



New York Life Elite Variable Annuity Performance Summary

As of March 31, 2025

For policies purchased on or after June 2, 2003⁴

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, 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 Charge(s) (SC).

Standardized Performance ("Assuming Surrender") reflects the maximum SC under the policy. The maximum SC for each premium payment is 8%, declining to 3% (2% for single premium policies) by the 8th year after that premium payment has been in the policy, with no charge thereafter.

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 Elite Variable Annuity and described herein are different from mutual funds that may have similar names but are available directly to the general public. Investment results may differ.

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

Investment Divisions ⁴	Portfolio Inception Date	Investment Division Inception Date ⁴	Year to Date	1 Month	1 Year ¹	3 Year ¹	5 Year ¹	10 Year ¹	Since Investment Division Inception
AB VPS Growth & Income - Class B									
NonStandardized ²	6/1/1999	5/1/2022	1.75%	-3.50%	4.33%	7.33%	16.89%	9.49%	9.27%
Standardized	6/1/1999	5/1/2022	-	-	-3.67%	4.97%	16.24%	9.49%	6.90%
American Funds IS Asset Allocation Fund - Class 4									
NonStandardized ²	12/14/2012	5/1/2018	-0.79%	-3.19%	7.72%	6.10%	11.06%	7.86%	7.91%
Standardized	12/14/2012	5/1/2018	-	-	-0.28%	3.67%	10.26%	7.86%	7.54%
American Funds IS The Bond Fund of America® - Class 4									
NonStandardized ²	12/14/2012	5/1/2022	2.76%	0.00%	4.66%	0.03%	0.23%	1.54%	1.55%
Standardized	12/14/2012	5/1/2022	-	-	-3.34%	-2.71%	-0.99%	1.54%	-1.18%
American Funds IS Washington Mutual Investors Fund - Class 4									
NonStandardized ²	12/14/2012	11/13/2017	0.24%	-3.65%	9.20%	9.13%	18.14%	9.98%	10.28%
Standardized	12/14/2012	11/13/2017	-	-	1.20%	6.85%	17.52%	9.98%	10.06%
American Funds IS Global Small Cap Fund® - Class 4									
NonStandardized ²	12/14/2012	5/1/2015	-6.64%	-4.57%	-6.64%	-3.08%	7.42%	4.35%	4.08%
Standardized	12/14/2012	5/1/2015	-	-	-14.11%	-5.74%	6.50%	4.35%	4.08%
American Funds IS Growth Fund - Class 4									
NonStandardized ²	12/14/2012	11/13/2017	-7.20%	-7.77%	8.35%	8.91%	20.08%	14.97%	15.43%
Standardized	12/14/2012	11/13/2017	-	-	0.35%	6.62%	19.50%	14.97%	15.26%
American Funds IS New World Fund - Class 4									
NonStandardized ²	12/14/2012	5/1/2014	1.57%	-0.71%	2.77%	2.76%	10.27%	5.84%	4.85%
Standardized	12/14/2012	5/1/2014	-	-	-5.23%	0.17%	9.45%	5.84%	4.85%
American Funds IS Capital World Bond Fund® - Class 4									
NonStandardized ²	10/4/2006	5/1/2024	3.09%	0.73%	2.05%	-1.75%	-1.47%	0.02%	4.76%
Standardized	10/4/2006	5/1/2024	-	-	-5.95%	-4.45%	-2.68%	0.02%	-3.24%
American Funds IS U.S. Government Securities Fund® - Class 4									
NonStandardized ²	12/2/1985	5/1/2024	3.28%	0.31%	5.03%	-0.63%	-0.89%	1.02%	7.25%
Standardized	12/2/1985	5/1/2024	-	-	-2.97%	-3.35%	-2.11%	1.02%	-0.75%
BlackRock® Global Allocation V.I. Fund - Class III Shares									
NonStandardized ²	11/18/2003	5/1/2011	0.00%	-2.64%	3.45%	3.37%	8.59%	5.05%	4.89%
Standardized	11/18/2003	5/1/2011	-	-	-4.55%	0.81%	7.71%	5.05%	4.89%
BlackRock® High Yield V.I. Fund - Class III Shares									
NonStandardized ²	2/15/2012	5/1/2014	0.74%	-1.20%	6.74%	4.66%	7.11%	4.61%	4.34%
Standardized	2/15/2012	5/1/2014	-	-	-1.26%	2.17%	6.18%	4.61%	4.34%
ClearBridge Variable Appreciation Portfolio — Class II									
NonStandardized ²	2/28/2015	5/1/2017	-3.22%	-5.28%	6.54%	8.82%	16.79%	11.27%	12.13%
Standardized	2/28/2015	5/1/2017	-	-	-1.46%	6.52%	16.13%	11.27%	11.96%



New York Life Elite Variable Annuity Performance Summary

As of March 31, 2025

For policies purchased on or after June 2, 2003⁴

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

Investment Divisions ⁴	Portfolio Inception Date	Investment Division Inception Date ⁴	Year to Date	1 Month	1 Year ¹	3 Year ¹	5 Year ¹	10 Year ¹	Since Investment Division Inception
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2³									
NonStandardized ²	4/30/2013	5/1/2015	8.71%	3.78%	11.56%	0.75%	16.42%	3.66%	3.01%
Standardized	4/30/2013	5/1/2015	-	-	3.56%	-1.95%	15.75%	3.66%	3.01%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2									
NonStandardized ²	4/30/2012	5/1/2015	2.07%	-0.92%	6.41%	3.14%	3.90%	2.70%	2.51%
Standardized	4/30/2012	5/1/2015	-	-	-1.59%	0.57%	2.85%	2.70%	2.51%
Columbia Variable Portfolio — Intermediate Bond - Class 2									
NonStandardized ²	5/3/2010	5/1/2022	3.37%	0.00%	5.91%	-0.33%	1.05%	1.81%	1.48%
Standardized	5/3/2010	5/1/2022	-	-	-2.09%	-3.06%	-0.13%	1.81%	-1.26%
Columbia Variable Portfolio - Small Cap Value Fund - Class 2									
NonStandardized ²	6/1/2000	11/15/2004	-7.70%	-5.19%	-3.53%	4.21%	19.32%	7.82%	7.67%
Standardized	6/1/2000	11/15/2004	-	-	-11.25%	1.70%	18.72%	7.82%	7.67%
Delaware VIP Small Cap Value - Service Class									
NonStandardized ²	5/1/2000	11/13/2017	-5.22%	-4.86%	-0.78%	1.32%	15.96%	6.40%	5.23%
Standardized	5/1/2000	11/13/2017	-	-	-8.72%	-1.35%	15.29%	6.40%	4.93%
Deutsche Alternative Asset Allocation VIP - Class B									
NonStandardized ²	5/18/2009	5/2/2016	3.17%	0.38%	7.04%	1.75%	7.88%	3.12%	3.92%
Standardized	5/18/2009	5/2/2016	-	-	-0.96%	-0.89%	6.98%	3.12%	3.92%
NYLI VP Newton Technology Growth - Service Class									
NonStandardized ²	12/29/2000	2/10/2025	-9.51%	-9.40%	-1.04%	5.63%	15.55%	13.28%	-14.67%
Standardized	12/29/2000	2/10/2025	-	-	-8.96%	3.19%	14.87%	13.28%	-21.50%
BNY Mellon Sustainable US Equity - Service Shares									
NonStandardized ²	12/31/2000	5/1/2022	-6.99%	-6.97%	3.21%	6.37%	15.62%	10.28%	10.10%
Standardized	12/31/2000	5/1/2022	-	-	-4.79%	3.96%	14.94%	10.28%	7.77%
Fidelity® VIP Contrafund® (Service Class 2)									
NonStandardized ²	1/12/2000	9/29/2003	-5.56%	-7.30%	7.88%	10.96%	18.64%	12.42%	11.10%
Standardized	1/12/2000	9/29/2003	-	-	-0.12%	8.75%	18.03%	12.42%	11.10%
Fidelity® VIP Emerging Markets – Service Class 2									
NonStandardized ²	1/23/2008	5/1/2018	6.54%	3.47%	13.45%	5.30%	10.69%	6.17%	4.97%
Standardized	1/23/2008	5/1/2018	-	-	5.45%	2.84%	9.88%	6.17%	4.53%
Fidelity® VIP Equity-Income (Service Class 2)									
NonStandardized ²	1/12/2000	9/29/2003	3.18%	-1.99%	8.90%	7.89%	16.16%	9.28%	8.04%
Standardized	1/12/2000	9/29/2003	-	-	0.90%	5.55%	15.49%	9.28%	8.04%
Fidelity® VIP Extended Market Index Portfolio - Service Class 2									
NonStandardized ²	4/17/2018	5/1/2024	-7.10%	-6.29%	-2.80%	1.77%	15.44%	N/A	4.23%
Standardized	4/17/2018	5/1/2024	-	-	-10.58%	-0.87%	14.75%	N/A	-3.77%
Fidelity® VIP FundsManager® 60% — Service Class									
NonStandardized ²	8/22/2007	5/1/2019	-0.63%	-2.65%	3.80%	3.66%	9.50%	6.23%	6.91%
Standardized	8/22/2007	5/1/2019	-	-	-4.20%	1.11%	8.65%	6.23%	6.29%
Fidelity® VIP Growth Opportunities – Service Class 2									
NonStandardized ²	1/12/2000	5/1/2014	-10.88%	-9.81%	7.44%	8.52%	19.53%	16.24%	16.45%
Standardized	1/12/2000	5/1/2014	-	-	-0.56%	6.21%	18.94%	16.24%	16.45%
Fidelity® VIP Health Care — Service Class 2									
NonStandardized ²	7/18/2001	5/1/2019	-1.08%	-3.41%	-2.88%	1.06%	7.46%	6.38%	7.85%
Standardized	7/18/2001	5/1/2019	-	-	-10.65%	-1.62%	6.54%	6.38%	7.25%
Fidelity® VIP International Index — Service Class 2									
NonStandardized ²	4/16/2018	5/1/2019	5.99%	-0.09%	6.25%	4.78%	10.90%	N/A	5.56%
Standardized	4/16/2018	5/1/2019	-	-	-1.75%	2.29%	10.09%	N/A	4.91%
Fidelity® VIP Investment Grade Bond - Service Class 2									
NonStandardized ²	8/15/2005	5/1/2022	2.85%	0.00%	4.98%	0.61%	0.73%	1.81%	2.19%
Standardized	8/15/2005	5/1/2022	-	-	-3.02%	-2.09%	-0.46%	1.81%	-0.51%
Fidelity® VIP Mid Cap (Service Class 2)									
NonStandardized ²	1/12/2000	9/29/2003	-6.84%	-6.61%	-2.93%	4.36%	17.56%	7.62%	9.98%
Standardized	1/12/2000	9/29/2003	-	-	-10.70%	1.85%	16.92%	7.62%	9.98%



New York Life Elite Variable Annuity Performance Summary

As of March 31, 2025

For policies purchased on or after June 2, 2003⁴

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

Investment Divisions ⁴	Portfolio Inception Date	Investment Division Inception Date ⁴	Year to Date	1 Month	1 Year ¹	3 Year ¹	5 Year ¹	10 Year ¹	Since Investment Division Inception
Invesco V.I. EQV International Equity Fund - Series II									
NonStandardized ²	9/19/2001	5/1/2014	1.12%	-3.34%	-2.77%	2.96%	8.49%	3.85%	3.63%
Standardized	9/19/2001	5/1/2014	-	-	-10.55%	0.38%	7.61%	3.85%	3.63%
Invesco V.I. Main Street Small Cap Fund - Series II									
NonStandardized ²	7/16/2001	5/1/2020	-6.04%	-6.23%	-1.04%	3.54%	17.18%	7.73%	14.86%
Standardized	7/16/2001	5/1/2020	-	-	-8.96%	0.99%	16.54%	7.73%	14.14%
Janus Henderson VIT Enterprise Portfolio - Service Shares									
NonStandardized ²	12/31/1999	11/13/2017	-4.10%	-5.46%	1.84%	5.47%	14.96%	10.89%	10.44%
Standardized	12/31/1999	11/13/2017	-	-	-6.16%	3.02%	14.26%	10.89%	10.22%
Janus Henderson VIT Global Research Portfolio (Service Shares)									
NonStandardized ²	12/31/1999	9/29/2003	-1.53%	-5.19%	7.39%	9.92%	17.04%	9.52%	7.73%
Standardized	12/31/1999	9/29/2003	-	-	-0.61%	7.66%	16.40%	9.52%	7.73%
Franklin Templeton Aggressive Model Portfolio - Class II									
NonStandardized ²	5/1/2020	5/1/2020	-2.21%	-4.57%	6.16%	6.21%	N/A	N/A	12.18%
Standardized	5/1/2020	5/1/2020	-	-	-1.84%	3.79%	N/A	N/A	11.39%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II									
NonStandardized ²	5/1/2020	5/1/2020	-1.09%	-3.47%	6.15%	5.14%	N/A	N/A	9.48%
Standardized	5/1/2020	5/1/2020	-	-	-1.85%	2.67%	N/A	N/A	8.61%
Franklin Templeton Moderate Model Portfolio - Class II									
NonStandardized ²	5/1/2020	5/1/2020	-0.40%	-2.88%	5.96%	4.11%	N/A	N/A	7.53%
Standardized	5/1/2020	5/1/2020	-	-	-2.04%	1.59%	N/A	N/A	6.60%
Franklin Templeton Moderately Conservative Model Portfolio - Class II									
NonStandardized ²	5/1/2020	5/1/2020	0.53%	-2.05%	6.06%	3.31%	N/A	N/A	5.84%
Standardized	5/1/2020	5/1/2020	-	-	-1.94%	0.74%	N/A	N/A	4.85%
Franklin Templeton Conservative Model Portfolio - Class II									
NonStandardized ²	5/1/2020	5/1/2020	1.22%	-1.19%	5.25%	2.07%	N/A	N/A	3.18%
Standardized	5/1/2020	5/1/2020	-	-	-2.75%	-0.56%	N/A	N/A	2.07%
NYLI VP Balanced (Service Class)									
NonStandardized ²	5/1/2005	5/1/2005	2.32%	-1.20%	6.54%	4.19%	10.83%	5.71%	6.31%
Standardized	5/1/2005	5/1/2005	-	-	-1.46%	1.67%	10.02%	5.71%	6.31%
NYLI VP Bond (Service Class)									
NonStandardized ²	6/2/2003	9/29/2003	2.53%	0.00%	4.79%	-0.03%	-0.25%	1.15%	2.96%
Standardized	6/2/2003	9/29/2003	-	-	-3.21%	-2.77%	-1.47%	1.15%	2.96%
NYLI VP U.S. Government Money Market ³ - Current 7-day yield is 4.07%									
NonStandardized ²	1/29/1993	5/1/1995	1.01%	0.35%	4.74%	4.04%	2.41%	1.58%	1.46%
Standardized	1/29/1993	5/1/1995	-	-	-3.26%	1.51%	1.29%	1.58%	1.46%
NYLI VP Dimensional U.S. Equity (Service Class)									
NonStandardized ²	6/2/2003	9/29/2003	-2.77%	-6.36%	6.83%	8.19%	17.23%	10.57%	9.55%
Standardized	6/2/2003	9/29/2003	-	-	-1.17%	5.87%	16.59%	10.57%	9.55%
NYLI VP Conservative Allocation (Service Class)									
NonStandardized ²	2/13/2006	2/13/2006	-0.98%	-2.16%	2.44%	2.06%	5.41%	3.75%	4.88%
Standardized	2/13/2006	2/13/2006	-	-	-5.56%	-0.57%	4.42%	3.75%	4.88%
NYLI VP MacKay Convertible (Service Class)									
NonStandardized ²	6/2/2003	9/29/2003	-1.83%	-2.68%	4.33%	1.30%	11.52%	7.79%	8.02%
Standardized	6/2/2003	9/29/2003	-	-	-3.67%	-1.37%	10.74%	7.79%	8.02%
NYLI VP CBRE Global Infrastructure — Service Class									
NonStandardized ²	5/1/2015	5/1/2015	6.08%	1.42%	14.23%	2.52%	9.38%	N/A	-1.34%
Standardized	5/1/2015	5/1/2015	-	-	6.23%	-0.08%	8.53%	N/A	-1.34%
NYLI VP Candriam Emerging Markets Equity ⁸ (Service Class)									
NonStandardized ²	2/17/2012	2/17/2012	0.65%	0.25%	8.69%	-2.34%	6.57%	2.33%	0.43%
Standardized	2/17/2012	2/17/2012	-	-	0.69%	-5.02%	5.62%	2.33%	0.43%



New York Life Elite Variable Annuity Performance Summary

As of March 31, 2025

For policies purchased on or after June 2, 2003⁴

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

Investment Divisions ⁴	Portfolio Inception Date	Investment Division Inception Date ⁴	Year to Date	1 Month	1 Year ¹	3 Year ¹	5 Year ¹	10 Year ¹	Since Investment Division Inception
NYLI VP Small Cap Growth6 (Initial Class)									
NonStandardized ²	2/17/2012	2/17/2012	-9.18%	-7.59%	-4.63%	-1.29%	11.50%	6.80%	7.90%
Standardized	2/17/2012	2/17/2012	-	-	-12.26%	-4.00%	10.71%	6.80%	7.90%
NYLI VP Small Cap Growth (Service Class)									
NonStandardized ²	2/17/2012	2/17/2012	-9.23%	-7.61%	-4.87%	-1.54%	11.22%	6.53%	7.63%
Standardized	2/17/2012	2/17/2012	-	-	-12.48%	-4.24%	10.43%	6.53%	7.63%
NYLI VP MacKay Strategic Bond (Service Class)									
NonStandardized ²	5/1/2011	5/1/2011	2.64%	-0.18%	7.82%	4.95%	5.25%	3.15%	3.58%
Standardized	5/1/2011	5/1/2011	-	-	-0.18%	2.47%	4.25%	3.15%	3.58%
NYLI VP Floating Rate (Service Class)									
NonStandardized ²	5/1/2005	5/1/2005	0.18%	-0.57%	5.74%	6.10%	7.37%	4.07%	3.85%
Standardized	5/1/2005	5/1/2005	-	-	-2.26%	3.68%	6.45%	4.07%	3.85%
NYLI VP MacKay U.S. Infrastructure Bond – Service Class									
NonStandardized ²	6/2/2003	9/29/2003	2.90%	0.01%	4.53%	0.36%	-0.82%	0.58%	2.28%
Standardized	6/2/2003	9/29/2003	-	-	-3.47%	-2.36%	-2.04%	0.58%	2.28%
NYLI VP Equity Allocation (Service Class)									
NonStandardized ²	6/2/2003	9/29/2003	-3.85%	-4.67%	-0.03%	3.17%	12.93%	6.63%	6.53%
Standardized	6/2/2003	9/29/2003	-	-	-8.03%	0.60%	12.18%	6.63%	6.53%
NYLI VP Wellington Growth8 (Service Class)									
NonStandardized ²	2/13/2006	2/13/2006	-9.14%	-8.61%	1.74%	6.11%	15.07%	10.37%	N/A
Standardized	2/13/2006	2/13/2006	-	-	-6.26%	3.69%	14.37%	10.37%	N/A
NYLI VP MacKay High Yield Corporate Bond (Service Class)									
NonStandardized ²	6/2/2003	9/29/2003	0.93%	-0.83%	6.02%	4.52%	6.84%	4.84%	6.21%
Standardized	6/2/2003	9/29/2003	-	-	-1.98%	2.02%	5.90%	4.84%	6.21%
NYLI VP Epoch U.S. Equity Yield – Service Class									
NonStandardized ²	6/2/2003	9/29/2003	2.10%	-3.18%	11.06%	8.46%	15.45%	7.96%	8.00%
Standardized	6/2/2003	9/29/2003	-	-	3.06%	6.15%	14.76%	7.96%	8.00%
NYLI VP Income Builder (Service Class)									
NonStandardized ²	6/2/2003	9/29/2003	2.42%	-2.05%	8.48%	4.38%	8.12%	5.18%	6.27%
Standardized	6/2/2003	9/29/2003	-	-	0.48%	1.87%	7.23%	5.18%	6.27%
Fidelity® VIP Bond Index – Service Class 2									
NonStandardized ²	4/19/2018	11/23/2020	2.64%	0.00%	4.51%	0.11%	-0.93%	N/A	-1.81%
Standardized	4/19/2018	11/23/2020	-	-	-3.49%	-2.62%	-2.15%	N/A	-3.20%
NYLI VP Pinestone International Equity (Service Class)									
NonStandardized ²	6/2/2003	9/29/2003	0.84%	-4.50%	-1.99%	-2.75%	6.20%	4.23%	5.56%
Standardized	6/2/2003	9/29/2003	-	-	-9.84%	-5.42%	5.23%	4.23%	5.56%
NYLI VP Janus Henderson Balanced7 (Initial Class)									
NonStandardized ²	2/17/2012	2/17/2012	-1.90%	-4.05%	5.82%	5.35%	10.78%	8.37%	9.06%
Standardized	2/17/2012	2/17/2012	-	-	-2.18%	2.89%	9.97%	8.37%	9.06%
NYLI VP Janus Henderson Balanced (Service Class)									
NonStandardized ²	2/17/2012	2/17/2012	-1.96%	-4.07%	5.56%	5.08%	10.50%	8.10%	8.79%
Standardized	2/17/2012	2/17/2012	-	-	-2.44%	2.61%	9.69%	8.10%	8.79%
NYLI VP Winslow Large Cap Growth (Service Class)									
NonStandardized ²	6/2/2003	9/29/2003	-8.27%	-8.60%	4.86%	10.11%	17.72%	13.66%	10.51%
Standardized	6/2/2003	9/29/2003	-	-	-3.14%	7.87%	17.09%	13.66%	10.51%
NYLI VP Hedge Multi-Strategy - Service Class									
NonStandardized ²	5/1/2013	5/1/2013	-0.46%	-1.39%	3.33%	2.92%	3.67%	0.19%	-0.04%
Standardized	5/1/2013	5/1/2013	-	-	-4.67%	0.34%	2.61%	0.19%	-0.04%
NYLI VP Fidelity Institutional AM® Utilities (Service Class)									
NonStandardized ²	2/17/2012	2/17/2012	2.42%	-0.29%	23.91%	8.69%	14.24%	7.76%	9.07%
Standardized	2/17/2012	2/17/2012	-	-	15.91%	6.38%	13.53%	7.76%	9.07%



New York Life Elite Variable Annuity Performance Summary

As of March 31, 2025

For policies purchased on or after June 2, 2003⁴

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

Investment Divisions ⁴	Portfolio Inception Date	Investment Division Inception Date ⁴	Year to Date	1 Month	1 Year ¹	3 Year ¹	5 Year ¹	10 Year ¹	Since Investment Division Inception
NYLI VP Schroders Mid Cap Opportunities (Service Class)									
NonStandardized ²	6/2/2003	9/29/2003	-4.85%	-4.87%	-3.24%	0.51%	11.95%	5.05%	8.25%
Standardized	6/2/2003	9/29/2003	-	-	-10.99%	-2.21%	11.18%	5.05%	8.25%
NYLI VP Moderate Allocation (Service Class)									
NonStandardized ²	2/13/2006	2/13/2006	-1.87%	-3.03%	1.98%	2.76%	8.03%	4.89%	5.60%
Standardized	2/13/2006	2/13/2006	-	-	-6.02%	0.17%	7.14%	4.89%	5.60%
NYLI VP Growth Allocation (Service Class)									
NonStandardized ²	2/13/2006	2/13/2006	-3.09%	-3.99%	0.84%	3.32%	11.06%	5.96%	6.25%
Standardized	2/13/2006	2/13/2006	-	-	-7.16%	0.76%	10.26%	5.96%	6.25%
NYLI VP PIMCO Real Return (Service Class)									
NonStandardized ²	2/17/2012	2/17/2012	4.61%	0.76%	6.57%	0.07%	2.57%	2.24%	1.70%
Standardized	2/17/2012	2/17/2012	-	-	-1.43%	-2.66%	1.47%	2.24%	1.70%
NYLI VP S&P 500 Index5 (Service Class)									
NonStandardized ²	6/2/2003	9/29/2003	-4.36%	-5.66%	7.83%	8.65%	18.15%	12.02%	9.92%
Standardized	6/2/2003	9/29/2003	-	-	-0.17%	6.35%	17.52%	12.02%	9.92%
NYLI VP Wellington Small Cap - Service Class									
NonStandardized ²	5/2/2016	5/2/2016	-8.91%	-6.94%	-1.81%	-0.32%	12.83%	N/A	5.59%
Standardized	5/2/2016	5/2/2016	-	-	-9.66%	-3.05%	12.08%	N/A	5.59%
NYLI VP American Century Sustainable Equity (Service Class)									
NonStandardized ²	2/17/2012	2/17/2012	-7.31%	-6.89%	-0.11%	7.30%	17.44%	8.92%	10.01%
Standardized	2/17/2012	2/17/2012	-	-	-8.11%	4.93%	16.80%	8.92%	10.01%
NYLI VP Natural Resources (Initial Class)									
NonStandardized ²	2/17/2012	2/17/2012	-4.29%	-2.73%	-10.74%	-0.47%	25.27%	4.46%	1.90%
Standardized	2/17/2012	2/17/2012	-	-	-17.88%	-3.20%	24.78%	4.46%	1.90%
MFS® International Intrinsic Value Portfolio – Service Class									
NonStandardized ²	8/31/2001	5/1/2017	8.40%	0.44%	8.39%	6.26%	9.83%	7.44%	7.61%
Standardized	8/31/2001	5/1/2017	-	-	0.39%	3.85%	8.99%	7.44%	7.38%
NYLI VP MFS® Investors Trust - Service Class									
NonStandardized ²	5/1/2000	2/10/2025	-2.65%	-4.87%	4.97%	7.06%	15.70%	10.38%	-5.06%
Standardized	5/1/2000	2/10/2025	-	-	-3.03%	4.68%	15.03%	10.38%	-12.66%
MFS® Mid Cap Value Portfolio - Service Class									
NonStandardized ²	3/7/2008	5/1/2020	-2.69%	-3.34%	1.45%	5.05%	17.25%	8.11%	15.49%
Standardized	3/7/2008	5/1/2020	-	-	-6.55%	2.58%	16.61%	8.11%	14.79%
NYLI VP MFS® Research - Service Class									
NonStandardized ²	5/1/2000	2/10/2025	-5.14%	-6.12%	2.13%	6.67%	15.01%	10.60%	-7.92%
Standardized	5/1/2000	2/10/2025	-	-	-5.87%	4.27%	14.32%	10.60%	-15.28%
MFS® VIT Research International - Service Class									
NonStandardized ²	8/24/2001	5/1/2022	4.74%	-1.01%	2.84%	3.37%	9.33%	4.85%	5.92%
Standardized	8/24/2001	5/1/2022	-	-	-5.16%	0.81%	8.48%	4.85%	3.40%
Neuberger Berman AMT Mid-Cap Growth (Class S)									
NonStandardized ²	2/18/2003	9/29/2003	-9.05%	-7.95%	-1.98%	2.58%	12.66%	8.43%	9.71%
Standardized	2/18/2003	9/29/2003	-	-	-9.83%	-0.01%	11.90%	8.43%	9.71%
PIMCO VIT Foreign Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class									
NonStandardized ²	5/1/2014	5/1/2014	0.16%	-0.57%	4.30%	2.38%	1.78%	2.17%	2.90%
Standardized	5/1/2014	5/1/2014	-	-	-3.70%	-0.23%	0.64%	2.17%	2.90%
PIMCO VIT Income Portfolio - Advisor Class									
NonStandardized ²	4/29/2016	5/1/2020	3.02%	0.14%	6.88%	4.15%	4.94%	N/A	4.41%
Standardized	4/29/2016	5/1/2020	-	-	-1.12%	1.63%	3.93%	N/A	3.36%
PIMCO VIT Low Duration Portfolio - Advisor Class									
NonStandardized ²	3/31/2006	5/2/2016	1.67%	0.32%	5.60%	2.71%	1.32%	1.26%	1.41%
Standardized	3/31/2006	5/2/2016	-	-	-2.40%	0.12%	0.15%	1.26%	1.41%



New York Life Elite Variable Annuity Performance Summary

As of March 31, 2025

For policies purchased on or after June 2, 2003⁴

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

Investment Divisions ⁴	Portfolio Inception Date	Investment Division Inception Date ⁴	Year to Date	1 Month	1 Year ¹	3 Year ¹	5 Year ¹	10 Year ¹	Since Investment Division Inception
PIMCO VIT Short-Term Portfolio - Advisor Class									
NonStandardized ²	9/30/1999	5/1/2024	1.09%	0.26%	5.29%	4.57%	3.35%	2.34%	4.74%
Standardized	9/30/1999	5/1/2024	-	-	-2.71%	2.07%	2.28%	2.34%	-3.26%
PIMCO VIT Total Return Portfolio - Advisor Class									
NonStandardized ²	2/28/2006	5/1/2014	3.30%	0.11%	5.91%	0.72%	0.16%	1.55%	1.83%
Standardized	2/28/2006	5/1/2014	-	-	-2.09%	-1.98%	-1.06%	1.55%	1.83%
Principal VC Real Estate Securities Account - Class 2									
NonStandardized ²	5/1/1998	5/1/2024	3.51%	-1.98%	11.19%	-1.04%	9.97%	5.82%	19.88%
Standardized	5/1/1998	5/1/2024	-	-	3.19%	-3.75%	9.14%	5.82%	11.88%
Putnam VT International Value Fund - Class IB									
NonStandardized ²	1/2/1997	5/1/2024	11.24%	2.40%	11.80%	10.06%	15.80%	6.12%	13.31%
Standardized	1/2/1997	5/1/2024	-	-	3.80%	7.82%	15.12%	6.12%	5.31%
Western Asset Core Plus VIT - Class II									
NonStandardized ²	5/1/2015	5/1/2022	3.10%	-0.21%	3.25%	-0.65%	-0.23%	1.27%	1.28%
Standardized	5/1/2015	5/1/2022	-	-	-4.75%	-3.37%	-1.45%	1.27%	-1.48%
Voya Growth and Income Portfolio - Class S									
NonStandardized ²	12/31/1979	5/1/2024	-3.32%	-5.83%	6.13%	9.52%	19.82%	11.68%	11.39%
Standardized	12/31/1979	5/1/2024	-	-	-1.87%	7.25%	19.23%	11.68%	3.39%

Please read the important disclosures below regarding the product performance.



New York Life Elite Variable Annuity Performance Summary

As of March 31, 2025

For policies purchased on or after June 2, 2003⁴

To obtain a copy of the product and funds prospectuses, please contact your Registered Representative or visit www.NewYorkLifeAnnuities.com. 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 New York Life Elite Variable Annuity was first offered for sale on June 7, 2004. Certain Portfolios and Investment Divisions existed prior to this date. The performance for NYLI VP Funds Trust portfolios are based on the Initial Class Portfolio Inception Date (where applicable). The performance for all other funds 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 Elite Variable Annuity 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 a percentage of the Separate Account. Therefore, the 1.70% M&E charge 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 the 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. The New York Life Elite Variable Annuity invests in NYLIAC Variable Annuity Separate Account IV.

² Non-Standardized Performance ("Assuming No Surrender") does not reflect the deduction of the surrender charge(s) (SC). Standardized Performance ("Assuming Surrender") reflects the maximum SC under the policy. The maximum SC for each premium payment is 8%, declining to 3% (2% for single premium policies) by the 8th year after that premium payment has been in the policy, with no charge thereafter.

³ 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 this 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.

⁴ The performance shown is for the indicated classes/shares only. These classes/shares impose a 12b-1 fee, except for NYLI VP U.S. Government Money Market.

Performance for these classes/shares are lower than the returns for those classes/shares that do not impose a 12b-1 fee. Contact your Registered Representative or call 888-695-7253 for more information.

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.

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

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

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

⁷ New allocations to the NYLI VP Janus Henderson Balanced – Initial Class Investment Division will not be accepted from Policyowners who were not invested in the

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

⁸ 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.

⁹ 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.

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

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

New York Life Variable Annuities are long-term retirement products issued by New York Life Insurance and Annuity Corporation ("NYLIAC"), a Delaware Corporation. NYLIFE Distributors LLC, (member FINRA/SIPC) a Licensed Insurance Agency, is the wholesale distributor and underwriter for these products. Both NYLIAC and NYLIFE Distributors 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.

Variable Annuities offered through properly licensed registered representatives of a third party registered broker dealer.



New York Life Elite Variable Annuity Performance Summary

As of March 31, 2025

For policies purchased on or after June 2, 2003⁴

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

Investment Divisions ⁴	Portfolio Inception Date	Investment Division Inception Date ⁴	1 Year ¹	3 Year ¹	5 Year ¹	10 Year ¹	Since Investment Division Inception
AB VPS Growth & Income - Class B							
NonStandardized ²	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%	4.97%	16.24%	9.49%	6.90%
American Funds IS Asset Allocation Fund - Class 4							
NonStandardized ²	12/14/2012	5/1/2018	7.72%	6.10%	11.06%	7.86%	7.91%
Standardized	12/14/2012	5/1/2018	-0.28%	3.67%	10.26%	7.86%	7.54%
American Funds IS The Bond Fund of America® - Class 4							
NonStandardized ²	12/14/2012	5/1/2022	4.66%	0.03%	0.23%	1.54%	1.55%
Standardized	12/14/2012	5/1/2022	-3.34%	-2.71%	-0.99%	1.54%	-1.18%
American Funds IS Washington Mutual Investors Fund - Class 4							
NonStandardized ²	12/14/2012	11/13/2017	9.20%	9.13%	18.14%	9.98%	10.28%
Standardized	12/14/2012	11/13/2017	1.20%	6.85%	17.52%	9.98%	10.06%
American Funds IS Global Small Cap Fund® - Class 4							
NonStandardized ²	12/14/2012	5/1/2015	-6.64%	-3.08%	7.42%	4.35%	4.08%
Standardized	12/14/2012	5/1/2015	-14.11%	-5.74%	6.50%	4.35%	4.08%
American Funds IS Growth Fund - Class 4							
NonStandardized ²	12/14/2012	11/13/2017	8.35%	8.91%	20.08%	14.97%	15.43%
Standardized	12/14/2012	11/13/2017	0.35%	6.62%	19.50%	14.97%	15.26%
American Funds IS New World Fund - Class 4							
NonStandardized ²	12/14/2012	5/1/2014	2.77%	2.76%	10.27%	5.84%	4.85%
Standardized	12/14/2012	5/1/2014	-5.23%	0.17%	9.45%	5.84%	4.85%
American Funds IS Capital World Bond Fund® - Class 4							
NonStandardized ²	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%	-4.45%	-2.68%	0.02%	-3.24%
American Funds IS U.S. Government Securities Fund® - Class 4							
NonStandardized ²	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%	-3.35%	-2.11%	1.02%	-0.75%
BlackRock® Global Allocation V.I. Fund - Class III Shares							
NonStandardized ²	11/18/2003	5/1/2011	3.45%	3.37%	8.59%	5.05%	4.89%
Standardized	11/18/2003	5/1/2011	-4.55%	0.81%	7.71%	5.05%	4.89%
BlackRock® High Yield V.I. Fund - Class III Shares							
NonStandardized ²	2/15/2012	5/1/2014	6.74%	4.66%	7.11%	4.61%	4.34%
Standardized	2/15/2012	5/1/2014	-1.26%	2.17%	6.18%	4.61%	4.34%
ClearBridge Variable Appreciation Portfolio - Class II							
NonStandardized ²	2/28/2015	5/1/2017	6.54%	8.82%	16.79%	11.27%	12.13%
Standardized	2/28/2015	5/1/2017	-1.46%	6.52%	16.13%	11.27%	11.96%
Columbia Variable Portfolio - Commodity Strategy Fund - Class 2³							
NonStandardized ²	4/30/2013	5/1/2015	11.56%	0.75%	16.42%	3.66%	3.01%
Standardized	4/30/2013	5/1/2015	3.56%	-1.95%	15.75%	3.66%	3.01%
Columbia Variable Portfolio - Emerging Markets Bond Fund - Class 2							
NonStandardized ²	4/30/2012	5/1/2015	6.41%	3.14%	3.90%	2.70%	2.51%
Standardized	4/30/2012	5/1/2015	-1.59%	0.57%	2.85%	2.70%	2.51%
Columbia Variable Portfolio - Intermediate Bond - Class 2							
NonStandardized ²	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%	-3.06%	-0.13%	1.81%	-1.26%
Columbia Variable Portfolio - Small Cap Value Fund - Class 2							
NonStandardized ²	6/1/2000	11/15/2004	-3.53%	4.21%	19.32%	7.82%	7.67%
Standardized	6/1/2000	11/15/2004	-11.25%	1.70%	18.72%	7.82%	7.67%
Delaware VIP Small Cap Value - Service Class							
NonStandardized ²	5/1/2000	11/13/2017	-0.78%	1.32%	15.96%	6.40%	5.23%
Standardized	5/1/2000	11/13/2017	-8.72%	-1.35%	15.29%	6.40%	4.93%
Deutsche Alternative Asset Allocation VIP - Class B							
NonStandardized ²	5/18/2009	5/2/2016	7.04%	1.75%	7.88%	3.12%	3.92%
Standardized	5/18/2009	5/2/2016	-0.96%	-0.89%	6.98%	3.12%	3.92%
NYLI VP Newton Technology Growth - Service Class							
NonStandardized ²	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%	3.19%	14.87%	13.28%	-21.50%



New York Life Elite Variable Annuity Performance Summary

As of March 31, 2025

For policies purchased on or after June 2, 2003⁴

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

Investment Divisions ⁴	Portfolio Inception Date	Investment Division Inception Date ⁴	1 Year ¹	3 Year ¹	5 Year ¹	10 Year ¹	Since Investment Division Inception
BNY Mellon Sustainable US Equity - Service Shares							
NonStandardized ²	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%	3.96%	14.94%	10.28%	7.77%
Fidelity® VIP Contrafund® (Service Class 2)							
NonStandardized ²	1/12/2000	9/29/2003	7.88%	10.96%	18.64%	12.42%	11.10%
Standardized	1/12/2000	9/29/2003	-0.12%	8.75%	18.03%	12.42%	11.10%
Fidelity® VIP Emerging Markets – Service Class 2							
NonStandardized ²	1/23/2008	5/1/2018	13.45%	5.30%	10.69%	6.17%	4.97%
Standardized	1/23/2008	5/1/2018	5.45%	2.84%	9.88%	6.17%	4.53%
Fidelity® VIP Equity-Income (Service Class 2)							
NonStandardized ²	1/12/2000	9/29/2003	8.90%	7.89%	16.16%	9.28%	8.04%
Standardized	1/12/2000	9/29/2003	0.90%	5.55%	15.49%	9.28%	8.04%
Fidelity® VIP Extended Market Index Portfolio - Service Class 2							
NonStandardized ²	4/17/2018	5/1/2024	-2.80%	1.77%	15.44%	N/A	4.23%
Standardized	4/17/2018	5/1/2024	-10.58%	-0.87%	14.75%	N/A	-3.77%
Fidelity® VIP FundsManager® 60% — Service Class							
NonStandardized ²	8/22/2007	5/1/2019	3.80%	3.66%	9.50%	6.23%	6.91%
Standardized	8/22/2007	5/1/2019	-4.20%	1.11%	8.65%	6.23%	6.29%
Fidelity® VIP Growth Opportunities – Service Class 2							
NonStandardized ²	1/12/2000	5/1/2014	7.44%	8.52%	19.53%	16.24%	16.45%
Standardized	1/12/2000	5/1/2014	-0.56%	6.21%	18.94%	16.24%	16.45%
Fidelity® VIP Health Care — Service Class 2							
NonStandardized ²	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%	-1.62%	6.54%	6.38%	7.25%
Fidelity® VIP International Index — Service Class 2							
NonStandardized ²	4/16/2018	5/1/2019	6.25%	4.78%	10.90%	N/A	5.56%
Standardized	4/16/2018	5/1/2019	-1.75%	2.29%	10.09%	N/A	4.91%
Fidelity® VIP Investment Grade Bond - Service Class 2							
NonStandardized ²	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%	-2.09%	-0.46%	1.81%	-0.51%
Fidelity® VIP Mid Cap (Service Class 2)							
NonStandardized ²	1/12/2000	9/29/2003	-2.93%	4.36%	17.56%	7.62%	9.98%
Standardized	1/12/2000	9/29/2003	-10.70%	1.85%	16.92%	7.62%	9.98%
Invesco V.I. Main Street Small Cap Fund - Series II							
NonStandardized ²	7/16/2001	5/1/2020	-2.77%	2.96%	8.49%	3.85%	3.63%
Standardized	7/16/2001	5/1/2020	-10.55%	0.38%	7.61%	3.85%	3.63%
Invesco V.I. EQV International Equity Fund - Series II							
NonStandardized ²	9/19/2001	5/1/2014	-1.04%	3.54%	17.18%	7.73%	14.86%
Standardized	9/19/2001	5/1/2014	-8.96%	0.99%	16.54%	7.73%	14.14%
Janus Henderson VIT Enterprise Portfolio – Service Shares							
NonStandardized ²	12/31/1999	11/13/2017	1.84%	5.47%	14.96%	10.89%	10.44%
Standardized	12/31/1999	11/13/2017	-6.16%	3.02%	14.26%	10.89%	10.22%
Janus Henderson VIT Global Research Portfolio (Service Shares)							
NonStandardized ²	12/31/1999	9/29/2003	7.39%	9.92%	17.04%	9.52%	7.73%
Standardized	12/31/1999	9/29/2003	-0.61%	7.66%	16.40%	9.52%	7.73%
Franklin Templeton Aggressive Model Portfolio - Class II							
NonStandardized ²	5/1/2020	5/1/2020	6.16%	6.21%	N/A	N/A	12.18%
Standardized	5/1/2020	5/1/2020	-1.84%	3.79%	N/A	N/A	11.39%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II							
NonStandardized ²	5/1/2020	5/1/2020	6.15%	5.14%	N/A	N/A	9.48%
Standardized	5/1/2020	5/1/2020	-1.85%	2.67%	N/A	N/A	8.61%
Franklin Templeton Moderate Model Portfolio - Class II							
NonStandardized ²	5/1/2020	5/1/2020	5.96%	4.11%	N/A	N/A	7.53%
Standardized	5/1/2020	5/1/2020	-2.04%	1.59%	N/A	N/A	6.60%



New York Life Elite Variable Annuity Performance Summary

As of March 31, 2025

For policies purchased on or after June 2, 2003⁴

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

Investment Divisions ⁴	Portfolio Inception Date	Investment Division Inception Date ⁴	1 Year ¹	3 Year ¹	5 Year ¹	10 Year ¹	Since Investment Division Inception
Franklin Templeton Moderately Conservative Model Portfolio - Class II							
NonStandardized ²	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%	0.74%	N/A	N/A	4.85%
Franklin Templeton Conservative Model Portfolio - Class II							
NonStandardized ²	5/1/2020	5/1/2020	5.25%	2.07%	N/A	N/A	3.18%
Standardized	5/1/2020	5/1/2020	-2.75%	-0.56%	N/A	N/A	2.07%
NYLI VP Balanced (Service Class)							
NonStandardized ²	5/1/2005	5/1/2005	6.54%	4.19%	10.83%	5.71%	6.31%
Standardized	5/1/2005	5/1/2005	-1.46%	1.67%	10.02%	5.71%	6.31%
NYLI VP Bond (Service Class)							
NonStandardized ²	6/2/2003	9/29/2003	4.79%	-0.03%	-0.25%	1.15%	2.96%
Standardized	6/2/2003	9/29/2003	-3.21%	-2.77%	-1.47%	1.15%	2.96%
NYLI VP U.S. Government Money Market ³ - Current 7-day yield is 4.07%							
NonStandardized ²	1/29/1993	5/1/1995	4.74%	4.04%	2.41%	1.58%	1.46%
Standardized	1/29/1993	5/1/1995	-3.26%	1.51%	1.29%	1.58%	1.46%
NYLI VP Dimensional U.S. Equity (Service Class)							
NonStandardized ²	6/2/2003	9/29/2003	6.83%	8.19%	17.23%	10.57%	9.55%
Standardized	6/2/2003	9/29/2003	-1.17%	5.87%	16.59%	10.57%	9.55%
NYLI VP Conservative Allocation (Service Class)							
NonStandardized ²	2/13/2006	2/13/2006	2.44%	2.06%	5.41%	3.75%	4.88%
Standardized	2/13/2006	2/13/2006	-5.56%	-0.57%	4.42%	3.75%	4.88%
NYLI VP MacKay Convertible (Service Class)							
NonStandardized ²	6/2/2003	9/29/2003	4.33%	1.30%	11.52%	7.79%	8.02%
Standardized	6/2/2003	9/29/2003	-3.67%	-1.37%	10.74%	7.79%	8.02%
NYLI VP CBRE Global Infrastructure — Service Class							
NonStandardized ²	5/1/2015	5/1/2015	14.23%	2.52%	9.38%	N/A	-1.34%
Standardized	5/1/2015	5/1/2015	6.23%	-0.08%	8.53%	N/A	-1.34%
NYLI VP Candriam Emerging Markets Equity ⁸ (Service Class)							
NonStandardized ²	2/17/2012	2/17/2012	8.69%	-2.34%	6.57%	2.33%	0.43%
Standardized	2/17/2012	2/17/2012	0.69%	-5.02%	5.62%	2.33%	0.43%
NYLI VP Small Cap Growth ⁶ (Initial Class)							
NonStandardized ²	2/17/2012	2/17/2012	-4.63%	-1.29%	11.50%	6.80%	7.90%
Standardized	2/17/2012	2/17/2012	-12.26%	-4.00%	10.71%	6.80%	7.90%
NYLI VP Small Cap Growth (Service Class)							
NonStandardized ²	2/17/2012	2/17/2012	-4.87%	-1.54%	11.22%	6.53%	7.63%
Standardized	2/17/2012	2/17/2012	-12.48%	-4.24%	10.43%	6.53%	7.63%
NYLI VP MacKay Strategic Bond (Service Class)							
NonStandardized ²	5/1/2011	5/1/2011	7.82%	4.95%	5.25%	3.15%	3.58%
Standardized	5/1/2011	5/1/2011	-0.18%	2.47%	4.25%	3.15%	3.58%
NYLI VP Floating Rate (Service Class)							
NonStandardized ²	5/1/2005	5/1/2005	5.74%	6.10%	7.37%	4.07%	3.85%
Standardized	5/1/2005	5/1/2005	-2.26%	3.68%	6.45%	4.07%	3.85%
NYLI VP MacKay U.S. Infrastructure Bond — Service Class							
NonStandardized ²	6/2/2003	9/29/2003	4.53%	0.36%	-0.82%	0.58%	2.28%
Standardized	6/2/2003	9/29/2003	-3.47%	-2.36%	-2.04%	0.58%	2.28%
NYLI VP Equity Allocation (Service Class)							
NonStandardized ²	6/2/2003	9/29/2003	-0.03%	3.17%	12.93%	6.63%	6.53%
Standardized	6/2/2003	9/29/2003	-8.03%	0.60%	12.18%	6.63%	6.53%
NYLI VP Wellington Growth ⁸ (Service Class)							
NonStandardized ²	2/13/2006	2/13/2006	1.74%	6.11%	15.07%	10.37%	N/A
Standardized	2/13/2006	2/13/2006	-6.26%	3.69%	14.37%	10.37%	N/A



New York Life Elite Variable Annuity Performance Summary

As of March 31, 2025

For policies purchased on or after June 2, 2003⁴

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

Investment Divisions ⁴	Portfolio Inception Date	Investment Division Inception Date ⁴	1 Year ¹	3 Year ¹	5 Year ¹	10 Year ¹	Since Investment Division Inception
NYLI VP MacKay High Yield Corporate Bond (Service Class)							
NonStandardized ²	6/2/2003	9/29/2003	6.02%	4.52%	6.84%	4.84%	6.21%
Standardized	6/2/2003	9/29/2003	-1.98%	2.02%	5.90%	4.84%	6.21%
NYLI VP Epoch U.S. Equity Yield – Service Class							
NonStandardized ²	6/2/2003	9/29/2003	11.06%	8.46%	15.45%	7.96%	8.00%
Standardized	6/2/2003	9/29/2003	3.06%	6.15%	14.76%	7.96%	8.00%
NYLI VP Income Builder (Service Class)							
NonStandardized ²	6/2/2003	9/29/2003	8.48%	4.38%	8.12%	5.18%	6.27%
Standardized	6/2/2003	9/29/2003	0.48%	1.87%	7.23%	5.18%	6.27%
Fidelity® VIP Bond Index – Service Class 2							
NonStandardized ²	4/19/2018	11/23/2020	4.51%	0.11%	-0.93%	N/A	-1.81%
Standardized	4/19/2018	11/23/2020	-3.49%	-2.62%	-2.15%	N/A	-3.20%
NYLI VP Pinestone International Equity (Service Class)							
NonStandardized ²	6/2/2003	9/29/2003	-1.99%	-2.75%	6.20%	4.23%	5.56%
Standardized	6/2/2003	9/29/2003	-9.84%	-5.42%	5.23%	4.23%	5.56%
NYLI VP Janus Henderson Balanced⁷ (Initial Class)							
NonStandardized ²	2/17/2012	2/17/2012	5.82%	5.35%	10.78%	8.37%	9.06%
Standardized	2/17/2012	2/17/2012	-2.18%	2.89%	9.97%	8.37%	9.06%
NYLI VP Janus Henderson Balanced (Service Class)							
NonStandardized ²	2/17/2012	2/17/2012	5.56%	5.08%	10.50%	8.10%	8.79%
Standardized	2/17/2012	2/17/2012	-2.44%	2.61%	9.69%	8.10%	8.79%
NYLI VP Winslow Large Cap Growth (Service Class)							
NonStandardized ²	6/2/2003	9/29/2003	4.86%	10.11%	17.72%	13.66%	10.51%
Standardized	6/2/2003	9/29/2003	-3.14%	7.87%	17.09%	13.66%	10.51%
NYLI VP Hedge Multi-Strategy - Service Class							
NonStandardized ²	5/1/2013	5/1/2013	3.33%	2.92%	3.67%	0.19%	-0.04%
Standardized	5/1/2013	5/1/2013	-4.67%	0.34%	2.61%	0.19%	-0.04%
NYLI VP Fidelity Institutional AM® Utilities (Service Class)							
NonStandardized ²	2/17/2012	2/17/2012	23.91%	8.69%	14.24%	7.76%	9.07%
Standardized	2/17/2012	2/17/2012	15.91%	6.38%	13.53%	7.76%	9.07%
NYLI VP Schroders Mid Cap Opportunities (Service Class)							
NonStandardized ²	6/2/2003	9/29/2003	-3.24%	0.51%	11.95%	5.05%	8.25%
Standardized	6/2/2003	9/29/2003	-10.99%	-2.21%	11.18%	5.05%	8.25%
NYLI VP Moderate Allocation (Service Class)							
NonStandardized ²	2/13/2006	2/13/2006	1.98%	2.76%	8.03%	4.89%	5.60%
Standardized	2/13/2006	2/13/2006	-6.02%	0.17%	7.14%	4.89%	5.60%
NYLI VP Growth Allocation (Service Class)							
NonStandardized ²	2/13/2006	2/13/2006	0.84%	3.32%	11.06%	5.96%	6.25%
Standardized	2/13/2006	2/13/2006	-7.16%	0.76%	10.26%	5.96%	6.25%
NYLI VP PIMCO Real Return (Service Class)							
NonStandardized ²	2/17/2012	2/17/2012	6.57%	0.07%	2.57%	2.24%	1.70%
Standardized	2/17/2012	2/17/2012	-1.43%	-2.66%	1.47%	2.24%	1.70%
NYLI VP S&P 500 Index⁵ (Service Class)							
NonStandardized ²	6/2/2003	9/29/2003	7.83%	8.65%	18.15%	12.02%	9.92%
Standardized	6/2/2003	9/29/2003	-0.17%	6.35%	17.52%	12.02%	9.92%
NYLI VP Wellington Small Cap - Service Class							
NonStandardized ²	5/2/2016	5/2/2016	-1.81%	-0.32%	12.83%	N/A	5.59%
Standardized	5/2/2016	5/2/2016	-9.66%	-3.05%	12.08%	N/A	5.59%
NYLI VP American Century Sustainable Equity (Service Class)							
NonStandardized ²	2/17/2012	2/17/2012	-0.11%	7.30%	17.44%	8.92%	10.01%
Standardized	2/17/2012	2/17/2012	-8.11%	4.93%	16.80%	8.92%	10.01%



New York Life Elite Variable Annuity Performance Summary

As of March 31, 2025

For policies purchased on or after June 2, 2003⁴

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

Investment Divisions ⁴	Portfolio Inception Date	Investment Division Inception Date ⁴	1 Year ¹	3 Year ¹	5 Year ¹	10 Year ¹	Since Investment Division Inception
NYLI VP Natural Resources (Initial Class)							
NonStandardized ²	2/17/2012	2/17/2012	-10.74%	-0.47%	25.27%	4.46%	1.90%
Standardized	2/17/2012	2/17/2012	-17.88%	-3.20%	24.78%	4.46%	1.90%
MFS® International Intrinsic Value Portfolio – Service Class							
NonStandardized ²	8/31/2001	5/1/2017	8.39%	6.26%	9.83%	7.44%	7.61%
Standardized	8/31/2001	5/1/2017	0.39%	3.85%	8.99%	7.44%	7.38%
NYLI VP MFS® Investors Trust - Service Class							
NonStandardized ²	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%	4.68%	15.03%	10.38%	-12.66%
MFS® Mid Cap Value Portfolio - Service Class							
NonStandardized ²	3/7/2008	5/1/2020	1.45%	5.05%	17.25%	8.11%	15.49%
Standardized	3/7/2008	5/1/2020	-6.55%	2.58%	16.61%	8.11%	14.79%
NYLI VP MFS® Research - Service Class							
NonStandardized ²	5/1/2000	2/10/2025	2.13%	6.67%	15.01%	10.60%	-7.92%
Standardized	5/1/2000	2/10/2025	-5.87%	4.27%	14.32%	10.60%	-15.28%
MFS® VIT Research International - Service Class							
NonStandardized ²	8/24/2001	5/1/2022	2.84%	3.37%	9.33%	4.85%	5.92%
Standardized	8/24/2001	5/1/2022	-5.16%	0.81%	8.48%	4.85%	3.40%
Neuberger Berman AMT Mid-Cap Growth (Class S)							
NonStandardized ²	2/18/2003	9/29/2003	-1.98%	2.58%	12.66%	8.43%	9.71%
Standardized	2/18/2003	9/29/2003	-9.83%	-0.01%	11.90%	8.43%	9.71%
PIMCO VIT Foreign Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class							
NonStandardized ²	5/1/2014	5/1/2014	4.30%	2.38%	1.78%	2.17%	2.90%
Standardized	5/1/2014	5/1/2014	-3.70%	-0.23%	0.64%	2.17%	2.90%
PIMCO VIT Income Portfolio - Advisor Class							
NonStandardized ²	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%	1.63%	3.93%	N/A	3.36%
PIMCO VIT Low Duration Portfolio - Advisor Class							
NonStandardized ²	3/31/2006	5/2/2016	5.60%	2.71%	1.32%	1.26%	1.41%
Standardized	3/31/2006	5/2/2016	-2.40%	0.12%	0.15%	1.26%	1.41%
PIMCO VIT Short-Term Portfolio - Advisor Class							
NonStandardized ²	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%	2.07%	2.28%	2.34%	-3.26%
PIMCO VIT Total Return Portfolio - Advisor Class							
NonStandardized ²	2/28/2006	5/1/2014	5.91%	0.72%	0.16%	1.55%	1.83%
Standardized	2/28/2006	5/1/2014	-2.09%	-1.98%	-1.06%	1.55%	1.83%
Principal VC Real Estate Securities Account - Class 2							
NonStandardized ²	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%	-3.75%	9.14%	5.82%	11.88%
Putnam VT International Value Fund - Class IB							
NonStandardized ²	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%	7.82%	15.12%	6.12%	5.31%
Western Asset Core Plus VIT - Class II							
NonStandardized ²	5/1/2015	5/1/2022	3.25%	-0.65%	-0.23%	1.27%	1.28%
Standardized	5/1/2015	5/1/2022	-4.75%	-3.37%	-1.45%	1.27%	-1.48%
Voya Growth and Income Portfolio - Class S							
NonStandardized ²	12/31/1979	5/1/2024	6.13%	9.52%	19.82%	11.68%	11.39%
Standardized	12/31/1979	5/1/2024	-1.87%	7.25%	19.23%	11.68%	3.39%

Please read the important disclosures below regarding the product performance.



New York Life Plus II Variable Annuity Performance Summary

As of March 31, 2025

For policies purchased on or after June 2, 2003⁴

To obtain a copy of the product and funds prospectuses, please contact your Registered Representative or visit www.NewYorkLifeAnnuities.com. 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 New York Life Elite Variable Annuity was first offered for sale on June 7, 2004. Certain Portfolios and Investment Divisions existed prior to this date. The performance for NYLI VP Funds Trust portfolios are based on the Initial Class Portfolio Inception Date (where applicable). The performance for all other funds 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 Elite Variable Annuity 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 a percentage of the Separate Account. Therefore, the 1.70% M&E charge 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 the 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. The New York Life Elite Variable Annuity invests in NYLIAC Variable Annuity Separate Account IV.

² Non-Standardized Performance ("Assuming No Surrender") does not reflect the deduction of the surrender charge(s) (SC). Standardized Performance ("Assuming Surrender") reflects the maximum SC under the policy. The maximum SC for each premium payment is 8%, declining to 3% (2% for single premium policies) by the 8th year after that premium payment has been in the policy, with no charge thereafter.

³ 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 this 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.

⁴ The performance shown is for the indicated classes/shares only. These classes/shares impose a 12b-1 fee, except for NYLI VP U.S. Government Money Market.

Performance for these classes/shares are lower than the returns for those classes/shares that do not impose a 12b-1 fee. Contact your Registered Representative or call 888-695-7253 for more information.

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.

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

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

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

⁷ New allocations to the NYLI VP Janus Henderson Balanced – Initial Class Investment Division will not be accepted from Policyowners who were not invested in the

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

⁸ 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.

⁹ 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.

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

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

New York Life Variable Annuities are long-term retirement products issued by New York Life Insurance and Annuity Corporation ("NYLIAC"), a Delaware Corporation. NYLIFE Distributors LLC, (member FINRA/SIPC) a Licensed Insurance Agency, is the wholesale distributor and underwriter for these products. Both NYLIAC and NYLIFE Distributors 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.

Variable Annuities offered through properly licensed registered representatives of a third party registered broker dealer.