61%   11.42%   11.63%   11.61%   11.42%   11.63%   11.61%   11.61%   11.42%   11.63%   11.61%   11.42%   11.63%   11.61%   1											
NonStandardized		nign	1/12/2000	5/1/2015	-		2.18%	4.92%	13.05%	8.49%	8.36%
Standardized   High   12/31/1999   11/13/2017   -   -   2.73%   5.57%   10.96%   11.61%   11.28%     NYLI VP Schroders Mid Cap Opportunities - Service Class     High   6/2/2003   5/1/2015   -   3.30%   0.03%   5.83%   2.36%   8.20%   5.61%   5.76%     Standardized   High   6/2/2003   5/1/2015   -   -   -   1.17%   0.08%   7.46%   5.61%   5.76%     MFS® Mid Cap Value Portfolio - Service Class     MFS® Mid Cap Value Portfolio - Service Class     High   37/2008   5/1/2020   -   -   -   0.03%   10.29%   6.31%   12.52%   8.57%   16.59%     Standardized   High   37/2008   5/1/2020   -   -   -   0.08%   1.29%   6.31%   12.52%   8.57%   16.01%     Nostbardardized   High   37/2008   5/1/2020   -   -   -   0.08%   1.29%   6.31%   12.52%   8.57%   16.01%     Nostbardardized   High   2/18/2003   5/1/2015   -   -   -   0.08%   1.28%   1.11%   9.48%   9.54%     Nostbardardized   High   2/18/2003   5/1/2015   -   -   0.08%   1.29%		High	12/31/1000	11/13/2017	-3 06%	1 /15%	0.73%	7 62%	11 62%	11 61%	11 /2%
NYLI VP Schroders Mid Cap Opportunities - Service Class NonStandardized High 6/2/2003 5/1/2015 - 3.30% 0.03% 5.83% 2.36% 8.20% 5.61% 5.76% 5.61% 5.76% MFS@ Mid Cap Value Portfolio - Service Class NonStandardized High 3/7/2008 5/1/2015 1.117% 0.08% 7.46% 5.61% 5.76% MFS@ Mid Cap Value Portfolio - Service Class NonStandardized High 3/7/2008 5/1/2002 -2.42% 0.67% 10.29% 6.31% 12.55% 8.57% 16.59% Standardized Standardized Standardized Standardized Standardized High 2/18/2003 5/1/2015 3.29% 4.21% 11.89% 8.57% 16.01% NonStandardized Standardized Standardized High 2/18/2003 5/1/2015 1.00% 3.29% 1.20% 8.00% 5.41% 11.10% 9.48% 9.54% Standardized Standardized Standardized Standardized Highest 7/16/2001 5/1/2015 1.00% 3.27% 10.44% 9.48% 9.54% Standardized Standardized Highest 7/16/2001 5/1/2002 3.29% 3.63% 12.26% 8.55% 16.68% Standardized Standardized Highest 6/1/2000 5/1/2015 3.29% 3.63% 12.26% 8.55% 16.68% Standardized Standardized Highest 6/1/2000 5/1/2015 3.29% 3.63% 12.26% 8.55% 16.68% Standardized Highest 6/1/2000 5/1/2015 3.29% 3.63% 12.26% 8.55% 16.68% Standardized Highest 6/1/2000 5/1/2015 3.29% 3.69% 13.77% 8.58% 8.66% Standardized Highest 6/1/2000 5/1/2015 0.22% 3.99% 13.77% 8.58% 8.66% Standardized Highest 6/1/2000 5/1/2015 0.22% 3.99% 13.77% 8.58% 8.66% Standardized Highest 6/1/2000 5/1/2015 0.22% 3.99% 13.77% 8.58% 8.66% Standardized Highest 6/1/2000 5/1/2015 0.22% 3.99% 13.77% 8.58% 8.66% Standardized Highest 6/1/2000 5/1/2015 0.22% 3.99% 13.77% 8.58% 8.66% Standardized Highest 6/1/2001 5/1/2016 0.22% 3.99% 13.77% 8.58% 8.66% Standardized Highest 6/1/2001 5/1/2016 0.22% 3.99% 13.77% 8.58% 8.66% Standardized Highest 6/1/2001 5/1/2015 0.22% 3.99% 13.77% 8.58% 8.66% Standardized Highest 6/1/2001 5/1/2016 0.22% 3.99% 13.77% 8.58% 8.66% Standardized Highest 6/1/2001 5/1/2016 0.22% 3.99% 13.77% 8.58% 8.66% Standardized Highest 6/1/2001 5/1/2016 0.22% 3.99% 13.77% 8.58% 8.66% Standardized Highest 6/1/2001 5/1/20						1.4576					
NonStandardized		g	12/01/1000	11/10/2011			2.1070	0.0170	10.0070	11.0170	11.2070
Standardized   High   6/2/2003   5/1/2015		High	6/2/2003	5/1/2015	-3.30%	0.03%	5.83%	2.36%	8.20%	5.61%	5.76%
NonStandardized	Standardized		6/2/2003	5/1/2015		-	-1.17%	0.08%	7.46%	5.61%	5.76%
Standardized   High   37/2008   5/1/2020   -   -   3.29%   4.21%   11.89%   8.57%   16.01%	MFS® Mid Cap Value Portfolio - Service Class										
NonStandardized Serman AMT Mid-Cap Growth – Class S NonStandardized High 2/18/2003 5/1/2015 -7.59% -1.20% 8.00% 5.41% 11.10% 9.48% 9.54% 11.10% 9.48% 9.54% 11.10%	NonStandardized <sup>2</sup>	High	3/7/2008		-2.42%	0.67%		6.31%		8.57%	16.59%
NonStandardized		High	3/7/2008	5/1/2020	-	-	3.29%	4.21%	11.89%	8.57%	16.01%
Standardized   High   2/18/2003   5/1/2015   -   -   1.00%   3.27%   10.44%   9.48%   9.54%     Invesco V.I. Main Street Small Cap Fund - Series II     NonStandardized   Highest   7/16/2001   5/1/2020   -4.07%   0.21%   10.29%   5.76%   12.89%   8.55%   16.68%     Standardized   Highest   7/16/2001   5/1/2020     -   3.29%   3.63%   12.89%   8.55%   16.10%     Columbia Variable Portfolio - Small Cap Value Fund — Class 2     NonStandardized   Highest   6/1/2000   5/1/2015   - 5.29%   -2.64%   7.22%   6.10%   14.36%   8.58%   8.66%     Standardized   Highest   6/1/2000   5/1/2015     -   0.22%   3.99%   13.77%   8.58%   8.66%     Fidelity® VIP Extended Market Index Portfolio - Service Class 2     NonStandardized   Highest   4/17/2018   5/1/2024   - 4.53%   -0.86%   8.20%   4.45%   10.94%   N/A   11.23%     Standardized   Highest   4/17/2018   5/1/2024   -   -   1.20%   2.27%   10.27%   N/A   4.23%     Macquarie VIP Small Cap Value Series - Service Class   Highest   5/1/2000   1/1/3/2017   -4.46%   -0.37%   10.17%   2.40%   10.47%   7.07%   6.01%     Standardized   Highest   5/1/2000   1/1/3/2017   -4.46%   -0.37%   10.17%   2.40%   10.47%   7.07%   6.01%     Standardized   Highest   5/1/2000   1/1/3/2017   -4.46%   -0.37%   10.17%   2.40%   10.47%   7.07%   6.01%     Standardized   Highest   5/1/2000   1/1/3/2017   -4.46%   -0.37%   10.17%   2.40%   10.47%   7.07%   6.01%     Standardized   Highest   5/1/2000   1/1/3/2017   -4.46%   -0.37%   10.17%   2.40%   10.47%   7.07%   6.01%     Standardized   Highest   5/1/2000   1/1/3/2017   -4.46%   -0.37%   10.17%   2.40%   10.47%   7.07%   6.01%     Standardized   Highest   5/1/2000   1/1/3/2017   -4.46%   -0.37%   10.17%   2.40%   10.47%   7.07%   6.01%     Standardized   Highest   5/1/2000   1/1/3/2017   -4.46%   -0.37%   10.17%   2.40%   10.47%   7.07%   6.01%     Standardized   Highest   5/1/2000   1/1/3/2017   -4.46%   -0.37%   10.17%   -4.46%   -0.37%   10.17%   -4.46%   -4.50%   -4.45%   -4.45%   -4.45%   -4.45%   -4.45%   -4.45%   -4.45%   -4.45%   -4											
Invesco V.I. Main Street Small Cap Fund - Series II  NonStandardized		•									
NonStandardized Highest 7/16/2001 5/1/2020 -4.07% 0.21% 10.29% 5.76% 12.89% 8.55% 16.68% Standardized Highest 7/16/2001 5/1/2020 - 3.29% 3.63% 12.26% 8.55% 16.10% Columbia Variable Portfolio – Small Cap Value Fund — Class 2  Highest 6/1/2000 5/1/2015 -5.29% -2.64% 7.22% 6.10% 14.36% 8.58% 8.66% Standardized Highest 6/1/2000 5/1/2015 0.22% 3.99% 13.77% 8.58% 8.66% Standardized Highest 6/1/2000 5/1/2015 0.22% 3.99% 13.77% 8.58% 8.66% Standardized NonStandardized Highest 4/17/2018 5/1/2024 -4.53% -0.86% 8.20% 4.45% 10.94% N/A 11.23% Standardized Highest VIP Small Cap Value Series - Service Class Standardized Highest 5/1/2000 11/13/2017 -4.46% -0.37% 10.17% 2.40% 10.47% 7.07% 6.01%		High	2/18/2003	5/1/2015	-	-	1.00%	3.27%	10.44%	9.48%	9.54%
Highest   7/16/201   5/1/2020   -   -   3.29%   3.63%   12.26%   8.55%   16.10%		Highest	7/16/2001	5/1/2020	-4.079/	0.21%	10.20%	5 76%	12 80%	9 55%	16 68%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2  NonStandardized*  Highest 6/1/2000 5/1/2015 -5.29% -2.64% 7.22% 6.10% 14.36% 8.58% 8.66%  Standardized  Highest 6/1/2000 5/1/2015 - 0.22% 3.99% 13.77% 8.58% 8.66%  Fidelity® VIP Extended Market Index Portfolio - Service Class 2  NonStandardized*  Highest 4/17/2018 5/1/2024 -4.53% -0.86% 8.20% 4.45% 10.94% N/A 11.23%  Standardized - 0.86% 8.20% 4.45% 10.94% N/A 11.23%  Standardized - 0.86% 8.20% 4.45% 10.94% N/A 4.23%  Macquarie VIP Small Cap Value Series - Service Class  NonStandardized*  Highest 5/1/2000 11/13/2017 -4.46% -0.37% 10.17% 2.40% 10.47% 7.07% 6.01%											
NonStandardized		riigiicat	1/10/2001	3/1/2020	-	-	3.2370	3.0370	12.20/0	0.0076	10.1076
Standardized   Highest   6/1/2000   5/1/2015   0.22%   3.99%   13.77%   8.58%   8.66%		Highest	6/1/2000	5/1/2015	-5.29%	-2.64%	7.22%	6.10%	14.36%	8.58%	8.66%
Fidelity® VIP Extended Market Index Portfolio - Service Class 2  NonStandardized <sup>2</sup> Highest 4/17/2018 5/1/2024 -4.53% -0.86% 8.20% 4.45% 10.94% N/A 11.23% Standardized 1.20% 2.27% 10.27% N/A 4.23% Macquarie VIP Small Cap Value Series - Service Class  NonStandardized <sup>2</sup> Highest 5/1/2000 11/13/2017 -4.46% -0.37% 10.17% 2.40% 10.47% 7.07% 6.01%	Standardized										
NonStandardized											***
Standardized         Highest         4/17/2018         5/1/2024         -         -         1.20%         2.27%         10.27%         N/A         4.23%           Macquarie VIP Small Cap Value Series - Service Class         Highest         5/1/2000         11/13/2017         -4.46%         -0.37%         10.17%         2.40%         10.47%         7.07%         6.01%		Highest	4/17/2018	5/1/2024	-4.53%	-0.86%	8.20%	4.45%	10.94%	N/A	11.23%
NonStandardized <sup>2</sup> Highest 5/1/2000 11/13/2017 -4.46% -0.37% 10.17% 2.40% 10.47% 7.07% 6.01%	Standardized	Highest	4/17/2018	5/1/2024	-		1.20%	2.27%	10.27%	N/A	4.23%
• • • • • • • • • • • • • • • • • • • •	Macquarie VIP Small Cap Value Series - Service Class										
	NonStandardized <sup>2</sup>										
Standardized Highest 5/1/2000 11/13/2017 3.17% 0.12% 9.79% 7.07% 5.82%	Standardized	Highest	5/1/2000	11/13/2017	-	-	3.17%	0.12%	9.79%	7.07%	5.82%



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

		5 4 5	Investment		Year to					Since
	Volatility/	Portfolio Inception	Division Inception	Month to Date	Date (Updated		3	5	10	Investment Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>	Date		Year⁴	Year⁴	Year⁴	Year⁴	
Small/Mid Cap Equity	RISK Level	Date	Date		Monthly)	rear	rear	rear	Tear	Inception
NYLI VP Wellington Small Cap - Service Class										
NonStandardized <sup>2</sup>	Highest	5/2/2016	5/2/2016	-5.05%	-2.13%	9.97%	2.17%	8.50%	N/A	6.51%
Standardized	Highest	5/2/2016	5/2/2016	-3.0376	-2.1376	2.97%	-0.12%	7.77%	N/A	6.44%
NYLI VP Small Cap Growth – Service Class	riigiloot	0,2,20.0	0/2/2010			2.0770	0.1270	7.770	1471	0.1170
NonStandardized <sup>2</sup>	Highest	2/17/2012	5/1/2015	-5.20%	-1.76%	5.06%	1.52%	8.42%	7.53%	7.76%
Standardized	Highest	2/17/2012	5/1/2015	-	-	-1.94%	-0.80%	7.69%	7.53%	7.76%
International/Global Equity										
American Funds IS Global Small Cap Fund® - Class 4										
NonStandardized <sup>2</sup>	High	12/14/2012	5/1/2015	-4.37%	-2.18%	-0.84%	-2.26%	3.98%	4.94%	4.61%
Standardized	High	12/14/2012	5/1/2015	-	-	-7.78%	-4.60%	3.11%	4.94%	4.61%
Fidelity® VIP International Index — Service Class 2										
NonStandardized <sup>2</sup>	High	4/16/2018	5/1/2019	2.10%	6.08%	9.73%	4.71%	7.27%	N/A	5.66%
Standardized	High	4/16/2018	5/1/2019	-	-	2.73%	2.54%	6.51%	N/A	5.13%
Invesco V.I. EQV International Equity Fund - Series II										
NonStandardized <sup>2</sup>	High	9/19/2001	5/1/2015	0.41%	4.62%	1.64%	3.18%	5.98%	4.12%	3.84%
Standardized	High	9/19/2001	5/1/2015	-	-	-5.36%	0.94%	5.18%	4.12%	3.84%
Janus Henderson VIT Global Research Portfolio – Service Shares NonStandardized <sup>2</sup>	High	12/31/1999	5/1/2015	-0.52%	3.86%	18.12%	12.44%	14.67%	10.10%	10.08%
Nonstandardized Standardized	High	12/31/1999	5/1/2015	-0.52%	3.86%	11.12%	10.56%	14.08%	10.10%	10.08%
NYLI VP Pinestone International Equity – Service Class	riigii	12/51/1999	3/1/2013	-		11.12/0	10.3076	14.0076	10.1076	10.0076
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	-0.15%	5.59%	4.88%	-1.17%	4.41%	4.58%	4.46%
Standardized	High	6/2/2003	5/1/2015	-	-	-2.12%	-3.54%	3.55%	4.58%	4.46%
MFS® International Intrinsic Value Portfolio – Service Class										
NonStandardized <sup>2</sup>	High	8/31/2001	5/1/2017	1.84%	7.92%	13.28%	5.50%	8.23%	7.30%	7.63%
Standardized	High	8/31/2001	5/1/2017	-	-	6.28%	3.36%	7.49%	7.30%	7.48%
MFS® VIT Research International - Service Class										
NonStandardized <sup>2</sup>	High	8/24/2001	5/1/2022	1.94%	5.81%	7.34%	3.34%	6.72%	4.82%	6.48%
Standardized	High	8/24/2001	5/1/2022	-	-	0.34%	1.11%	5.93%	4.82%	4.23%
Putnam VT International Value Fund - Class IB										
NonStandardized <sup>2</sup>	High	1/2/1997	5/1/2024	3.97%	8.64%	14.50%	8.90%	11.17%	5.69%	10.66%
Standardized	High	1/2/1997	5/1/2024	-	-	7.50%	6.90%	10.51%	5.69%	3.66%
American Funds IS New World Fund - Class 4										
NonStandardized <sup>2</sup>	Highest	12/14/2012	5/1/2015	-0.34%	2.30%	5.97%	3.03%	6.70%	5.84%	5.70%
Standardized Fidelity® VIP Emerging Markets – Service Class 2	Highest	12/14/2012	5/1/2015	-	-	-1.03%	0.79%	5.92%	5.84%	5.70%
NonStandardized <sup>2</sup>	Highest	1/23/2008	5/1/2018	1.20%	2.96%	14.81%	1.93%	6.50%	5.68%	4.51%
Standardized	Highest	1/23/2008	5/1/2018	1.20%	2.90%	7.81%	-0.37%	5.71%	5.68%	4.17%
NYLI VP Candriam Emerging Markets Equity – Service Class7	1 ligi100t	1/23/2000	3/1/2010			1.01,0	0.01 /0	0.1 1,70	0.0070	
NonStandardized <sup>2</sup>	Highest	2/17/2012	5/1/2015	-0.64%	0.40%	11.36%	-2.91%	2.80%	2.18%	1.69%
Standardized	Highest	2/17/2012	5/1/2015	-	-	4.36%	-5.24%	1.89%	2.18%	1.69%
Sector										
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 <sup>8</sup>										
NonStandardized <sup>2</sup>	High	4/30/2013	5/1/2015	0.51%	4.75%	12.79%	2.65%	12.85%	2.66%	2.65%
Standardized	High	4/30/2013	5/1/2015	-	-	5.79%	0.38%	12.22%	2.66%	2.65%
NYLI VP Fidelity Institutional AM® Utilities – Service Class				1						
NonStandardized <sup>2</sup>	High	2/17/2012	5/1/2015	1.10%	2.72%	33.68%	12.61%	11.02%	7.78%	7.69%
Standardized	High	2/17/2012	5/1/2015	-	-	26.68%	10.74%	10.35%	7.78%	7.69%
NYLI VP CBRE Global Infrastructure — Service Class										
NonStandardized <sup>2</sup>	High	5/1/2015	5/1/2015	3.45%	4.60%	16.43%	4.05%	6.04%	N/A	-1.50%
Standardized	High	5/1/2015	5/1/2015	-	-	9.43%	1.85%	5.24%	N/A	-1.50%
NYLI VP Newton Technology Growth - Service Class										
NonStandardized <sup>2</sup>	Highest	12/29/2000	2/10/2025	-4.97%	-0.12%	11.70%	9.00%	15.04%	14.16%	-5.82%
Standardized	Highest	12/29/2000	2/10/2025		-	4.70%	7.00%	14.46%	14.16%	-12.41%



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

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

Investment Divisions <sup>1</sup>	Volatility/ Risk Level <sup>3</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>1</sup>	Month to Date	Year to Date (Updated Monthly)	1 Year⁴	3 Year <sup>4</sup>	5 Year⁴	10 Year <sup>4</sup>	Since Investment Division Inception
Sector										
Fidelity® VIP Health Care — Service Class 2										
NonStandardized <sup>2</sup>	Highest	7/18/2001	5/1/2019	-3.32%	2.41%	1.78%	3.63%	7.43%	7.06%	8.61%
Standardized	Highest	7/18/2001	5/1/2019	-	-	-5.22%	1.41%	6.67%	7.06%	8.14%
NYLI VP Natural Resources – Initial Class										
NonStandardized <sup>2</sup>	Highest	2/17/2012	5/1/2015	-3.46%	-1.61%	2.39%	5.03%	19.00%	4.54%	3.90%
Standardized	Highest	2/17/2012	5/1/2015	-	-	-4.61%	2.87%	18.49%	4.54%	3.90%
Principal VC Real Estate Securities Account - Class 2										
NonStandardized <sup>2</sup>	Highest	5/1/1998	5/1/2024	4.74%	5.60%	15.05%	1.65%	6.10%	6.19%	22.29%
Standardized	Highest	5/1/1998	5/1/2024	-	-	8.05%	-0.66%	5.29%	6.19%	15.29%

Please read the important disclosures below regarding the product performance.



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

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

<sup>2</sup> Assumes no deduction for contingent deferred sales charge.

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

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

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

VP Series Fund, Inc. portfolios are based on Initial Class Portfolio Inception Date (where applicable). The performance for all other investment divisions is based on the Portfolio Inception Date reflected in this performance summary. All performance has been modified to reflect Separate Account and Fund annual expenses as if the policy had been available during the periods shown. The New York Life Flexible Premium Variable Annuity III- Premium Based M&E Charge Structure differs from many other variable annuity policies in that the Mortality and Expense Risk and Administrative Costs Charge (M&E) is calculated as a percentage of your Adjusted Premium Payments under the policy (excluding premiums allocated to the Fixed Account), rather than as percentage of Separate Account assets. Therefore, the 1.55% (1.40% for policies applied for on and after May 1, 2016) M&E charge during the surrender charge period for the initial premium and 1.35% (1.20% for policies applied for on and after May 1, 2016) after the surrender charge period for the initial premium is not reflected in the performance of the Investment Divisions, but will be deducted quarterly by reducing the number of Accumulation Units in the Investment Divisions you have selected. Since market performance is reflected through fluctuations in the value of an Accumulation Unit, owning fewer Accumulation Units over time will result in a gradual reduction in the value of the Policy, regardless of market performance, when compared to the result of a traditional charge structure. Please refer to your prospectus for more details. This version of the New York Life Flexible Premium Variable Annuity III invests in the New York Life Insurance and Annuity Corporation (NYLIAC) Separate Account IV.

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

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

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

7 New allocations to the NYLLVP Wellington Growth and NYLLVP Candriam Emerging Markets Equity Investment Divisions will not be accepted from Policyowners who were not invested in the Investment Divisions on November 13, 2017. For existing Policyowners, if you remove all of your Accumulation Value from these Investment Divisions on or after November 13, 2017, you will not be able to reinvest in these Investment Divisions. The Service Class versions of these Investment Divisions impose a 129-11 for

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

Performance information less than 1 year has not been annualized.

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

New York Life Variable Annuities are long-term retirement products issued by New York Life Insurance and Annuity Corporation ("NYLIAC"), a Delaware Corporation, and offered by NYLIFE Securities LLC, (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.



			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception	1			10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>	Year⁴	Year⁴	Year⁴	Year <sup>4</sup>	Inception
Investment Grade Bond								
NYLI VP U.S. Government Money Market – Current 7-day yield is 4.07%6 NonStandardized <sup>2</sup>	Low	1/29/1993	5/1/2015	5.02%	3.69%	2.25%	1.48%	1.54%
Standardized	Low	1/29/1993	5/1/2015	-1.98%	1.48%	1.32%	1.48%	1.54%
PIMCO VIT Low Duration Portfolio - Advisor Class								
NonStandardized <sup>2</sup>	Low	3/31/2006	5/2/2016	4.39%	1.02%	0.98%	1.18%	1.25%
Standardized	Low	3/31/2006	5/2/2016	-2.61%	-1.32%	-0.01%	1.18%	1.15%
PIMCO VIT Short-Term Portfolio - Advisor Class								
NonStandardized <sup>2</sup>	Low	9/30/1999	5/1/2024	5.95%	3.79%	2.66%	2.30%	3.61%
Standardized	Low	9/30/1999	5/1/2024	-1.05%	1.58%	1.74%	2.30%	-3.39%
American Funds IS Capital World Bond Fund® - Class 4	Madagas	40/4/0000	5/4/0004	0.000/	E 040/	0.050/	0.000/	4.040/
NonStandardized <sup>2</sup>	Moderate Moderate	10/4/2006 10/4/2006	5/1/2024 5/1/2024	-3.32% -10.09%	-5.61% -7.86%	-2.65% -3.65%	-0.33% -0.33%	1.61% -5.39%
Standardized  American Funds IS The Bond Fund of America® - Class 4	Moderate	10/4/2006	5/1/2024	-10.09%	-7.86%	-3.05%	-0.33%	-5.39%
NonStandardized <sup>2</sup>	Moderate	12/14/2012	5/1/2022	0.98%	-2.65%	0.07%	1.42%	0.67%
Standardized	Moderate	12/14/2012	5/1/2022	-6.02%	-4.97%	-0.95%	1.42%	-1.99%
American Funds IS U.S. Government Securities Fund® - Class 4			., .,	2.32,0		2.3070		5070
NonStandardized <sup>2</sup>	Moderate	12/2/1985	5/1/2024	0.44%	-2.90%	-0.13%	0.84%	3.84%
Standardized	Moderate	12/2/1985	5/1/2024	-6.56%	-5.23%	-1.15%	0.84%	-3.16%
Columbia Variable Portfolio — Intermediate Bond - Class 2								
NonStandardized <sup>2</sup>	Moderate	5/3/2010	5/1/2022	1.73%	-3.72%	-0.06%	1.65%	0.36%
Standardized	Moderate	5/3/2010	5/1/2022	-5.27%	-6.02%	-1.08%	1.65%	-2.31%
NYLI VP Bond – Service Class								
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2015	1.59%	-3.00%	-0.67%	1.06%	1.01%
Standardized	Moderate	6/2/2003	5/1/2015	-5.41%	-5.32%	-1.69%	1.06%	1.01%
Fidelity® VIP Investment Grade Bond - Service Class 2 NonStandardized <sup>2</sup>	Madazata	0/45/0005	5/1/2022	4.500/	-2.26%	0.20%	1.68%	4 200/
Standardized	Moderate Moderate	8/15/2005 8/15/2005	5/1/2022	1.50% -5.50%	-2.26% -4.60%	-0.81%	1.68%	1.32% -1.31%
Standardized Fidelity® VIP Bond Index – Service Class 2	Moderate	8/15/2005	5/1/2022	-5.50%	-4.60%	-0.81%	1.08%	-1.31%
NonStandardized <sup>2</sup>	Moderate	4/19/2018	11/23/2020	1.00%	-2.75%	-0.72%	N/A	-2.54%
Standardized	Moderate	4/19/2018	11/23/2020	-6.00%	-5.07%	-1.74%	N/A	-3.75%
NYLI VP MacKay U.S. Infrastructure Bond – Service Class								
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2015	0.78%	-2.25%	-0.79%	0.37%	0.29%
Standardized	Moderate	6/2/2003	5/1/2015	-6.22%	-4.59%	-1.81%	0.37%	0.29%
NYLI VP PIMCO Real Return – Service Class								
NonStandardized <sup>2</sup>	Moderate	2/17/2012	5/1/2015	1.95%	-2.33%	1.77%	1.98%	1.85%
Standardized	Moderate	2/17/2012	5/1/2015	-5.05%	-4.67%	0.82%	1.98%	1.85%
PIMCO VIT Income Portfolio - Advisor Class								
NonStandardized <sup>2</sup>	Moderate	4/29/2016	5/1/2020	5.30%	1.61%	2.61%	N/A	3.99%
Standardized PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class	Moderate	4/29/2016	5/1/2020	-1.70%	-0.70%	1.69%	N/A	3.04%
NonStandardized <sup>2</sup>	Moderate	5/1/2014	5/1/2015	5.36%	0.99%	1.24%	2.41%	2.37%
Standardized	Moderate	5/1/2014	5/1/2015	-1.64%	-1.36%	0.27%	2.41%	2.37%
PIMCO VIT Total Return Portfolio - Advisor Class	Woderate	3/1/2014	3/1/2013	1.0470	1.0070	0.21 /0	2.4170	2.07 70
NonStandardized <sup>2</sup>	Moderate	2/28/2006	5/1/2015	2.43%	-2.46%	-0.13%	1.44%	1.35%
Standardized	Moderate	2/28/2006	5/1/2015	-4.57%	-4.79%	-1.15%	1.44%	1.35%
Western Asset Core Plus VIT - Class II								
NonStandardized <sup>2</sup>	Moderate	5/1/2015	5/1/2022	-0.86%	-4.43%	-1.42%	1.21%	0.24%
Standardized	Moderate	5/1/2015	5/1/2022	-7.80%	-6.72%	-2.43%	1.21%	-2.44%
Non-Investment Grade Bond								
BlackRock® High Yield V.I. Fund – Class III Shares								
NonStandardized <sup>2</sup>	Moderate	2/15/2012	5/1/2015	7.86%	2.90%	4.17%	4.75%	4.56%
Standardized	Moderate	2/15/2012	5/1/2015	0.86%	0.64%	3.31%	4.75%	4.56%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2	Madage	4/20/2040	E/4/204E	0.400/	0.700/	0.400/	0.000/	2 200/
NonStandardized <sup>2</sup>	Moderate Moderate	4/30/2012 4/30/2012	5/1/2015 5/1/2015	6.13% -0.87%	-0.70% -3.08%	0.46% -0.54%	2.66% 2.66%	2.36% 2.36%
Standardized NYLI VP Floating Rate – Service Class	woderate	4/30/2012	3/1/2015	-0.01%	-3.08%	-0.34%	2.00%	2.30%
NonStandardized <sup>2</sup>	Moderate	5/1/2005	5/1/2015	7.82%	5.82%	4.62%	4.26%	4.11%
Standardized	Moderate	5/1/2005	5/1/2015	0.82%	3.69%	3.77%	4.26%	4.11%
NYLI VP MacKay Convertible – Service Class		J000	2, ., 2010	2.3270	2.2070	/ / /	0,0	
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2015	8.37%	0.83%	8.68%	8.30%	8.12%
Standardized	Moderate	6/2/2003	5/1/2015	1.37%	-1.52%	7.95%	8.30%	8.12%
F								



		Portfolio	Investment Division					Since Investment
	Volatility/	Inception	Inception				10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>	Year⁴	Year <sup>4</sup>	Year⁴	Year⁴	Inception
Non-Investment Grade Bond								
NYLI VP MacKay High Yield Corporate Bond – Service Class								
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2015	6.85%	3.03%	3.89%	5.01%	4.76%
Standardized	Moderate	6/2/2003	5/1/2015	-0.15%	0.78%	3.01%	5.01%	4.76%
NYLI VP MacKay Strategic Bond – Service Class								
NonStandardized <sup>2</sup>	Moderate	5/1/2011	5/1/2015	6.88%	2.82%	3.20%	3.00%	2.91%
Standardized	Moderate	5/1/2011	5/1/2015	-0.12%	0.57%	2.30%	3.00%	2.91%
Alternatives								
DWS Alternative Asset Allocation VIP - Class B								
NonStandardized <sup>2</sup>	Moderate	5/18/2009	5/2/2016	5.30%	0.88%	3.97%	2.83%	3.66%
Standardized	Moderate	5/18/2009	5/2/2016	-1.70%	-1.47%	3.10%	2.83%	3.57%
NYLI VP Hedge Multi-Strategy - Service Class								
NonStandardized <sup>2</sup>	Moderate	5/1/2013	5/1/2015	6.27%	2.19%	2.16%	0.21%	0.00%
Standardized	Moderate	5/1/2013	5/1/2015	-0.73%	-0.10%	1.22%	0.21%	0.00%
Asset Allocation								
American Funds IS Asset Allocation Fund - Class 4								
NonStandardized <sup>2</sup>	Moderate	12/14/2012	5/1/2018	16.11%	4.56%	8.04%	8.05%	8.35%
Standardized	Moderate	12/14/2012	5/1/2018	9.11%	2.38%	7.30%	8.05%	8.06%
BlackRock® Global Allocation V.I. Fund – Class III Shares								
NonStandardized <sup>2</sup>	Moderate	11/18/2003	5/1/2015	8.93%	0.94%	5.72%	5.32%	4.99%
Standardized	Moderate	11/18/2003	5/1/2015	1.93%	-1.41%	4.91%	5.32%	4.99%
Fidelity® VIP FundsManager® 60% — Service Class								
NonStandardized <sup>2</sup>	Moderate	8/22/2007	5/1/2019	9.58%	2.05%	6.57%	6.60%	7.34%
Standardized	Moderate	8/22/2007	5/1/2019	2.58%	-0.25%	5.78%	6.60%	6.83%
NYLI VP Balanced – Service Class								
NonStandardized <sup>2</sup>	Moderate	5/1/2005	5/1/2015	7.63%	2.78%	6.45%	5.61%	5.69%
Standardized	Moderate	5/1/2005	5/1/2015	0.63%	0.52%	5.66%	5.61%	5.69%
NYLI VP Conservative Allocation – Service Class								
NonStandardized <sup>2</sup>	Moderate	2/13/2006	5/1/2015	6.25%	0.84%	3.81%	4.04%	3.91%
Standardized	Moderate	2/13/2006	5/1/2015	-0.75%	-1.51%	2.93%	4.04%	3.91%
NYLI VP Income Builder – Service Class								
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2015	11.37%	1.79%	4.60%	5.09%	4.95%
Standardized	Moderate	6/2/2003	5/1/2015	4.37%	-0.51%	3.75%	5.09%	4.95%
NYLI VP Janus Henderson Balanced – Service Class								
NonStandardized <sup>2</sup>	Moderate	2/17/2012	5/1/2015	15.43%	3.52%	8.17%	8.46%	8.49%
Standardized	Moderate	2/17/2012	5/1/2015	8.43%	1.29%	7.43%	8.46%	8.49%
NYLI VP Moderate Allocation-Service Class								
NonStandardized <sup>2</sup>	Moderate	2/13/2006	5/1/2015	8.46%	1.73%	5.41%	5.30%	5.14%
Standardized	Moderate	2/13/2006	5/1/2015	1.46%	-0.58%	4.59%	5.30%	5.14%
Franklin Templeton Conservative Model Portfolio - Class II								
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	6.15%	-0.06%	N/A	N/A	3.08%
Standardized	Moderate	5/1/2020	5/1/2020	-0.85%	-2.45%	N/A	N/A	2.11%
Franklin Templeton Moderate Model Portfolio - Class II								
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	11.95%	2.51%	N/A	N/A	8.04%
Standardized	Moderate	5/1/2020	5/1/2020	4.95%	0.24%	N/A	N/A	7.23%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II								
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	14.28%	3.50%	N/A	N/A	10.27%
Standardized	Moderate	5/1/2020	5/1/2020	7.28%	1.27%	N/A	N/A	9.51%
Franklin Templeton Moderately Conservative Model Portfolio - Class II								
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	9.33%	1.50%	N/A	N/A	6.05%
Standardized	Moderate	5/1/2020	5/1/2020	2.33%	-0.81%	N/A	N/A	5.17%
Franklin Templeton Aggressive Model Portfolio - Class II								
NonStandardized <sup>2</sup>	High	5/1/2020	5/1/2020	18.02%	5.04%	N/A	N/A	13.42%
Standardized	High	5/1/2020	5/1/2020	11.02%	2.88%	N/A	N/A	12.73%
	,							





Investment Divisions 1 Risk Asset Allocation  NYLI VP Equity Allocation – Service Class NonStandardized 2 Estandardized 5	olatility/ k Level <sup>3</sup> High	Portfolio Inception Date	Division Inception Date <sup>1</sup>	1 Year <sup>4</sup>	3 Year⁴	5 Year⁴	10	Investment Division
Investment Divisions¹ Risk Asset Allocation  NYLI VP Equity Allocation – Service Class NonStandardized² Bandardized Standardized	k Level <sup>3</sup> High							
Asset Allocation  NYLI VP Equity Allocation – Service Class  NonStandardized²  Standardized   H	High	Date	Date <sup>1</sup>	Year⁴	Year⁴	Vear⁴ —		
NYLI VP Equity Allocation – Service Class  NonStandardized²  Standardized	-					Teal	Year⁴	Inception
NonStandardized <sup>2</sup> Handardized	-							
Standardized	-							
		2/13/2006	5/1/2015	11.59%	2.39%	8.10%	7.31%	7.10%
	High	2/13/2006	5/1/2015	4.59%	0.11%	7.36%	7.31%	7.10%
NYLI VP Growth Allocation-Service Class								
	High	2/13/2006	5/1/2015	10.12%	2.69%	7.14%	6.53%	6.34%
	High	2/13/2006	5/1/2015	3.12%	0.43%	6.37%	6.53%	6.34%
Large Cap Equity								
AB VPS Growth & Income - Class B								
	High	6/1/1999	5/1/2022	12.76%	6.39%	9.54%	9.39%	9.47%
	High	6/1/1999	5/1/2022	5.76%	4.29%	8.84%	9.39%	7.16%
American Funds IS Washington Mutual Investors Fund - Class 4								
NonStandardized <sup>2</sup>	High	12/14/2012	11/13/2017	18.85%	8.28%	11.92%	9.99%	10.62%
	High	12/14/2012	11/13/2017	11.85%	6.25%	11.27%	9.99%	10.47%
American Funds IS Growth Fund - Class 4								
	High	12/14/2012	11/13/2017	31.30%	8.22%	18.53%	16.29%	17.23%
	High	12/14/2012	11/13/2017	24.30%	6.19%	18.02%	16.29%	17.13%
BNY Mellon Sustainable US Equity - Service Shares								
NonStandardized <sup>2</sup>	High	12/31/2000	5/1/2022	24.58%	5.78%	13.18%	11.25%	14.16%
	High	12/31/2000	5/1/2022	17.58%	3.66%	12.57%	11.25%	12.02%
ClearBridge Variable Appreciation Portfolio — Class II								
NonStandardized <sup>2</sup>	High	2/28/2015	5/1/2017	22.36%	8.47%	12.50%	11.72%	13.03%
Standardized	High	2/28/2015	5/1/2017	15.36%	6.45%	11.87%	11.72%	12.91%
Fidelity® VIP Contrafund® – Service Class 2								
NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2015	33.45%	9.30%	16.74%	13.33%	13.38%
Standardized	High	1/12/2000	5/1/2015	26.45%	7.31%	16.20%	13.33%	13.38%
Fidelity® VIP Equity-Income – Service Class 2								
NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2015	15.06%	6.37%	9.80%	8.95%	8.95%
Standardized	High	1/12/2000	5/1/2015	8.06%	4.26%	9.10%	8.95%	8.95%
Fidelity® VIP Growth Opportunities - Service Class 2								
NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2015	38.56%	7.49%	18.46%	17.93%	18.00%
Standardized	High	1/12/2000	5/1/2015	31.56%	5.43%	17.95%	17.93%	18.00%
NYLI VP Epoch U.S. Equity Yield – Service Class								
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	18.24%	7.63%	8.81%	7.82%	7.83%
Standardized	High	6/2/2003	5/1/2015	11.24%	5.58%	8.08%	7.82%	7.83%
NYLI VP Dimensional U.S. Equity - Service Class								
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	23.56%	6.70%	12.46%	11.06%	11.13%
Standardized	High	6/2/2003	5/1/2015	16.56%	4.61%	11.83%	11.06%	11.13%
NYLI VP Wellington Growth – Service Class7								
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	25.82%	5.06%	12.82%	11.68%	11.64%
Standardized H	High	6/2/2003	5/1/2015	18.82%	2.90%	12.20%	11.68%	11.64%
NYLI VP S&P 500 Index5 – Service Class	-	-						
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	24.52%	8.53%	14.10%	12.62%	12.75%
Standardized H	High	6/2/2003	5/1/2015	17.52%	6.52%	13.50%	12.62%	12.75%
NYLI VP Winslow Large Cap Growth – Service Class								
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	29.28%	8.20%	16.57%	14.99%	15.13%
Standardized	High	6/2/2003	5/1/2015	22.28%	6.17%	16.02%	14.99%	15.13%
NYLI VP American Century Sustainable Equity – Service Class								
NonStandardized <sup>2</sup>	High	2/17/2012	5/1/2015	19.54%	10.95%	11.48%	9.62%	9.82%
Standardized	High	2/17/2012	5/1/2015	12.54%	9.02%	10.82%	9.62%	9.82%
NYLI VP MFS® Investors Trust - Service Class								
	High	5/1/2000	2/10/2025	19.22%	5.63%	11.12%	10.81%	N/A
	High	5/1/2000	2/10/2025	12.22%	3.50%	10.45%	10.81%	N/A



			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception				10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Large Cap Equity								
NYLI VP MFS® Research - Service Class								
NonStandardized <sup>2</sup>	High	5/1/2000	2/10/2025	18.56%	6.13%	11.60%	11.38%	N/A
Standardized	High	5/1/2000	2/10/2025	11.56%	4.02%	10.95%	11.38%	N/A
Voya Growth and Income Portfolio - Class S								.=
NonStandardized <sup>2</sup>	High	12/31/1979	5/1/2024	23.56%	10.11%	14.98%	12.27%	15.21%
Standardized	High	12/31/1979	5/1/2024	16.56%	8.15%	14.40%	12.27%	8.21%
Small/Mid Cap Equity Fidelity® VIP Mid Cap – Service Class 2								
	High	1/12/2000	5/1/2015	17.18%	4.58%	11.06%	8.94%	8.74%
NonStandardized <sup>2</sup> Standardized	High	1/12/2000	5/1/2015	10.18%	2.40%	10.39%	8.94%	8.74%
Janus Henderson VIT Enterprise Portfolio – Service Shares	riigii	1/12/2000	3/1/2013	10.1076	2.4070	10.5576	0.3476	0.7476
NonStandardized <sup>2</sup>	High	12/31/1999	11/13/2017	15.32%	4.43%	9.61%	12.12%	11.47%
Standardized	High	12/31/1999	11/13/2017	8.32%	2.24%	8.90%	12.12%	11.33%
NYLI VP Schroders Mid Cap Opportunities - Service Class	g	12/01/1000	11/10/2017	0.0270	LIL 170	0.0070	12.1270	11.0070
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	9.70%	-0.45%	5.56%	5.97%	5.86%
Standardized	High	6/2/2003	5/1/2015	2.70%	-2.83%	4.74%	5.97%	5.86%
MFS® Mid Cap Value Portfolio - Service Class								
NonStandardized <sup>2</sup>	High	3/7/2008	5/1/2020	13.52%	5.10%	9.47%	8.78%	17.07%
Standardized	High	3/7/2008	5/1/2020	6.52%	2.94%	8.76%	8.78%	16.46%
Neuberger Berman AMT Mid-Cap Growth – Class S	_							
NonStandardized <sup>2</sup>	High	2/18/2003	5/1/2015	23.76%	1.29%	10.35%	10.25%	9.85%
Standardized	High	2/18/2003	5/1/2015	16.76%	-1.04%	9.67%	10.25%	9.85%
Invesco V.I. Main Street Small Cap Fund - Series II								
NonStandardized <sup>2</sup>	Highest	7/16/2001	5/1/2020	12.41%	3.60%	10.22%	8.73%	17.27%
Standardized	Highest	7/16/2001	5/1/2020	5.41%	1.38%	9.53%	8.73%	16.66%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2								
NonStandardized <sup>2</sup>	Highest	6/1/2000	5/1/2015	8.67%	6.37%	10.98%	8.98%	9.12%
Standardized	Highest	6/1/2000	5/1/2015	1.67%	4.27%	10.31%	8.98%	9.12%
Fidelity® VIP Extended Market Index Portfolio - Service Class 2								
NonStandardized <sup>2</sup>	Highest	4/17/2018	5/1/2024	12.03%	2.34%	8.53%	N/A	12.19%
Standardized	Highest	4/17/2018	5/1/2024	5.03%	0.06%	7.80%	N/A	5.19%
Macquarie VIP Small Cap Value Series - Service Class	Highest	5/1/2000	11/13/2017	11.02%	2.01%	6.83%	7.30%	6.21%
NonStandardized <sup>2</sup>		5/1/2000	11/13/2017	4.02%	-0.28%	6.05%	7.30%	6.02%
Standardized NYLI VP Wellington Small Cap - Service Class	Highest	5/1/2000	11/13/2017	4.02%	-0.28%	0.05%	7.30%	6.02%
NonStandardized <sup>2</sup>	Highest	5/2/2016	5/2/2016	14.13%	0.79%	5.79%	N/A	6.90%
Standardized	Highest	5/2/2016	5/2/2016	7.13%	-1.56%	4.98%	N/A	6.83%
NYLI VP Small Cap Growth – Service Class	riigricst	3/2/2010	3/2/2010	7.1070	1.0070	4.5070	14//	0.0070
NonStandardized <sup>2</sup>	Highest	2/17/2012	5/1/2015	10.13%	-2.37%	7.49%	8.06%	8.10%
Standardized	Highest	2/17/2012	5/1/2015	3.13%	-4.71%	6.73%	8.06%	8.10%
International/Global Equity		,						
American Funds IS Global Small Cap Fund® – Class 4								
NonStandardized <sup>2</sup>	High	12/14/2012	5/1/2015	2.12%	-5.97%	2.74%	5.54%	4.93%
Standardized	High	12/14/2012	5/1/2015	-4.88%	-8.22%	1.83%	5.54%	4.93%
Fidelity® VIP International Index — Service Class 2	· · · · · · · · · · · · · · · · · · ·							
NonStandardized <sup>2</sup>	High	4/16/2018	5/1/2019	4.82%	0.59%	3.83%	N/A	4.74%
Standardized	High	4/16/2018	5/1/2019	-2.18%	-1.77%	2.96%	N/A	4.16%
Invesco V.I. EQV International Equity Fund - Series II								
NonStandardized <sup>2</sup>	High	9/19/2001	5/1/2015	0.34%	-1.22%	2.97%	4.10%	3.43%
Standardized	High	9/19/2001	5/1/2015	-6.66%	-3.58%	2.07%	4.10%	3.43%
Janus Henderson VIT Global Research Portfolio – Service Shares								
NonStandardized <sup>2</sup>	High	12/31/1999	5/1/2015	23.27%	7.81%	12.07%	10.27%	9.83%
Standardized	High	12/31/1999	5/1/2015	16.27%	5.77%	11.43%	10.27%	9.83%
NYLI VP Pinestone International Equity – Service Class		0/0/0000	F/4/00:-	4.0==:	7.6	4 4001	4.500	0.0721
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	4.25%	-7.34%	1.43%	4.59%	3.95%
Standardized Stand	High	6/2/2003	5/1/2015	-2.75%	-9.56%	0.47%	4.59%	3.95%
MFS® International Intrinsic Value Portfolio – Service Class	LI:	8/31/2001	5/1/2017	6.97%	-1.45%	4.88%	7.26%	6.74%
NonStandardized <sup>2</sup>	High							
Standardized	High	8/31/2001	5/1/2017	-0.03%	-3.80%	4.04%	7.26%	6.57%



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

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

International/Global Equity   MFS® VIT Research International - Service Class   High 8/24/2001 5/1/2022 2.78% -1.58% 3.64% - Standardized	Year <sup>4</sup> Inception 4.95% 4.66% 4.95% 2.17% 5.46% 1.86% 5.46% -5.14%
MFS® VIT Research International - Service Class           NonStandardized²         High         8/24/2001         5/1/2022         2.78%         -1.58%         3.64%         -1.58%         3.64%         -1.58%         3.64%         -1.58%         2.75%         -1.58%         3.64%         -1.58%         2.75%         -1.58%         3.64%         -1.58% <th>4.95%     2.17%       5.46%     1.86%</th>	4.95%     2.17%       5.46%     1.86%
NonStandardized <sup>2</sup> High 8/24/2001 5/1/2022 2.78% -1.58% 3.64% 5tandardized High 8/24/2001 5/1/2022 -4.22% -3.93% 2.75% - Putnam VT International Value Fund - Class IB  NonStandardized <sup>2</sup> High 1/2/1997 5/1/2024 5.21% 5.18% 6.81% - 6.81%	4.95%     2.17%       5.46%     1.86%
Standardized         High         8/24/2001         5/1/2022         -4.22%         -3.93%         2.75%           Putnam VT International Value Fund - Class IB           NonStandardized²         High         1/2/1997         5/1/2024         5.21%         5.18%         6.81%	4.95%     2.17%       5.46%     1.86%
Putnam VT International Value Fund - Class IB           NonStandardized²         High         1/2/1997         5/1/2024         5.21%         5.18%         6.81%	5.46% 1.86%
NonStandardized <sup>2</sup> High 1/2/1997 5/1/2024 5.21% 5.18% 6.81%	
101044144141	
Standardized High 1/2/1997 5/1/2024 -1.79% 3.03% 6.03%	5.46% -5.14%
American Funds IS New World Fund - Class 4	
NonStandardized <sup>2</sup> Highest 12/14/2012 5/1/2015 6.33% -1.48% 4.29%	5.96% 5.56%
Standardized Highest 12/14/2012 5/1/2015 -0.67% -3.84% 3.43%	5.96% 5.56%
Fidelity® VIP Emerging Markets – Service Class 2	
NonStandardized <sup>2</sup> Highest 1/23/2008 5/1/2018 9.71% -1.47% 4.09%	5.78% 4.17%
Standardized Highest 1/23/2008 5/1/2018 2.71% -3.83% 3.22%	5.78% 3.81%
NYLI VP Candriam Emerging Markets Equity – Service Class7	
NonStandardized <sup>2</sup> Highest 2/17/2012 5/1/2015 12.35% -5.10% 0.93%	2.32% 1.67%
Standardized Highest 2/17/2012 5/1/2015 5.35% -7.37% -0.05%	2.32% 1.67%
Sector	
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 <sup>8</sup>	
NonStandardized <sup>2</sup> High 4/30/2013 5/1/2015 7.09% 5.69% 8.94%	2.15% 2.21%
Standardized High 4/30/2013 5/1/2015 0.09% 3.56% 8.22%	2.15% 2.21%
NYLI VP Fidelity Institutional AM® Utilities – Service Class	
NonStandardized <sup>2</sup> High 2/17/2012 5/1/2015 28.62% 10.01% 9.12%	7.59% 7.53%
Standardized High 2/17/2012 5/1/2015 21.62% 8.05% 8.41%	7.59% 7.53%
NYLI VP CBRE Global Infrastructure — Service Class	
NonStandardized <sup>2</sup> High 5/1/2015 5/1/2015 7.59% 1.55% 0.93%	N/A -1.98%
Standardized High 5/1/2015 5/1/2015 0.59% -0.76% -0.05%	N/A -1.98%
NYLI VP Newton Technology Growth - Service Class	
NonStandardized <sup>2</sup> Highest 12/29/2000 2/10/2025 25.39% 2.16% 15.29% 1	14.79% N/A
Standardized Highest 12/29/2000 2/10/2025 18.39% -0.12% 14.72% 1	14.79% N/A
Fidelity® VIP Health Care — Service Class 2	
NonStandardized <sup>2</sup> Highest 7/18/2001 5/1/2019 4.86% -1.59% 5.19%	7.70% 8.41%
	7.70% 7.92%
NYLI VP Atural Resources - Initial Class	
NonStandardized <sup>2</sup> Highest 2/17/2012 5/1/2015 0.74% 11.73% 15.53%	5.04% 4.15%
Standardized Highest 2/17/2012 5/1/2015 -6.26% 9.83% 14.96%	5.04% 4.15%
Principal VC Real Estate Securities Account - Class 2	
	5.99% 15.81%
***************************************	5.99% 8.81%

Please read the important disclosures below regarding the product performance.  $\label{eq:please} % \begin{center} \begin{cen$ 



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

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

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

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

<sup>2</sup> Assumes no deduction for contingent deferred sales charge.

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

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

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

VP Series Fund, Inc. portfolios are based on Initial Class Portfolio Inception Date (where applicable). The performance for all other investment divisions is based on the Portfolio Inception Date reflected in this performance summary. All performance has been modified to reflect Separate Account and Fund annual expenses as if the policy had been available during the periods shown. The New York Life Flexible Premium Variable Annuity III- Premium Based M&E Charge Structure differs from many other variable annuity policies in that the Mortality and Expense Risk and Administrative Costs Charge (M&E) is calculated as a percentage of your Adjusted Premium Payments under the policy (excluding premiums allocated to the Fixed Account), rather than as percentage of Separate Account assets. Therefore, the 1.55% (1.40% for policies applied for on and after May 1, 2016) M&E charge during the surrender charge period for the initial premium and 1.35% (1.20% for policies applied for on and after May 1, 2016) after the surrender charge period for the initial premium is not reflected in the performance of the Investment Divisions, but will be deducted quarterly by reducing the number of Accumulation Units in the Investment Divisions you have selected. Since market performance is reflected through fluctuations in the value of an Accumulation Unit, owning fewer Accumulation Units over time will result in a gradual reduction in the value of the Policy, regardless of market performance, when compared to the result of a traditional charge structure. Please refer to your prospectus for more details. This version of the New York Life Flexible Premium Variable Annuity III invests in the New York Life Insurance and Annuity Corporation (NYLIAC) Separate Account IV.

<sup>5</sup> 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 have logal 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 12h-1 for

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

Performance information less than 1 year has not been annualized.

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

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