

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

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

All performance reflects the percentage change for the period shown with capital gains and dividends reinvested, and includes the Fund Company Expenses. An Annual Policy Service Charge of \$30 is not included in these charges, but will be deducted each year from the policy's Accumulation Value on the policy anniversary and upon surrender if on that date the Accumulation Value is less than \$100,000. The performance shown, therefore, would be slightly lower if your policy's Accumulation Value is less than \$100,000. Charges for any optional riders, if reflected, would reduce the performance shown.

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

Standardized Performance ("Assuming Surrender") reflects the maximum Surrender Charge under the policy. The maximum Surrender Charge for each premium payment is 8%, declining to 2% by the 8th year after that premium payment has been in the policy, with no surrender charge thereafter.

Withdrawals and surrenders may be taxable transactions, and prior to age 59%, may be subject to a 10% IRS penalty (the penalty tax is increased to 25% in the case of a distribution from a SIMPLE IRA within the first two years of your participation in the SIMPLE IRA plan).

The Investment Divisions offered through the New York Life Premier Plus 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 Plus Variable Annuity II is ICC15-P302 or it is 215-P302.

			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)	Year <sup>4</sup>	Year⁴	Year⁴	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	-	-	-3.16%	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	-	-	-2.39%	-0.32%	0.01%	1.23%	1.38%
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	-	-	-2.44%	2.06%	1.74%	2.33%	-3.53%
American Funds IS Capital World Bond Fund® - Class 4		40/4/0000	E/4/0004	4.500/	0.050/	4.000/	0.000/	0.400/	0.450/	4.000/
NonStandardized <sup>2</sup>	Moderate Moderate	10/4/2006 10/4/2006	5/1/2024 5/1/2024	1.59%	2.35%	1.83% -6.17%	-3.32% -5.63%	-2.43% -3.42%	-0.15% -0.15%	4.00% -4.00%
Standardized	Moderate	10/4/2006	5/1/2024	-		-0.17%	-5.63%	-3.42%	-0.15%	-4.00%
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	Moderate	12/14/2012	5/1/2022	2.1976	2.70%	-2.43%	-3.16%	-1.07%	1.56%	-0.86%
American Funds IS U.S. Government Securities Fund® - Class 4	Woderate	12/14/2012	3/1/2022			-2.4370	-3.1076	-1.07 /0	1.50 /6	-0.0078
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	-	-	-2.64%	-3.85%	-1.29%	1.05%	-1.08%
Columbia Variable Portfolio — Intermediate Bond - Class 2										
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	-	-	-1.21%	-3.77%	-1.08%	1.85%	-0.94%
NYLI VP Bond – Service Class										
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	-	-	-2.22%	-3.37%	-1.88%	1.20%	1.25%
Fidelity® VIP Investment Grade Bond - Service Class 2										
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%
Standardized	Moderate	8/15/2005	5/1/2022	-	-	-2.13%	-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	-	-	-2.72%	-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		-	-2.75%	-2.90%	-1.77%	0.60%	0.58%
NYLI VP PIMCO Real Return – Service Class	modorato	3,2,2000	0, 1,2010	<b>†</b>		2073	2.0070		0.0070	0.0070
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	2.4070	3.02 /6	-1.48%	-2.95%	0.94%	2.09%	2.20%
PIMCO VIT Income Portfolio - Advisor Class	Woderate	2/11/2012	3/1/2013	<del>-</del>	-	1.40/0	-2.33 /6	0.3470	2.0370	2.2070
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%
	Moderate	4/29/2016	5/1/2020	1.01%	2.88%	0.04%	3.82% 1.61%	2.31%	N/A N/A	3.57%
Standardized	ivioderate	4/29/2016	5/1/2020	-		0.04%	1.01%	2.31%	IN/A	3.57%



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

			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)	Year <sup>4</sup>	Year⁴	Year⁴	Year⁴	Inception
Investment Grade Bond					,,,					
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class										
NonStandardized <sup>2</sup>	Moderate	5/1/2014	5/1/2015	0.25%	0.74%	6.42%	2.05%	1.06%	2.27%	2.41%
Standardized	Moderate	5/1/2014	5/1/2015	-	-	-1.58%	-0.24%	0.08%	2.27%	2.41%
PIMCO VIT Total Return Portfolio - Advisor Class										
NonStandardized <sup>2</sup>	Moderate	2/28/2006	5/1/2015	2.62%	3.19%	6.85%	-0.44%	-0.24%	1.56%	1.65%
Standardized	Moderate	2/28/2006	5/1/2015	2.0270	-	-1.15%	-2.82%	-1.26%	1.56%	1.65%
Western Asset Core Plus VIT - Class II	moderate	2/20/2000	0/1/2010			111070	2.0270	1.2070	1.0070	1.0070
NonStandardized <sup>2</sup>	Moderate	5/1/2015	5/1/2022	2.19%	3.32%	4.54%	-1.76%	-1.25%	1.29%	1.39%
Standardized	Moderate	5/1/2015	5/1/2022	2.1370	3.32 /6	-3.46%	-4.11%	-2.25%	1.29%	-1.08%
Non-Investment Grade Bond	Woderate	3/1/2013	3/1/2022			0.4070	4.1170	2.2070	1.2570	1.0070
BlackRock® High Yield V.I. Fund – Class III Shares										
NonStandardized <sup>2</sup>	Moderate	2/15/2012	5/1/2015	0.51%	1.96%	9.45%	4.83%	4.95%	4.68%	4.69%
Standardized	Moderate	2/15/2012	5/1/2015	-	-	1.45%	2.66%	4.11%	4.68%	4.69%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2										
NonStandardized <sup>2</sup>	Moderate	4/30/2012	5/1/2015	1.74%	3.03%	9.49%	3.28%	0.83%	2.77%	2.63%
Standardized	Moderate	4/30/2012	5/1/2015	-	-	1.49%	1.04%	-0.15%	2.77%	2.63%
NYLI VP Floating Rate – Service Class										
NonStandardized <sup>2</sup>	Moderate	5/1/2005	5/1/2015	0.03%	0.76%	7.23%	6.29%	5.03%	4.16%	4.12%
Standardized	Moderate	5/1/2005	5/1/2015	-	-	-0.77%	4.19%	4.20%	4.16%	4.12%
NYLI VP MacKay Convertible – Service Class										
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2015	-1.80%	0.87%	8.83%	2.91%	9.29%	8.05%	8.07%
Standardized	Moderate	6/2/2003	5/1/2015	-	-	0.83%	0.66%	8.58%	8.05%	8.07%
NYLI VP MacKay High Yield Corporate Bond – Service Class	Moderate	6/2/2003	5/1/2015	0.45%	1.77%	8.35%	4.57%	4.60%	4.89%	4.87%
NonStandardized <sup>2</sup> Standardized	Moderate	6/2/2003	5/1/2015	0.43%	1.7770	0.35%	2.39%	3.75%	4.89%	4.87%
NYLI VP MacKay Strategic Bond – Service Class	Woderate	0/2/2003	3/1/2013			0.3376	2.3376	3.7376	4.0370	4.07 /6
NonStandardized <sup>2</sup>	Moderate	5/1/2011	5/1/2015	1.70%	2.82%	9.45%	4.76%	3.74%	3.12%	3.15%
Standardized	Moderate	5/1/2011	5/1/2015	-	-	1.45%	2.58%	2.86%	3.12%	3.15%
Alternatives	moderate	0/1/2011	0/1/2010			11.1070	2.0070	2.0070	0.1270	0.1070
DWS Alternative Asset Allocation VIP - Class B										
NonStandardized <sup>2</sup>	Moderate	5/18/2009	5/2/2016	1.06%	2.78%	8.66%	2.65%	5.18%	3.02%	3.91%
Standardized	Moderate	5/18/2009	5/2/2016	-	-	0.66%	0.39%	4.35%	3.02%	3.91%
NYLI VP Hedge Multi-Strategy - Service Class	modorato	0,10,2000	0/2/2010			0.0070	0.0070	1.0070	0.0270	0.0170
NonStandardized <sup>2</sup>	Moderate	5/1/2013	5/1/2015	-0.66%	0.94%	6.19%	3.35%	2.78%	0.29%	0.09%
Standardized	Moderate	5/1/2013	5/1/2015	-	-	-1.81%	1.12%	1.87%	0.29%	0.09%
Asset Allocation			3, 1, 20 10				,			0.00,0
American Funds IS Asset Allocation Fund - Class 4										
NonStandardized <sup>2</sup>	Moderate	12/14/2012	5/1/2018	-0.34%	2.48%	14.57%	7.43%	9.67%	8.07%	8.52%
Standardized	Moderate	12/14/2012	5/1/2018	-	-	6.57%	5.37%	8.97%	8.07%	8.25%
BlackRock® Global Allocation V.I. Fund – Class III Shares										
NonStandardized <sup>2</sup>	Moderate	11/18/2003	5/1/2015	-0.08%	2.72%	8.96%	3.98%	7.15%	5.26%	5.19%
Standardized	Moderate	11/18/2003	5/1/2015	-	-	0.96%	1.78%	6.38%	5.26%	5.19%
Fidelity® VIP FundsManager® 60% — Service Class	-									
NonStandardized <sup>2</sup>	Moderate	8/22/2007	5/1/2019	-0.13%	2.07%	9.09%	4.80%	7.99%	6.50%	7.50%
Standardized	Moderate	8/22/2007	5/1/2019	-	-	1.09%	2.63%	7.25%	6.50%	7.01%
NYLI VP Balanced – Service Class			·							-
NonStandardized <sup>2</sup>	Moderate	5/1/2005	5/1/2015	0.23%	3.56%	10.89%	4.62%	8.37%	5.82%	5.97%
Standardized	Moderate	5/1/2005	5/1/2015	-	-	2.89%	2.44%	7.64%	5.82%	5.97%
NYLI VP Conservative Allocation – Service Class	-									
NonStandardized <sup>2</sup>	Moderate	2/13/2006	5/1/2015	-0.68%	1.21%	6.53%	2.76%	4.44%	3.95%	3.97%
Standardized	Moderate	2/13/2006	5/1/2015	-	-	-1.47%	0.50%	3.59%	3.95%	3.97%



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

			Investment		Year to					Since
		Portfolio	Division	Month to	Date					Investment
	Volatility/	Inception	Inception	Date	(Updated		3	5	10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>		Monthly)	Year <sup>4</sup>	Year <sup>4</sup>	Year <sup>4</sup>	Year⁴	Inception
Asset Allocation		Dato			,					шоорион
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	-	-	6.06%	3.03%	5.56%	5.20%	5.34%
NYLI VP Janus Henderson Balanced – Service Class	modorato	0/2/2000	0, 1,2010			0.0070	0.0070	0.0070	0.2070	0.0170
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	-	-	4.37%	4.60%	8.76%	8.45%	8.58%
NYLI VP Moderate Allocation–Service Class			0, .,_0							
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	-	-	-0.57%	1.86%	5.80%	5.16%	5.18%
Franklin Templeton Conservative Model Portfolio - Class II	modorato	2/10/2000	0, 1,2010			0.01 70	1.0070	0.0070	0.1070	0.1070
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	1.1070	2.4570	0.28%	-0.21%	N/A	N/A	2.56%
Franklin Templeton Moderate Model Portfolio - Class II	Woderate	3/1/2020	3/1/2020			0.2070	0.2170	14/73	14//3	2.5070
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	0.2070	2.5070	3.70%	3.31%	N/A	N/A	7.55%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II	Woderate	3/1/2020	3/1/2020			3.7070	0.0170	13/73	14//3	7.5576
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	-0.2176	2.47 /6	4.89%	4.63%	N/A	N/A	9.74%
Franklin Templeton Moderately Conservative Model Portfolio - Class II	Woderate	3/1/2020	3/1/2020			4.0370	4.0376	IN/A	IN/A	3.7470
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	0.09%	2.03%	2.56%	1.88%	N/A	N/A	5.57%
Franklin Templeton Aggressive Model Portfolio - Class II	Woderate	5/1/2020	5/1/2020			2.30 /6	1.0076	IN/A	IN/A	3.37 /6
	High	5/1/2020	5/1/2020	-1.00%	2.47%	14.81%	8.65%	N/A	N/A	13.50%
NonStandardized <sup>2</sup>	High	5/1/2020	5/1/2020	-1.00%	2.47%	6.81%	6.63%	N/A N/A	N/A N/A	12.85%
Standardized	nign	5/1/2020	5/1/2020	-		0.81%	6.63%	N/A	N/A	12.85%
NYLI VP Equity Allocation – Service Class	115-6	0/40/0000	5/1/2015	0.470/	0.85%	8.05%	E 400/	40.000/	7.04%	7.07%
NonStandardized <sup>2</sup>	High	2/13/2006 2/13/2006		-2.47%	0.85%		5.42%	10.38%	7.04%	7.07%
Standardized	High	2/13/2006	5/1/2015	-		0.05%	3.28%	9.70%	7.04%	7.07%
NYLI VP Growth Allocation-Service Class	115-6	0/40/0000	E/4/004E	4.000/	0.049/	7 700/	E 0.40/	0.000/	0.040/	0.000/
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	-	-	-0.22%	3.09%	8.18%	6.31%	6.33%
Large Cap Equity										
AB VPS Growth & Income - Class B										
NonStandardized <sup>2</sup>	High	6/1/1999	5/1/2022	0.90%	5.44%	12.86%	9.10%	13.54%	9.75%	10.94%
Standardized	High	6/1/1999	5/1/2022	-	-	4.86%	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%
Standardized	High	12/14/2012	11/13/2017	-	-	9.23%	9.85%	14.83%	10.19%	10.83%
American Funds IS Growth Fund - Class 4										
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	-		12.70%	11.54%	18.75%	15.88%	16.80%
BNY Mellon Sustainable US Equity - Service Shares										
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	-	-	6.98%	7.93%	13.84%	10.91%	11.27%
ClearBridge Variable Appreciation Portfolio — Class II										
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	-	-	7.80%	10.16%	14.60%	11.72%	12.94%
Fidelity® VIP Contrafund® – Service Class 2		·								
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		-	12.23%	13.09%	17.55%	13.18%	13.35%
Fidelity® VIP Equity-Income – Service Class 2										
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	-	-	8.59%	7.15%	12.77%	9.34%	9.36%



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

			Investment		Year to					Since
		Portfolio	Division	Month to	Date				40	Investment
Investment Birdeland	Volatility/	Inception	Inception	Date	(Updated				10 V4	Division
Investment Divisions¹ Large Cap Equity	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>		Monthly)	Year <sup>4</sup>	Year⁴	Year⁴	Year <sup>4</sup>	Inception
Fidelity® VIP Growth Opportunities – Service Class 2										
NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2015	-4.77%	-1.18%	22.37%	13.19%	18.73%	17.18%	17.53%
Standardized	High	1/12/2000	5/1/2015	-	-	14.37%	11.34%	18.22%	17.18%	17.53%
NYLI VP Epoch U.S. Equity Yield – Service Class	-									
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	1.91%	5.45%	19.88%	10.99%	12.37%	8.07%	8.27%
Standardized	High	6/2/2003	5/1/2015	-	-	11.88%	9.06%	11.74%	8.07%	8.27%
NYLI VP Dimensional U.S. Equity - Service Class										
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	0.40%	3.84%	17.33%	11.47%	15.51%	11.16%	11.36%
Standardized	High	6/2/2003	5/1/2015	-	-	9.33%	9.56%	14.95%	11.16%	11.36%
NYLI VP Wellington Growth – Service Class7										
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	-3.81%	-0.58%	13.07%	10.19%	14.50%	11.31%	11.37%
Standardized NYLI VP S&P 500 Index5 – Service Class	High	6/2/2003	5/1/2015	-	-	5.07%	8.23%	13.91%	11.31%	11.37%
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%
Standardized	High	6/2/2003	5/1/2015	1.5576	-	9.93%	10.24%	15.86%	12.49%	12.68%
NYLI VP Winslow Large Cap Growth – Service Class	9	3,2,2000	G, 1,2010			3.0070	10.2.170	10.0070	12.1070	12.0070
NonStandardized <sup>2</sup>	High	6/2/2003	5/1/2015	-2.85%	0.36%	16.25%	14.27%	17.67%	14.47%	14.90%
Standardized	High	6/2/2003	5/1/2015	-	-	8.25%	12.46%	17.14%	14.47%	14.90%
NYLI VP American Century Sustainable Equity – Service Class	-									
NonStandardized <sup>2</sup>	High	2/17/2012	5/1/2015	-2.63%	-0.45%	10.67%	10.45%	14.52%	9.46%	9.60%
Standardized	High	2/17/2012	5/1/2015	-	-	2.67%	8.51%	13.93%	9.46%	9.60%
NYLI VP MFS® Investors Trust - Service Class										
NonStandardized <sup>2</sup>	High	5/1/2000	2/10/2025	-0.92%	2.34%	14.24%	9.67%	13.70%	10.82%	-0.20%
Standardized	High	5/1/2000	2/10/2025	-	-	6.24%	7.69%	13.10%	10.82%	-8.19%
NYLI VP MFS® Research - Service Class										
NonStandardized <sup>2</sup> Standardized	High High	5/1/2000 5/1/2000	2/10/2025 2/10/2025	-2.48%	1.05%	12.08% 4.08%	9.74% 7.77%	13.43% 12.82%	11.18% 11.18%	-1.91% -9.76%
Voya Growth and Income Portfolio - Class S	High	5/1/2000	2/10/2023	-	-	4.00%	1.1176	12.0276	11.10%	-9.70%
NonStandardized <sup>2</sup>	High	12/31/1979	5/1/2024	-0.34%	2.66%	16.42%	12.90%	17.51%	12.18%	18.28%
Standardized	High	12/31/1979	5/1/2024	-	-	8.42%	11.04%	16.98%	12.18%	10.28%
Small/Mid Cap Equity										
Fidelity® VIP Mid Cap – Service Class 2										
NonStandardized <sup>2</sup>	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	-	-	1.18%	4.92%	13.05%	8.49%	8.56%
Janus Henderson VIT Enterprise Portfolio – Service Shares										
NonStandardized <sup>2</sup>	High	12/31/1999	11/13/2017	-3.06%	1.45%	9.73%	7.62%	11.62%	11.61%	11.42%
Standardized	High	12/31/1999	11/13/2017	-	-	1.73%	5.57%	10.96%	11.61%	11.28%
NYLI VP Schroders Mid Cap Opportunities - Service Class		0/0/0000	5/4/0045	0.000/	0.000/	5 000/	0.000/	0.000/	5.040/	5.700/
NonStandardized <sup>2</sup>	High High	6/2/2003 6/2/2003	5/1/2015 5/1/2015	-3.30%	0.03%	5.83% -2.17%	2.36% 0.08%	8.20% 7.46%	5.61% 5.61%	5.76% 5.76%
Standardized MFS® Mid Cap Value Portfolio - Service Class	пign	0/2/2003	3/1/2015	<del>-</del>	-	-2.17%	0.08%	7.40%	0.01%	3.10%
NonStandardized <sup>2</sup>	High	3/7/2008	5/1/2020	-2.42%	0.67%	10.29%	6.31%	12.52%	8.57%	16.59%
Standardized	High	3/7/2008	5/1/2020		-	2.29%	4.21%	11.89%	8.57%	16.01%
Neuberger Berman AMT Mid-Cap Growth – Class S										
NonStandardized <sup>2</sup>	High	2/18/2003	5/1/2015	-7.59%	-1.20%	8.00%	5.41%	11.10%	9.48%	9.54%
Standardized	High	2/18/2003	5/1/2015			0.00%	3.27%	10.44%	9.48%	9.54%
Invesco V.I. Main Street Small Cap Fund - Series II										
NonStandardized <sup>2</sup>	Highest	7/16/2001	5/1/2020	-4.07%	0.21%	10.29%	5.76%	12.89%	8.55%	16.68%
Standardized	Highest	7/16/2001	5/1/2020	-	-	2.29%	3.63%	12.26%	8.55%	16.10%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2										
NonStandardized <sup>2</sup>	Highest	6/1/2000	5/1/2015	-5.29%	-2.64%	7.22%	6.10%	14.36%	8.58%	8.66%
Standardized Standardized	Highest	6/1/2000	5/1/2015	-	-	-0.78%	3.99%	13.77%	8.58%	8.66%
Fidelity® VIP Extended Market Index Portfolio - Service Class 2	Highort	4/17/2018	5/1/2024	-4.53%	-0.86%	8.20%	4.45%	10.94%	N/A	11.23%
NonStandardized <sup>2</sup> Standardized	Highest Highest	4/17/2018 4/17/2018	5/1/2024	-4.53%	-0.86%	0.20%	4.45% 2.27%	10.94%	N/A N/A	3.23%
Standardized Macquarie VIP Small Cap Value Series - Service Class	riigilesi	4/11/2010	3/1/2024	-	-	0.2076	4.4170	10.2770	IN/M	3.2376
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	5/1/2000	11/13/2017		-0.37 /6	2.17%	0.12%	9.79%	7.07%	5.82%
		2, ., _000				,		2070		<del>-</del> /v



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

nvestment Divisions <sup>1</sup> Risting II   Risting	olatility/ sk Level <sup>3</sup>	Portfolio Inception Date	Division Inception Date <sup>1</sup>	Month to Date	Date (Updated		3	5	10	Investment
nvestment Divisions <sup>1</sup> Ristraction of the Cap Equity IYLI VP Wellington Small Cap - Service Class IonStandardized <sup>2</sup>				Date	(Opuateu					Division
onall/Mid Cap Equity IYLI VP Wellington Small Cap - Service Class IonStandardized <sup>2</sup>	SK Level	Date			Monthly)	Year <sup>4</sup>	Year⁴	Year⁴	Year <sup>4</sup>	Inception
IYLI VP Wellington Small Cap - Service Class IonStandardized <sup>2</sup>			2010		Montnly)	rear	Tear	rear	rear	inception
lonStandardized <sup>2</sup>										
	Highest	5/2/2016	5/2/2016	-5.05%	-2.13%	9.97%	2.17%	8.50%	N/A	6.51%
	Highest	5/2/2016	5/2/2016	-	-	1.97%	-0.12%	7.77%	N/A	6.51%
IYLI VP Small Cap Growth - Service Class	<b>J</b>								· · · · · · · · · · · · · · · · · · ·	
· ·	Highest	2/17/2012	5/1/2015	-5.20%	-1.76%	5.06%	1.52%	8.42%	7.53%	7.76%
	Highest	2/17/2012	5/1/2015	-	-	-2.94%	-0.80%	7.69%	7.53%	7.76%
nternational/Global Equity										
merican Funds IS Global Small Cap Fund <sup>®</sup> – Class 4										
IonStandardized <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	-	-	-8.77%	-4.60%	3.11%	4.94%	4.61%
idelity® VIP International Index — Service Class 2										
IonStandardized <sup>2</sup>	High	4/16/2018	5/1/2019	2.10%	6.08%	9.73%	4.71%	7.27%	N/A	5.66%
tandardized	High	4/16/2018	5/1/2019	-	-	1.73%	2.54%	6.51%	N/A	5.13%
nvesco V.I. EQV International Equity Fund - Series II		0/40/077	E1410-1-	0.4:	4.00	4.04=:	0.4	5.05**	4.45	00:
IonStandardized <sup>2</sup>	High	9/19/2001	5/1/2015	0.41%	4.62%	1.64%	3.18%	5.98%	4.12%	3.84%
tandardized	High	9/19/2001	5/1/2015	-	-	-6.36%	0.94%	5.18%	4.12%	3.84%
anus Henderson VIT Global Research Portfolio – Service Shares	High	12/31/1999	5/1/2015	-0.52%	3.86%	18.12%	12.44%	14.67%	10.10%	10.08%
IonStandardized <sup>2</sup>	High High	12/31/1999	5/1/2015 5/1/2015	-0.52%	3.86%	18.12%	12.44%	14.67% 14.08%	10.10%	10.08%
Itandardized IYLI VP Pinestone International Equity – Service Class	nign	12/31/1999	5/1/2015	-	-	10.12%	10.56%	14.08%	10.10%	10.08%
In Standardized <sup>2</sup>	High	6/2/2003	5/1/2015	-0.15%	5.59%	4.88%	-1.17%	4.41%	4.58%	4.46%
tandardized	High	6/2/2003	5/1/2015	-0.1376	3.3576	-3.12%	-3.54%	3.55%	4.58%	4.46%
IFS® International Intrinsic Value Portfolio – Service Class	riigii	0/2/2000	3/1/2013			0.1270	0.0470	0.0070	4.0070	4.4070
In Sea international intrinsic value Fortions – Service class	High	8/31/2001	5/1/2017	1.84%	7.92%	13.28%	5.50%	8.23%	7.30%	7.63%
tandardized	High	8/31/2001	5/1/2017	-	-	5.28%	3.36%	7.49%	7.30%	7.48%
IFS® VIT Research International - Service Class	<u> </u>									
lonStandardized <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	-	-	-0.66%	1.11%	5.93%	4.82%	4.23%
utnam VT International Value Fund - Class IB										
lonStandardized <sup>2</sup>	High	1/2/1997	5/1/2024	3.97%	8.64%	14.50%	8.90%	11.17%	5.69%	10.66%
tandardized	High	1/2/1997	5/1/2024	-	-	6.50%	6.90%	10.51%	5.69%	2.66%
merican Funds IS New World Fund - Class 4										
	Highest	12/14/2012	5/1/2015	-0.34%	2.30%	5.97%	3.03%	6.70%	5.84%	5.70%
	Highest	12/14/2012	5/1/2015		•	-2.03%	0.79%	5.92%	5.84%	5.70%
idelity® VIP Emerging Markets – Service Class 2										
	Highest	1/23/2008	5/1/2018	1.20%	2.96%	14.81%	1.93%	6.50%	5.68%	4.51%
	Highest	1/23/2008	5/1/2018	-	-	6.81%	-0.37%	5.71%	5.68%	4.17%
IYLI VP Candriam Emerging Markets Equity – Service Class7	I II ala a at		5/1/2015	-0.64%	0.40%	11.36%	-2.91%	2.80%	2.18%	1.69%
	Highest Highest	2/17/2012	5/1/2015	-0.64%	0.40%	3.36%	-2.91% -5.24%	1.89%	2.18%	1.69%
standardized Sector	riignesi	2/17/2012	3/1/2013	-	_	3.30 /6	-3.2476	1.0976	2.1078	1.0976
columbia Variable Portfolio — Commodity Strategy Fund — Class 2 <sup>8</sup>										
IonStandardized <sup>2</sup>	High	4/30/2013	5/1/2015	0.51%	4.75%	12.79%	2.65%	12.85%	2.66%	2.65%
tandardized	High	4/30/2013	5/1/2015	-	-	4.79%	0.38%	12.22%	2.66%	2.65%
IYLI VP Fidelity Institutional AM® Utilities – Service Class		30/2010	3, 1,20.0			0 /0	3.0070		2.0070	2.0070
IonStandardized <sup>2</sup>	High	2/17/2012	5/1/2015	1.10%	2.72%	33.68%	12.61%	11.02%	7.78%	7.69%
tandardized	High	2/17/2012	5/1/2015	-	-	25.68%	10.74%	10.35%	7.78%	7.69%
IYLI VP CBRE Global Infrastructure — Service Class	-									
IonStandardized <sup>2</sup>	High	5/1/2015	5/1/2015	3.45%	4.60%	16.43%	4.05%	6.04%	N/A	-1.50%
tandardized	High	5/1/2015	5/1/2015		-	8.43%	1.85%	5.24%	N/A	-1.50%
IYLI VP Newton Technology Growth - Service Class										
	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	-	-	3.70%	7.00%	14.46%	14.16%	-13.36%



#### 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> Sector	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 Year <sup>4</sup>	10 Year <sup>4</sup>	Since Investment Division Inception
Fidelity® VIP Health Care — Service Class 2										
· ·	12.1			0.000/	0.440/	4.700/	0.000/	7 400/	7.000/	0.040/
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	-	-	-6.22%	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	-	-	-5.61%	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	-	-	7.05%	-0.66%	5.29%	6.19%	14.29%

Please read the important disclosures below regarding the product performance.



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

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

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

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

<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, 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 Plus Variable Annuity II was first offered for sale on May 1, 2015. Certain Portfolios existed prior to that date. The performance for NYLI

VP Series Fund, Inc. portfolios are based on Initial Class Portfolio Inception Date (where applicable). The performance for all other investment divisions is based on the Portfolio Inception Date reflected in this performance summary. All performance has been modified to reflect Separate Account and Fund annual expenses as if the policy had been available during the periods shown. The New York Life Premier Plus Variable Annuity II- Premium Based M&E Charge Structure differs from many other variable annuity policies in that the Mortality and Expense Risk and Administrative Costs Charge (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 1.70% (1.60% for policies applied for on and after May 1, 2016) M&E charge during the surrender charge period for the initial premium and 1.50% (1.40% for policies applied for on and after May 1, 2016) M&E charge during 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 Premier Plus Variable Annuity II 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.

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 12b-1 fee.

<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 Premier Plus Variable Annuity II is a flexible premium deferred variable annuity issued by NYLIAC. Under this policy, we will apply a Credit to premiums paid in a percentage amount according to the credit rate schedule then in effect. Policies with a premium Credit may have higher fees and expenses, and may have longer surrender charge periods than policies that do not provide the Credit feature. There may be circumstances in which the purchase of a New York Life Premier Plus Variable Annuity II is less advantageous than the purchase of another New York Life variable annuity which may have lower fees but no credit. This may be the case, for example, if you intended to make fewer and smaller payments into the contract, or if you anticipate retaining the contract for a significant time beyond the surrender charge period. 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 Premium Based M&E Charge Structure

Part				Investment					Since
Name   Part			Portfolio	Division					Investment
Page					1				
Name		Risk Level	Date	Date '	Year	Year*	Year*	Year*	Inception
1-998   1-99									
Seminate   Dec   1997   1971   1972   1972   1972   1972   1973   1973   1973   1975		Low	1/29/1993	5/1/2015	5.02%	3 69%	2 25%	1 48%	1 54%
MICHO PITE for Disasted Profesion - Advisor Class									
Seminate	PIMCO VIT Low Duration Portfolio - Advisor Class								
NAME   No.   Str.   No.   Str.   No.   Str.   No.	NonStandardized <sup>2</sup>	Low	3/31/2006	5/2/2016	4.39%	1.02%	0.98%	1.18%	1.25%
No.   Section	Standardized	Low	3/31/2006	5/2/2016	-3.61%	-1.32%	-0.01%	1.18%	1.25%
Non-description   Low   \$17,000   11,007   2,006   1,08   1,08   2,09   3,09   3,09   3,000	PIMCO VIT Short-Term Portfolio - Advisor Class								
Interior Bruth S D Capital World Bind Fundin-Class 4 Moderate 104/2006 51/2024 -1.06% 5.61% 2.65% 0.33% 0.83									
Moderate		Low	5/1/2000	11/13/2017	-2.05%	1.58%	1.74%	2.30%	-4.39%
Image   Moderate   19/20/2006   5/12/2012   1.0,09%   7.8,99%   3.6,97%   0.3,95%			40/4/0000	5/4/0004	0.000/	5.040/	0.050/	0.000/	4.040/
Invertical File Bood Fund of Americal 9 - Class 4 (Modernite 12/14/2012 5/1/2022 0.98% 2.68% 0.07% 1.42% 0.57% 1.89% Introduction 12/14/2012 5/1/2022 7.20% 1.57% 0.05% 1.42% 0.58% Individual 12/14/2012 5/1/2022 7.20% 1.57% 0.05% 1.42% 0.58% Individual 12/14/2012 5/1/2022 7.20% 1.59% 0.07% 0.55% 1.42% 0.58% Individual 12/14/2012 5/1/2022 7.20% 1.59% 0.07% 0.55% 1.42% 0.58% 1.89% 1.8									
Modernine   1274/10712   517/2022   518/100   528/100   518/100		Moderate	10/4/2006	5/1/2024	-11.00%	-7.00%	-3.03%	-0.33%	-0.39%
Standardized   Moderate   121/40712   51/10702   7.702   4.97%   0.95%   1.62%   1.99%   1.9		Moderate	12/14/2012	5/1/2022	0.98%	-2 65%	0.07%	1 42%	0.67%
Modernite   1227188   51/2024   0.44%   0.29%   0.13%   0.84%   3.84%   0.80%   0.80%   0.84%   3.84%   0.80%   0.80%   0.84%   3.84%   0.80%   0.80%   0.80%   0.84%   3.84%   0.80%   0.80%   0.80%   0.84%   3.84%   0.80									
Moderate   Moderate   12/19/85   51/10/24   4.78   4.280   0.13%   0.13%   0.14%   3.14%   1.280   1	American Funds IS U.S. Government Securities Fund® - Class 4								
Scale   Moderate   Scale   Moderate   Scale	NonStandardized <sup>2</sup>	Moderate	12/2/1985	5/1/2024	0.44%	-2.90%	-0.13%	0.84%	3.84%
Non-Bandridezer   Modernite   Si/2010   Si/10202   1.73%   3.72%   0.06%   1.65%   0.38%   0.73%   0.73%   0.23%   0.23%   0.73%   0.23%   0.23%   0.73%   0.2	Standardized	Moderate	12/2/1985	5/1/2024	-7.56%	-5.23%	-1.15%	0.84%	-4.16%
Moderate   S1/2010   S1/2012   S1/2015   S1/	Columbia Variable Portfolio — Intermediate Bond - Class 2								
NVL VP Bond — Service Class  Noderate 6/22003 5/1/2015 1.59% 3.00% 0.67% 1.08% 1.01% 1.00% 1.01% 1.00%	NonStandardized <sup>2</sup>								0.0070
Moderate		Moderate	5/3/2010	5/1/2022	-6.27%	-6.02%	-1.08%	1.65%	-2.31%
Moderate   Moderate   G/2003   G/2015   G/31%   G/32%   G/32%   G/31%   G/32%   G/31%   G/32%   G/31%   G/32%   G/31%   G/32%   G/32			0/0/0000	5/4/0045	4.500/	0.000/	0.070/	4.000/	4.040/
Moderate									
Moderate   Microsophical   Moderate   Microsophical   Moderate   Microsophical   Moderate   Microsophical   Moderate   Microsophical   Moderate   Moderate   Microsophical   Moderate   Moderate   Microsophical   Moderate   Microsophical   Moderate   Microsophical   Mic		Moderate	6/2/2003	5/1/2015	-0.41%	-5.32%	-1.09%	1.06%	1.01%
Moderate		Moderate	8/15/2005	5/1/2022	1.50%	-2 26%	0.20%	1 68%	1 32%
Moderate   4/19/2018   11/23/2020   1.00%   2.75%   0.72%   N/A   2.54%   1.00%   2.75%   0.70%   1.00%   2.75%   0.75%   1.00%   0.									
Moderate   Migroup   Moderate   Migroup   Mi	Fidelity® VIP Bond Index – Service Class 2				0.0070		*******		
VILI VP MacKay U.S. Infrastructure Bond – Service Class   Moderate   6/2/2003   5/1/2015   0.78%   -2.25%   -0.79%   0.29%	NonStandardized <sup>2</sup>	Moderate	4/19/2018	11/23/2020	1.00%	-2.75%	-0.72%	N/A	-2.54%
Moderate   6/2,003   5/1,2015   0.78%   2.28%   0.78%   0.28	Standardized	Moderate	4/19/2018	11/23/2020	-7.00%	-5.07%	-1.74%	N/A	-3.75%
Moderate	NYLI VP MacKay U.S. Infrastructure Bond – Service Class								
Moderate   2/17/2012   5/1/2015   1.95%   -2.33%   1.77%   1.98%   1.85%   1	NonStandardized <sup>2</sup>								
Moderate   2/17/2012   5/1/2015   1.95%   2.33%   1.77%   1.98%   1.85%   1.	Standardized	Moderate	6/2/2003	5/1/2015	-7.22%	-4.59%	-1.81%	0.37%	0.29%
Moderate   2/17/2012   5/1/2015   -6.05%   -4.67%   0.82%   1.98%   1.85%     Moderate   4/29/2016   5/1/2020   5.30%   1.61%   2.61%   N/A   3.99%     Moderate   4/29/2016   5/1/2020   -2.70%   -7.07%   1.69%   N/A   3.09%     Moderate   4/29/2016   5/1/2020   -2.70%   -7.07%   1.69%   N/A   3.09%     Moderate   4/29/2016   5/1/2010   5.30%   1.61%   2.61%   N/A   3.09%     Moderate   4/29/2016   5/1/2010   5.30%   1.61%   2.61%   N/A   3.09%     Moderate   5/1/2014   5/1/2015   5.36%   0.99%   1.24%   2.37%     Moderate   5/1/2014   5/1/2015   -2.64%   -1.36%   0.27%   2.41%   2.37%     Moderate   2/28/2006   5/1/2015   -2.64%   -1.36%   0.27%   2.41%   2.37%     Moderate   2/28/2006   5/1/2015   -5.57%   -4.79%   -1.15%   1.44%   1.35%     Moderate   2/1/2015   5/1/2022   -8.79%   -4.79%   -1.15%   1.44%   1.35%     Moderate   2/1/2015   5/1/2022   -8.79%   -4.79%   -4.79%   -1.15%   1.44%   1.35%     Moderate   2/1/2015   5/1/2015   5/1/2022   -8.79%   -4.79%   -4.79%   -1.15%   1.44%   1.35%     Moderate   2/1/2015   5/1/2015   5/1/2022   -8.79%   -6.72%   -2.43%   1.21%   -2.44%     Moderate   2/15/2015   5/1/2015   5/1/2015   -8.79%   -4.79%			0/47/0040	5/4/0045	4.050/	0.000/	4.770/	4.000/	4.050/
#MCO VIT Income Portfolio - Advisor Class    Moderate   4/29/2016   5/1/2020   5.30%   1.61%   2.61%   N/A   3.99%     Moderate   4/29/2016   5/1/2020   5.30%   1.61%   2.61%   N/A   3.99%     Moderate   4/29/2016   5/1/2015   5.30%   0.99%   1.69%   N/A   3.99%     Moderate   5/1/2014   5/1/2015   5.36%   0.99%   1.24%   2.37%     Moderate   5/1/2014   5/1/2015   5.36%   0.99%   1.24%   2.41%   2.37%     Moderate   5/1/2014   5/1/2015   5.36%   0.99%   1.24%   2.41%   2.37%     Moderate   5/1/2014   5/1/2015   2.64%   -1.36%   0.27%   2.41%   2.37%     Moderate   5/1/2015   2.43%   -2.46%   -0.13%   1.44%   1.35%     Moderate   2/28/2006   5/1/2015   2.43%   -2.46%   -0.13%   1.44%   1.35%     Moderate   2/28/2006   5/1/2015   5.57%   -4.79%   -1.15%   1.44%   1.35%     Moderate   2/28/2006   5/1/2015   5.57%   -4.79%   -1.16%   1.44%   1.35%     Moderate   2/28/2006   5/1/2015   5/1/2022   -0.86%   -4.43%   -1.42%   1.21%   0.24%     Moderate   5/1/2015   5/1/2015   5/1/2015   5/1/2015   -0.14%   0.64%   3.31%   4.75%   4.56%     Moderate   2/15/2012   5/1/2015   5/1/2015   -0.14%   0.64%   3.31%   4.75%   4.56%     Moderate   4/30/2012   5/1/2015   5/1/2015   -0.14%   0.64%   3.31%   4.75%   4.56%     Moderate   5/1/2005   5/1/2015   5/1/2015   -0.14%   0.64%   3.31%   4.75%   4.56%     Moderate   5/1/2005   5/1/2015   5/1/2015   5/1/2015   -0.14%   0.64%   3.31%   4.75%   4.56%     Moderate   5/1/2005   5/1/2015   5/1/2015   5/1/2015   -0.14%   0.64%   3.31%   4.75%   4.56%     Moderate   5/1/2005   5/1/2015   5/1/2015   5/1/2015   -0.14%   0.64%   3.31%   4.75%   4.56%     Moderate   5/1/2005   5/1/2015   5/1/2015   5/1/201									
Moderate		Moderate	2/17/2012	5/1/2015	-6.05%	-4.67%	0.82%	1.98%	1.85%
Moderate   4/29/2016   5/1/2012   -2.70%   -0.70%   1.69%   N/A   3.04%     Moderate   5/1/2014   5/1/2015   5.36%   0.99%   1.24%   2.41%   2.37%     Moderate   5/1/2014   5/1/2015   5.36%   0.99%   1.24%   2.41%   2.37%     Moderate   5/1/2014   5/1/2015   5.36%   0.99%   1.24%   2.41%   2.37%     Moderate   2/28/2006   5/1/2015   2.46%   -1.36%   0.27%   2.41%   2.37%     Moderate   2/28/2006   5/1/2015   2.43%   2.46%   -1.36%   0.27%   2.41%   2.37%     Moderate   2/28/2006   5/1/2015   5.57%   4.79%   -1.15%   1.44%   1.35%     Moderate   2/28/2006   5/1/2015   5.57%   -4.79%   -1.15%   1.44%   1.35%     Moderate   5/1/2015   5/1/2015   5/1/2015   -5.57%   -4.79%   -1.15%   1.44%   1.35%     Moderate   5/1/2015   5/1/2015   5/1/2015   -5.7%   -4.79%   -1.15%   1.44%   1.35%     Moderate   5/1/2015   5/1/2015   5/1/2015   -5.7%   -4.79%   -1.45%   1.21%   -2.44%     Moderate   5/1/2015   5/1/2015   5/1/2015   -5.7%   -4.79%   -1.45%   1.21%   -2.44%     Moderate   2/15/2012   5/1/2015   5/1/2015   -5.7%   -4.79%   -1.45%   -1.42%   -1.42%   -2.44%     Moderate   2/15/2012   5/1/2015   5/1/2015   -5.7%   -4.79%   -1.45%   -1.42%   -1.42%   -2.44%     Moderate   2/15/2012   5/1/2015   5/1/2015   -5.7%   -4.79%   -1.45%   -1.42%   -2.44%     Moderate   2/15/2012   5/1/2015   -5.7%   -4.79%   -4.79%   -1.45%   -2.44%     Moderate   2/15/2012   5/1/2015   -5.7%   -4.79%   -4.79%   -4.75%   -		Moderate	4/29/2016	5/1/2020	5 30%	1 61%	2 61%	N/A	3 99%
Moderate   5/1/2014   5/1/2015   5.36%   0.99%   1.24%   2.37%     Moderate   2/28/2006   5/1/2015   5.57%   4.79%   1.15%   1.44%   1.35%     Moderate   2/28/2006   5/1/2015   5.57%   4.79%   1.15%   1.44%   1.35%     Moderate   5/1/2015   5/1/2022   -0.86%   4.43%   -1.42%   1.21%   0.24%     Moderate   2/15/2015   5/1/2025   -8.79%   -6.72%   2.43%   1.21%   0.24%     Moderate   2/15/2015   5/1/2015   5/1/2015   5/1/2015   -8.79%   -6.72%   2.43%   1.21%   0.24%     Moderate   2/15/2012   5/1/2015   5/1/2015   5/1/2015   -8.79%   -6.72%   2.43%   1.21%   0.24%     Moderate   2/15/2012   5/1/2015   5/1/2015   5/1/2015   -8.79%   -6.72%   2.43%   1.21%   0.24%     Moderate   2/15/2012   5/1/2015   5/1/2015   5/1/2015   -8.79%   -6.72%   2.43%   1.21%   0.24%     Moderate   2/15/2012   5/1/2015   5/1/2015   5/1/2015   -0.14%   0.64%   3.31%   4.75%   4.56%     Moderate   2/15/2012   5/1/2015   5/1/2015   5/1/2015   -0.14%   0.64%   3.31%   4.75%   4.56%     Moderate   4/30/2012   5/1/2015   5/1/2015   -0.14%   0.64%   3.31%   4.75%   4.56%     Moderate   4/30/2012   5/1/2015   5/1/2015   -0.14%   0.64%   3.31%   4.75%   4.56%     Moderate   4/30/2012   5/1/2015   5/1/2015   -0.14%   0.64%   3.31%   4.75%   4.56%     Moderate   4/30/2012   5/1/2015   5/1/2015   -0.14%   0.64%   3.31%   4.75%   4.56%     Moderate   4/30/2012   5/1/2015   5/1/2015   -0.18%   3.69%   3.77%   4.26%   4.11%     Moderate   4/30/2012   5/1/2015   -0.18%   3.69%   3.77%   4.26%   4.11%     Moderate   4/3									
Moderate   S/1/2014   S/1/2015   S.36%   0.99%   1.24%   2.41%   2.37%     Standardized   Moderate   S/1/2014   S/1/2015   S/1/2015   S.26%   0.99%   1.24%   2.41%   2.37%     Standardized   Moderate   S/1/2014   S/1/2015   S/1/2015   S.26%   S.26%   S.27%   S.27%     Moderate   S/1/2015   S.26%   S/1/2015   S.26%   S.26%   S.27%   S.27%     Moderate   S/1/2015   S.26%				31 11 20 20		******			0.0.77
Moderate   2/28/2006   5/1/2015   2.43%   -2.46%   -0.13%   1.44%   1.35%	NonStandardized <sup>2</sup>	Moderate	5/1/2014	5/1/2015	5.36%	0.99%	1.24%	2.41%	2.37%
Moderate   2/28/2006   5/1/2015   2.43%   -2.46%   -0.13%   1.44%   1.35%     Moderate   2/28/2006   5/1/2015   -5.57%   -4.79%   -1.15%   1.44%   1.35%     Moderate   2/28/2006   5/1/2015   -5.57%   -4.79%   -1.15%   1.44%   1.35%     Moderate   2/28/2006   5/1/2015   -5.57%   -4.79%   -1.15%   1.44%   1.35%     Moderate   5/1/2015   5/1/2022   -0.86%   -4.43%   -1.42%   1.21%   0.24%     Moderate   5/1/2015   5/1/2022   -8.79%   -6.72%   -2.43%   1.21%   0.24%     Moderate   2/15/2015   5/1/2022   -8.79%   -6.72%   -2.43%   1.21%   0.24%     Moderate   2/15/2015   5/1/2015   -7.86%   2.90%   -4.43%   -1.42%   -2.44%     Moderate   2/15/2015   5/1/2015   -7.86%   2.90%   -4.75%   -2.44%     Moderate   2/15/2012   5/1/2015   -7.14%   -7.66%   -7.76%   -7.66%     Moderate   2/15/2012   5/1/2015   -7.14%   -7.76%   -7.86%   -7.7	Standardized	Moderate	5/1/2014	5/1/2015	-2.64%	-1.36%	0.27%	2.41%	2.37%
Moderate	PIMCO VIT Total Return Portfolio - Advisor Class								
Moderate   S/1/2015   S/1/2022   -0.86%   -4.43%   -1.42%   1.21%   0.24%	NonStandardized <sup>2</sup>								
Moderate   S/1/2015   S/1/2022   -0.86%   -4.43%   -1.42%   1.21%   0.24%	Standardized	Moderate	2/28/2006	5/1/2015	-5.57%	-4.79%	-1.15%	1.44%	1.35%
Moderate			E 14 16 - : -	F (4 (0	0.5				
Non-Investment Grade Bond   StackRock® High Yiled V.I. Fund - Class III Shares   Moderate   2/15/2012   5/1/2015   7.86%   2.90%   4.17%   4.75%   4.56%   4									
Moderate   2/15/2012   5/1/2015   7.86%   2.90%   4.17%   4.75%   4.56%   4.		ivioderate	3/1/2015	5/1/2022	-8.79%	-0.12%	-2.43%	1.21%	-2.44%
Moderate   2/15/2012   5/1/2015   7.86%   2.90%   4.17%   4.75%   4.56%   4.56%									
Moderate   2/15/2012   5/1/2015   -0.14%   0.64%   3.31%   4.75%   4.56%	NonStandardized <sup>2</sup>	Moderate	2/15/2012	5/1/2015	7.86%	2.90%	4.17%	4.75%	4.56%
Moderate   4/30/2012   5/1/2015   6.13%   -0.70%   0.46%   2.66%   2.36%	Standardized								4.56%
NonStandardized²         Moderate d/30/2012         5/1/2015         6.13% 5/1/2015         -0.70% 0.46% 2.66% 2.36	Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2								
VILIVP Floating Rate - Service Class   Moderate   5/1/2005   5/1/2015   7.82%   5.82%   4.62%   4.26%   4.11%   5/1/2016   5/1/2015   7.82%   5.82%   4.62%   4.26%   4.11%   5/1/2016   5/1/2015   7.82%   5.82%   4.62%   4.26%   4.11%   5/1/2016   5/1/2015   7.82%   5.82%   4.62%   4.26%   4.11%   5/1/2016   5/1/2015   5/1/2015   7.82%   5.82%   4.62%   4.26%   4.11%   5/1/2016   4.11%   5/1/2016   5/1/	NonStandardized <sup>2</sup>								
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         -0.18%         3.69%         3.77%         4.26%         4.11%           VLL VP MacKay Convertible – Service Class         Woderate         6/2/2003         5/1/2015         8.37%         0.83%         8.68%         8.30%         8.12%	Standardized	Moderate	4/30/2012	5/1/2015	-1.87%	-3.08%	-0.54%	2.66%	2.36%
Standardized         Moderate         5/1/2005         5/1/2015         -0.18%         3.69%         3.77%         4.26%         4.11%           AVEL VP MacKay Convertible – Service Class         NonStandardized <sup>2</sup> Moderate         6/2/2003         5/1/2015         8.37%         0.83%         8.68%         8.30%         8.12%	NYLI VP Floating Rate - Service Class								
VILI VP MacKay Convertible - Service Class   Moderate   6/2/2003   5/1/2015   8.37%   0.83%   8.68%   8.30%   8.12%	NonStandardized <sup>2</sup>								
NonStandardized <sup>2</sup> Moderate 6/2/2003 5/1/2015 8.37% 0.83% 8.68% 8.30% 8.12%		Moderate	5/1/2005	5/1/2015	-0.18%	3.69%	3.77%	4.26%	4.11%
		Mad	0/0/0000	F/4/0045	0.070/	0.000/	0.000/	0.000/	0.4007
ndiriuaridzeu moderate 0/2/2003 3/1/2013   0.37% -1.52% 7.95% 8.30% 8.12%									
	otanuaruizeu	wouerate	0/2/2003	J/ 1/2015	0.37%	-1.02%	1.95%	0.30%	0.12%



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

			Investment				Since	
		Portfolio	Division					Investment
	Volatility/	Inception	Inception	1 ,		5	10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>	Year⁴	Year⁴	Year <sup>4</sup>	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	-1.15%	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	-1.12%	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	-2.70%	-1.47%	3.10%	2.83%	3.66%
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	-1.73%	-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	8.11%	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	0.93%	-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	1.58%	-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	-0.37%	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	-1.75%	-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	3.37%	-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	7.43%	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	0.46%	-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	-1.85%	-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	3.95%	0.24%	N/A	N/A	7.23%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II		5 020	5 2020		,			
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	6.28%	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	1.33%	-0.81%	N/A	N/A	5.17%
Franklin Templeton Aggressive Model Portfolio - Class II		3/1/2020	5/1/2020	1.0070	0.01,0			0.1170
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	10.02%	2.88%	N/A	N/A	12.73%
Otanida di 200	riigii	3/1/2020	3/1/2020	10.02/0	2.0070	13//3	1973	12.1070



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

		D 44 11	Investment					Since	
	Volatility/	Portfolio Inception	Division Inception	1	3	5	10	Investment Division	
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>		Date <sup>1</sup>	Year⁴	Year⁴	Year⁴	Year⁴		
Asset Allocation	NISK LEVEI	Date	Date	i eai	i eai	i eai	i eai	Inception	
NYLI VP Equity Allocation – Service Class									
NonStandardized <sup>2</sup>	High	2/13/2006	5/1/2015	11.59%	2.39%	8.10%	7.31%	7.10%	
Standardized	High	2/13/2006	5/1/2015	3.59%	0.11%	7.36%	7.31%	7.10%	
NYLI VP Growth Allocation–Service Class			0,	0.007.0	******				
NonStandardized <sup>2</sup>	High	2/13/2006	5/1/2015	10.12%	2.69%	7.14%	6.53%	6.34%	
Standardized	High	2/13/2006	5/1/2015	2.12%	0.43%	6.37%	6.53%	6.34%	
Large Cap Equity									
AB VPS Growth & Income - Class B									
NonStandardized <sup>2</sup>	High	6/1/1999	5/1/2022	12.76%	6.39%	9.54%	9.39%	9.47%	
Standardized	High	6/1/1999	5/1/2022	4.76%	4.29%	8.84%	9.39%	7.16%	
American Funds IS Blue Chip Income and Growth Fund - Class 4									
NonStandardized <sup>2</sup>	High	12/14/2012	11/13/2017	18.85%	8.28%	11.92%	9.99%	10.62%	
Standardized	High	12/14/2012	11/13/2017	10.85%	6.25%	11.27%	9.99%	10.47%	
American Funds IS Growth Fund - Class 4									
NonStandardized <sup>2</sup>	High	12/14/2012	11/13/2017	31.30%	8.22%	18.53%	16.29%	17.23%	
Standardized	High	12/14/2012	11/13/2017	23.30%	6.19%	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%	
Standardized	High	12/31/2000	5/1/2022	16.58%	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	14.36%	6.45%	11.87%	11.72%	12.91%	
Fidelity® VIP Contrafund® – Service Class 2	10.1	4/40/0000	5/4/0045	00.450/	0.000/	40.740/	40.000/	40.000/	
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	25.45%	7.31%	16.20%	13.33%	13.38%	
Fidelity® VIP Equity-Income – Service Class 2 NonStandardized²	High	1/12/2000	5/1/2015	15.06%	6.37%	9.80%	8.95%	8.95%	
Standardized	High	1/12/2000	5/1/2015	7.06%	4.26%	9.10%	8.95%	8.95%	
Fidelity® VIP Growth Opportunities – Service Class 2	riigii	1712/2000	3/1/2013	7.0070	4.2070	3.1070	0.5570	0.5570	
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	30.56%	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	10.24%	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	15.56%	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	High	6/2/2003	5/1/2015	17.82%	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	High	6/2/2003	5/1/2015	16.52%	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	21.28%	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	11.54%	9.02%	10.82%	9.62%	9.82%	
NYLI VP MFS® Investors Trust - Service Class									
NonStandardized <sup>2</sup>	High	5/1/2000	2/10/2025	19.22%	5.63%	11.12%	10.81%	N/A	
Standardized	High	5/1/2000	2/10/2025	11.22%	3.50%	10.45%	10.81%	N/A	



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

			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	Year <sup>4</sup>	Year⁴	Inception
Large Cap Equity								
NYLI VP MFS® Research - Service Class		E (4 (0000	0/40/0005	40 500/	0.400/	44.000/	44.000/	
NonStandardized <sup>2</sup>	High	5/1/2000	2/10/2025	18.56%	6.13%	11.60%	11.38%	N/A
Standardized Standardized	High	5/1/2000	2/10/2025	10.56%	4.02%	10.95%	11.38%	N/A
Voya Growth and Income Portfolio - Class S	High	12/31/1979	5/1/2024	23.56%	10.11%	14.98%	12.27%	15.21%
NonStandardized <sup>2</sup> Standardized	High	12/31/1979	5/1/2024	15.56%	8.15%	14.40%	12.27%	7.21%
Standardized Small/Mid Cap Equity	nigii	12/31/19/9	5/1/2024	13.36%	0.10%	14.40%	12.2176	7.2176
Fidelity® VIP Mid Cap – Service Class 2								
NonStandardized <sup>2</sup>	High	1/12/2000	5/1/2015	17.18%	4.58%	11.06%	8.94%	8.74%
Standardized	High	1/12/2000	5/1/2015	9.18%	2.40%	10.39%	8.94%	8.74%
Janus Henderson VIT Enterprise Portfolio – Service Shares			0, 1, 20 10					
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	7.32%	2.24%	8.90%	12.12%	11.33%
NYLI VP Schroders Mid Cap Opportunities - Service Class								
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	1.70%	-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	5.52%	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	15.76%	-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	4.41%	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	0.67%	4.27%	10.31%	8.98%	9.12%
Fidelity® VIP Extended Market Index Portfolio - Service Class 2	18:1	4/47/0040	5/4/0004	40.000/	0.040/	0.500/		40.400/
NonStandardized <sup>2</sup>	Highest	4/17/2018	5/1/2024	12.03%	2.34%	8.53%	N/A	12.19%
Standardized Macquarie VIP Small Cap Value Series - Service Class	Highest	4/17/2018	5/1/2024	4.03%	0.06%	7.80%	N/A	4.19%
NonStandardized <sup>2</sup>	Highest	5/1/2000	11/13/2017	11.02%	2.01%	6.83%	7.30%	6.21%
Standardized	Highest	5/1/2000	11/13/2017	3.02%	-0.28%	6.05%	7.30%	6.02%
NYLI VP Wellington Small Cap - Service Class	riigriesi	3/1/2000	11/13/2017	3.02 /6	-0.2076	0.0376	7.3076	0.02 /6
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	6.13%	-1.56%	4.98%	N/A	6.90%
NYLI VP Small Cap Growth – Service Class			0,2,2010					
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	2.13%	-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	-5.88%	-8.22%	1.83%	5.54%	4.93%
Fidelity® VIP International Index — Service Class 2								7
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	-3.18%	-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	-7.66%	-3.58%	2.07%	4.10%	3.43%
Janus Henderson VIT Global Research Portfolio – Service Shares	10.7	40/04/4005	E/4/0015	00.070/	7.040/	40.070/	40.070	0.000/
NonStandardized <sup>2</sup>	High	12/31/1999	5/1/2015	23.27%	7.81%	12.07%	10.27%	9.83%
Standardized NVLVP Binestone International Equity Consider Class	High	12/31/1999	5/1/2015	15.27%	5.77%	11.43%	10.27%	9.83%
NYLI VP Pinestone International Equity – Service Class	High	6/2/2003	5/1/2015	4.25%	-7.34%	1.43%	4.59%	3.95%
NonStandardized <sup>2</sup>	_	6/2/2003	5/1/2015	4.25% -3.75%	-7.34% -9.56%	0.47%	4.59% 4.59%	3.95%
Standardized MFS® International Intrinsic Value Portfolio – Service Class	High	0/2/2003	3/1/2015	-3.75%	-9.00%	0.47%	4.09%	ა.ყე%
	High	8/31/2001	5/1/2017	6.97%	-1.45%	4.88%	7.26%	6.74%
NonStandardized <sup>2</sup> Standardized	High	8/31/2001	5/1/2017	-1.03%	-1.45%	4.88%	7.26%	6.57%
Gianuaruizeu	riigii	0/01/2001	0/1/2017	1.00/0	0.0076	7.0470	1.20/0	0.01 /6



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

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

		Portfolio	Investment Division					Since Investment
	Volatility/	Inception	Inception		3	5	10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>	Year⁴	Year⁴	Year <sup>4</sup>	Year⁴	Inception
International/Global Equity								
MFS® VIT Research International - Service Class								
NonStandardized <sup>2</sup>	High	8/24/2001	5/1/2022	2.78%	-1.58%	3.64%	4.95%	4.66%
Standardized	High	8/24/2001	5/1/2022	-5.22%	-3.93%	2.75%	4.95%	2.17%
Putnam VT International Value Fund - Class IB								
NonStandardized <sup>2</sup>	High	1/2/1997	5/1/2024	5.21%	5.18%	6.81%	5.46%	1.86%
Standardized	High	1/2/1997	5/1/2024	-2.79%	3.03%	6.03%	5.46%	-6.14%
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	-1.67%	-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	1.71%	-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	4.35%	-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	-0.91%	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	20.62%	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	-0.41%	-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%	14.79%	N/A
Standardized	Highest	12/29/2000	2/10/2025	17.39%	-0.12%	14.72%	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%
Standardized	Highest	7/18/2001	5/1/2019	-3.14%	-3.94%	4.37%	7.70%	7.92%
NYLI VP Natural 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	-7.26%	9.83%	14.96%	5.04%	4.15%
Principal VC Real Estate Securities Account - Class 2								
NonStandardized <sup>2</sup>	Highest	5/1/1998	5/1/2024	5.41%	-3.94%	3.65%	5.99%	15.81%
Standardized	Highest	5/1/1998	5/1/2024	-2.59%	-6.23%	2.77%	5.99%	7.81%

Please read the important disclosures below regarding the product performance.



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

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

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

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

<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 Premier Plus Variable Annuity II was first offered for sale on May 1, 2015. Certain Portfolios existed prior to that date. The performance for NYLI

VP Series Fund, Inc. portfolios are based on Initial Class Portfolio Inception Date (where applicable). The performance for all other investment divisions is based on the Portfolio Inception Date reflected in this performance summary. All performance has been modified to reflect Separate Account and Fund annual expenses as if the policy had been available during the periods shown. The New York Life Premier Plus Variable Annuity II- Premium Based M&E Charge Structure differs from many other variable annuity policies in that the Mortality and Expense Risk and Administrative Costs Charge (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 1.70% (1.60% for policies applied for on and after May 1, 2016) M&E charge during the surrender charge period for the initial premium and 1.50% (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 1.50% to 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 Premier Plus Variable Annuity II 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.

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 12b-1 fee.

<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 Premier Plus Variable Annuity II is a flexible premium deferred variable annuity issued by NYLIAC. Under this policy, we will apply a Credit to premiums paid in a percentage amount according to the credit rate schedule then in effect. Policies with a premium Credit may have higher fees and expenses, and may have longer surrender charge periods than policies that do not provide the Credit feature. There may be circumstances in which the purchase of a New York Life Premier Plus Variable Annuity II is less advantageous than the purchase of another New York Life variable annuity which may have lower fees but no credit. This may be the case, for example, if you intended to make fewer and smaller payments into the contract, or if you anticipate retaining the contract for a significant time beyond the surrender charge period.

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.