

Accumulation 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.

 $With drawals \ and \ surrenders \ may \ be \ taxable \ transactions, \ and \ prior \ to \ age \ 59\%, \ may \ be \ subject \ to \ a \ 10\% \ IRS \ penalty \ .$

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				10	Division
Investment Divisions ^{1, 3}	Date	Date ¹		Monthly)	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Investment Grade Bond									
NYLI VP U.S. Government Money Market – Current 7-day yield is 4.07%6									
NonStandardized ²	1/29/1993	11/20/2017	0.24%	0.71%	3.49%	2.80%	1.19%	0.37%	0.89%
Standardized	1/29/1993	11/20/2017	-	-	-4.51%	0.87%	0.41%	0.37%	0.89%
PIMCO VIT Low Duration Portfolio - Advisor Class									
NonStandardized ²	3/31/2006	11/20/2017	0.21%	1.37%	4.33%	1.49%	0.11%	0.06%	0.26%
Standardized	3/31/2006	11/20/2017	-	-	-3.67%	-0.49%	-0.70%	0.06%	0.26%
PIMCO VIT Short-Term Portfolio - Advisor Class									
NonStandardized ²	9/30/1999	5/1/2024	0.16%	0.79%	4.04%	3.33%	2.12%	1.13%	3.59%
Standardized	9/30/1999	5/1/2024	-	-	-3.96%	1.42%	1.38%	1.13%	-4.41%
American Funds IS Capital World Bond Fund® - Class 4	40/4/0000	5/4/0004	0.000/	0.700/	0.000/	0.000/	0.040/	4.470/	0.000/
NonStandardized ²	10/4/2006	5/1/2024	0.63%	2.79%	0.83%	-2.92%	-2.64%	-1.17%	3.62%
Standardized Characteristics of the standardized Characteristics o	10/4/2006	5/1/2024	-	-	-7.17%	-4.90%	-3.43%	-1.17%	-4.38%
American Funds IS The Bond Fund of America® - Class 4	40/44/0040	E (4 (0000	0.400/	0.450/	0.400/	4.470/	0.000/	0.000/	0.040/
NonStandardized ² Standardized	12/14/2012 12/14/2012	5/1/2022 5/1/2022	-0.10%	2.45%	3.40%	-1.17% -3.18%	-0.96% -1.77%	0.33% 0.33%	0.34% -1.75%
American Funds IS U.S. Government Securities Fund® - Class 4	12/14/2012	5/1/2022	-		-4.60%	-3.18%	-1.77%	0.33%	-1./5%
NonStandardized ²	12/2/1985	5/1/2024	0.21%	2.98%	3.78%	-1.81%	-2.06%	-0.18%	6.09%
Standardized	12/2/1985	5/1/2024	0.2170	2.9070	-4.22%	-3.82%	-2.86%	-0.18%	-1.91%
Columbia Variable Portfolio — Intermediate Bond - Class 2	12/2/1303	3/1/2024			7.22/0	0.0270	2.0070	0.1070	1.5170
NonStandardized ²	5/3/2010	5/1/2022	-0.10%	3.07%	4.64%	-1.52%	-0.15%	0.60%	0.27%
Standardized	5/3/2010	5/1/2022	-	-	-3.36%	-3.53%	-0.96%	0.60%	-1.83%
NYLI VP Bond – Service Class									
NonStandardized ²	6/2/2003	11/20/2017	-0.11%	2.23%	3.53%	-1.22%	-1.44%	-0.05%	-0.29%
Standardized	6/2/2003	11/20/2017	-		-4.47%	-3.24%	-2.24%	-0.05%	-0.29%
Fidelity® VIP Bond Index – Service Class 2									
NonStandardized ²	4/19/2018	11/23/2020	-0.10%	2.33%	3.25%	-1.08%	-2.12%	N/A	-2.98%
Standardized	4/19/2018	11/23/2020	-	2.5570	-4.75%	-3.10%	-2.91%	N/A	-3.89%
Fidelity® VIP Investment Grade Bond - Service Class 2	4/13/2010	11/20/2020			4.7070	0.1070	2.5170	14/74	0.0070
NonStandardized ²	8/15/2005	5/1/2022	-0.10%	2.55%	3.72%	-0.59%	-0.47%	0.60%	0.97%
	8/15/2005	5/1/2022	-0.10%	2.55%	-4.28%	-2.62%	-0.47%	0.60%	-1.09%
Standardized	6/13/2003	3/1/2022	-		-4.20%	-2.0276	-1.20%	0.00%	-1.09%
NYLI VP MacKay U.S. Infrastructure Bond– Service Class NonStandardized ²	0/0/0000	44/00/0047	0.000/	0.500/	3.28%	0.040/	0.000/	0.000/	-0.70%
	6/2/2003	11/20/2017	-0.09%	2.59%		-0.84%	-2.00%	-0.62%	
Standardized	6/2/2003	11/20/2017	-	-	-4.72%	-2.86%	-2.80%	-0.62%	-0.70%
NYLI VP PIMCO Real Return – Service Class									
NonStandardized ²	2/17/2012	11/20/2017	0.66%	4.30%	5.29%	-1.12%	1.35%	1.02%	1.43%
Standardized	2/17/2012	11/20/2017		•	-2.71%	-3.14%	0.58%	1.02%	1.43%
PIMCO VIT Income Portfolio - Advisor Class									
NonStandardized ²	4/29/2016	5/1/2020	0.04%	2.72%	5.60%	2.91%	3.69%	N/A	3.17%
Standardized	4/29/2016	5/1/2020	-	-	-2.40%	0.98%	2.99%	N/A	2.44%



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		Investment		Year to					Since
	Portfolio	Division	Month to						Investment
	Inception	Inception	Date	(Updated		3	5	10	Division
Investment Divisions ^{1,3}	Date	Date ¹		Monthly)	Year ⁴	Year⁴	Year ⁴	Year⁴	Inception
Investment Grade Bond	Dato								шоорион
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class									
NonStandardized ²	5/1/2014	11/20/2017	-0.67%	-0.13%	3.05%	1.16%	0.57%	0.95%	0.84%
Standardized	5/1/2014	11/20/2017	-	-	-4.95%	-0.83%	-0.22%	0.95%	0.84%
PIMCO VIT Total Return Portfolio - Advisor Class									
NonStandardized ²	2/28/2006	11/20/2017	0.01%	3.00%	4.64%	-0.49%	-1.03%	0.34%	0.20%
Standardized	2/28/2006	11/20/2017	-	-	-3.36%	-2.52%	-1.84%	0.34%	0.20%
Western Asset Core Plus VIT - Class II									
NonStandardized ²	5/1/2015	5/1/2022	-0.32%	2.79%	2.01%	-1.83%	-1.41%	0.07%	0.07%
Standardized	5/1/2015	5/1/2022	-	-	-5.99%	-3.84%	-2.22%	0.07%	-2.03%
Non-Investment Grade Bond									
BlackRock® High Yield V.I. Fund – Class III Shares									
NonStandardized ²	2/15/2012	11/20/2017	-1.30%	0.44%	5.46%	3.41%	5.84%	3.36%	3.31%
Standardized	2/15/2012	11/20/2017	-	-	-2.54%	1.51%	5.19%	3.36%	3.31%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2	4/20/2012	11/20/2017	1.030/	1 770/	E 130/	1.019/	2.669/	1 400/	0.009/
NonStandardized ² Standardized	4/30/2012 4/30/2012	11/20/2017 11/20/2017	-1.03%	1.77%	5.13% -2.87%	1.91% -0.05%	2.66% 1.93%	1.48% 1.48%	0.00%
NYLI VP Floating Rate – Service Class	4/30/2012	11/20/2017			2.07 70	0.0070	1.5570	1.4070	0.0070
NonStandardized ²	5/1/2005	11/20/2017	-0.68%	-0.11%	4.47%	4.83%	6.09%	2.82%	3.02%
Standardized	5/1/2005	11/20/2017	-	-	-3.53%	2.98%	5.45%	2.82%	3.02%
NYLI VP MacKay Convertible – Service Class									
NonStandardized ²	6/2/2003	11/20/2017	-2.78%	-2.12%	3.08%	0.09%	10.19%	6.51%	6.87%
Standardized	6/2/2003	11/20/2017	-	-	-4.92%	-1.94%	9.65%	6.51%	6.87%
NYLI VP MacKay High Yield Corporate Bond – Service Class									
NonStandardized ² Standardized	6/2/2003 6/2/2003	11/20/2017 11/20/2017	-0.93%	0.63%	4.75% -3.25%	3.28% 1.37%	5.56% 4.91%	3.59% 3.59%	3.08% 3.08%
NYLI VP MacKay Strategic Bond – Service Class	0/2/2003	11/20/2017	-		-3.2376	1.37 /0	4.5176	3.3376	3.0076
NonStandardized ²	5/1/2011	11/20/2017	-0.28%	2.34%	6.52%	3.70%	3.99%	1.92%	2.07%
Standardized	5/1/2011	11/20/2017	-	-	-1.48%	1.80%	3.30%	1.92%	2.07%
Alternatives									
DWS Alternative Asset Allocation VIP - Class B									
NonStandardized ²	5/18/2009	11/20/2017	0.27%	2.86%	5.75%	0.54%	6.60%	1.89%	2.55%
Standardized	5/18/2009	11/20/2017	-	=	-2.25%	-1.48%	5.97%	1.89%	2.55%
NYLI VP Hedge Multi-Strategy - Service Class									
NonStandardized ²	5/1/2013	11/20/2017	-1.49%	-0.75%	2.09%	1.69%	2.44%	-1.01%	0.35%
Standardized	5/1/2013	11/20/2017	-	-	-5.91%	-0.28%	1.70%	-1.01%	0.35%
Asset Allocation									
American Funds IS Asset Allocation Fund - Class 4									
NonStandardized ²	12/14/2012	5/1/2018	-3.29%	-1.08%	6.43%	4.83%	9.74%	6.58%	6.62%
Standardized	12/14/2012	5/1/2018	-	-	-1.57%	2.98%	9.18%	6.58%	6.42%
BlackRock® Global Allocation V.I. Fund – Class III Shares	11/19/2002	11/20/2017	-2.74%	-0.30%	2.21%	2 120/	7.29%	3.79%	4.07%
NonStandardized ²	11/18/2003 11/18/2003	11/20/2017	-2.74%	-0.30%	-5.79%	2.13% 0.18%	7.29% 6.68%	3.79%	4.07%
Standardized Fidelity® VIP FundsManager® 60% — Service Class	11/10/2003	11/20/2017	 		-3.1970	0.1070	0.00%	3.7970	4.0770
NonStandardized ²	8/22/2007	5/1/2019	-2.75%	-0.92%	2.55%	2.42%	8.19%	4.96%	5.63%
Standardized	8/22/2007	5/1/2019	-2.7376	-0.5276	-5.45%	0.48%	7.60%	4.96%	5.24%
NYLI VP Balanced – Service Class									
NonStandardized ²	5/1/2005	11/20/2017	-1.30%	2.02%	5.26%	2.95%	9.51%	4.45%	4.82%
Standardized	5/1/2005	11/20/2017	-	-	-2.74%	1.02%	8.94%	4.45%	4.82%
NYLI VP Conservative Allocation – Service Class									
NonStandardized ²	2/13/2006	11/20/2017	-2.26%	-1.28%	1.21%	0.84%	4.15%	2.51%	2.33%
Standardized	2/13/2006	11/20/2017	-	-	-6.79%	-1.16%	3.46%	2.51%	2.33%
NYLI VP Income Builder – Service Class	·				·				
NonStandardized ²	6/2/2003	11/20/2017	-2.15%	2.11%	7.18%	3.13%	6.83%	3.93%	3.93%
Standardized	6/2/2003	11/20/2017	-	•	-0.82%	1.22%	6.21%	3.93%	3.93%



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	Portfolio	Division	Month to						Investment
	Inception	Inception	Date	(Updated	1			10	Division
Investment Divisions ^{1,3}	Date	Date ¹		Monthly)	Year⁴	Year⁴	Year⁴	Year ⁴	Inception
Asset Allocation									
NYLI VP Janus Henderson Balanced – Service Class									
NonStandardized ²	2/17/2012	11/20/2017	-4.17%	-2.25%	4.29%	3.83%	9.19%	6.81%	7.24%
Standardized	2/17/2012	11/20/2017	-	-	-3.71%	1.94%	8.62%	6.81%	7.24%
NYLI VP Moderate Allocation–Service Class	2/13/2006	11/20/2017	-3.13%	-2.16%	0.76%	1.54%	6.75%	3.64%	3.47%
NonStandardized ²	2/13/2006	11/20/2017	-3.13%	-2.10%	-7.24%	-0.44%	6.12%	3.64%	3.47%
Standardized Franklin Templeton Conservative Model Portfolio - Class II	2/13/2000	11/20/2017	-		-1.24/0	-0.4470	0.1278	3.04 /6	3.47 /6
NonStandardized ²	5/1/2020	5/1/2020	-1.29%	0.92%	3.99%	0.85%	N/A	N/A	1.95%
Standardized	5/1/2020	5/1/2020	1.2370	0.5270	-4.01%	-1.16%	N/A	N/A	1.18%
Franklin Templeton Moderate Model Portfolio - Class II	0/1/2020	0/1/2020			1.0170	11.1070			1.1070
NonStandardized ²	5/1/2020	5/1/2020	-2.98%	-0.69%	4.69%	2.87%	N/A	N/A	6.25%
Standardized	5/1/2020	5/1/2020	-	-	-3.31%	0.94%	N/A	N/A	5.60%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II	3, 1, 2020	G, 1, LULU							
NonStandardized ²	5/1/2020	5/1/2020	-3.57%	-1.38%	4.87%	3.88%	N/A	N/A	8.17%
Standardized	5/1/2020	5/1/2020	-	-	-3.13%	2.00%	N/A	N/A	7.57%
Franklin Templeton Moderately Conservative Model Portfolio - Class II									
NonStandardized ²	5/1/2020	5/1/2020	-2.15%	0.23%	4.79%	2.07%	N/A	N/A	4.58%
Standardized	5/1/2020	5/1/2020	-	-	-3.21%	0.12%	N/A	N/A	3.89%
Franklin Templeton Aggressive Model Portfolio - Class II									
NonStandardized ²	5/1/2020	5/1/2020	-4.66%	-2.50%	4.89%	4.95%	N/A	N/A	10.84%
Standardized	5/1/2020	5/1/2020	-	-	-3.11%	3.10%	N/A	N/A	10.29%
NYLI VP Equity Allocation – Service Class									
NonStandardized ²	2/13/2006	11/20/2017	-4.76%	-4.14%	-1.23%	1.94%	11.58%	5.36%	5.15%
Standardized	2/13/2006	11/20/2017	-	-	-9.13%	-0.03%	11.06%	5.36%	5.15%
NYLI VP Growth Allocation–Service Class									
NonStandardized ²	2/13/2006	11/20/2017	-4.09%	-3.38%	-0.37%	2.08%	9.73%	4.70%	4.52%
Standardized	2/13/2006	11/20/2017	-	-	-8.34%	0.13%	9.18%	4.70%	4.52%
Large Cap Equity									
AB VPS Growth & Income - Class B									
NonStandardized ²	6/1/1999	5/1/2022	-3.60%	1.45%	3.08%	6.05%	15.50%	8.19%	7.96%
Standardized	6/1/1999	5/1/2022	-	-	-4.92%	4.24%	15.05%	8.19%	6.16%
American Funds IS Blue Chip Income and Growth Fund - Class 4									
NonStandardized ²	12/14/2012	11/20/2017	-3.75%	-0.05%	7.89%	7.83%	16.73%	8.68%	9.04%
Standardized	12/14/2012	11/20/2017	-	-	-0.11%	6.08%	16.30%	8.68%	9.04%
American Funds IS Growth Fund - Class 4	40/44/0040	44/00/0047	7.070/	7.470/	7.050/	7.040/	40.050/	40.000/	44440/
NonStandardized ²	12/14/2012 12/14/2012	11/20/2017 11/20/2017	-7.87%	-7.47%	7.05% -0.95%	7.61% 5.86%	18.65% 18.24%	13.60% 13.60%	14.11% 14.11%
Standardized BNY Mellon Sustainable US Equity - Service Shares	12/14/2012	11/20/2017	-	•	-0.95%	0.80%	18.24%	13.00%	14.11%
	12/21/2000	5/1/2022	-7.06%	7 269/	1 000/	E 100/	14.24%	8.97%	8.79%
NonStandardized ²	12/31/2000 12/31/2000	5/1/2022	-7.06%	-7.26%	1.98% -6.02%	5.10% 3.26%	14.24%	8.97% 8.97%	8.79% 7.00%
Standardized ClearBridge Variable Appreciation Portfolio — Class II	12/31/2000	3/1/2022	-		0.0270	3.20/0	13.7770	0.31 /0	7.0070
NonStandardized ²	2/28/2015	11/20/2017	-5.38%	-3.50%	5.26%	7.52%	15.39%	9.95%	10.66%
Standardized	2/28/2015	11/20/2017	-3.36%	-3.30%	-2.74%	5.76%	14.94%	9.95%	10.66%
Fidelity® VIP Contrafund® – Service Class 2	2/20/2010	11/20/2011			2.1470	0.7070	14.5470	3.3370	10.0070
NonStandardized ²	1/12/2000	11/20/2017	-7.40%	-5.84%	6.58%	9.63%	17.22%	11.08%	12.37%
Standardized	1/12/2000	11/20/2017	-	-	-1.42%	7.94%	16.80%	11.08%	12.37%
Fidelity® VIP Equity-Income – Service Class 2					,,				.=
NonStandardized ²	1/12/2000	11/20/2017	-2.09%	2.88%	7.59%	6.61%	14.77%	7.98%	8.52%
Standardized	1/12/2000	11/20/2017	-	-	-0.41%	4.82%	14.31%	7.98%	8.52%
Fidelity® VIP Growth Opportunities – Service Class 2									
NonStandardized ²	1/12/2000	11/20/2017	-9.91%	-11.14%	6.15%	7.23%	18.11%	14.86%	16.43%
Standardized	1/12/2000	11/20/2017	-	-	-1.85%	5.46%	17.69%	14.86%	16.43%
(Manual discour			1						



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	Portfolio	Investment	Month	Year to Date					Since
		Division	Month to Date				5	10	Investment Division
I	Inception	Inception Date ¹	Date	(Updated		3 Year⁴	Year ⁴	Year ⁴	
Investment Divisions ^{1,3}	Date	Date		Monthly)	Year⁴	rear	rear	rear	Inception
Large Cap Equity									
NYLI VP American Century Sustainable Equity – Service Class NonStandardized ²	2/17/2012	5/1/2022	-6.98%	-7.59%	-1.31%	6.02%	16.04%	7.63%	8.19%
Standardized	2/17/2012	5/1/2022	-0.3076	-7.5576	-9.21%	4.21%	15.60%	7.63%	6.39%
NYLI VP Epoch U.S. Equity Yield – Service Class	2/11/2012	3/1/2022			J.2 1 70	7.2170	10.0070	7.0070	0.0070
NonStandardized ²	6/2/2003	11/20/2017	-3.27%	1.80%	9.72%	7.17%	14.07%	6.67%	7.60%
Standardized	6/2/2003	11/20/2017	-	-	1.72%	5.40%	13.59%	6.67%	7.60%
NYLI VP Dimensional U.S. Equity - Service Class									
NonStandardized ²	6/2/2003	11/20/2017	-6.46%	-3.05%	5.55%	6.90%	15.83%	9.26%	9.60%
Standardized	6/2/2003	11/20/2017	-	-	-2.45%	5.13%	15.38%	9.26%	9.60%
NYLI VP S&P 500 Index5 - Service Class									
NonStandardized ²	6/2/2003	11/20/2017	-5.76%	-4.64%	6.53%	7.36%	16.74%	10.69%	11.23%
Standardized	6/2/2003	11/20/2017	-	-	-1.47%	5.59%	16.30%	10.69%	11.23%
NYLI VP Winslow Large Cap Growth - Service Class									
NonStandardized ²	6/2/2003	11/20/2017	-8.69%	-8.54%	3.60%	8.80%	16.31%	12.31%	13.33%
Standardized	6/2/2003	11/20/2017	-	-	-4.40%	7.08%	15.87%	12.31%	13.33%
NYLI VP MFS® Investors Trust - Service Class									
NonStandardized ²	5/1/2000	2/10/2025	-4.97%	-2.93%	3.73%	5.79%	14.33%	9.07%	-5.23%
Standardized	5/1/2000	2/10/2025	-	-	-4.27%	3.97%	13.86%	9.07%	-12.81%
NYLI VP MFS® Research - Service Class	E (4 /0000	0/40/0005	0.000/	5 400/	0.000/	5 440/	40.050/	0.000/	0.070/
NonStandardized ²	5/1/2000	2/10/2025 2/10/2025	-6.22%	-5.42%	0.92%	5.41%	13.65%	9.28%	-8.07%
Standardized Voya Growth and Income Portfolio - Class S	5/1/2000	2/10/2025	-	-	-7.08%	3.58%	13.16%	9.28%	-15.43%
NonStandardized ²	12/31/1979	5/1/2024	-5.92%	-3.60%	4.86%	8.22%	18.39%	10.36%	10.18%
Standardized	12/31/1979	5/1/2024	-3.32 /6	-3.00 /6	-3.14%	6.48%	17.98%	10.36%	2.18%
Small/Mid Cap Equity	1201/1010	0/1/2021			0.1170	0.1070	11.0070	10.0070	2.1070
Fidelity® VIP Mid Cap – Service Class 2									
NonStandardized ²	1/12/2000	11/20/2017	-6.70%	-7.11%	-4.10%	3.11%	16.16%	6.34%	6.41%
Standardized	1/12/2000	11/20/2017	-	-	-11.77%	1.20%	15.71%	6.34%	6.41%
Janus Henderson VIT Enterprise Portfolio – Service Shares									
NonStandardized ²	12/31/1999	11/20/2017	-5.56%	-4.38%	0.62%	4.21%	13.59%	9.57%	9.00%
Standardized	12/31/1999	11/20/2017	-	-	-7.38%	2.34%	13.10%	9.57%	9.00%
NYLI VP Schroders Mid Cap Opportunities - Service Class									
NonStandardized ²	6/2/2003	11/20/2017	-4.97%	-5.13%	-4.41%	-0.69%	10.62%	3.80%	3.34%
Standardized	6/2/2003	11/20/2017	-	-	-12.05%	-2.72%	10.08%	3.80%	3.34%
MFS® Mid Cap Value Portfolio - Service Class									
NonStandardized ²	3/7/2008	5/1/2020	-3.44%	-2.97%	0.24%	3.80%	15.86%	-0.75%	14.11%
Standardized	3/7/2008	5/1/2020	-	-	-7.76%	1.91%	15.41%	-0.75%	13.62%
Neuberger Berman AMT Mid-Cap Growth - Class S									
NonStandardized ²	2/18/2003	11/20/2017	-8.04%	-9.32%	-3.16%	1.36%	11.31%	7.13%	7.61%
Standardized	2/18/2003	11/20/2017	-		-10.91%	-0.62%	10.79%	7.13%	7.61%
Invesco V.I. Main Street Small Cap Fund - Series II NonStandardized ²	7/16/2001	5/1/2020	-6.33%	-6.32%	-2.23%	2.30%	15.79%	6.45%	13.49%
Standardized	7/16/2001	5/1/2020	-0.33%	-0.32%	-2.23%	0.35%	15.34%	6.45%	12.99%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2	1/10/2001	3/1/2020		-	-10.0376	0.5576	13.5476	0.4376	12.5576
NonStandardized ²	6/1/2000	11/20/2017	-5.29%	-7.97%	-4.69%	2.97%	17.90%	6.53%	5.10%
Standardized	6/1/2000	11/20/2017	-	-	-12.32%	1.05%	17.48%	6.53%	5.10%
Fidelity® VIP Extended Market Index Portfolio - Service Class 2	52530				2=10				
NonStandardized ²	4/17/2018	5/1/2024	-6.39%	-7.37%	-3.96%	0.57%	14.07%	N/A	3.10%
Standardized	4/17/2018	5/1/2024	-	-	-11.64%	-1.45%	13.59%	N/A	-4.90%
Macquarie VIP Small Cap Value Series - Service Class									
NonStandardized ²	5/1/2000	11/20/2017	-4.96%	-5.50%	-1.97%	0.11%	14.58%	5.13%	3.79%
Standardized	5/1/2000	11/20/2017	-	-	-9.82%	-1.92%	14.11%	5.13%	3.79%
NYLI VP Wellington Small Cap - Service Class		<u> </u>							
NonStandardized ²	5/2/2016	11/20/2017	-7.03%	-9.18%	-2.99%	-1.51%	11.48%	N/A	1.58%
Standardized	5/2/2016	11/20/2017	-	-	-10.75%	-3.52%	10.96%	N/A	1.58%
NYLI VP Small Cap Growth – Service Class									
NonStandardized ²	2/17/2012	11/20/2017	-7.70%	-9.50%	-6.01%	-2.71%	9.90%	5.26%	4.60%
Standardized	2/17/2012	11/20/2017	-	-	-13.53%	-4.70%	9.34%	5.26%	4.60%



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

Average Annual Total Return as of April, 2023 (Updated Monthly)

		Investment		Year to					Since
	Portfolio	Division	Month to						Investment
	Inception	Inception	Date	(Updated				10	Division
Investment Divisions ^{1, 3}	Date	Date ¹		Monthly)	Year⁴	Year⁴	Year⁴	Year⁴	Inception
International/Global Equity									
American Funds IS Global Small Cap Fund® – Class 4									
NonStandardized ²	12/14/2012	11/20/2017	-4.66%	-6.92%	-7.76%	-4.24%	6.14%	3.11%	2.12%
Standardized	12/14/2012	11/20/2017	-	-	-15.14%	-6.19%	5.50%	3.11%	2.12%
Fidelity® VIP International Index — Service Class 2									
NonStandardized ²	4/16/2018	5/1/2019	-0.19%	5.67%	4.97%	3.53%	9.58%	N/A	4.30%
Standardized	4/16/2018	5/1/2019	-	-	-3.03%	1.63%	9.02%	N/A	3.89%
Invesco V.I. EQV International Equity Fund - Series II									
NonStandardized ²	9/19/2001	11/20/2017	-3.44%	0.83%	-3.94%	1.73%	7.20%	2.62%	2.32%
Standardized	9/19/2001	11/20/2017	-	-	-11.62%	-0.24%	6.59%	2.62%	2.32%
Janus Henderson VIT Global Research Portfolio – Service Shares									
NonStandardized ²	12/31/1999	11/20/2017	-5.28%	-1.82%	6.10%	8.60%	15.65%	8.22%	9.54%
Standardized	12/31/1999	11/20/2017	-	-	-1.90%	6.88%	15.20%	8.22%	9.54%
NYLI VP Pinestone International Equity – Service Class									
NonStandardized ²	6/2/2003	11/20/2017	-4.59%	0.55%	-3.17%	-3.91%	4.93%	2.99%	1.60%
Standardized	6/2/2003	11/20/2017	-	-	-10.92%	-5.87%	4.26%	2.99%	1.60%
MFS® International Intrinsic Value Portfolio – Service Class									
NonStandardized ²	8/31/2001	11/20/2017	0.34%	8.08%	7.09%	5.00%	8.52%	6.16%	5.29%
Standardized	8/31/2001	11/20/2017	-	-	-0.91%	3.15%	7.93%	6.16%	5.29%
MFS® VIT Research International - Service Class									
NonStandardized ²	8/24/2001	5/1/2022	-1.11%	4.44%	1.60%	2.14%	8.03%	3.61%	4.66%
Standardized	8/24/2001	5/1/2022	-	-	-6.40%	0.19%	7.44%	3.61%	2.74%
Putnam VT International Value Fund - Class IB									
NonStandardized ²	1/2/1997	5/1/2024	2.29%	10.91%	10.47%	8.76%	14.42%	4.87%	12.08%
Standardized	1/2/1997	5/1/2024	-	-	2.47%	7.04%	13.95%	4.87%	4.08%
American Funds IS New World Fund - Class 4									
NonStandardized ²	12/14/2012	11/20/2017	-0.81%	1.27%	1.54%	1.54%	8.96%	4.57%	3.40%
Standardized	12/14/2012	11/20/2017	-	-	-6.46%	-0.44%	8.39%	4.57%	3.40%
Fidelity® VIP Emerging Markets – Service Class 2									
NonStandardized ²	1/23/2008	5/1/2018	3.37%	6.22%	12.09%	4.04%	9.37%	4.90%	3.72%
Standardized	1/23/2008	5/1/2018	-	-	4.09%	2.16%	8.81%	4.90%	3.48%
Sector									
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 ⁷									
NonStandardized ²	4/30/2013	11/20/2017	3.67%	8.39%	10.22%	-0.45%	15.03%	2.42%	5.14%
Standardized	4/30/2013	11/20/2017	-	-	2.22%	-2.48%	14.57%	2.42%	5.14%
Fidelity® VIP Health Care — Service Class 2									
NonStandardized ²	7/18/2001	5/1/2019	-3.51%	-1.37%	-4.05%	-0.15%	6.18%	5.11%	6.56%
Standardized	7/18/2001	5/1/2019	-	-	-11.72%	-2.19%	5.54%	5.11%	6.18%
NYLI VP Fidelity Institutional AM® Utilities – Service Class									
NonStandardized ²	2/17/2012	11/20/2017	-0.39%	2.12%	22.42%	7.39%	12.88%	6.48%	8.23%
Standardized	2/17/2012	11/20/2017	-	=	14.42%	5.63%	12.38%	6.48%	8.23%
NYLI VP CBRE Global Infrastructure — Service Class									
NonStandardized ²	5/1/2015	11/20/2017	1.32%	5.77%	12.86%	1.30%	8.07%	N/A	-2.03%
Standardized	5/1/2015	11/20/2017	-	-	4.86%	-0.69%	7.48%	N/A	-2.03%
NYLI VP Newton Technology Growth - Service Class	40/00/00==	0/40/000=	0.4001	0.770/	0.040/	4.000/	44.400/	44.040	44.000/
NonStandardized ²	12/29/2000	2/10/2025	-9.49%	-9.77%	-2.21%	4.38%	14.18%	11.94%	-14.82%
Standardized	12/29/2000	2/10/2025	-	-	-10.04%	2.51%	13.71%	11.94%	-21.63%
NYLI VP Natural Resources – Initial Class									
NonStandardized ²	2/17/2012	11/20/2017	-2.83%	-4.57%	-11.81%	-1.66%	23.78%	3.21%	7.22%
Standardized	2/17/2012	11/20/2017	-	-	-18.86%	-3.66%	23.44%	3.21%	7.22%
Principal VC Real Estate Securities Account - Class 2									
NonStandardized ² Standardized	5/1/1998 5/1/1998	5/1/2024 5/1/2024	-2.07%	3.21%	9.87% 1.87%	-2.22% -4.21%	8.66% 8.08%	4.57% 4.57%	18.57% 10.57%

Please read the important disclosures below regarding the product performance.



Accumulation 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 Investment Division in which the Investment Division invests was first offered.

² Assumes no deduction for contingent deferred sales charge.

³ Policy owners need to keep in mind, as applicable, that equity investments have been volatile historically. Investment options concentrated in bonds fluctuate in value in response to changes in interest rates. High-yield securities are generally considered speculative because they present a greater risk of loss than higher-quality debt securities and may be subject to greater price volatility. Non-US securities are subject to currency fluctuation risks and the risks of political and economic instability in the country of issuance. Investment options which are concentrated in economic sectors may be more volatile than more broadly diversified portfolios.

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

⁴ The New York Life Premier 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. 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 (INYLIAC) Separate Account III.

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

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

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

⁷ New allocations to the 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.

Variable annuities are long-term retirement products and are offered through properly licensed registered representatives of a third party registered broker dealer.

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Wholesale Distributor and Underwriter: NYLIFE Distributors LLC Member FINRA/SIPC

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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

Part			Investment					Since
Professional Divisional's Professional Divisional Division		Portfolio						
Medical Part Medi		Inception						Division
NYLIVE LS. Soverment Story Market - Current 7-day yield is 4.07% 1.000		Date	Date ¹	Year⁴	Year⁴	Year ⁴	Year⁴	Inception
NocSmanderberfar 1/20/993 1/12/20/17 3.49% 2.90% 2.90% 0.79% 0.9								
Sample March Mar		1/20/1002	11/20/2017	2.400/	2 909/	1 100/	0.370/	0.809/
PRINCE OF ILD NO PRINTED PRI								
Nosbendender 310000 11000007 4376 4376 4076 0014 00290		1/23/1993	11/20/2017	-4.5176	0.07 /6	0.4176	0.37 /6	0.0376
Standardized 19,000 19,0		3/31/2006	11/20/2017	4.33%	1.49%	0.11%	0.06%	0.26%
MINO STANDS FOR PROTEIDS - Advisor Class S001999 S1/2024 A,08% 3,3% 2,12% 1,15% 3,59% S001000000 S00100000 S0010000 A,08% 3,00% 2,12% 1,15% 4,24% 4,44% 4,								
Smidnesized Smith								
Marcian Funds St Cigatal World Bond Fundio - Class 4 104/2006 51/2024 7.7% 4.39% 3.49% 1.17% 4.39% 3.29% 3	NonStandardized ²	9/30/1999	5/1/2024	4.04%	3.33%	2.12%	1.13%	3.59%
No-Seandardized (194200 51/2024 0.89% 2.20% 2.69% 1.17% 3.82% Seandardized (194200 51/2024 0.89% 2.20% 2.69% 1.17% 4.38% American Funds ST he Bond Fund of American - Class 4 (1942012 51/2022 3.40% 1.17% 0.89% 0.39% 0.34% Norshandardized (1942012 51/2022 3.40% 1.17% 0.89% 0.39% 0.34% 0.34% 0.34% 0.31% 0.34% 0.35% 0.35% 0.34% 0.35	Standardized	9/30/1999	5/1/2024	-3.96%	1.42%	1.38%	1.13%	-4.41%
Sandarizard 104/2006 51/2024 7,17% 4,90% 3,43% 1,17% 4,39% 4,00% 3,43% 1,17% 4,39% 4,00% 3,43% 1,17% 4,39% 4,00% 3,43% 4,17% 4,39% 4,00% 4								
Americane Funds is The Bond Fund of American's Class 4 121/420712 51/2022 3.0% 1.17% 0.08% 0.35%								
NosBandardezer 121/40712 51/12021 51/12021 4.00% 5.10% 5.17% 5.27% 5.33% 5.17% 5.27% 5.20% 5.2		10/4/2006	5/1/2024	-7.17%	-4.90%	-3.43%	-1.17%	-4.38%
Sandardized 12/14/001 5/12/002 5/12/002 4.84% 1.77% 0.33% 1.75								
American Funds SU U.S. Government Securities Fundin Class 4 1,000								
NonSmandardzerd 1271/895 5/1/2024 4.249 3.789 1.819 2.069 0.1698 6.0998 1.9199		12/14/2012	5/1/2022	-4.00%	-3.18%	-1.//%	0.33%	-1./5%
Sandardzede		12/2/1985	5/1/2024	3.78%	-1.81%	-2.06%	-0.18%	6.09%
Columbia Variable Portfolio - Intermediate Bond - Class 2								
NorShandardized 5/20/20 5/10/20 2 4.8% 1.5% 0.5% 0.80% 0.20% 1.20% 0.20% 1.20% 0.20%				,			******	
Sandardized		5/3/2010	5/1/2022	4.64%	-1.52%	-0.15%	0.60%	0.27%
NonStandardized* 6/2003 11/20/2017 3,53% 1-22% 1-14% 0,05% 0-22% Standardized* 6/2003 11/20/2017 1-24 (19.0%) 0-22% 11/20/2017	Standardized	5/3/2010	5/1/2022	-3.36%	-3.53%	-0.96%	0.60%	-1.83%
Sanchardized	NYLI VP Bond – Service Class							
Fidelings VIP Bond Index - Service Class 2								
NonShandardized* 4/19/2018 1/12/3/2020 3.25% 1.08% 2.12% N/A 2.38% Shandardized* 4/19/2018 1/12/3/2020 4.75% 3.10% 2.21% N/A 3.88% Shandardized* 1/12/3/2020 4.75% 3.10% 2.21% N/A 3.88% Shandardized* 8/19/2018 1/12/3/2020 4.28% 2.52% 2.12% 0.06% 0.05% N/A 3.88% Shandardized* 8/15/2025 5/11/2022 4.28% 2.62% 2.12% 0.06% 0.05% N/A 3.88% Shandardized* 8/15/2025 5/11/2022 4.28% 2.62% 2.12% 0.06% 0.05% N/A 3.88% Shandardized* 8/15/2025 5/11/2020 4.28% 2.62% 2.05% 0.05% 0.05% 0.70% N/A 3.88% Shandardized* 8/15/2025 1/12/2020 7.25% 2.28% 2.05% 0.05% 0.05% 0.07% N/A 3.88% Shandardized* 8/15/2025 1/12/2020 7.25% 0.0		6/2/2003	11/20/2017	-4.47%	-3.24%	-2.24%	-0.05%	-0.29%
Sandardized								
Fidelity NP Investment Grade Bond - Service Class 2 Non-Shandardized* 81/52005 5/1/2022 4.28% 2.52% 0.47% 0.60% 0.97% 0.60% 0.60% 0.97% 0.60% 0.00								
Norstandardized* 815,2005 5/12022 3.7% 0.59% 0.47% 0.09% 0.97% 1.09% 1.0		4/19/2018	11/23/2020	-4.75%	-3.10%	-2.91%	N/A	-3.89%
Sandardized		8/15/2005	5/1/2022	3 72%	-0.59%	-0.47%	0.60%	0.97%
NYLI VP MacKay U.S. Infrastructure Bond - Service Class 6/2/2003 11/20/2017 3.2% -0.84% -2.80% -0.62% -0.70% Sindardized 6/2/2003 11/20/2017 4.72% -2.86% -2.80% -0.62% -0.70% Sindardized 6/2/2003 11/20/2017 4.72% -2.86% -2.80% -0.62% -0.70% NYLI VP IMCO Real Return - Service Class NOnStandardized 2/17/2012 11/20/2017 5.29% -1.12% 1.58% 1.02% 1.43% Sindardized 2/17/2012 11/20/2017 5.29% 1.58% 1.02% 1.43% Sindardized 2/17/2012 1.12%								
NonShandardized 6/2003 11/20/2017 4.72% 2.80% 2.00% 0.62% 0.70% 5/20 5/20% 11/20/2017 4.72% 2.80% 2.80% 2.80% 0.62% 0.70% 5/20% 5/20% 0.70% 5/20% 0.70% 5/20% 5/20% 0.70% 5/20% 5/20% 0.70% 5/20% 5/20% 0.70% 5/20% 5/20% 0.70% 5/20% 5/20% 0.70% 5/20% 5/20% 0.70% 5/20% 5/20% 0.70% 5/20% 5/20% 5/20% 0.70% 5/20% 5/20% 5/20% 5/20% 0.70% 5/20		G/16/2000	0/1/2022	1.2070	2.0270	112070	0.0070	1.0070
Sandardized G22003 11/20/2017 2.86% 2.80% 0.62% 0.70%		6/2/2003	11/20/2017	3.28%	-0.84%	-2.00%	-0.62%	-0.70%
NonSiandardized* 2/17/2012 11/20/2017 2.27% 3.14% 1.28% 1.02% 1.43% 21/17/2012 11/20/2017 2.27% 3.14% 0.58% 1.02% 1.43% 21/17/2012 11/20/2017 2.27% 3.14% 0.58% 1.02% 1.43% 21/17/2012 11/20/2017 2.27% 3.14% 0.58% 1.02% 1.43% 21/17/2012 11/20/2017 2.27% 3.14% 0.58% 1.02% 1.43% 21/14/2014 21/12/2014 2.28% 2.29% 2.99% 2.99% 1.02% 2.44% 2.		6/2/2003	11/20/2017	-4.72%	-2.86%	-2.80%	-0.62%	-0.70%
Standardized 1/17/2012 1/12/012/17 1/12/012/012/012/012/012/012/012/012/012	NYLI VP PIMCO Real Return – Service Class							
PIMCO VIT Income Portfolio - Advisor Class A/29/2016 5/1/2020 5.60% 2.91% 3.69% N/A 3.17% 3.17% 3.534 3.17% 3.534 3.17% 3.534 3.17% 3.17% 3.534 3.17% 3.								
NonStandardized 4/29/2016 5/1/2020 5.60% 2.91% 3.69% N/A 3.17% 5.1840ardized 4/29/2016 5/1/2020 2.40% 0.98% 2.99% N/A 2.44% 2.44% 2.184 2.		2/17/2012	11/20/2017	-2.71%	-3.14%	0.58%	1.02%	1.43%
Standardized 4/29/2016 5/1/2020 -2.40% 0.98% 2.99% N/A 2.44% 2.14%								
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class S/1/2014 11/20/2017 3.05% 0.57% 0.57% 0.95% 0.84% S/1/2014 11/20/2017 4.95% 0.83% 0.22% 0.95% 0.84% S/1/2014 11/20/2017 4.95% 0.83% 0.22% 0.95% 0.84% S/1/2014 11/20/2017 4.95% 0.83% 0.22% 0.95% 0.84% S/1/2014 S/1/2014 S/1/20/2017 4.64% 0.49% -1.03% 0.34% 0.20% S/1/2014 S/1/20/2017 3.36% 3.25% 1.84% 0.34% 0.20% S/1/2014 S/1/20/2017 S/1								
NonStandardized 5/1/2014 11/20/2017 3.05% 1.16% 0.57% 0.95% 0.84% 5/1/2014 11/20/2017 4.95% 0.85% 0.22% 0.95% 0.84% 5/1/2014 11/20/2017 4.95% 0.85% 0.22% 0.95% 0.84% 5/1/2014 11/20/2017 4.95% 0.85% 0.22% 0.95% 0.84% 5/1/2014 11/20/2017 4.95% 0.85% 0.22% 0.95% 0.84% 5/1/2014 5/1/20/2017 4.69% 0.49% 0.40% 0.20% 5/1/2014 5/1/20/2017 3.36% 0.25% 0.184% 0.20% 5/1/2014 5/1/20/2017 3.36% 0.25% 0.184% 0.20% 5/1/2014 5/1/20/2017 3.36% 0.25% 0.184% 0.20% 5/1/2014 5/1/20/2017 5/1/20/20/20 5/1/20/20 5/1		4/29/2016	5/1/2020	-2.40%	0.98%	2.99%	N/A	2.44%
Standardized S/1/2014 11/20/2017 -4.95% -0.83% -0.22% 0.95% 0.84% -0.84%		5/1/2014	11/20/2017	3.05%	1 16%	0.57%	0.95%	0.84%
PIMCO VIT Total Return Portfolio - Advisor Class NonStandardized								
NonStandardized 2/28/2006 11/20/2017 4.6% -0.49% -1.03% 0.34% 0.20% 2/28/2006 11/20/2017 -3.36% -2.52% -1.84% 0.34% 0.20% 2/28/2006 11/20/2017 -3.36% -2.52% -1.84% 0.34% 0.20% 2/28/2006 11/20/2017 -3.36% -2.52% -1.84% 0.34% 0.20% 2/28/2006 11/20/2017 -3.36% -2.52% -1.84% 0.34% 0.20% 2/28/2006 11/20/2017 5/1/2022 -2.01% -1.83% -1.41% 0.07% 0.07% 0.07% 2/28/2014 2/2015 5/1/2022 -5.99% -3.84% -2.22% 0.07% -2.03% 2/28/2014 2/2015 2/2015 2/2015 -5.99% -3.84% -2.22% 0.07% -2.03% 2/28/2014 2/2015 2/20								
Western Asset Core Plus VIT - Class II		2/28/2006	11/20/2017	4.64%	-0.49%	-1.03%	0.34%	0.20%
NonStandardized 5/1/2015 5/1/2022 2.01% 1.83% 1.41% 0.07% 0.07% 1.83% 1.41% 0.07% 0.07% 1.83% 1.41% 0.07% 0.07% 1.83% 1.41% 0.07% 1.83% 1.41% 0.07% 1.83% 1.41% 0.07% 1.83% 1.41% 0.07% 1.83% 1.41% 0.07% 1.83% 1.	Standardized	2/28/2006	11/20/2017	-3.36%	-2.52%	-1.84%	0.34%	0.20%
Standardized S/1/2015 S/1/2022 -5.99% -3.84% -2.22% 0.07% -2.03%	Western Asset Core Plus VIT - Class II		-					
Non-Investment Grade Bond BlackRock® High Yield VI. Fund - Class III Shares								
BlackRock® High Yield V.I. Fund - Class III Shares		5/1/2015	5/1/2022	-5.99%	-3.84%	-2.22%	0.07%	-2.03%
NonStandardized 2 11/20/2012 11/20/2017 5.46% 3.41% 5.84% 3.36% 3.31% 5.84dardized 21/5/2012 11/20/2017 -2.54% 1.51% 5.19% 3.36% 3.31% 5.84dardized 21/5/2012 11/20/2017 -2.54% 1.51% 5.19% 3.36% 3.31% 5.84dardized 3.43% 5.19% 5.19% 3.36% 3.31% 5.84dardized 3.43% 5.19% 5.								
Standardized 2/15/2012 1/1/20/2017 -2.54% 1.51% 5.19% 3.36% 3.31% Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2 4/30/2012 1/1/20/2017 5.13% 1.91% 2.66% 1.48% 0.00% Standardized 4/30/2012 1/1/20/2017 -2.87% -0.05 1.93% 1.48% 0.00% NYLI VP Floating Rate — Service Class 5/1/2005 11/20/2017 4.47% 4.83% 6.09% 2.82% 3.02% Standardized 5/1/2005 11/20/2017 -3.53% 2.98% 5.45% 2.82% 3.02% WILL VP MacKey Convertible — Service Class 6/2/2003 11/20/2017 3.08% 0.09% 10.19% 6.51% 6.87%		0/45/0010	44/00/0047	F 4004	0.4404	E 0.407	0.000/	2.2427
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2 4/30/2012 11/20/2017 5.13% 1.91% 2.66% 1.48% 0.00%								
NonStandardized 4/30/2012 11/20/2017 5.13% 1.91% 2.66% 1.48% 0.00% 5tandardized 4/30/2012 11/20/2017 -2.87% -0.05% 1.93% 1.48% 0.00% 5tandardized 4/30/2012 11/20/2017 -2.87% -0.05% 1.93% 1.48% 0.00% 5tandardized 5/1/2005 11/20/2017 -2.87% -0.05% 1.93% 1.48% 0.00% 5tandardized 5/1/2005 11/20/2017 -3.53% 2.82% 3.02% 5tandardized 5/1/2005 11/20/2017 -3.53% 2.82% 3.02% 5tandardized 5/1/2005 11/20/2017 -3.53% 2.82% 5.45% 2.82% 3.02% 5tandardized 5/1/2005 11/20/2017 -3.53% 3.08% 0.09% 1.01% 6.51% 6.87%		2/10/2012	11/20/2017	-2.34%	1.31%	5.19%	3.30%	3.31%
Standardized 4/30/2012 11/20/2017 -2.87% -0.05% 1.93% 1.48% 0.00% NYLI VP Floating Rate – Service Class NonStandardized ² 5/1/2005 11/20/2017 4.47% 4.83% 6.09% 2.82% 3.02% Standardized 5/1/2005 11/20/2017 -3.5% 2.98% 5.45% 2.82% 3.02% NYLI VP MacKay Convertible – Service Class 6/2/2003 11/20/2017 3.08% 0.09% 10.19% 6.51% 6.87%		4/30/2012	11/20/2017	5.13%	1,91%	2.66%	1.48%	0.00%
NYLI VP Floating Rate – Service Class NonStandardized ² 5/1/2005 11/20/2017 4.47% 4.83% 6.09% 2.82% 3.02% 5/1/2005 11/20/2017 -3.53% 2.98% 5.45% 2.82% 3.02% NonStandardized 6/2/203 11/20/2017 3.08% 0.09% 10.19% 6.51% 6.87%								
NonStandardized ² 5/1/2005 11/20/2017 4.47% 4.83% 6.09% 2.82% 3.02% 51/2005 11/20/2017 -3.53% 2.98% 5.45% 2.82% 3.02% 51/2005 11/20/2017 -3.53% 2.98% 5.45% 2.82% 3.02% 51/2005 11/20/2017 -3.53% 2.98% 5.45% 2.82% 3.02% 51/2005 11/20/2017 -3.08% 0.09% 10.19% 6.51% 6.87% 51/2005 11/20/2017 -3.08% 0.09% 10.19% 6.51% 6.87% 51/2005 11/20/2017 -3.08% 0.09% 10.19% 6.51% 6.87% 51/2005 11/20/2017 -3.08% 0.09% 10.19% 6.51% 6.87% 51/2005 11/20/2017 -3.08% 0.09% 10.19% 6.51% 6.87% 51/2005 11/20/2017 -3.08% 0.09% 10.19% 6.51% 6.87% 51/2005 11/20/2017 -3.08% 0.09% 10.19% 6.51% 6.87% 51/2005 11/20/2017 -3.08% 0.09% 10.19% 6.51% 6.87% 51/2005 11/20/2017 -3.08% 0.09% 10.19% 6.51% 6.87% 51/2005 11/20/2017 -3.08% 0.09% 10.19% 6.51% 6.87% 51/2005 11/20/2017 -3.08% 0.09% 10.19% 6.51% 6.87% 51/2005 11/20/2017 -3.08% 0.09% 10.19% 6.51% 6.87% 51/2005 11/20/2017 -3.08% 0.09% 10.19% 6.51% 6.87% 51/2005 11/20/2017 -3.08% 0.09% 10.19% 6.51% 6.87% 51/20/2017 -3.08% 0.09% 10.19% 6.51% 6.87% 51/20/2017 -3.08% 0.09% 10.19% 6.51% 6.87% 51/20/2017 -3.08% 0.09% 10.19% 6.51% 6.87% 51/20/2017 -3.08% 0.09% 10.19% 6.51% 6.87% 51/20/2017 -3.08% 0.09% 10.19% 6.51% 6.87% 51/20/2017 -3.08% 0.09% 10.19% 6.51% 6.87% 51/20/2017 -3.08% 0.09% 10.19% 6.51% 6.87% 51/20/2017 -3.08% 0.09% 10.19% 6.51% 6.87% 51/20/2017 -3.08% 6.98% 51/20/2017 -3.08% 6.98% 51/20/2017 -3.08% 6.98% 51/20/2017 -3.08% 6.98% 51/20/2017 -3.08% 6.98% 51/20/2017 -3.08% 6.98% 51/20/2017 -3.08% 6.98% 51/20/2017 -3.08% 6.98% 51/20/2017 -3.08% 6.98% 51/20/2017 -3.08% 6.98% 51/20/2017 -3.08% 6.98% 51/20/2017 -3.08% 6.98% 51/20/2017 -3.08% 6.98% 51/20/2017 -3.08% 6.98% 51/20/2017 -3.08% 6.98% 51/20/2017 -3.08% 6.98% 51/20/2017 -3.08% 6.98% 51/20/2017 -3.08% 6.98% 51/20/2017 -3.08% 6.98% 51/20/2017 -3.08% 51/20/2017 -3.08% 51/20/2017 -3.08% 51/20/2017 -3.08% 51/20/2017 -3.08% 51/20/2017 -3.08% 51/20/2017 -3.08% 51/20/2017 -3.08% 51/20/2017 -3.08% 51/20/2017 -3.08% 51/20/2017 -3.08% 51/20/2017 -3.08% 51/20/2017 -3.08% 51/20/2017 -3.08% 51/20/2017 -3.08% 51/20/2017 -3.08% 51/20/2017 -3.08% 51/20/2								
NYLI VP MacKay Convertible – Service Class NonStandardized² 6/2/2003 11/20/2017 3.08% 0.09% 10.19% 6.51% 6.87%		5/1/2005	11/20/2017	4.47%	4.83%	6.09%	2.82%	3.02%
NonStandardized ² 6/2/2003 11/20/2017 3.08% 0.09% 10.19% 6.51% 6.87%	Standardized	5/1/2005	11/20/2017	-3.53%	2.98%	5.45%	2.82%	3.02%
			· · · · · · · · · · · · · · · · · · ·					
Standardized 6/2/2003 11/20/2017 -4.92% -1.94% 9.65% 6.51% 6.87%								
	Standardized	6/2/2003	11/20/2017	-4.92%	-1.94%	9.65%	6.51%	6.87%



As of March 31, 2025

Investment Divisions 1
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Investment Divisions 1-3 Date Parel Year Year Year Year Year Negletion
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Non-Shandardized
Sanciardized
NYLLVP MacKey Strategic Bond – Service Class S1/2011 11/20/2017 5.52% 3.70% 3.89% 1.92% 2.07% Sandardzed S1/2011 11/20/2017 1.48% 1.80% 3.30% 1.92% 2.07% Sandardzed S1/2011 11/20/2017 1.48% 1.80% 3.30% 1.92% 2.07% Sandardzed S1/2011 11/20/2017 1.48% 1.80% 3.30% 1.92% 2.07% Sandardzed S1/2013 11/20/2017 5.75% 0.54% 6.60% 1.89% 2.55% Sandardzed S1/2013 11/20/2017 2.25% 1.48% 5.57% 1.89% 2.55% Sandardzed S1/2013 11/20/2017 2.25% 1.48% 5.57% 1.89% 2.55% Sandardzed S1/2013 11/20/2017 2.98% 1.69% 2.44% 1.01% 0.35% Sandardzed S1/2013 11/20/2017 2.98% 1.48% 5.57% 1.89% 2.45% 1.01% 0.35% Sandardzed S1/2013 11/20/2017 2.98% 1.48% 5.57% 1.89% 2.45% 1.01% 0.35% Sandardzed S1/2013 11/20/2017 2.98% 1.48% 3.97% 6.58% 6.62% Sandardzed S1/2013 11/20/2017 2.91% 1.48% 3.97% 6.58% 6.62% Sandardzed S1/2013 11/20/2017 2.91% 2.58% 2.48% 3.91% 6.58% 6.62% Sandardzed S1/2013 11/20/2017 2.21% 2.13% 7.29% 3.79% 4.07% Sandardzed S1/2013 11/20/2017 2.59% 2.59% 3.59% 4.07% Sandardzed S1/2013 11/20/2017 2.21% 2.13% 7.29% 3.79% 4.07% Sandardzed S1/2003 11/20/2017 2.59% 2.59% 5.51% 4.45% 4.82% Sandardzed S1/2003 11/20/2017 2.21% 2.13% 7.29% 3.79% 4.07% Sandardzed S1/2003 11/20/2017 2.50% 2.59% 5.51% 4.45% 4.82% Sandardzed S1/2003 11/20/2017 2.21% 2.13% 3.59
Norshandardized 51/2011 11/20/2017 6.52* 3.79% 3.99% 1.92% 2.07% Alternatives Standardized 51/2011 11/20/2017 1.48% 1.89% 3.29% 1.92% 2.07% Alternatives Norshandardized 51/2009 11/20/2017 5.75% 0.54% 6.69% 1.89% 2.55% Norshandardized 51/2009 11/20/2017 5.75% 0.54% 6.69% 1.89% 2.55% Norshandardized 51/2009 11/20/2017 5.75% 0.54% 6.69% 1.89% 2.55% Norshandardized 51/2009 11/20/2017 5.25% 1.48% 5.97% 1.01% 0.35% Sandardized 61/2013 11/20/2017 5.91% 0.26% 1.70% 1.01% 0.35% Sandardized 1.10% 0
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NonStandardized* 5/18/2009 11/20/2017 2-25% 0.57% 0.57% 0.57% 0.57% 1.89% 2.55% 5.80adardized* 5/18/2019 11/20/2017 2-25% 5.80adardized* 5/18/2019 11/20/2017 2-25% 5.80adardized* 5/18/2019 11/20/2017 2-25% 5.80% 5.87% 1.89% 2.55% 5.80adardized* 5/18/2019 11/20/2017 2-25% 5.80% 5.87% 1.89% 2.55% 5.80adardized* 5/18/2019 11/20/2017 2-25% 2.80% 5.87% 1.89% 2.55% 5.80adardized* 5/18/2019 11/20/2017 2-25% 2.80% 2.40% 1.01% 0.35% 5/18/2019 11/20/2017 2-25% 2.80% 2.40% 1.01% 0.35% 5/18/2019 2-25% 2.80% 2.40% 1.01% 0.35% 5/18/2019 2-25% 2.80% 2.40% 1.01% 0.35% 5/18/2019 2-25% 2.20% 0.80% 0
Sandsrized Sine S
NYL IVP Hedge Multi-Strategy - Service Class S1/12013 11/20/2017 2.09% 1.69% 2.44% 1.01% 0.35% Sandardized S1/12013 11/20/2017 5.91% 0.28% 1.70% -1.01% 0.35% Sandardized S1/12013 11/20/2017 5.91% 0.28% 1.70% -1.01% 0.35% Sandardized S1/12012 S0/10/2018 -1.57% 2.99% 0.18% 6.58% 6.62% Sandardized S1/14/2012 S0/10/2018 -1.57% 2.99% 0.18% 6.59% 6.42% Sandardized S1/14/2012 S0/10/2018 -1.57% 2.99% 0.18% 6.59% 6.42% Sandardized S1/14/2012 S0/10/2018 -1.57% 2.99% 0.18% 6.59% 6.42% Sandardized
NonStandardized* 51/2013 11/20/2017 2.09% 1.09% 2.44% 1.01% 0.35% 0.35% Standardized* 51/2013 11/20/2017 4.591% 0.20% 1.01% 0.35% 0.35% Assat Allocation* American Funds IS Asset Allocation Fund - Class 4 American Funds IS Asset Allocation Funds IS Asset Allocation Funds IS Asset Allocation Funds II Al
Sandardized Sn/2013 11/20/2017 5.91% 0.28% 1.70% 0.10% 0.35%
Asset Allocation American Funds IS Asset Allocation Fund - Class 4 American Funds IS Asset Allocation Fund - Class 4 12/14/2012 05/01/2018 6.43% 4.83% 9.74% 6.58% 6.62% 58nadardized 12/14/2012 05/01/2018 1.157% 2.98% 9.18% 6.58% 6.62% 6.42%
American Funds IS Asset Allocation Fund - Class 4 12/14/2012 05/01/2018 1.57% 2.98% 0.18% 6.62% 6.42% 12/14/2012 05/01/2018 1.57% 2.98% 0.18% 6.62% 6.42% 12/14/2012 05/01/2018 1.57% 2.98% 0.18% 6.62% 6.42% 11/18/2003 11/20/2017 2.21% 2.13% 7.29% 3.79% 4.07% 6.58% 6.62% 0.28% 0.18% 6.68% 3.79% 4.07% 0.58% 0.18% 6.68% 0.79% 0.18% 6.68% 0.28% 0.18% 6.68% 0.28% 0.18% 6.68% 0.28% 0.18% 6.68% 0.28% 0.28% 0.18% 6.68% 0.28% 0.28% 0.18% 6.68% 0.28%
NonStandardized* 12/14/2012 0.501/2018 1.57% 2.98% 3.74% 6.58% 6.52% 5.24% 5.24 5.25% 5.24% 5.25% 5.25% 5.24% 5.25% 5.25% 5.24% 5.25% 5.25% 5.24% 5.25% 5.25% 5.24% 5.25% 5.25% 5.25% 5.24% 5.25% 5.25% 5.25% 5.24% 5.25% 5.25% 5.25% 5.24% 5.25
Standardized 12/14/2012 05/01/2018 -1.57% 2.98% 9.18% 6.58% 6.42%
BlackRock® Global Allocation V.I. Fund - Class III Shares 11/18/2003 11/20/2017 2.21% 2.13% 7.29% 3.79% 4.07% 5.15% 5.73% 0.18% 6.68% 3.79% 4.07% 5.15% 5.73% 0.18% 6.68% 3.79% 4.07% 5.15% 5.73% 0.18% 6.68% 3.79% 4.07% 5.15% 5.73% 0.18% 6.68% 3.79% 4.07% 5.15%
NonStandardized 11/18/2003 11/20/2017 2.21% 2.13% 7.29% 3.79% 4.07% 51andardized 11/18/2003 11/20/2017 5.79% 0.18% 6.89% 3.79% 4.07% 51andardized 11/18/2003 11/20/2017 5.79% 0.18% 6.89% 3.79% 4.07% 51delity® VIP FundsManager® 60%— Service Class NonStandardized 8/22/2007 5/1/2019 5.56% 2.42% 8.19% 4.96% 5.63% 52andardized 8/22/2007 5/1/2019 5.56% 0.48% 7.60% 4.96% 5.24% NYLI VP Balanced – Service Class NonStandardized 5/1/2005 11/20/2017 5.26% 2.95% 9.51% 4.45% 4.82% 51andardized 5/1/2005 11/20/2017 1.21% 0.84% 4.55% 2.51% 2.33% 51andardized 11/20/2017 1.21% 0.84% 4.55% 2.51% 2.33% 51andardized 11/20/2017 1.21% 0.84% 4.55% 2.51% 2.33% 51andardized 6/2/2003 11/20/2017 1.21% 0.84% 4.55% 2.51% 2.33% 51andardized 6/2/2003 11/20/2017 1.21% 0.84% 3.45% 3.93% 3.93% 3.93% 51andardized 6/2/2003 11/20/2017 1.21% 0.84% 3.45% 3.93% 3.93% 51andardized 6/2/2003 11/20/2017 1.21% 0.84% 3.13% 6.83% 3.93% 3.93% 3.93% 51andardized 11/20/2017 1.21% 0.84% 3.13% 6.83% 3.93% 3.93% 3.93% 51andardized 11/20/2017 1.21% 0.84% 3.13% 6.83% 3.93%
Standardized 11/18/2003 11/20/2017 -5.79% 0.18% 6.68% 3.79% 4.07% Flidelity® VIP FundsManager® 60% — Service Class 8/22/2007 5/1/2019 2.55% 2.42% 8.19% 4.96% 5.63% Standardized 8/22/2007 5/1/2019 -5.45% 0.48% 7.60% 4.96% 5.24% Standardized 8/22/2007 5/1/2019 -5.45% 0.48% 7.60% 4.96% 5.24% Standardized 5/1/2005 11/20/2017 5.26% 2.95% 9.51% 4.45% 4.82% Standardized 5/1/2005 11/20/2017 -2.74% 1.02% 8.94% 4.45% 4.82% Standardized 5/1/2005 11/20/2017 -2.74% 1.02% 8.94% 4.45% 4.82% Standardized 8/21/2006 11/20/2017 -2.74% 1.16% 3.46% 2.51% 2.33% Standardized 8/21/2006 11/20/2017 -2.74% 1.16% 3.46% 2.51% 2.33% Standardized 8/21/2003 11/20/2017 -2.74% 1.16% 3.46% 2.51% 2.33% Standardized 8/21/2003 11/20/2017 -2.82% 1.22% 6.21% 3.93% 3.93% Standardized 8/21/2004 1.120/2017 -2.82% 1.22% 6.21% 3.93% 3.93% Standardized 8/21/2004 1.120/2017 -3.71% 1.94% 8.62% 6.81% 7.24% Standardized 8/21/2006 11/20/2017 -7.24%
Fidelity® VIP FundsManage® 60% — Service Class 8/22/2007
NonStandardized
Standardized Stan
NYLI VP Balanced - Service Class S/1/2005 11/20/2017 5.26% 2.95% 9.51% 4.45% 4.82% Standardized S/1/2005 11/20/2017 -2.74% 1.02% 8.94% 4.45% 4.82% 4.82% NYLI VP Conservative Allocation - Service Class NonStandardized 2/13/2006 11/20/2017 1.21% 0.84% 4.15% 2.51% 2.33% Standardized 2/13/2006 11/20/2017 1.21% 0.84% 4.15% 2.51% 2.33% Standardized 2/13/2006 11/20/2017 1.21% 0.84% 4.15% 2.51% 2.33% NYLI VP Income Builder - Service Class NonStandardized 6/2/2003 11/20/2017 7.18% 3.13% 6.83% 3.93% 3.93% Standardized 6/2/2003 11/20/2017 -0.82% 1.22% 6.21% 3.93% 3.93% NYLI VP Janus Henderson Balanced - Service Class NonStandardized 2/17/2012 11/20/2017 -0.82% 1.22% 6.21% 3.93% 3.93% NYLI VP Janus Henderson Balanced - Service Class NonStandardized 2/17/2012 11/20/2017 -3.71% 1.94% 8.62% 6.81% 7.24% NYLI VP Moderate Allocation-Service Class NonStandardized 2/13/2006 11/20/2017 -7.24% -0.44% 6.15% 3.64% 3.47% Franklin Templeton Conservative Model Portfolio - Class II NonStandardized 5/1/2020 5/1/2020 3.99% 0.85% N/A N/A 1.95% Standardized 5/1/2020 5/1/2020 5/1/2020 4.69% 2.87% N/A N/A 6.25% Standardized 5/1/2020 5/1/2020 5/1/2020 4.69% 2.87% N/A N/A 6.25% Standardized 5/1/2020 5/1/2020 5/1/2020 4.69% 2.87% N/A N/A 6.25% Standardized 5/1/2020 5/1/2020 5/1/2020 4.69% 2.87% N/A N/A 6.25% Standardized 5/1/2020 5/1/2020 5/1/2020 4.69% 2.87% N/A N/A 6.25% Standardized 5/1/2020 5/1/2020 5/1/2020 4.69% 2.87% N/A N/A 6.25% 5/1/2020 5/1/2020 5/1/2020 5/1/2020 5/1/2020 4.69% 2.87% N/A N/A 6.25% 5/1/2020
NonStandardized
Standardized S/1/2005 11/20/2017 -2.74% 1.02% 8.94% 4.45% 4.82% NYLI VP Conservative Allocation – Service Class NonStandardized
NYLI VP Conservative Allocation – Service Class 2/13/2006 11/20/2017 1.21% 0.84% 4.15% 2.51% 2.33% 2.518 2.518 2.33% 2.518 2.518 2.33% 2.518 2.518 2.33% 2.518 2.518 2.33% 2.518 2.518 2.33% 2.518 2.518 2.518 2.33% 2.518 2.518 2.33% 2.518 2.518 2.33% 2.518 2.518 2.518 2.33% 2.518 2.518 2.33% 2.518 2.518 2.33% 2.518 2.518 2.33% 2.518 2.518 2.33% 2.518 2.518 2.33% 2.518 2.33% 2.518 2.518 2.33% 2.518 2.518 2.33% 2.518 2.518 2.33% 2.518 2.518 2.33% 2.518 2.518 2.33% 2.518 2.33% 2.518 2.518 2.33% 2.518 2.33% 2.518 2.33% 2.518 2.33% 2.518 2.33% 2.518 2.33% 2.518 2.33% 2.518 2.33% 2.518 2.33% 2.518 2.33% 2.518 2.33% 2
Standardized 2/13/2006 11/20/2017 -6.79% -1.16% 3.46% 2.51% 2.33% NYLI VP Income Builder - Service Class
NonStandardized
NonStandardized
Standardized 6/2/2003 11/20/2017 -0.82% 1.22% 6.21% 3.93% 3.93% 3.93% NYLI VP Janus Henderson Balanced – Service Class
NonStandardized
NonStandardized
Standardized 2/17/2012 11/20/2017 -3.71% 1.94% 8.62% 6.81% 7.24% NYLI VP Moderate Allocation—Service Class
NYLI VP Moderate Allocation—Service Class NonStandardized 2/13/2006 11/20/2017 0.76% 1.54% 6.75% 3.64% 3.47% Franklin Templeton Conservative Model Portfolio - Class II NonStandardized 5/1/2020 5/1/2020 3.99% 0.85% N/A N/A 1.18% Franklin Templeton Moderate Model Portfolio - Class II NonStandardized 5/1/2020 5/1/2020 4.01% -1.16% N/A N/A 1.18% Franklin Templeton Moderate Model Portfolio - Class II NonStandardized 5/1/2020 5/1/2020 4.09% 2.87% N/A N/A 6.25%
NonStandardized
Standardized 2/13/2006 11/20/2017 -7.24% -0.44% 6.12% 3.64% 3.47%
Franklin Templeton Conservative Model Portfolio - Class II
NonStandardized² 5/1/2020 5/1/2020 3.99% 0.85% N/A N/A 1.95% Standardized 5/1/2020 5/1/2020 -4.01% -1.16% N/A N/A 1.18% Franklin Templeton Moderate Model Portfolio - Class II NonStandardized² 5/1/2020 5/1/2020 4.69% 2.87% N/A N/A 6.25%
Standardized 5/1/2020 5/1/2020 -4.01% -1.16% N/A N/A 1.18% Franklin Templeton Moderate Model Portfolio - Class II NonStandardized² 5/1/2020 5/1/2020 4.69% 2.87% N/A N/A 6.25%
Franklin Templeton Moderate Model Portfolio - Class II NonStandardized
NonStandardized ² 5/1/2020 5/1/2020 4.69% 2.87% N/A N/A 6.25%
Standardized 5/1/2020 5/1/2020 -3.31% 0.94% N/A N/A 5.60%
Usalizariozeti Sirizozo Sirizo
5/1/2020 5/1/2020 4.87% 3.88% N/A N/A 8.17%
Standardized 5/1/2020 5/1/2020 -3.13% 2.00% N/A N/A 7.57%
Franklin Templeton Moderately Conservative Model Portfolio - Class II
NonStandardized ² 5/1/2020 5/1/2020 4.79% 2.07% N/A N/A 4.58%
Standardized 5/1/2020 5/1/2020 -3.21% 0.12% N/A N/A 3.89%
Franklin Templeton Aggressive Model Portfolio - Class II
NonStandardized ² 5/1/2020 5/1/2020 4.89% 4.95% N/A N/A 10.84%



As of March 31, 2025

							0:
	Portfolio	Investment Division					Since Investment
	Inception	Inception		3	5	10	Division
Investment Divisions ^{1, 3}		Date ¹	Year⁴	Year ⁴	Year⁴	Year⁴	
Asset Allocation	Date	Date	rear	rear	rear	rear	Inception
NYLI VP Equity Allocation – Service Class NonStandardized ²	2/13/2006	11/20/2017	-1.23%	1.94%	11.58%	5.36%	5.15%
Standardized	2/13/2006	11/20/2017	-9.13%	-0.03%	11.06%	5.36%	5.15%
NYLI VP Growth Allocation–Service Class	2/13/2000	11/20/2017	-3.1376	-0.0376	11.0076	3.30 /6	3.1376
NonStandardized ²	2/13/2006	11/20/2017	-0.37%	2.08%	9.73%	4.70%	4.52%
Standardized	2/13/2006	11/20/2017	-8.34%	0.13%	9.18%	4.70%	4.52%
Large Cap Equity	2/13/2000	11/20/2017	0.0470	0.1070	3.1070	4.7070	4.0270
AB VPS Growth & Income - Class B							
NonStandardized ²	6/1/1999	5/1/2022	3.08%	6.05%	15.50%	8.19%	7.96%
Standardized	6/1/1999	5/1/2022	-4.92%	4.24%	15.05%	8.19%	6.16%
American Funds IS Blue Chip Income and Growth Fund - Class 4							
NonStandardized ²	12/14/2012	11/20/2017	7.89%	7.83%	16.73%	8.68%	9.04%
Standardized	12/14/2012	11/20/2017	-0.11%	6.08%	16.30%	8.68%	9.04%
American Funds IS Growth Fund - Class 4			******	******			
NonStandardized ²	12/14/2012	11/20/2017	7.05%	7.61%	18.65%	13.60%	14.11%
Standardized	12/14/2012	11/20/2017	-0.95%	5.86%	18.24%	13.60%	14.11%
BNY Mellon Sustainable US Equity - Service Shares							
NonStandardized ²	12/31/2000	5/1/2022	1.98%	5.10%	14.24%	8.97%	8.79%
Standardized	12/31/2000	5/1/2022	-6.02%	3.26%	13.77%	8.97%	7.00%
ClearBridge Variable Appreciation Portfolio — Class II							
NonStandardized ²	2/28/2015	11/20/2017	5.26%	7.52%	15.39%	9.95%	10.66%
Standardized	2/28/2015	11/20/2017	-2.74%	5.76%	14.94%	9.95%	10.66%
Fidelity® VIP Contrafund® - Service Class 2							
NonStandardized ²	1/12/2000	11/20/2017	6.58%	9.63%	17.22%	11.08%	12.37%
Standardized	1/12/2000	11/20/2017	-1.42%	7.94%	16.80%	11.08%	12.37%
Fidelity® VIP Equity-Income – Service Class 2							
NonStandardized ²	1/12/2000	11/20/2017	7.59%	6.61%	14.77%	7.98%	8.52%
Standardized	1/12/2000	11/20/2017	-0.41%	4.82%	14.31%	7.98%	8.52%
Fidelity® VIP Growth Opportunities – Service Class 2							
NonStandardized ²	1/12/2000	11/20/2017	6.15%	7.23%	18.11%	14.86%	16.43%
Standardized	1/12/2000	11/20/2017	-1.85%	5.46%	17.69%	14.86%	16.43%
NYLI VP American Century Sustainable Equity – Service Class							
NonStandardized ²	2/17/2012	5/1/2022	-1.31%	6.02%	16.04%	7.63%	8.19%
Standardized	2/17/2012	5/1/2022	-9.21%	4.21%	15.60%	7.63%	6.39%
NYLI VP Epoch U.S. Equity Yield – Service Class							
NonStandardized ²	6/2/2003	11/20/2017	9.72%	7.17%	14.07%	6.67%	7.60%
Standardized	6/2/2003	11/20/2017	1.72%	5.40%	13.59%	6.67%	7.60%
NYLI VP Dimensional U.S. Equity - Service Class							
NonStandardized ²	6/2/2003	11/20/2017	5.55%	6.90%	15.83%	9.26%	9.60%
Standardized	6/2/2003	11/20/2017	-2.45%	5.13%	15.38%	9.26%	9.60%
NYLI VP S&P 500 Index5 – Service Class							
NonStandardized ²	6/2/2003	11/20/2017	6.53%	7.36%	16.74%	10.69%	11.23%
Standardized	6/2/2003	11/20/2017	-1.47%	5.59%	16.30%	10.69%	11.23%
NYLI VP Winslow Large Cap Growth - Service Class							
NonStandardized ²	6/2/2003	11/20/2017	3.60%	8.80%	16.31%	12.31%	13.33%
Standardized	6/2/2003	11/20/2017	-4.40%	7.08%	15.87%	12.31%	13.33%
NYLI VP MFS® Investors Trust - Service Class							
NonStandardized ²	5/1/2000	2/10/2025	3.73%	5.79%	14.33%	9.07%	-5.23%
Standardized	5/1/2000	2/10/2025	-4.27%	3.97%	13.86%	9.07%	-12.81%
NYLI VP MFS® Research - Service Class							
NonStandardized ²	5/1/2000	2/10/2025	0.92%	5.41%	13.65%	9.28%	-8.07%
Standardized	5/1/2000	2/10/2025	-7.08%	3.58%	13.16%	9.28%	-15.43%
Voya Growth and Income Portfolio - Class S							
NonStandardized ² Standardized	12/31/1979 12/31/1979	5/1/2024 5/1/2024	4.86% -3.14%	8.22% 6.48%	18.39% 17.98%	10.36% 10.36%	10.18% 2.18%



As of March 31, 2025

		Investment					Since
	Portfolio	Division					Investment
	Inception	Inception	1			10	Division
Investment Divisions ^{1,3}	Date	Date ¹	Year ⁴	Year⁴	Year ⁴	Year⁴	Inception
Small/Mid Cap Equity							
Fidelity® VIP Mid Cap – Service Class 2							
NonStandardized ²	1/12/2000	11/20/2017	-4.10%	3.11%	16.16%	6.34%	6.41%
Standardized	1/12/2000	11/20/2017	-11.77%	1.20%	15.71%	6.34%	6.41%
Janus Henderson VIT Enterprise Portfolio – Service Shares	10/01/1000	44/00/0047	0.000/	4.040/	40 500/	0.570/	0.000/
NonStandardized ²	12/31/1999	11/20/2017	0.62%	4.21%	13.59%	9.57%	9.00%
Standardized	12/31/1999	11/20/2017	-7.38%	2.34%	13.10%	9.57%	9.00%
NYLI VP Schroders Mid Cap Opportunities - Service Class NonStandardized ²	6/2/2003	11/20/2017	-4.41%	-0.69%	10.62%	3.80%	3.34%
Standardized	6/2/2003	11/20/2017	-12.05%	-2.72%	10.02%	3.80%	3.34%
MFS® Mid Cap Value Portfolio - Service Class	0/2/2000	11/20/2011	12.0070	2.7270	10.0070	0.0070	3.3470
NonStandardized ²	3/7/2008	5/1/2020	0.24%	3.80%	15.86%	-0.75%	14.11%
Standardized	3/7/2008	5/1/2020	-7.76%	1.91%	15.41%	-0.75%	13.62%
Neuberger Berman AMT Mid-Cap Growth – Class S	0,7,2000	G/ 1/2020	7.1.070	1.0170	10.1170	0.1070	10.0270
NonStandardized ²	2/18/2003	11/20/2017	-3.16%	1.36%	11.31%	7.13%	7.61%
Standardized	2/18/2003	11/20/2017	-10.91%	-0.62%	10.79%	7.13%	7.61%
Invesco V.I. Main Street Small Cap Fund - Series II							
NonStandardized ²	7/16/2001	5/1/2020	-2.23%	2.30%	15.79%	6.45%	13.49%
Standardized	7/16/2001	5/1/2020	-10.05%	0.35%	15.34%	6.45%	12.99%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2							
NonStandardized ²	6/1/2000	11/20/2017	-4.69%	2.97%	17.90%	6.53%	5.10%
Standardized	6/1/2000	11/20/2017	-12.32%	1.05%	17.48%	6.53%	5.10%
Fidelity® VIP Extended Market Index Portfolio - Service Class 2							
NonStandardized ²	4/17/2018	5/1/2024	-3.96%	0.57%	14.07%	N/A	3.10%
Standardized	4/17/2018	5/1/2024	-11.64%	-1.45%	13.59%	N/A	-4.90%
Macquarie VIP Small Cap Value Series - Service Class							
NonStandardized ²	5/1/2000	11/20/2017	-1.97%	0.11%	14.58%	5.13%	3.79%
Standardized	5/1/2000	11/20/2017	-9.82%	-1.92%	14.11%	5.13%	3.79%
NYLI VP Wellington Small Cap - Service Class							
NonStandardized ²	5/2/2016	11/20/2017	-2.99%	-1.51%	11.48%	N/A	1.58%
Standardized	5/2/2016	11/20/2017	-10.75%	-3.52%	10.96%	N/A	1.58%
NYLI VP Small Cap Growth – Service Class							
NonStandardized ²	2/17/2012	11/20/2017	-6.01%	-2.71%	9.90%	5.26%	4.60%
Standardized International/Global Equity	2/17/2012	11/20/2017	-13.53%	-4.70%	9.34%	5.26%	4.60%
American Funds IS Global Small Cap Fund® – Class 4							
NonStandardized ²	12/14/2012	11/20/2017	-7.76%	-4.24%	6.14%	3.11%	2.12%
Standardized	12/14/2012	11/20/2017	-15.14%	-6.19%	5.50%	3.11%	2.12%
Fidelity® VIP International Index — Service Class 2							
NonStandardized ²	04/16/2018	05/01/2019	4.97%	3.53%	9.58%	N/A	4.30%
Standardized	04/16/2018	05/01/2019	-3.03%	1.63%	9.02%	N/A	3.89%
Invesco V.I. EQV International Equity Fund - Series II	0 1/10/2010	00/01/2010					
NonStandardized ²	9/19/2001	11/20/2017	-3.94%	1.73%	7.20%	2.62%	2.32%
Standardized	9/19/2001	11/20/2017	-11.62%	-0.24%	6.59%	2.62%	2.32%
Janus Henderson VIT Global Research Portfolio – Service Shares							
NonStandardized ²	12/31/1999	11/20/2017	6.10%	8.60%	15.65%	8.22%	9.54%
Standardized	12/31/1999	11/20/2017	-1.90%	6.88%	15.20%	8.22%	9.54%
NYLI VP Pinestone International Equity – Service Class							
NonStandardized ²	6/2/2003	11/20/2017	-3.17%	-3.91%	4.93%	2.99%	1.60%
Standardized	6/2/2003	11/20/2017	-10.92%	-5.87%	4.26%	2.99%	1.60%
MFS® International Intrinsic Value Portfolio – Service Class			1				
NonStandardized ²	8/31/2001	11/20/2017	7.09%	5.00%	8.52%	6.16%	5.29%
Standardized	8/31/2001	11/20/2017	-0.91%	3.15%	7.93%	6.16%	5.29%
MFS® VIT Research International - Service Class			l				
NonStandardized ²	8/24/2001	5/1/2022	1.60%	2.14%	8.03%	3.61%	4.66%
Standardized	8/24/2001	5/1/2022	-6.40%	0.19%	7.44%	3.61%	2.74%



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 ^{1,3}	Date	Date ¹	Year⁴	Year⁴	Year⁴	Year⁴	Inception
International/Global Equity							
Putnam VT International Value Fund - Class IB							
NonStandardized ²	1/2/1997	5/1/2024	10.47%	8.76%	14.42%	4.87%	12.08%
Standardized	1/2/1997	5/1/2024	2.47%	7.04%	13.95%	4.87%	4.08%
American Funds IS New World Fund - Class 4							
NonStandardized ²	12/14/2012	11/20/2017	1.54%	1.54%	8.96%	4.57%	3.40%
Standardized	12/14/2012	11/20/2017	-6.46%	-0.44%	8.39%	4.57%	3.40%
Fidelity® VIP Emerging Markets – Service Class 2							
NonStandardized ²	1/23/2008	05/01/2018	12.09%	4.04%	9.37%	4.90%	3.72%
Standardized	1/23/2008	05/01/2018	4.09%	2.16%	8.81%	4.90%	3.48%
Sector							
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 ⁷							
NonStandardized ²	4/30/2013	11/20/2017	10.22%	-0.45%	15.03%	2.42%	5.14%
Standardized	4/30/2013	11/20/2017	2.22%	-2.48%	14.57%	2.42%	5.14%
Fidelity® VIP Health Care — Service Class 2							
NonStandardized ²	7/18/2001	05/01/2019	-4.05%	-0.15%	6.18%	5.11%	6.56%
Standardized	7/18/2001	05/01/2019	-11.72%	-2.19%	5.54%	5.11%	6.18%
NYLI VP Fidelity Institutional AM® Utilities – Service Class							
NonStandardized ²	2/17/2012	11/20/2017	22.42%	7.39%	12.88%	6.48%	8.23%
Standardized	2/17/2012	11/20/2017	14.42%	5.63%	12.38%	6.48%	8.23%
NYLI VP CBRE Global Infrastructure — Service Class							
NonStandardized ²	5/1/2015	11/20/2017	12.86%	1.30%	8.07%	N/A	-2.03%
Standardized	5/1/2015	11/20/2017	4.86%	-0.69%	7.48%	N/A	-2.03%
NYLI VP Newton Technology Growth - Service Class							
NonStandardized ²	12/29/2000	2/10/2025	-2.21%	4.38%	14.18%	11.94%	-14.82%
Standardized	12/29/2000	2/10/2025	-10.04%	2.51%	13.71%	11.94%	-21.63%
NYLI VP Natural Resources – Initial Class						·	
NonStandardized ²	2/17/2012	11/20/2017	-11.81%	-1.66%	23.78%	3.21%	7.22%
Standardized	2/17/2012	11/20/2017	-18.86%	-3.66%	23.44%	3.21%	7.22%
Principal VC Real Estate Securities Account - Class 2							
NonStandardized ²	5/1/1998	5/1/2024	9.87%	-2.22%	8.66%	4.57%	18.57%
Standardized	5/1/1998	5/1/2024	1.87%	-4.21%	8.08%	4.57%	10.57%

Please read the important disclosures below regarding the product performance.



Accumulation 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 Investment Division in which the Investment Division invests was first offered.

² Assumes no deduction for contingent deferred sales charge.

³ Policy owners need to keep in mind, as applicable, that equity investments have been volatile historically. Investment options concentrated in bonds fluctuate in value in response to changes in interest rates. High-yield securities are generally considered speculative because they present a greater risk of loss than higher-quality debt securities and may be subject to greater price volatility. Non-US securities are subject to currency fluctuation risks and the risks of political and economic instability in the country of issuance. Investment options which are concentrated in economic sectors may be more volatile than more broadly diversified portfolios.

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

⁴ The New York Life Premier 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. 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 (INYLIAC) Separate Account III.

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

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

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

⁷ New allocations to the 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.

Variable annuities are long-term retirement products and are offered through properly licensed registered representatives of a third party registered broker dealer.

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