

### New York Life Premier Variable Annuity - FP Series Performance Summary

Premium Based M&E Charge Structure As of March 31, 2025

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 1-800-762-6212 or visit www.newyorklifeannuities.com.

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

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

Standardized Performance ("Assuming Surrender") reflects the maximum Surrender Charge under the policy. The maximum Surrender Charge for each premium payment is 8%, declining to 2% by the 7th year after that premium payment has been in the policy, with no surrender charge thereafter. Therefore, the 1.30% M&E charge during the surrender charge period for the initial premium and 1.10% 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 vou have selected.

Withdrawals and surrenders may be taxable transactions, and prior to age 59½, may be subject to a 10% IRS penalty .

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

In most jurisdictions, the policy form number for the New York Life Premier Variable Annuity - FP Series is ICC17V-P01

		Investment		Year to					Since
	Portfolio	Division	Month to	Date					Investment
	Inception	Inception	Date	(Updated		3	5	10	Division
Investment Divisions <sup>1, 3</sup>	Date	Date <sup>1</sup>	Dute		Year⁴	Year⁴	Year⁴	Year⁴	
Investment Grade Bond	Date	Date		Monthly)	Ieai	I eai	i eai	i eai	Inception
NYLI VP U.S. Government Money Market – Current 7-day yield is 4.07%6									
NonStandardized <sup>2</sup>	1/29/1993	11/20/2017	0.35%	1.01%	4.75%	4.04%	2.41%	1.59%	2.11%
Standardized	1/29/1993	11/20/2017	0.33%	1.01%	-3.25%	2.16%	1.67%	1.59%	2.11%
PIMCO VIT Low Duration Portfolio - Advisor Class	1/25/1555	11/20/2017			0.2070	2.1070	1.07 70	1.0070	2.1170
NonStandardized <sup>2</sup>	3/31/2006	11/20/2017	0.32%	1.67%	5.60%	2.71%	1.32%	1.26%	1.47%
Standardized	3/31/2006	11/20/2017	-	-	-2.40%	0.78%	0.54%	1.26%	1.47%
PIMCO VIT Short-Term Portfolio - Advisor Class									
NonStandardized <sup>2</sup>	9/30/1999	5/1/2024	0.26%	1.09%	5.29%	4.57%	3.35%	2.34%	4.74%
Standardized	9/30/1999	5/1/2024	-	-	-2.71%	2.71%	2.64%	2.34%	-3.26%
American Funds IS Capital World Bond Fund® - Class 4									
NonStandardized <sup>2</sup>	10/4/2006	5/1/2024	0.73%	3.09%	2.05%	-1.75%	-1.47%	0.02%	4.76%
Standardized	10/4/2006	5/1/2024	-	-	-5.95%	-3.76%	-2.27%	0.02%	-3.24%
American Funds IS The Bond Fund of America® - Class 4									
NonStandardized <sup>2</sup>	12/14/2012	5/1/2022	0.00%	2.76%	4.66%	0.03%	0.23%	1.54%	1.55%
Standardized  American Funds IS U.S. Government Securities Fund® - Class 4	12/14/2012	5/1/2022	-	-	-3.34%	-2.01%	-0.57%	1.54%	-0.49%
NonStandardized <sup>2</sup>	12/2/1985	5/1/2024	0.31%	3.28%	5.03%	-0.63%	-0.89%	1.02%	7.25%
Standardized	12/2/1985	5/1/2024	0.5176	3.2076	-2.97%	-2.66%	-1.69%	1.02%	-0.75%
Columbia Variable Portfolio — Intermediate Bond - Class 2	12/2/1300	5/1/2024			2.51 /0	2.0070	1.0370	1.0270	0.7070
NonStandardized <sup>2</sup>	5/3/2010	5/1/2022	0.00%	3.37%	5.91%	-0.33%	1.05%	1.81%	1.48%
Standardized	5/3/2010	5/1/2022	-	-	-2.09%	-2.36%	0.27%	1.81%	-0.57%
NYLI VP Bond – Service Class									
NonStandardized <sup>2</sup>	6/2/2003	11/20/2017	0.00%	2.53%	4.79%	-0.03%	-0.25%	1.15%	0.91%
Standardized	6/2/2003	11/20/2017	-	-	-3.21%	-2.07%	-1.06%	1.15%	0.91%
Fidelity® VIP Bond Index – Service Class 2									
NonStandardized <sup>2</sup>	4/19/2018	11/23/2020	0.00%	2.64%	4.51%	0.11%	-0.93%	N/A	-1.81%
Standardized	4/19/2018	11/23/2020	-	-	-3.49%	-1.93%	-1.74%	N/A	-2.73%
Fidelity® VIP Investment Grade Bond - Service Class 2									
NonStandardized <sup>2</sup>	8/15/2005	5/1/2022	0.00%	2.85%	4.98%	0.61%	0.73%	1.81%	2.19%
Standardized	8/15/2005	5/1/2022	-	-	-3.02%	-1.40%	-0.06%	1.81%	0.18%
NYLI VP MacKay U.S. Infrastructure Bond- Service Class									
NonStandardized <sup>2</sup>	6/2/2003	11/20/2017	0.01%	2.90%	4.53%	0.36%	-0.82%	0.58%	0.50%
Standardized	6/2/2003	11/20/2017	-	-	-3.47%	-1.67%	-1.62%	0.58%	0.50%
NYLI VP PIMCO Real Return – Service Class	5,2,2000	3/2011			270		3270	2.5070	2.2070
NonStandardized <sup>2</sup>	2/17/2012	11/20/2017	0.76%	4.61%	6.57%	0.07%	2.57%	2.24%	2.66%
Standardized	2/17/2012	11/20/2017	-	0170	-1.43%	-1.96%	1.84%	2.24%	2.66%
PIMCO VIT Income Portfolio - Advisor Class	_,/2012	3/2011				5070	5170		5070
NonStandardized <sup>2</sup>	4/29/2016	5/1/2020	0.14%	3.02%	6.88%	4.15%	4.94%	N/A	4.41%
Standardized	4/29/2016	5/1/2020	-	5.0270	-1.12%	2.27%	4.27%	N/A	3.71%
Stanuarutzeu	7/23/2010	0/1/2020			1.12/0	2.21 /0	7.21 /0	14//\	5.7 1 /6



### As of March 31, 2025

		Investment		Year to					Since
	Portfolio	Division	Month to						Investment
	Inception	Inception	Date	(Updated	1 .			10	Division
Investment Divisions <sup>1,3</sup>	Date	Date <sup>1</sup>		Monthly)	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Investment Grade Bond									
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class									
NonStandardized <sup>2</sup>	5/1/2014	11/20/2017	-0.57%	0.16%	4.30%	2.38%	1.78%	2.17%	2.06%
Standardized	5/1/2014	11/20/2017	-	-	-3.70%	0.44%	1.03%	2.17%	2.06%
PIMCO VIT Total Return Portfolio - Advisor Class									
NonStandardized <sup>2</sup>	2/28/2006	11/20/2017	0.11%	3.30%	5.91%	0.72%	0.16%	1.55%	1.41%
Standardized	2/28/2006	11/20/2017	-	-	-2.09%	-1.30%	-0.64%	1.55%	1.41%
Western Asset Core Plus VIT - Class II									
NonStandardized <sup>2</sup>	5/1/2015	5/1/2022	-0.21%	3.10%	3.25%	-0.65%	-0.23%	1.27%	1.28%
Standardized	5/1/2015	5/1/2022	-	-	-4.75%	-2.68%	-1.04%	1.27%	-0.77%
Non-Investment Grade Bond									
BlackRock® High Yield V.I. Fund – Class III Shares									
NonStandardized <sup>2</sup>	2/15/2012	11/20/2017	-1.20%	0.74%	6.74%	4.66%	7.11%	4.61%	4.56%
Standardized	2/15/2012	11/20/2017	-	-	-1.26%	2.80%	6.50%	4.61%	4.56%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2								_	
NonStandardized <sup>2</sup>	4/30/2012	11/20/2017	-0.92%	2.07%	6.41%	3.14%	3.90%	2.70%	1.21%
Standardized	4/30/2012	11/20/2017	-	-	-1.59%	1.22%	3.21%	2.70%	1.21%
NYLI VP Floating Rate – Service Class									
NonStandardized <sup>2</sup>	5/1/2005	11/20/2017	-0.57%	0.18%	5.74%	6.10%	7.37%	4.07%	4.26%
Standardized	5/1/2005	11/20/2017	-	-	-2.26%	4.29%	6.76%	4.07%	4.26%
NYLI VP MacKay Convertible – Service Class									
NonStandardized <sup>2</sup>	6/2/2003	11/20/2017 11/20/2017	-2.68%	-1.83%	4.33%	1.30%	11.52%	7.79%	8.16%
Standardized NYLI VP MacKay High Yield Corporate Bond – Service Class	6/2/2003	11/20/2017	-		-3.67%	-0.68%	11.00%	7.79%	8.16%
NonStandardized <sup>2</sup>	6/2/2003	11/20/2017	-0.83%	0.93%	6.02%	4.52%	6.84%	4.84%	4.33%
Standardized	6/2/2003	11/20/2017	-	-	-1.98%	2.66%	6.22%	4.84%	4.33%
NYLI VP MacKay Strategic Bond – Service Class	0,4,400								
NonStandardized <sup>2</sup>	5/1/2011	11/20/2017	-0.18%	2.64%	7.82%	4.95%	5.25%	3.15%	3.30%
Standardized	5/1/2011	11/20/2017	-	-	-0.18%	3.10%	4.59%	3.15%	3.30%
Alternatives									
DWS Alternative Asset Allocation VIP - Class B									
NonStandardized <sup>2</sup>	5/18/2009	11/20/2017	0.38%	3.17%	7.04%	1.75%	7.88%	3.12%	3.79%
Standardized	5/18/2009	11/20/2017	-	-	-0.96%	-0.22%	7.29%	3.12%	3.79%
NYLI VP Hedge Multi-Strategy - Service Class									
NonStandardized <sup>2</sup>	5/1/2013	11/20/2017	-1.39%	-0.46%	3.33%	2.92%	3.67%	0.19%	1.57%
Standardized	5/1/2013	11/20/2017	-	-	-4.67%	1.00%	2.97%	0.19%	1.57%
Asset Allocation									
American Funds IS Asset Allocation Fund - Class 4									
NonStandardized <sup>2</sup>	12/14/2012	5/1/2018	-3.19%	-0.79%	7.72%	6.10%	11.06%	7.86%	7.91%
Standardized	12/14/2012	5/1/2018	-	-	-0.28%	4.29%	10.53%	7.86%	7.72%
BlackRock® Global Allocation V.I. Fund – Class III Shares	.2/17/2012	5, 1,25.0			0.2070	1.2070	. 0.00 /0	1.0070	270
NonStandardized <sup>2</sup>	11/18/2003	11/20/2017	-2.64%	0.00%	3.45%	3.37%	8.59%	5.05%	5.32%
Standardized	11/18/2003	11/20/2017	-	-	-4.55%	1.46%	8.00%	5.05%	5.32%
Fidelity® VIP FundsManager® 60% — Service Class									
NonStandardized <sup>2</sup>	8/22/2007	5/1/2019	-2.65%	-0.63%	3.80%	3.66%	9.50%	6.23%	6.91%
Standardized	8/22/2007	5/1/2019	-2.0376	-0.0376	-4.20%	1.76%	8.94%	6.23%	6.54%
NYLI VP Balanced – Service Class	SILLILOUI	0, 1,20.10	1			1.1070	0.0170	0.2070	0.0 170
NonStandardized <sup>2</sup>	5/1/2005	11/20/2017	-1.20%	2.32%	6.54%	4.19%	10.83%	5.71%	6.09%
Standardized	5/1/2005	11/20/2017	-1.2076	5270	-1.46%	2.31%	10.29%	5.71%	6.09%
NYLI VP Conservative Allocation – Service Class	3, 1,2000		1		1.1070	2.0170	.0.2070	0	0.0070
NonStandardized <sup>2</sup>	2/13/2006	11/20/2017	-2.16%	-0.98%	2.44%	2.06%	5.41%	3.75%	3.57%
Standardized	2/13/2006	11/20/2017	-2.1076	-0.3076	-5.56%	0.10%	4.75%	3.75%	3.57%
NYLI VP Income Builder – Service Class	2, 10,2000	,20/2017	<b> </b>		3.3070	5070	0 /0	0 070	0.01 /0
NonStandardized <sup>2</sup>	6/2/2003	11/20/2017	-2.05%	2.42%	8.48%	4.38%	8.12%	5.18%	5.18%
Standardized	6/2/2003	11/20/2017	-2.03/6	2.42/0	0.48%	2.51%	7.53%	5.18%	5.18%
<u>Oranivariorizo</u>	0/2/2000	11/20/2017			0.7070	2.01/0	1.00/0	0.1070	J. 10 /0



### As of March 31, 2025

		Investment		Year to					Since
	Portfolio	Division	Month to	Date					Investment
	Inception	Inception	Date	(Updated				10	Division
Investment Divisions <sup>1, 3</sup>	Date	Date <sup>1</sup>		Monthly)	Year <sup>4</sup>	Year <sup>4</sup>	Year⁴	Year⁴	Inception
Asset Allocation									
NYLI VP Janus Henderson Balanced – Service Class									
NonStandardized <sup>2</sup>	2/17/2012	11/20/2017	-4.07%	-1.96%	5.56%	5.08%	10.50%	8.10%	8.53%
Standardized	2/17/2012	11/20/2017	-	-	-2.44%	3.24%	9.96%	8.10%	8.53%
NYLI VP Moderate Allocation-Service Class									
NonStandardized <sup>2</sup>	2/13/2006	11/20/2017	-3.03%	-1.87%	1.98%	2.76%	8.03%	4.89%	4.72%
Standardized	2/13/2006	11/20/2017	-	-	-6.02%	0.83%	7.44%	4.89%	4.72%
Franklin Templeton Conservative Model Portfolio - Class II									
NonStandardized <sup>2</sup>	5/1/2020	5/1/2020	-1.19%	1.22%	5.25%	2.07%	N/A	N/A	3.18%
Standardized	5/1/2020	5/1/2020	-	-	-2.75%	0.11%	N/A	N/A	2.45%
Franklin Templeton Moderate Model Portfolio - Class II									
NonStandardized <sup>2</sup>	5/1/2020	5/1/2020	-2.88%	-0.40%	5.96%	4.11%	N/A	N/A	7.53%
Standardized	5/1/2020	5/1/2020	-	-	-2.04%	2.23%	N/A	N/A	6.91%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II	E /4 /0000	E (4 /0000	0.470/	4.000/	0.450/	E 4 407	A1/A	N//A	0.400/
NonStandardized <sup>2</sup>	5/1/2020	5/1/2020	-3.47%	-1.09%	6.15%	5.14%	N/A	N/A	9.48%
Standardized	5/1/2020	5/1/2020	-	-	-1.85%	3.30%	N/A	N/A	8.90%
Franklin Templeton Moderately Conservative Model Portfolio - Class II	F /4 /0000	E /4 /000C	2.059/	0.53%	6.06%	3.31%	N/A	N/A	5.84%
NonStandardized <sup>2</sup>	5/1/2020	5/1/2020	-2.05%	0.53%	-1.94%		N/A N/A	N/A N/A	5.84%
Standardized Franklin Templeton Aggressive Model Portfolio - Class II	5/1/2020	5/1/2020	-		-1.94%	1.40%	IN/A	N/A	5.18%
NonStandardized <sup>2</sup>	5/1/2020	5/1/2020	-4.57%	-2.21%	6.16%	6.21%	N/A	N/A	12.18%
Standardized	5/1/2020	5/1/2020	-4.57 %	-2.2176	-1.84%	4.41%	N/A	N/A	11.66%
NYLI VP Equity Allocation – Service Class	3/1/2020	5/1/2020			1.0470	4.4170	14/73	14/74	11.0070
NonStandardized <sup>2</sup>	2/13/2006	11/20/2017	-4.67%	-3.85%	-0.03%	3.17%	12.93%	6.63%	6.42%
Standardized	2/13/2006	11/20/2017	-	-	-8.03%	1.25%	12.43%	6.63%	6.42%
NYLI VP Growth Allocation–Service Class									0,0
NonStandardized <sup>2</sup>	2/13/2006	11/20/2017	-3.99%	-3.09%	0.84%	3.32%	11.06%	5.96%	5.78%
Standardized	2/13/2006	11/20/2017	-	-	-7.16%	1.41%	10.53%	5.96%	5.78%
Large Cap Equity									
AB VPS Growth & Income - Class B									
NonStandardized <sup>2</sup>	6/1/1999	5/1/2022	-3.50%	1.75%	4.33%	7.33%	16.89%	9.49%	9.27%
Standardized	6/1/1999	5/1/2022	-	-	-3.67%	5.57%	16.46%	9.49%	7.50%
American Funds IS Washington Mutual Investors Fund - Class 4									
NonStandardized <sup>2</sup>	12/14/2012	11/20/2017	-3.65%	0.24%	9.20%	9.13%	18.14%	9.98%	10.35%
Standardized	12/14/2012	11/20/2017	-	-	1.20%	7.43%	17.73%	9.98%	10.35%
American Funds IS Growth Fund - Class 4									
NonStandardized <sup>2</sup>	12/14/2012	11/20/2017	-7.77%	-7.20%	8.35%	8.91%	20.08%	14.97%	15.48%
Standardized	12/14/2012	11/20/2017	-	-	0.35%	7.20%	19.69%	14.97%	15.48%
BNY Mellon Sustainable US Equity - Service Shares									
NonStandardized <sup>2</sup>	12/31/2000	5/1/2022	-6.97%	-6.99%	3.21%	6.37%	15.62%	10.28%	10.10%
Standardized	12/31/2000	5/1/2022	-	-	-4.79%	4.57%	15.17%	10.28%	8.36%
ClearBridge Variable Appreciation Portfolio — Class II									
NonStandardized <sup>2</sup>	2/28/2015	11/20/2017	-5.28%	-3.22%	6.54%	8.82%	16.79%	11.27%	11.99%
Standardized	2/28/2015	11/20/2017	-	-	-1.46%	7.10%	16.35%	11.27%	11.99%
Fidelity® VIP Contrafund® – Service Class 2									
NonStandardized <sup>2</sup>	1/12/2000	11/20/2017	-7.30%	-5.56%	7.88%	10.96%	18.64%	12.42%	13.72%
Standardized	1/12/2000	11/20/2017	-	-	-0.12%	9.31%	18.23%	12.42%	13.72%
Fidelity® VIP Equity-Income – Service Class 2	4/40/0005	44/00/00:=	4.000	0.400/	0.000/	7.000/	10.100/	0.000/	0.000/
NonStandardized <sup>2</sup>	1/12/2000	11/20/2017	-1.99%	3.18%	8.90%	7.89%	16.16%	9.28%	9.82%
Standardized	1/12/2000	11/20/2017	-	-	0.90%	6.15%	15.72%	9.28%	9.82%
Fidelity® VIP Growth Opportunities – Service Class 2	1/12/2000	11/20/2017	-9.81%	-10.88%	7.44%	8.52%	19.53%	16.24%	17.84%
NonStandardized <sup>2</sup> Standardized	1/12/2000	11/20/2017	-9.01%	-10.00%	-0.56%	6.80%	19.53%	16.24%	17.84%
Standardized	1/12/2000	11/20/2017	· -		-0.30%	0.00%	19.1470	10.2470	17.0470



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									21
	D	Investment	Month	Year to					Since
	Portfolio	Division	Month to	Date				40	Investment
	Inception	Inception	Date	(Updated				10	Division
Investment Divisions <sup>1,3</sup>	Date	Date <sup>1</sup>		Monthly)	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Large Cap Equity									
NYLI VP American Century Sustainable Equity – Service Class									
NonStandardized <sup>2</sup>	2/17/2012	5/1/2022	-6.89%	-7.31%	-0.11%	7.30%	17.44%	8.92%	9.50%
Standardized	2/17/2012	5/1/2022	-	-	-8.11%	5.53%	17.02%	8.92%	7.74%
NYLI VP Epoch U.S. Equity Yield – Service Class	6/2/2003	11/20/2017	-3.18%	2.10%	44.000/	0.400/	15.45%	7.96%	8.90%
NonStandardized <sup>2</sup>	6/2/2003	11/20/2017	-3.18%	2.10%	11.06% 3.06%	8.46% 6.74%	15.45% 14.99%	7.96% 7.96%	8.90% 8.90%
Standardized NYLI VP Dimensional U.S. Equity - Service Class	6/2/2003	11/20/2017	<del>-</del>	-	3.00%	0.74%	14.99%	7.90%	6.90%
NonStandardized <sup>2</sup>	6/2/2003	11/20/2017	-6.36%	-2.77%	6.83%	8.19%	17.23%	10.57%	10.92%
Standardized	6/2/2003	11/20/2017	0.0070	2.7770	-1.17%	6.46%	16.80%	10.57%	10.92%
NYLI VP S&P 500 Index5 – Service Class	0/2/2000	11/20/2017			111170	0.1070	10.0070	10.07 70	10.0270
NonStandardized <sup>2</sup>	6/2/2003	11/20/2017	-5.66%	-4.36%	7.83%	8.65%	18.15%	12.02%	12.57%
Standardized	6/2/2003	11/20/2017	-	-	-0.17%	6.93%	17.73%	12.02%	12.57%
NYLI VP Winslow Large Cap Growth – Service Class									
NonStandardized <sup>2</sup>	6/2/2003	11/20/2017	-8.60%	-8.27%	4.86%	10.11%	17.72%	13.66%	14.70%
Standardized	6/2/2003	11/20/2017		-	-3.14%	8.44%	17.30%	13.66%	14.70%
NYLI VP MFS® Investors Trust - Service Class									
NonStandardized <sup>2</sup>	5/1/2000	2/10/2025	-4.87%	-2.65%	4.97%	7.06%	15.70%	10.38%	-5.06%
Standardized	5/1/2000	2/10/2025	-	-	-3.03%	5.28%	15.25%	10.38%	-12.66%
NYLI VP MFS® Research - Service Class									
NonStandardized <sup>2</sup>	5/1/2000	2/10/2025	-6.12%	-5.14%	2.13%	6.67%	15.01%	10.60%	-7.92%
Standardized	5/1/2000	2/10/2025	-	-	-5.87%	4.88%	14.55%	10.60%	-15.28%
Voya Growth and Income Portfolio - Class S									
NonStandardized <sup>2</sup>	12/31/1979	5/1/2024	-5.83%	-3.32%	6.13%	9.52%	19.82%	11.68%	11.39%
Standardized	12/31/1979	5/1/2024	-	-	-1.87%	7.82%	19.43%	11.68%	3.39%
Small/Mid Cap Equity									
Fidelity® VIP Mid Cap – Service Class 2	1/12/2000	11/20/2017	-6.61%	-6.84%	-2.93%	4.36%	17.56%	7.62%	7.69%
NonStandardized <sup>2</sup> Standardized	1/12/2000	11/20/2017	-0.0176	-0.04%	-2.93%	2.49%	17.36%	7.62%	7.69%
Janus Henderson VIT Enterprise Portfolio – Service Shares	1/12/2000	11/20/2017	<u> </u>		-10.7076	2.4370	17.1376	7.0276	7.0976
NonStandardized <sup>2</sup>	12/31/1999	11/20/2017	-5.46%	-4.10%	1.84%	5.47%	14.96%	10.89%	10.32%
Standardized	12/31/1999	11/20/2017	-	-	-6.16%	3.64%	14.50%	10.89%	10.32%
NYLI VP Schroders Mid Cap Opportunities - Service Class									
NonStandardized <sup>2</sup>	6/2/2003	11/20/2017	-4.87%	-4.85%	-3.24%	0.51%	11.95%	5.05%	4.59%
Standardized	6/2/2003	11/20/2017	-	-	-10.99%	-1.51%	11.44%	5.05%	4.59%
MFS® Mid Cap Value Portfolio - Service Class									
NonStandardized <sup>2</sup>	3/7/2008	5/1/2020	-3.34%	-2.69%	1.45%	5.05%	17.25%	8.11%	15.49%
Standardized	3/7/2008	5/1/2020	-	-	-6.55%	3.21%	16.83%	8.11%	15.02%
Neuberger Berman AMT Mid-Cap Growth - Class S									
NonStandardized <sup>2</sup>	2/18/2003	11/20/2017	-7.95%	-9.05%	-1.98%	2.58%	12.66%	8.43%	8.91%
Standardized	2/18/2003	11/20/2017	-	-	-9.83%	0.65%	12.15%	8.43%	8.91%
Invesco V.I. Main Street Small Cap Fund - Series II									
NonStandardized <sup>2</sup>	7/16/2001	5/1/2020	-6.23%	-6.04%	-1.04%	3.54%	17.18%	7.73%	14.86%
Standardized	7/16/2001	5/1/2020	-	-	-8.96%	1.64%	16.76%	7.73%	14.38%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2	0/4/0000	44/00/0047	E 400'	7 700/	0.500/	4.040/	40.200/	7.000/	0.070/
NonStandardized <sup>2</sup>	6/1/2000 6/1/2000	11/20/2017 11/20/2017	-5.19%	-7.70%	-3.53% -11.25%	4.21% 2.34%	19.32% 18.92%	7.82% 7.82%	6.37% 6.37%
Standardized	0/1/2000	11/20/2017	-	-	-11.25%	2.34%	10.92%	1.02%	0.31%
Fidelity® VIP Extended Market Index Portfolio - Service Class 2 NonStandardized²	4/17/2018	5/1/2024	-6.29%	-7.10%	-2.80%	1.77%	15.44%	N/A	4.23%
Standardized	4/17/2018	5/1/2024	-0.29%	-7.1070	-10.58%	-0.19%	14.98%	N/A	-3.77%
Macquarie VIP Small Cap Value Series - Service Class	7/11/2010	3/1/2024	1		10.00 /6	0.1070	14.5070	19/3	0.1170
NonStandardized <sup>2</sup>	5/1/2000	11/20/2017	-4.86%	-5.22%	-0.78%	1.32%	15.96%	6.40%	5.04%
Standardized	5/1/2000	11/20/2017	-	-	-8.72%	-0.67%	15.52%	6.40%	5.04%
NYLI VP Wellington Small Cap - Service Class			Ì						
NonStandardized <sup>2</sup>	5/2/2016	11/20/2017	-6.94%	-8.91%	-1.81%	-0.32%	12.83%	N/A	2.81%
Standardized	5/2/2016	11/20/2017	-	-	-9.66%	-2.35%	12.33%	N/A	2.81%
NYLI VP Small Cap Growth – Service Class									
NonStandardized <sup>2</sup>	2/17/2012	11/20/2017	-7.61%	-9.23%	-4.87%	-1.54%	11.22%	6.53%	5.86%
Standardized	2/17/2012	11/20/2017	-	-	-12.48%	-3.55%	10.69%	6.53%	5.86%



As of March 31, 2025

### Average Annual Total Return as of March 31, 2025 (Updated Monthly)

		Investment		Year to					Since
	Portfolio	Division	Month to						Investment
	Inception	Inception	Date	(Updated				10	Division
Investment Divisions <sup>1, 3</sup>	Date	Date <sup>1</sup>		Monthly)	Year⁴	Year <sup>4</sup>	Year <sup>4</sup>	Year⁴	Inception
International/Global Equity									
American Funds IS Global Small Cap Fund® – Class 4									
NonStandardized <sup>2</sup>	12/14/2012	11/20/2017	-4.57%	-6.64%	-6.64%	-3.08%	7.42%	4.35%	3.35%
Standardized Standardized	12/14/2012	11/20/2017	-	-	-14.11%	-5.06%	6.81%	4.35%	3.35%
Fidelity® VIP International Index — Service Class 2			0.000/	5.000/	0.050/	4.700/	40.000/		F 500/
NonStandardized <sup>2</sup>	4/16/2018	5/1/2019	-0.09%	5.99%	6.25%	4.78%	10.90%	N/A N/A	5.56% 5.17%
Standardized	4/16/2018	5/1/2019	-		-1.75%	2.92%	10.37%	N/A	5.17%
Invesco V.I. EQV International Equity Fund - Series II	9/19/2001	11/20/2017	-3.34%	1.12%	-2.77%	2.96%	8.49%	3.85%	3.55%
NonStandardized <sup>2</sup> Standardized	9/19/2001	11/20/2017	-3.5476	1.12/6	-10.55%	1.03%	7.91%	3.85%	3.55%
Janus Henderson VIT Global Research Portfolio – Service Shares	9/19/2001	11/20/2017	-		-10.5576	1.0376	7.5176	3.0376	3.33 /6
NonStandardized <sup>2</sup>	12/31/1999	11/20/2017	-5.19%	-1.53%	7.39%	9.92%	17.04%	9.52%	10.86%
Standardized	12/31/1999	11/20/2017	-	-	-0.61%	8.23%	16.61%	9.52%	10.86%
NYLI VP Pinestone International Equity – Service Class	1201,1000	1172072011			0.0170	0.2070	10.0170	0.0270	10.0070
NonStandardized <sup>2</sup>	6/2/2003	11/20/2017	-4.50%	0.84%	-1.99%	-2.75%	6.20%	4.23%	2.83%
Standardized	6/2/2003	11/20/2017	-	-	-9.84%	-4.74%	5.56%	4.23%	2.83%
MFS® International Intrinsic Value Portfolio – Service Class									
NonStandardized <sup>2</sup>	8/31/2001	11/20/2017	0.44%	8.40%	8.39%	6.26%	9.83%	7.44%	6.56%
Standardized	8/31/2001	11/20/2017	-	-	0.39%	4.46%	9.27%	7.44%	6.56%
MFS® VIT Research International - Service Class									
NonStandardized <sup>2</sup>	8/24/2001	5/1/2022	-1.01%	4.74%	2.84%	3.37%	9.33%	4.85%	5.92%
Standardized	8/24/2001	5/1/2022	-	-	-5.16%	1.47%	8.76%	4.85%	4.05%
Putnam VT International Value Fund - Class IB									
NonStandardized <sup>2</sup>	1/2/1997	5/1/2024	2.40%	11.24%	11.80%	10.06%	15.80%	6.12%	13.31%
Standardized	1/2/1997	5/1/2024	-	-	3.80%	8.39%	15.35%	6.12%	5.31%
American Funds IS New World Fund - Class 4									
NonStandardized <sup>2</sup>	12/14/2012	11/20/2017	-0.71%	1.57%	2.77%	2.76%	10.27%	5.84%	4.65%
Standardized	12/14/2012	11/20/2017	-	-	-5.23%	0.83%	9.73%	5.84%	4.65%
Fidelity® VIP Emerging Markets – Service Class 2									
NonStandardized <sup>2</sup>	1/23/2008	5/1/2018	3.47%	6.54%	13.45%	5.30%	10.69%	6.17%	4.97%
Standardized	1/23/2008	5/1/2018	-		5.45%	3.46%	10.16%	6.17%	4.75%
Sector									
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 <sup>7</sup>	4/30/2013	11/20/2017	3.78%	0.740/	44 500/	0.75%	40 400/	0.000/	C 440/
NonStandardized <sup>2</sup> Standardized	4/30/2013	11/20/2017	3.78%	8.71%	11.56% 3.56%	-1.26%	16.42% 15.98%	3.66% 3.66%	6.41% 6.41%
Fidelity® VIP Health Care — Service Class 2	4/30/2013	11/20/2017	-		3.30%	-1.20%	15.96%	3.00%	0.41%
NonStandardized <sup>2</sup>	7/18/2001	5/1/2019	-3.41%	-1.08%	-2.88%	1.06%	7.46%	6.38%	7.85%
Standardized	7/18/2001	5/1/2019	-3.41/0	-1.00%	-10.65%	-0.94%	6.85%	6.38%	7.49%
NYLI VP Fidelity Institutional AM® Utilities – Service Class	7/10/2001	3/1/2019			10.0070	0.0170	0.0070	0.0070	7.1070
NonStandardized <sup>2</sup>	2/17/2012	11/20/2017	-0.29%	2.42%	23.91%	8.69%	14.24%	7.76%	9.54%
Standardized	2/17/2012	11/20/2017	-	-	15.91%	6.97%	13.77%	7.76%	9.54%
NYLI VP CBRE Global Infrastructure — Service Class									
NonStandardized <sup>2</sup>	5/1/2015	11/20/2017	1.42%	6.08%	14.23%	2.52%	9.38%	N/A	-0.84%
Standardized	5/1/2015	11/20/2017	-	-	6.23%	0.58%	8.81%	N/A	-0.84%
NYLI VP Newton Technology Growth - Service Class									
NonStandardized <sup>2</sup>	12/29/2000	2/10/2025	-9.40%	-9.51%	-1.04%	5.63%	15.55%	13.28%	-14.67%
Standardized	12/29/2000	2/10/2025	-	-	-8.96%	3.81%	15.10%	13.28%	-21.50%
NYLI VP Natural Resources – Initial Class									
NonStandardized <sup>2</sup>	2/17/2012	11/20/2017	-2.73%	-4.29%	-10.74%	-0.47%	25.27%	4.46%	8.52%
Standardized	2/17/2012	11/20/2017	-	-	-17.88%	-2.50%	24.95%	4.46%	8.52%
Principal VC Real Estate Securities Account - Class 2									
NonStandardized <sup>2</sup>									
nonstandardized	5/1/1998	5/1/2024	-1.98%	3.51%	11.19%	-1.04%	9.97%	5.82%	19.88%
Standardized	5/1/1998 5/1/1998	5/1/2024 5/1/2024	-1.98% -	3.51%	11.19% 3.19%	-1.04% -3.06%	9.97% 9.42%	5.82% 5.82%	19.88% 11.88%

Please read the important disclosures below regarding the product performance.



#### New York Life Premier Variable Annuity - FP Series Performance Summary

Premium Based M&E Charge Structure
As of March 31, 2025

To obtain a copy of the product and funds prospectuses, please contact your Registered Representative or call 1-800-762-6212. 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 Registered Representative or call 1-800-762-6212 for more information. Investment Division Inception Date is the date in which the Investment Division is first offered in the product. Portfolio Inception Date is the date that the Portfolio in which the Investment Division invests was first offered.

2 Assumes no deduction for contingent deferred sales charge

<sup>3</sup> 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.

<sup>4</sup> The New York Life Premier Variable Annuity - FP Series was first offered for sale on November 20, 2017. 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 Variable Annuity - FP Series 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. 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 Variable Annuity - FP Series 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.

<sup>7</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.

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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Performance information less than 1 year has not been annualized.

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Investments and insurance products are:

Not FDIC/NCUA insured • Not insured by Any Federal Government Agency • Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any of its Affiliates • May Lose Value



As of March 31, 2025

		Investment					Since
	Portfolio	Division					Investment
	Inception	Inception				10	Division
Investment Divisions <sup>1,3</sup>	Date	Date <sup>1</sup>	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Investment Grade Bond							
NYLI VP U.S. Government Money Market – Current 7-day yield is 4.07%6	4/00/4000	44/00/0047	4.750/	4.0.40/	0.440/	4.500/	0.440/
NonStandardized <sup>2</sup> Standardized	1/29/1993 1/29/1993	11/20/2017 11/20/2017	4.75% -3.25%	4.04% 2.16%	2.41% 1.67%	1.59% 1.59%	2.11% 2.11%
PIMCO VIT Low Duration Portfolio - Advisor Class	1/29/1993	11/20/2017	-3.23%	2.10%	1.0776	1.59%	2.1176
NonStandardized <sup>2</sup>	3/31/2006	11/20/2017	5.60%	2.71%	1.32%	1.26%	1.47%
Standardized	3/31/2006	11/20/2017	-2.40%	0.78%	0.54%	1.26%	1.47%
PIMCO VIT Short-Term Portfolio - Advisor Class							
NonStandardized <sup>2</sup>	9/30/1999	5/1/2024	5.29%	4.57%	3.35%	2.34%	4.74%
Standardized	9/30/1999	5/1/2024	-2.71%	2.71%	2.64%	2.34%	-3.26%
American Funds IS Capital World Bond Fund® - Class 4							
NonStandardized <sup>2</sup>	10/4/2006	5/1/2024	2.05%	-1.75%	-1.47%	0.02%	4.76%
Standardized	10/4/2006	5/1/2024	-5.95%	-3.76%	-2.27%	0.02%	-3.24%
American Funds IS The Bond Fund of America® - Class 4 NonStandardized <sup>2</sup>	40/44/0040	F (4 (2022	4.000/	0.000/	0.23%	4.540/	4.550/
Standardized	12/14/2012 12/14/2012	5/1/2022 5/1/2022	4.66% -3.34%	0.03% -2.01%	-0.57%	1.54% 1.54%	1.55% -0.49%
American Funds IS U.S. Government Securities Fund® - Class 4	141714014	0/1/2022	0.0470	2.01/0	0.31 /0	1.04/0	0.7370
NonStandardized <sup>2</sup>	12/2/1985	5/1/2024	5.03%	-0.63%	-0.89%	1.02%	7.25%
Standardized	12/2/1985	5/1/2024	-2.97%	-2.66%	-1.69%	1.02%	-0.75%
Columbia Variable Portfolio — Intermediate Bond - Class 2							
NonStandardized <sup>2</sup>	5/3/2010	5/1/2022	5.91%	-0.33%	1.05%	1.81%	1.48%
Standardized	5/3/2010	5/1/2022	-2.09%	-2.36%	0.27%	1.81%	-0.57%
NYLI VP Bond – Service Class							
NonStandardized <sup>2</sup>	6/2/2003	11/20/2017	4.79%	-0.03%	-0.25%	1.15%	0.91%
Standardized	6/2/2003	11/20/2017	-3.21%	-2.07%	-1.06%	1.15%	0.91%
Fidelity® VIP Bond Index – Service Class 2 NonStandardized <sup>2</sup>	4/19/2018	11/23/2020	4.51%	0.11%	-0.93%	N/A	-1.81%
Standardized	4/19/2018 4/19/2018	11/23/2020	4.51% -3.49%	-1.93%	-0.93% -1.74%	N/A N/A	-1.81% -2.73%
Fidelity® VIP Investment Grade Bond - Service Class 2	4/19/2016	11/23/2020	-3.49%	-1.93%	-1.7470	IN/A	-2.13%
NonStandardized <sup>2</sup>	8/15/2005	5/1/2022	4.98%	0.61%	0.73%	1.81%	2.19%
Standardized	8/15/2005	5/1/2022	-3.02%	-1.40%	-0.06%	1.81%	0.18%
NYLI VP MacKay U.S. Infrastructure Bond- Service Class							
NonStandardized <sup>2</sup>	6/2/2003	11/20/2017	4.53%	0.36%	-0.82%	0.58%	0.50%
Standardized	6/2/2003	11/20/2017	-3.47%	-1.67%	-1.62%	0.58%	0.50%
NYLI VP PIMCO Real Return – Service Class							
NonStandardized <sup>2</sup>	2/17/2012	11/20/2017	6.57%	0.07%	2.57%	2.24%	2.66%
Standardized	2/17/2012	11/20/2017	-1.43%	-1.96%	1.84%	2.24%	2.66%
PIMCO VIT Income Portfolio - Advisor Class NonStandardized <sup>2</sup>	4/29/2016	5/1/2020	6.88%	4.15%	4.94%	N/A	4.41%
Standardized	4/29/2016	5/1/2020	-1.12%	2.27%	4.94%	N/A	3.71%
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class	4/29/2010	3/1/2020	-1.12/0	2.21 /0	4.27 /0	IN/A	3.7176
NonStandardized <sup>2</sup>	5/1/2014	11/20/2017	4.30%	2.38%	1.78%	2.17%	2.06%
Standardized	5/1/2014	11/20/2017	-3.70%	0.44%	1.03%	2.17%	2.06%
PIMCO VIT Total Return Portfolio - Advisor Class							
NonStandardized <sup>2</sup>	2/28/2006	11/20/2017	5.91%	0.72%	0.16%	1.55%	1.41%
Standardized	2/28/2006	11/20/2017	-2.09%	-1.30%	-0.64%	1.55%	1.41%
Western Asset Core Plus VIT - Class II							1
NonStandardized <sup>2</sup>	5/1/2015	5/1/2022	3.25%	-0.65%	-0.23%	1.27%	1.28%
Standardized Non Investment Grade Bond	5/1/2015	5/1/2022	-4.75%	-2.68%	-1.04%	1.27%	-0.77%
Non-Investment Grade Bond BlackRock® High Yield V.I. Fund – Class III Shares							
NonStandardized <sup>2</sup>	2/15/2012	11/20/2017	6.74%	4.66%	7.11%	4.61%	4.56%
Standardized	2/15/2012	11/20/2017	-1.26%	2.80%	6.50%	4.61%	4.56%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2							/ -
NonStandardized <sup>2</sup>	4/30/2012	11/20/2017	6.41%	3.14%	3.90%	2.70%	1.21%
Standardized	4/30/2012	11/20/2017	-1.59%	1.22%	3.21%	2.70%	1.21%
NYLI VP Floating Rate – Service Class							
NonStandardized <sup>2</sup>	5/1/2005	11/20/2017	5.74%	6.10%	7.37%	4.07%	4.26%
Standardized	5/1/2005	11/20/2017	-2.26%	4.29%	6.76%	4.07%	4.26%
NYLI VP MacKay Convertible – Service Class	0/0/0	44/06/22 :=	4.055	4.0	44		0.4
NonStandardized <sup>2</sup>	6/2/2003	11/20/2017	4.33%	1.30%	11.52%	7.79%	8.16%
Standardized	6/2/2003	11/20/2017	-3.67%	-0.68%	11.00%	7.79%	8.16%



As of March 31, 2025

Part			Investment					Since
Part		Portfolio						
Part				1	3	5	10	
Note	Investment Divisions <sup>1, 3</sup>							
NYL LYP MARCKSY High Yield Corporate Bond – Service Class (622003 11/20/2017 1980 260% 221% 484% 433) indemindented (622003 11/20/2017 1980 260% 250% 310% 330% 330% 230% 230% 230% 230% 230% 23		Date	Date	I eai	l eal	i eai	Ieai	inception
Modern   M								
Marcian control   Marcian   Marcian control   Marcian   Marc		6/2/2003	11/20/2017	6.02%	4 52%	6.84%	4 84%	4.33%
NEW Processor   1972								
Second   S								
Monamarkane	NonStandardized <sup>2</sup>	5/1/2011	11/20/2017	7.82%	4.95%	5.25%	3.15%	3.30%
Monamarkane	Standardized							
Incisional mideral feet   1,000   1,00	Alternatives							
Image   Imag	DWS Alternative Asset Allocation VIP - Class B							
Name	NonStandardized <sup>2</sup>	5/18/2009	11/20/2017	7.04%	1.75%	7.88%	3.12%	3.79%
Monitor   Moni	Standardized	5/18/2009	11/20/2017	-0.96%	-0.22%	7.29%	3.12%	3.79%
International of the property of the propert	NYLI VP Hedge Multi-Strategy - Service Class							
Seef Allocation   Seef Alloc	NonStandardized <sup>2</sup>	5/1/2013	11/20/2017	3.33%	2.92%	3.67%	0.19%	1.57%
	Standardized	5/1/2013	11/20/2017	-4.67%	1.00%	2.97%	0.19%	1.57%
12142012   050112018   7.27%   6.10%   1.06%   7.86%   7.97%   1.058   1.05%   7.86%   7.72%   1.05%   1.05%   7.86%   7.72%   1.05%   1.05%   7.86%   7.72%   1.05%   1.05%   7.86%   7.72%   1.05%   1.05%   7.86%   7.72%   1.05%	Asset Allocation							
Isandardized   1214/2012   0501/2018   0.28%   4.29%   10.53%   7.86%   7.72%   1214/2012   120012	American Funds IS Asset Allocation Fund - Class 4							
Stack Rick Global Allocation V.I. Fund — Class III Shares   11/18/2003	NonStandardized <sup>2</sup>	12/14/2012	05/01/2018	7.72%	6.10%	11.06%	7.86%	7.91%
1118/2003   11/20/2017   3.45%   3.37%   5.57%   5.2	Standardized	12/14/2012	05/01/2018	-0.28%	4.29%	10.53%	7.86%	7.72%
11/18/2003   11/20/2017   4.55%   1.46%   8.00%   5.05%   5.32%   1.460/18/2007   5.17/2019   3.80%   3.66%   9.50%   6.23%   6.91%   6.23%   6.95%   6.23%   6.95%   6.23%   6.95%   6.23%   6.95%   6.23%   6.95%   6.23%   6.95%   6.23%   6.95%   6.23%   6.95%   6.23%   6.95%   6.23%   6.95%   6.23%   6.95%   6.23%   6.95%   6.23%   6.95%   6.23%   6.95%   6.23%   6.95%   6.23%   6.23%   6.95%   6.23%	BlackRock® Global Allocation V.I. Fund – Class III Shares							
Idealings   19 Funds	NonStandardized <sup>2</sup>	11/18/2003	11/20/2017	3.45%	3.37%	8.59%	5.05%	5.32%
MoSlandardized   822007   51/2019   3.0%   3.6%   9.5%   6.23%   6.54%   15/18   15/	Standardized	11/18/2003	11/20/2017	-4.55%	1.46%	8.00%	5.05%	5.32%
Standardized   Service Class	Fidelity® VIP FundsManager® 60% — Service Class							
VIL VP Balanced - Service Ciass   51/2005   11/20/2017   6.54%   4.19%   10.83%   5.71%   6.09%   100/30/30/30/30/30/30/30/30/30/30/30/30/3	NonStandardized <sup>2</sup>	8/22/2007	5/1/2019	3.80%	3.66%	9.50%	6.23%	6.91%
SATION CONTROL CONTR	Standardized	8/22/2007	5/1/2019	-4.20%	1.76%	8.94%	6.23%	6.54%
Standardized   Stan	NYLI VP Balanced – Service Class							
	NonStandardized <sup>2</sup>	5/1/2005	11/20/2017	6.54%	4.19%	10.83%	5.71%	6.09%
Anslandardized   2/13/2006   11/20/2017   2.44%   2.68%   5.41%   3.75%   3.57%   3.	Standardized	5/1/2005	11/20/2017	-1.46%	2.31%	10.29%	5.71%	6.09%
Manual and in the proper of	NYLI VP Conservative Allocation – Service Class							
VILIVP Income Builder - Service Class	NonStandardized <sup>2</sup>	2/13/2006	11/20/2017	2.44%	2.06%	5.41%	3.75%	3.57%
Section   Sect	Standardized	2/13/2006	11/20/2017	-5.56%	0.10%	4.75%	3.75%	3.57%
Standardized   Scandardized   Scan	NYLI VP Income Builder – Service Class							
VILIVP Janus Henderson Balanced – Service Class   2/17/2012   11/20/2017   5.56%   5.08%   10.50%   8.10%   8.53%   10.50%   8.10%   8.53%   10.50%   8.10%   8.53%   10.50%   8.10%   8.53%   10.50%   8.10%   8.53%   10.50%   8.10%   8.53%   10.50%   8.10%   8.53%   10.50%   8.53%   10.50%   8.10%   8.53%   10.50%   10.50%	NonStandardized <sup>2</sup>	6/2/2003		8.48%	4.38%		5.18%	
Standardized   11/20/2017   11/20/2017   2.44%   3.24%   9.96%   8.10%   8.53%   8.5	Standardized	6/2/2003	11/20/2017	0.48%	2.51%	7.53%	5.18%	5.18%
Standardized   11/20/2017   11/20/2017   2.44%   3.24%   9.96%   8.10%   8.53%   11/20/2017   1.98%   2.76%   8.03%   4.89%   4.72%   1.98%   2.76%   8.03%   4.89%   4.72%   1.98%   2.76%   8.03%   4.89%   4.72%   1.98%   2.76%   8.03%   4.89%   4.72%   1.98%   2.76%   8.03%   4.89%   4.72%   1.98%   2.76%   8.03%   4.89%   4.72%   1.98%   2.76%   8.03%   7.44%   4.89%   4.72%   1.98%   1.72%   1.98%   1.72%   1.98%   2.76%   8.03%   7.44%   4.89%   4.72%   1.98%   1.72%   1.98%   1.72%   1.98%   1.72%   1.98%   1.72%   1.98%   1.72%   1.98%   1.72%   1.98%   1.72%   1.98%   1.72%   1.98%   1.72%   1.98%   1.72%   1.98%   1.72%   1.98%   1.72%   1.98%   1.72%   1.98%   1.72%   1.98%   1.72%   1.98%								
VILIVP Moderate Allocation—Service Class   2/13/2006								
11/20/2017   1.98%   2.76%   8.03%   4.89%   4.72%   2.73/2006   11/20/2017   -6.02%   0.83%   7.44%   4.89%   4.72%   2.73/2006   11/20/2017   -6.02%   0.83%   7.44%   4.89%   4.72%   2.73/2006   2.75%   2.07%   0.83%   7.44%   4.89%   4.72%   2.73/2006   2.75%   2.07%   0.83%   7.44%   4.89%   4.72%   2.73%   2.7	Standardized	2/17/2012	11/20/2017	-2.44%	3.24%	9.96%	8.10%	8.53%
Standardized   11/20/2017   6.02%   0.83%   7.44%   4.89%   4.72%								
Franklin Templeton Conservative Model Portfolio - Class II   5/1/2020   5/1/2020   5.25%   2.07%   N/A   N/A   3.18%   5/1/2020   5.1/2020   5.25%   2.07%   N/A   N/A   3.18%   5/1/2020   5/1/2020   5.25%   0.11%   N/A   N/A   2.45%   0.5   1/2020   5.25%   0.11%   N/A   N/A   2.45%   0.5   1/2020   0.275%   0.11%   N/A   N/A   2.45%   0.5   1/2020   0.275%   0.11%   N/A   N/A   0.245%   0.5   1/2020   0.275%   0.20%								
Standardized   Stan		2/13/2006	11/20/2017	-6.02%	0.83%	7.44%	4.89%	4.72%
Standardized   Stan								
ranklin Templeton Moderate Model Portfolio - Class II IonStandardized								
Solid   Soli		5/1/2020	5/1/2020	-2.75%	0.11%	N/A	N/A	2.45%
Standardized   S/1/2020   S/1/2020   -2.04%   2.23%   N/A   N/A   6.91%								
Franklin Templeton Moderately Aggressive Model Portfolio - Class II								
Solution		5/1/2020	5/1/2020	-2.04%	2.23%	N/A	N/A	6.91%
Standardized   S/1/202   S/1/202   -1.85%   3.30%   N/A   N/A   8.90%								
Franklin Templeton Moderately Conservative Model Portfolio - Class II								
Ion Standardized²         5/1/2020         5/1/2020         6.06%         3.31%         N/A         N/A         5.84%           Standardized         5/1/2020         5/1/2020         -1.94%         1.40%         N/A         N/A         5.18%           Franklin Templeton Aggressive Model Portfolio - Class II         5/1/2020         5/1/2020         6.16%         6.21%         N/A         N/A         12.18%           Ion Standardized²         5/1/2020         5/1/2020         6.16%         6.21%         N/A         N/A         12.18%		5/1/2020	5/1/2020	-1.85%	3.30%	N/A	N/A	8.90%
Standardized   5/1/2020   5/1/2020   -1.94%   1.40%   N/A   N/A   5.18%   5/1/2020   5/1/2020   -1.94%   1.40%   N/A   N/A   5.18%   5/1/2020   5/1/2020   5/1/2020   6.16%   6.21%   N/A   N/A   12.18%   1.40%   N/A   1.40%   N/A   N/A   N/A   1.40%   N/A				0.000/	0.040/			5.040/
Franklin Templeton Aggressive Model Portfolio - Class II								
lonStandardized <sup>2</sup> 5/1/2020 5/1/2020 6.16% 6.21% N/A N/A 12.18%		5/1/2020	5/1/2020	-1.94%	1.40%	N/A	N/A	5.18%
standardized 5/1/2020 5/1/2020 -1.84% 4.41% N/A N/A 11.66%								
	Standardized	5/1/2020	5/1/2020	-1.84%	4.41%	N/A	N/A	11.66%



As of March 31, 2025

		Investment					Since
	Portfolio	Division					Investment
	Inception	Inception		3	5	10	Division
Investment Divisions <sup>1, 3</sup>	Date	Date <sup>1</sup>	Year <sup>4</sup>	Year⁴	Year <sup>4</sup>	Year⁴	Inception
Asset Allocation	Date						шооршон
NYLI VP Equity Allocation – Service Class							
NonStandardized <sup>2</sup>	2/13/2006	11/20/2017	-0.03%	3.17%	12.93%	6.63%	6.42%
Standardized	2/13/2006	11/20/2017	-8.03%	1.25%	12.43%	6.63%	6.42%
NYLI VP Growth Allocation-Service Class							
NonStandardized <sup>2</sup>	2/13/2006	11/20/2017	0.84%	3.32%	11.06%	5.96%	5.78%
Standardized	2/13/2006	11/20/2017	-7.16%	1.41%	10.53%	5.96%	5.78%
Large Cap Equity							
AB VPS Growth & Income - Class B							
NonStandardized <sup>2</sup>	6/1/1999	5/1/2022	4.33%	7.33%	16.89%	9.49%	9.27%
Standardized	6/1/1999	5/1/2022	-3.67%	5.57%	16.46%	9.49%	7.50%
American Funds IS Washington Mutual Investors Fund - Class 4							
NonStandardized <sup>2</sup>	12/14/2012	11/20/2017	9.20%	9.13%	18.14%	9.98%	10.35%
Standardized	12/14/2012	11/20/2017	1.20%	7.43%	17.73%	9.98%	10.35%
American Funds IS Growth Fund - Class 4							
NonStandardized <sup>2</sup>	12/14/2012	11/20/2017	8.35%	8.91%	20.08%	14.97%	15.48%
Standardized	12/14/2012	11/20/2017	0.35%	7.20%	19.69%	14.97%	15.48%
BNY Mellon Sustainable US Equity - Service Shares							
NonStandardized <sup>2</sup>	12/31/2000	5/1/2022	3.21%	6.37%	15.62%	10.28%	10.10%
Standardized	12/31/2000	5/1/2022	-4.79%	4.57%	15.17%	10.28%	8.36%
ClearBridge Variable Appreciation Portfolio — Class II NonStandardized <sup>2</sup>	0/00/0045	44/00/0047	0.540/	0.000/	40.700/	44.070/	44.000/
	2/28/2015 2/28/2015	11/20/2017 11/20/2017	6.54% -1.46%	8.82% 7.10%	16.79% 16.35%	11.27% 11.27%	11.99% 11.99%
Standardized Fidelity® VIP Contrafund® – Service Class 2	2/28/2015	11/20/2017	-1.46%	7.10%	16.35%	11.27%	11.99%
NonStandardized <sup>2</sup>	1/12/2000	11/20/2017	7.88%	10.96%	18.64%	12.42%	13.72%
Standardized	1/12/2000	11/20/2017	-0.12%	9.31%	18.23%	12.42%	13.72%
Fidelity® VIP Equity-Income – Service Class 2	1/12/2000	11/20/2017	-0.1276	3.3176	10.2376	12.42 /0	13.7276
NonStandardized <sup>2</sup>	1/12/2000	11/20/2017	8.90%	7.89%	16.16%	9.28%	9.82%
Standardized	1/12/2000	11/20/2017	0.90%	6.15%	15.72%	9.28%	9.82%
Fidelity® VIP Growth Opportunities – Service Class 2	1712/2000	11/20/2011	0.0070	0.1070	10.7270	0.2070	0.0270
NonStandardized <sup>2</sup>	1/12/2000	11/20/2017	7.44%	8.52%	19.53%	16.24%	17.84%
Standardized	1/12/2000	11/20/2017	-0.56%	6.80%	19.14%	16.24%	17.84%
NYLI VP American Century Sustainable Equity – Service Class							
NonStandardized <sup>2</sup>	2/17/2012	5/1/2022	-0.11%	7.30%	17.44%	8.92%	9.50%
Standardized	2/17/2012	5/1/2022	-8.11%	5.53%	17.02%	8.92%	7.74%
NYLI VP Epoch U.S. Equity Yield – Service Class							
NonStandardized <sup>2</sup>	6/2/2003	11/20/2017	11.06%	8.46%	15.45%	7.96%	8.90%
Standardized	6/2/2003	11/20/2017	3.06%	6.74%	14.99%	7.96%	8.90%
NYLI VP Dimensional U.S. Equity - Service Class							
NonStandardized <sup>2</sup>	6/2/2003	11/20/2017	6.83%	8.19%	17.23%	10.57%	10.92%
Standardized	6/2/2003	11/20/2017	-1.17%	6.46%	16.80%	10.57%	10.92%
NYLI VP S&P 500 Index5 – Service Class							
NonStandardized <sup>2</sup>	6/2/2003	11/20/2017	7.83%	8.65%	18.15%	12.02%	12.57%
Standardized	6/2/2003	11/20/2017	-0.17%	6.93%	17.73%	12.02%	12.57%
NYLI VP Winslow Large Cap Growth – Service Class							
NonStandardized <sup>2</sup>	6/2/2003	11/20/2017	4.86%	10.11%	17.72%	13.66%	14.70%
Standardized	6/2/2003	11/20/2017	-3.14%	8.44%	17.30%	13.66%	14.70%
NYLI VP MFS® Investors Trust - Service Class							
NonStandardized <sup>2</sup>	5/1/2000	2/10/2025	4.97%	7.06%	15.70%	10.38%	-5.06%
Standardized	5/1/2000	2/10/2025	-3.03%	5.28%	15.25%	10.38%	-12.66%
MFS® Research Series – Service Class							
NonStandardized <sup>2</sup>	5/1/2000	2/10/2025	2.13%	6.67%	15.01%	10.60%	-7.92%
Ctddid		2/10/2025	-5.87%	4.88%	14.55%	10.60%	-15.28%
Standardized	5/1/2000	2/10/2023	0.01 70				
Voya Growth and Income Portfolio - Class S							
	5/1/2000 12/31/1979 12/31/1979	5/1/2024 5/1/2024	6.13%	9.52% 7.82%	19.82% 19.43%	11.68% 11.68%	11.39% 3.39%



As of March 31, 2025

		Investment					Since
	Portfolio	Division					Investment
	Inception	Inception	1	3	5	10	Division
Investment Divisions <sup>1,3</sup>		Date <sup>1</sup>	Year⁴	Year⁴	Year⁴	Year⁴	
Small/Mid Cap Equity	Date	Date	rear	rear	rear	rear	Inception
Fidelity® VIP Mid Cap – Service Class 2	1/12/2000	11/20/2017	-2.93%	4.36%	17.56%	7.62%	7.69%
NonStandardized <sup>2</sup>	1/12/2000	11/20/2017	-2.93% -10.70%	4.36% 2.49%	17.56%	7.62%	7.69%
Standardized  Janus Henderson VIT Enterprise Portfolio – Service Shares	1/12/2000	11/20/2017	-10.70%	2.49%	17.13%	7.02%	7.09%
NonStandardized <sup>2</sup>	12/31/1999	11/20/2017	1.84%	5.47%	14.96%	10.89%	10.32%
	12/31/1999	11/20/2017	-6.16%	3.64%	14.50%	10.89%	10.32%
Standardized NYLI VP Schroders Mid Cap Opportunities - Service Class	12/31/1999	11/20/2017	-0.10%	3.04%	14.30%	10.09%	10.32%
NonStandardized <sup>2</sup>	6/2/2003	11/20/2017	-3.24%	0.51%	11.95%	5.05%	4.59%
Standardized	6/2/2003	11/20/2017	-10.99%	-1.51%	11.44%	5.05%	4.59%
MFS® Mid Cap Value Portfolio - Service Class	0/2/2003	11/20/2017	-10.9976	-1.5176	11.44 /0	3.0376	4.5576
NonStandardized <sup>2</sup>	3/7/2008	5/1/2020	1.45%	5.05%	17.25%	8.11%	15.49%
	3/7/2008	5/1/2020	-6.55%	3.21%	16.83%	8.11%	15.49%
Standardized	3/1/2006	3/1/2020	-0.55%	3.2176	10.03%	0.1176	15.02%
Neuberger Berman AMT Mid-Cap Growth – Class S	2/19/2002	11/20/2017	-1.98%	2.58%	12.66%	8.43%	8.91%
NonStandardized <sup>2</sup>	2/18/2003 2/18/2003	11/20/2017	-1.98% -9.83%	2.58% 0.65%	12.66%	8.43% 8.43%	8.91% 8.91%
Standardized	2/10/2003	11/20/2017	-9.0376	0.00%	12.1076	0.43%	0.91%
Invesco V.I. Main Street Small Cap Fund - Series II	7/16/2001	5/1/2020	-1.04%	3.54%	17.18%	7.73%	14.86%
NonStandardized <sup>2</sup>	7/16/2001 7/16/2001	5/1/2020	-1.04% -8.96%	3.54% 1.64%	17.18%	7.73%	14.86%
Standardized	//10/2001	5/1/2020	-8.90%	1.04%	10.70%	1.13%	14.38%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2	0/4/0000	44/00/0047	0.500/	4.040/	40.000/	7.000/	0.070/
NonStandardized <sup>2</sup>	6/1/2000	11/20/2017	-3.53%	4.21%	19.32%	7.82%	6.37%
Standardized	6/1/2000	11/20/2017	-11.25%	2.34%	18.92%	7.82%	6.37%
Fidelity® VIP Extended Market Index Portfolio - Service Class 2	4/47/0040	5/1/2024	-2.80%	4 770/	45 440/	N/A	4.23%
NonStandardized <sup>2</sup>	4/17/2018			1.77%	15.44%		
Standardized	4/17/2018	5/1/2024	-10.58%	-0.19%	14.98%	N/A	-3.77%
Macquarie VIP Small Cap Value Series - Service Class	E /4 /2000	44/00/0047	0.700/	4.000/	45.000/	C 400/	E 0.40/
NonStandardized <sup>2</sup>	5/1/2000	11/20/2017 11/20/2017	-0.78%	1.32%	15.96%	6.40%	5.04%
Standardized NYLI VP Wellington Small Cap - Service Class	5/1/2000	11/20/2017	-8.72%	-0.67%	15.52%	6.40%	5.04%
	5/2/2016	11/20/2017	-1.81%	-0.32%	12.83%	N/A	2.81%
NonStandardized <sup>2</sup>	5/2/2016	11/20/2017	-9.66%	-0.32%	12.33%	N/A	2.81%
Standardized	5/2/2016	11/20/2017	-9.00%	-2.35%	12.33%	IN/A	2.81%
NYLI VP Small Cap Growth – Service Class	0/47/0040	44/00/0047	-4.87%	4.540/	44.000/	0.500/	5.86%
NonStandardized <sup>2</sup>	2/17/2012	11/20/2017		-1.54%	11.22%	6.53%	
Standardized International/Global Equity	2/17/2012	11/20/2017	-12.48%	-3.55%	10.69%	6.53%	5.86%
American Funds IS Global Small Cap Fund® – Class 4 NonStandardized <sup>2</sup>	12/14/2012	11/20/2017	-6.64%	-3.08%	7.42%	4.35%	3.35%
Nonstandardized	12/14/2012	11/20/2017	-0.04%	-3.08% -5.06%	6.81%	4.35%	3.35%
Fidelity® VIP International Index — Service Class 2	12/14/2012	11/20/2017	-14.1176	-3.0076	0.0176	4.5576	3.3376
NonStandardized <sup>2</sup>	04/46/0040	05/04/0040	6.25%	4.78%	10.90%	N/A	5.56%
Nonstandardized	04/16/2018	05/01/2019	-1.75%	4.78% 2.92%	10.90%	N/A N/A	5.17%
	04/16/2018	05/01/2019	-1./376	2.9270	10.3776	IN/M	3.17%
Invesco V.I. EQV International Equity Fund - Series II  NonStandardized <sup>2</sup>	9/19/2001	11/20/2017	-2.77%	2.96%	8.49%	3.85%	3.55%
Nonstandardized	3/13/2001		-10.55%	1.03%	7.91%	3.85%	3.55%
Janus Henderson VIT Global Research Portfolio – Service Shares	0/10/2001					3.03 /6	3.3376
	9/19/2001	11/20/2017	-10.55%	1.0070			
					17 049/	0.52%	10.96%
NonStandardized <sup>2</sup>	12/31/1999	11/20/2017	7.39%	9.92%	17.04%	9.52%	10.86%
Standardized					17.04% 16.61%	9.52% 9.52%	10.86% 10.86%
Standardized NYLI VP Pinestone International Equity – Service Class	12/31/1999 12/31/1999	11/20/2017 11/20/2017	7.39% -0.61%	9.92% 8.23%	16.61%	9.52%	10.86%
Standardized NYLI VP Pinestone International Equity – Service Class NonStandardized <sup>2</sup>	12/31/1999 12/31/1999 6/2/2003	11/20/2017 11/20/2017 11/20/2017	7.39% -0.61% -1.99%	9.92% 8.23% -2.75%	16.61%	9.52%	10.86%
Standardized NYLI VP Pinestone International Equity – Service Class NonStandardized <sup>2</sup> Standardized	12/31/1999 12/31/1999	11/20/2017 11/20/2017	7.39% -0.61%	9.92% 8.23%	16.61%	9.52%	10.86%
Standardized NYLI VP Pinestone International Equity – Service Class NonStandardized Standardized MFS® International Intrinsic Value Portfolio – Service Class	12/31/1999 12/31/1999 6/2/2003 6/2/2003	11/20/2017 11/20/2017 11/20/2017 11/20/2017	7.39% -0.61% -1.99% -9.84%	9.92% 8.23% -2.75% -4.74%	16.61% 6.20% 5.56%	9.52% 4.23% 4.23%	10.86% 2.83% 2.83%
Standardized NYLI VP Pinestone International Equity – Service Class NonStandardized Standardized MFS® International Intrinsic Value Portfolio – Service Class NonStandardized	12/31/1999 12/31/1999 6/2/2003 6/2/2003 8/31/2001	11/20/2017 11/20/2017 11/20/2017 11/20/2017 11/20/2017	7.39% -0.61% -1.99% -9.84%	9.92% 8.23% -2.75% -4.74% 6.26%	16.61% 6.20% 5.56% 9.83%	9.52% 4.23% 4.23% 7.44%	10.86% 2.83% 2.83% 6.56%
Standardized  NYLI VP Pinestone International Equity – Service Class  NonStandardized  Standardized  MFS® International Intrinsic Value Portfolio – Service Class  NonStandardized²  Standardized	12/31/1999 12/31/1999 6/2/2003 6/2/2003	11/20/2017 11/20/2017 11/20/2017 11/20/2017	7.39% -0.61% -1.99% -9.84%	9.92% 8.23% -2.75% -4.74%	16.61% 6.20% 5.56%	9.52% 4.23% 4.23%	10.86% 2.83% 2.83%
Standardized NYLI VP Pinestone International Equity – Service Class NonStandardized Standardized MFS® International Intrinsic Value Portfolio – Service Class NonStandardized Standardized MFS® VIT Research International - Service Class	12/31/1999 12/31/1999 6/2/2003 6/2/2003 8/31/2001 8/31/2001	11/20/2017 11/20/2017 11/20/2017 11/20/2017 11/20/2017 11/20/2017	7.39% -0.61% -1.99% -9.84% 8.39% 0.39%	9.92% 8.23% -2.75% -4.74% 6.26% 4.46%	16.61% 6.20% 5.56% 9.83% 9.27%	9.52% 4.23% 4.23% 7.44% 7.44%	10.86% 2.83% 2.83% 6.56% 6.56%
Standardized  NYLI VP Pinestone International Equity – Service Class  NonStandardized  Standardized  MFS® International Intrinsic Value Portfolio – Service Class  NonStandardized²  Standardized	12/31/1999 12/31/1999 6/2/2003 6/2/2003 8/31/2001	11/20/2017 11/20/2017 11/20/2017 11/20/2017 11/20/2017	7.39% -0.61% -1.99% -9.84%	9.92% 8.23% -2.75% -4.74% 6.26%	16.61% 6.20% 5.56% 9.83%	9.52% 4.23% 4.23% 7.44%	10.86% 2.83% 2.83% 6.56%



As of March 31, 2025

### Average Annual Total Return as of March 31, 2025 (Updated Quarterly)

		Investment					Since
	Portfolio	Division					Investment
	Inception	Inception				10	Division
Investment Divisions <sup>1,3</sup>	Date	Date <sup>1</sup>	Year⁴	Year⁴	Year⁴	Year⁴	Inception
International/Global Equity							
Putnam VT International Value Fund - Class IB							
NonStandardized <sup>2</sup>	1/2/1997	5/1/2024	11.80%	10.06%	15.80%	6.12%	13.31%
Standardized	1/2/1997	5/1/2024	3.80%	8.39%	15.35%	6.12%	5.31%
American Funds IS New World Fund - Class 4							
NonStandardized <sup>2</sup>	12/14/2012	11/20/2017	2.77%	2.76%	10.27%	5.84%	4.65%
Standardized	12/14/2012	11/20/2017	-5.23%	0.83%	9.73%	5.84%	4.65%
Fidelity® VIP Emerging Markets – Service Class 2							
NonStandardized <sup>2</sup>	1/23/2008	05/01/2018	13.45%	5.30%	10.69%	6.17%	4.97%
Standardized	1/23/2008	05/01/2018	5.45%	3.46%	10.16%	6.17%	4.75%
Sector							
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 <sup>7</sup>							
NonStandardized <sup>2</sup>	4/30/2013	11/20/2017	11.56%	0.75%	16.42%	3.66%	6.41%
Standardized	4/30/2013	11/20/2017	3.56%	-1.26%	15.98%	3.66%	6.41%
Fidelity® VIP Health Care — Service Class 2							
NonStandardized <sup>2</sup>	7/18/2001	5/1/2019	-2.88%	1.06%	7.46%	6.38%	7.85%
Standardized	7/18/2001	5/1/2019	-10.65%	-0.94%	6.85%	6.38%	7.49%
NYLI VP Fidelity Institutional AM® Utilities – Service Class							
NonStandardized <sup>2</sup>	2/17/2012	11/20/2017	23.91%	8.69%	14.24%	7.76%	9.54%
Standardized	2/17/2012	11/20/2017	15.91%	6.97%	13.77%	7.76%	9.54%
NYLI VP CBRE Global Infrastructure — Service Class							
NonStandardized <sup>2</sup>	5/1/2015	11/20/2017	14.23%	2.52%	9.38%	N/A	-0.84%
Standardized	5/1/2015	11/20/2017	6.23%	0.58%	8.81%	N/A	-0.84%
NYLI VP Newton Technology Growth - Service Class							
NonStandardized <sup>2</sup>	12/29/2000	2/10/2025	-1.04%	5.63%	15.55%	13.28%	-14.67%
Standardized	12/29/2000	2/10/2025	-8.96%	3.81%	15.10%	13.28%	-21.50%
NYLI VP Natural Resources – Initial Class							
NonStandardized <sup>2</sup>	2/17/2012	11/20/2017	-10.74%	-0.47%	25.27%	4.46%	8.52%
Standardized	2/17/2012	11/20/2017	-17.88%	-2.50%	24.95%	4.46%	8.52%
Principal VC Real Estate Securities Account - Class 2							
NonStandardized <sup>2</sup>	5/1/1998	5/1/2024	11.19%	-1.04%	9.97%	5.82%	19.88%
Standardized	5/1/1998	5/1/2024	3.19%	-3.06%	9.42%	5.82%	11.88%

Please read the important disclosures below regarding the product performance.



#### New York Life Premier Variable Annuity - FP Series Performance Summary

Premium Based M&E Charge Structure
As of March 31, 2025

To obtain a copy of the product and funds prospectuses, please contact your Registered Representative or call 1-800-762-6212. 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 Registered Representative or call 1-800-762-6212 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 in the date that the Portfolio in which the Investment Division invests was first offered.

Assumes no deduction for contingent deferred sales charge.

<sup>3</sup> 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.

<sup>4</sup> The New York Life Premier Variable Annuity - FP Series was first offered for sale on November 20, 2017. 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 Variable Annuity - FP Series 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. 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 Variable Annuity - FP Series 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.

<sup>7</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.

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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Performance information less than 1 year has not been annualized.

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