New York Life Premier Variable Annuity - FP Series Performance Summary

Premium Based M&E Charge Structure

As of October 31, 2026

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be lower or higher than the figures shown. The investment return and the Accumulation Value of your policy will fluctuate so that a policy, when surrendered may be worth more or less than the premium payment(s). For current to the most recent month-end performance information, please call 1-800-762-6212 or visit www.newyorklifeannuities.com.

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

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

Standardized Performance ("Assuming Surrender") reflects the maximum Surrender Charge under the policy. The maximum Surrender Charge for each premium payment is 8%, declining to 2% by the 7th year after that premium payment has been in the policy, with no surrender charge thereafter. Therefore, the 1.30% M&E charge during the surrender charge period for the initial premium and 1.10% after the surrender charge period for the initial premium is not reflected in the performance of the Investment Divisions, but will be deducted quarterly by reducing the number of Accumulation Units in the Investment Divisions you have selected.

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

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

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

Average Annual Total Return as of October 31, 2026 (Updated Monthly)

Investment Divisions[4]	Portfolio Inception Date	Investment Division Inception Date[1]	Month to Date	Year to Date (Updated Monthly)	1 Year	3 Year	5 Year	10 Year	Since Investment Division Inception
Investment Grade Bond									
NYLIM VP U.S. Government Money Market – Current 7-day yield is 3.67%6									
NonStandardized[2]	1/29/1993	11/20/2017	0.31%	2.90%	3.52%	4.28%	3.60%	2.18%	2.40%
Standardized	1/29/1993	11/20/2017	-	-	-4.48%	2.41%	2.90%	2.18%	2.40%
PIMCO VIT Low Duration Portfolio - Advisor Class									
NonStandardized[2]	3/31/2006	11/20/2017	1.30%	0.49%	1.33%	4.29%	1.70%	1.60%	1.67%
Standardized	3/31/2006	11/20/2017	-	-	-6.67%	2.42%	0.94%	1.60%	1.67%
PIMCO VIT Short-Term Portfolio - Advisor Class									
NonStandardized[2]	9/30/1999	5/1/2024	0.44%	3.30%	3.99%	4.89%	3.84%	2.79%	4.61%
Standardized	9/30/1999	5/1/2024	-	-	-4.01%	3.04%	3.14%	2.79%	2.33%
American Funds® IS Capital World Bond Fund® — Class 4									
NonStandardized[2]	10/4/2006	5/1/2024	1.17%	-3.43%	-2.91%	3.93%	-2.48%	-0.07%	2.74%
Standardized	10/4/2006	5/1/2024	-	-	-10.67%	2.04%	-3.27%	-0.07%	0.40%
American Funds® IS The Bond Fund of America® — Class 4									
NonStandardized[2]	12/14/2012	5/1/2022	2.13%	-1.46%	-1.05%	4.85%	-0.56%	1.45%	1.58%
Standardized	12/14/2012	5/1/2022	-	-	-8.97%	3.00%	-1.37%	1.45%	0.73%
American Funds® IS U.S. Government Securities Fund® — Class 4									
NonStandardized[2]	12/2/1985	5/1/2024	2.92%	-1.55%	-1.03%	4.58%	-0.59%	0.97%	3.87%
Standardized	12/2/1985	5/1/2024	-	-	-8.95%	2.72%	-1.40%	0.97%	1.56%
Columbia Variable Portfolio — Intermediate Bond - Class 2									
NonStandardized[2]	5/3/2010	5/1/2022	2.28%	-1.36%	-1.01%	6.28%	-0.87%	1.74%	1.81%
Standardized	5/3/2010	5/1/2022	-	-	-8.93%	4.47%	-1.68%	1.74%	0.96%
NYLIM VP Bond – Service Class									
NonStandardized[2]	6/2/2003	11/20/2017	2.32%	-0.89%	-0.52%	5.28%	-0.79%	1.06%	1.09%
Standardized	6/2/2003	11/20/2017	-	-	-8.48%	3.45%	-1.59%	1.06%	1.09%
Fidelity® VIP Bond Index – Service Class 2									
NonStandardized[2]	4/19/2018	11/23/2020	2.43%	-0.69%	-0.41%	5.04%	-0.53%	N/A	-0.79%
Standardized	4/19/2018	11/23/2020	-	-	-8.38%	3.20%	-1.34%	N/A	-1.30%
Fidelity® VIP Investment Grade Bond - Service Class 2									
NonStandardized[2]	8/15/2005	5/1/2022	2.46%	-0.77%	-0.59%	5.39%	-0.18%	1.71%	2.12%
Standardized	8/15/2005	5/1/2022	-	-	-8.55%	3.56%	-0.99%	1.71%	1.28%
NYLIM VP MacKay U.S. Infrastructure Bond– Service Class									
NonStandardized[2]	6/2/2003	11/20/2017	2.40%	-0.94%	-0.62%	5.23%	-0.05%	0.72%	0.87%
Standardized	6/2/2003	11/20/2017	-	-	-8.57%	3.40%	-0.86%	0.72%	0.87%
NYLIM VP PIMCO Real Return – Service Class									
NonStandardized[2]	2/17/2012	11/20/2017	2.74%	-0.39%	-0.73%	4.89%	0.29%	2.31%	2.49%
Standardized	2/17/2012	11/20/2017	-	-	-8.67%	3.04%	-0.52%	2.31%	2.49%
PIMCO VIT Income Portfolio - Advisor Class									
NonStandardized[2]	4/29/2016	5/1/2020	2.02%	-0.25%	0.84%	7.18%	2.95%	3.94%	4.34%
Standardized	4/29/2016	5/1/2020	-	-	-7.16%	5.41%	2.22%	3.94%	4.09%

New York Life Premier Variable Annuity - FP Series Performance Summary

Premium Based M&E Charge Structure

As of October 31, 2026

Average Annual Total Return as of October 31, 2026 (Updated Monthly)

Investment Divisions[4]	Portfolio Inception Date	Investment Division Inception Date[1]	Month to Date	Year to Date (Updated Monthly)	1 Year	3 Year	5 Year	10 Year	Since Investment Division Inception
Investment Grade Bond									
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class									
NonStandardized[2]	5/1/2014	11/20/2017	1.19%	-1.23%	-1.43%	4.68%	1.14%	2.01%	1.96%
Standardized	5/1/2014	11/20/2017	-	-	-9.32%	2.83%	0.37%	2.01%	1.96%
PIMCO VIT Total Return Portfolio - Advisor Class									
NonStandardized[2]	2/28/2006	11/20/2017	2.75%	-0.76%	-0.32%	6.35%	0.07%	1.72%	1.66%
Standardized	2/28/2006	11/20/2017	-	-	-8.30%	4.55%	-0.74%	1.72%	1.66%
Western Asset Core Plus VIT - Class II									
NonStandardized[2]	5/1/2015	5/1/2022	2.44%	-0.73%	-0.37%	5.42%	-1.40%	1.13%	1.64%
Standardized	5/1/2015	5/1/2022	-	-	-8.34%	3.59%	-2.20%	1.13%	0.79%
Lord Abbett Series Fund, Inc. - Short Duration Income Portfolio - Class VC									
NonStandardized[2]	4/14/2014	5/1/2026	0.83%	1.36%	2.26%	5.08%	2.36%	2.39%	0.83%
Standardized	4/14/2014	5/1/2026	-	-	-5.74%	3.24%	1.63%	2.39%	-7.17%
Voya Intermediate Bond Portfolio - Class S									
NonStandardized[2]	5/3/2002	5/1/2026	2.55%	-0.34%	-0.05%	6.23%	0.04%	1.77%	-0.98%
Standardized	5/3/2002	5/1/2026	-	-	-8.05%	4.43%	-0.78%	1.77%	-8.90%
Non-Investment Grade Bond									
BlackRock® High Yield V.I. Fund – Class III Shares									
NonStandardized[2]	2/15/2012	11/20/2017	0.56%	0.59%	1.85%	8.55%	3.82%	5.07%	4.73%
Standardized	2/15/2012	11/20/2017	-	-	-6.15%	6.82%	3.12%	5.07%	4.73%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2									
NonStandardized[2]	4/30/2012	11/20/2017	1.37%	-0.41%	0.63%	9.70%	1.79%	2.59%	2.07%
Standardized	4/30/2012	11/20/2017	-	-	-7.37%	8.01%	1.03%	2.59%	2.07%
NYLIM VP Floating Rate – Service Class									
NonStandardized[2]	5/1/2005	11/20/2017	-0.19%	2.42%	3.29%	6.01%	5.01%	4.30%	4.30%
Standardized	5/1/2005	11/20/2017	-	-	-4.71%	4.20%	4.34%	4.30%	4.30%
NYLIM VP MacKay Convertible – Service Class									
NonStandardized[2]	6/2/2003	11/20/2017	-3.16%	15.34%	17.14%	16.36%	6.47%	11.10%	10.44%
Standardized	6/2/2003	11/20/2017	-	-	9.14%	14.87%	5.84%	11.10%	10.44%
NYLIM VP MacKay High Yield Corporate Bond – Service Class									
NonStandardized[2]	6/2/2003	11/20/2017	0.90%	0.76%	1.81%	6.89%	3.41%	4.51%	4.27%
Standardized	6/2/2003	11/20/2017	-	-	-6.19%	5.11%	2.70%	4.51%	4.27%
NYLIM VP MacKay Strategic Bond – Service Class									
NonStandardized[2]	5/1/2011	11/20/2017	1.06%	-0.04%	0.63%	7.60%	3.35%	3.43%	3.36%
Standardized	5/1/2011	11/20/2017	-	-	-7.37%	5.85%	2.64%	3.43%	3.36%
Alternatives									
DWS Alternative Asset Allocation VIP - Class B									
NonStandardized[2]	5/18/2009	11/20/2017	0.44%	6.57%	7.19%	9.57%	3.77%	4.62%	4.59%
Standardized	5/18/2009	11/20/2017	-	-	-0.81%	7.88%	3.07%	4.62%	4.59%
NYLIM VP Hedge Multi-Strategy - Service Class									
NonStandardized[2]	5/1/2013	11/20/2017	-1.61%	5.55%	6.00%	8.48%	3.74%	2.67%	2.81%
Standardized	5/1/2013	11/20/2017	-	-	-2.00%	6.75%	3.04%	2.67%	2.81%
Asset Allocation									
American Funds® IS Asset Allocation Fund — Class 4									
NonStandardized[2]	12/14/2012	5/1/2018	-0.36%	4.66%	6.84%	16.34%	7.04%	9.33%	8.90%
Standardized	12/14/2012	5/1/2018	-	-	-1.16%	14.85%	6.42%	9.33%	8.90%
BlackRock® Global Allocation V.I. Fund – Class III Shares									
NonStandardized[2]	11/18/2003	11/20/2017	-1.68%	4.87%	6.92%	15.02%	5.11%	7.56%	7.03%
Standardized	11/18/2003	11/20/2017	-	-	-1.08%	13.48%	4.45%	7.56%	7.03%
Fidelity® VIP FundsManager® 60% — Service Class									
NonStandardized[2]	8/22/2007	5/1/2019	-1.21%	7.05%	7.88%	15.06%	5.83%	8.50%	8.55%
Standardized	8/22/2007	5/1/2019	-	-	-0.12%	13.52%	5.19%	8.50%	8.55%
NYLIM VP Balanced – Service Class									
NonStandardized[2]	5/1/2005	11/20/2017	4.13%	9.75%	13.41%	12.83%	6.19%	7.40%	7.07%
Standardized	5/1/2005	11/20/2017	-	-	5.41%	11.24%	5.56%	7.40%	7.07%
NYLIM VP Conservative Allocation – Service Class									
NonStandardized[2]	2/13/2006	11/20/2017	0.30%	4.65%	5.47%	10.14%	3.32%	5.16%	4.60%
Standardized	2/13/2006	11/20/2017	-	-	-2.53%	8.46%	2.61%	5.16%	4.60%
NYLIM VP Income Builder – Service Class									
NonStandardized[2]	6/2/2003	11/20/2017	2.67%	15.56%	17.38%	19.07%	7.63%	7.92%	7.50%
Standardized	6/2/2003	11/20/2017	-	-	9.38%	17.64%	7.03%	7.92%	7.50%

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Investment Divisions[4]	Portfolio Inception Date	Investment Division Inception Date[1]	Month to Date	Year to Date (Updated Monthly)	1 Year	3 Year	5 Year	10 Year	Since Investment Division Inception
Asset Allocation									
NYLIM VP Janus Henderson Balanced – Service Class									
NonStandardized[2]	2/17/2012	11/20/2017	0.40%	3.93%	4.00%	15.21%	6.31%	10.25%	9.34%
Standardized	2/17/2012	11/20/2017	-	-	-4.00%	13.69%	5.68%	10.25%	9.34%
NYLIM VP Moderate Allocation–Service Class									
NonStandardized[2]	2/13/2006	11/20/2017	-0.27%	6.72%	7.67%	12.72%	4.66%	6.92%	6.08%
Standardized	2/13/2006	11/20/2017	-	-	-0.33%	11.13%	3.98%	6.92%	6.08%
Franklin Templeton Conservative Model Portfolio - Class II									
NonStandardized[2]	5/1/2020	5/1/2020	1.45%	1.35%	1.75%	8.62%	2.13%	N/A	3.79%
Standardized	5/1/2020	5/1/2020	-	-	-6.25%	6.90%	1.38%	N/A	3.53%
Franklin Templeton Moderate Model Portfolio - Class II									
NonStandardized[2]	5/1/2020	5/1/2020	0.00%	5.23%	5.82%	14.18%	5.41%	N/A	8.59%
Standardized	5/1/2020	5/1/2020	-	-	-2.18%	12.63%	4.75%	N/A	8.40%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II									
NonStandardized[2]	5/1/2020	5/1/2020	-0.44%	6.47%	7.16%	16.30%	6.60%	N/A	10.66%
Standardized	5/1/2020	5/1/2020	-	-	-0.84%	14.80%	5.97%	N/A	10.49%
Franklin Templeton Moderately Conservative Model Portfolio - Class II									
NonStandardized[2]	5/1/2020	5/1/2020	0.71%	3.45%	4.04%	11.61%	4.07%	N/A	6.62%
Standardized	5/1/2020	5/1/2020	-	-	-3.96%	9.99%	3.38%	N/A	6.41%
Franklin Templeton Aggressive Model Portfolio - Class II									
NonStandardized[2]	5/1/2020	5/1/2020	-1.32%	9.10%	9.93%	19.73%	8.52%	N/A	13.66%
Standardized	5/1/2020	5/1/2020	-	-	1.93%	18.31%	7.94%	N/A	13.50%
NYLIM VP Equity Allocation – Service Class									
NonStandardized[2]	2/13/2006	11/20/2017	-0.80%	10.99%	12.47%	17.28%	6.50%	9.94%	8.51%
Standardized	2/13/2006	11/20/2017	-	-	4.47%	15.81%	5.87%	9.94%	8.51%
NYLIM VP Growth Allocation–Service Class									
NonStandardized[2]	2/13/2006	11/20/2017	-0.55%	9.03%	10.42%	15.09%	5.99%	8.64%	7.50%
Standardized	2/13/2006	11/20/2017	-	-	2.42%	13.55%	5.35%	8.64%	7.50%
Large Cap Equity									
AB VPS Growth & Income - Class B									
NonStandardized[2]	6/1/1999	5/1/2022	4.79%	20.69%	24.73%	18.91%	10.47%	12.08%	12.41%
Standardized	6/1/1999	5/1/2022	-	-	16.73%	17.48%	9.93%	12.08%	11.81%
American Funds® IS Washington Mutual Investors FundSM — Class 4									
NonStandardized[2]	12/14/2012	11/20/2017	4.03%	10.20%	12.38%	19.95%	11.38%	12.01%	11.53%
Standardized	12/14/2012	11/20/2017	-	-	4.38%	18.55%	10.86%	12.01%	11.53%
American Funds® IS Growth Fund — Class 4									
NonStandardized[2]	12/14/2012	11/20/2017	-3.14%	4.03%	3.26%	24.73%	9.33%	17.54%	16.36%
Standardized	12/14/2012	11/20/2017	-	-	-4.74%	23.43%	8.76%	17.54%	16.36%
American Funds® IS Growth-Income Fund - Class 4									
NonStandardized[2]	12/14/2012	5/1/2026	-1.16%	9.41%	9.83%	22.36%	11.29%	13.96%	2.61%
Standardized	12/14/2012	5/1/2026	-	-	1.83%	21.01%	10.77%	13.96%	-5.39%
BNY Mellon Sustainable US Equity - Service Shares									
NonStandardized[2]	12/31/2000	5/1/2022	-1.44%	8.53%	8.02%	21.48%	8.81%	13.78%	13.77%
Standardized	12/31/2000	5/1/2022	-	-	0.02%	20.10%	8.23%	13.78%	13.20%
LVIP ClearBridge Appreciation Fund - Service Class									
NonStandardized[2]	2/28/2015	11/20/2017	1.16%	7.80%	7.64%	18.33%	9.97%	13.50%	12.76%
Standardized	2/28/2015	11/20/2017	-	-	-0.36%	16.89%	9.42%	13.50%	12.76%
Fidelity® VIP Contrafund® – Service Class 2									
NonStandardized[2]	1/12/2000	11/20/2017	-3.56%	6.44%	7.36%	24.80%	11.49%	15.87%	15.11%
Standardized	1/12/2000	11/20/2017	-	-	-0.64%	23.50%	10.97%	15.87%	15.11%
Fidelity® VIP Equity-Income – Service Class 2									
NonStandardized[2]	1/12/2000	11/20/2017	5.35%	16.45%	20.87%	21.06%	11.23%	12.00%	11.61%
Standardized	1/12/2000	11/20/2017	-	-	12.87%	19.68%	10.70%	12.00%	11.61%
Fidelity® VIP Growth Opportunities – Service Class 2									
NonStandardized[2]	1/12/2000	11/20/2017	-9.88%	4.71%	3.07%	28.19%	8.37%	20.44%	19.12%
Standardized	1/12/2000	11/20/2017	-	-	-4.93%	26.96%	7.78%	20.44%	19.12%

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Large Cap Equity									
NYLIM VP American Century Sustainable Equity – Service Class									
NonStandardized[2]	2/17/2012	5/1/2022	-1.00%	7.96%	7.72%	17.74%	10.94%	11.42%	12.31%
Standardized	2/17/2012	5/1/2022	-	-	-0.28%	16.28%	10.41%	11.42%	11.71%
NYLIM VP Epoch U.S. Equity Yield – Service Class									
NonStandardized[2]	6/2/2003	11/20/2017	5.04%	20.74%	23.20%	21.90%	12.22%	11.98%	10.91%
Standardized	6/2/2003	11/20/2017	-	-	15.20%	20.54%	11.72%	11.98%	10.91%
NYLIM VP Dimensional U.S. Equity - Service Class									
NonStandardized[2]	6/2/2003	11/20/2017	2.74%	11.60%	11.24%	21.07%	9.71%	13.33%	12.17%
Standardized	6/2/2003	11/20/2017	-	-	3.24%	19.69%	9.15%	13.33%	12.17%
NYLIM VP S&P 500 Index5 – Service Class									
NonStandardized[2]	6/2/2003	11/20/2017	-0.89%	11.42%	11.68%	22.92%	11.65%	14.98%	14.17%
Standardized	6/2/2003	11/20/2017	-	-	3.68%	21.58%	11.13%	14.98%	14.17%
NYLIM VP Winslow Large Cap Growth – Service Class									
NonStandardized[2]	6/2/2003	11/20/2017	-5.39%	-0.29%	-4.75%	20.57%	7.43%	16.04%	14.67%
Standardized	6/2/2003	11/20/2017	-	-	-12.37%	19.17%	6.83%	16.04%	14.67%
NYLIM VP MFS® Investors Trust - Service Class8									
NonStandardized[2]	5/1/2000	2/10/2025	-0.61%	9.87%	10.32%	18.78%	8.30%	12.86%	11.76%
Standardized	5/1/2000	2/10/2025	-	-	2.32%	17.35%	7.71%	12.86%	7.98%
NYLIM VP MFS® Research - Service Class8									
NonStandardized[2]	5/1/2000	2/10/2025	-1.50%	6.85%	6.74%	17.51%	7.98%	12.81%	9.31%
Standardized	5/1/2000	2/10/2025	-	-	-1.26%	16.04%	7.39%	12.81%	5.47%
Voya Growth and Income Portfolio - Class S									
NonStandardized[2]	12/31/1979	5/1/2024	-0.87%	8.54%	9.83%	21.38%	11.75%	14.74%	16.83%
Standardized	12/31/1979	5/1/2024	-	-	1.83%	20.00%	11.23%	14.74%	14.91%
Small/Mid Cap Equity									
Fidelity® VIP Mid Cap – Service Class 2									
NonStandardized[2]	1/12/2000	11/20/2017	0.68%	18.99%	23.85%	21.98%	9.07%	11.82%	10.57%
Standardized	1/12/2000	11/20/2017	-	-	15.85%	20.62%	8.50%	11.82%	10.57%
Janus Henderson VIT Enterprise Portfolio – Service Shares									
NonStandardized[2]	12/31/1999	11/20/2017	3.05%	5.19%	6.98%	15.59%	5.53%	12.27%	10.42%
Standardized	12/31/1999	11/20/2017	-	-	-1.02%	14.08%	4.88%	12.27%	10.42%
NYLIM VP Schroders Mid Cap Opportunities - Service Class									
NonStandardized[2]	6/2/2003	11/20/2017	3.66%	19.05%	22.84%	17.85%	4.97%	8.57%	7.20%
Standardized	6/2/2003	11/20/2017	-	-	14.84%	16.39%	4.30%	8.57%	7.20%
MFS® Mid Cap Value Portfolio - Service Class									
NonStandardized[2]	3/7/2008	5/1/2020	6.51%	15.74%	18.85%	17.13%	8.22%	10.49%	15.51%
Standardized	3/7/2008	5/1/2020	-	-	10.85%	15.65%	7.63%	10.49%	15.37%
Neuberger Berman AMT Mid-Cap Growth – Class S									
NonStandardized[2]	2/18/2003	11/20/2017	-6.06%	-6.53%	-13.28%	12.74%	-0.42%	10.10%	8.22%
Standardized	2/18/2003	11/20/2017	-	-	-20.22%	11.15%	-1.23%	10.10%	8.22%
Invesco V.I. Main Street Small Cap Fund - Series II									
NonStandardized[2]	7/16/2001	5/1/2020	2.05%	11.33%	15.02%	18.46%	5.83%	10.99%	15.41%
Standardized	7/16/2001	5/1/2020	-	-	7.02%	17.02%	5.18%	10.99%	15.27%
Columbia Variable Portfolio Small Cap Value Discovery Fund - Class 2									
NonStandardized[2]	6/1/2000	11/20/2017	4.38%	15.95%	21.73%	20.84%	9.89%	11.65%	9.59%
Standardized	6/1/2000	11/20/2017	-	-	13.73%	19.45%	9.34%	11.65%	9.59%
Columbia Variable Portfolio Small Company Growth Fund - Class 2									
NonStandardized[2]	6/1/2000	5/1/2026	-6.38%	6.56%	5.98%	23.40%	3.07%	15.23%	-6.12%
Standardized	6/1/2000	5/1/2026	-	-	-2.02%	22.07%	2.35%	15.23%	-13.63%
Fidelity® VIP Extended Market Index Portfolio - Service Class 2									
NonStandardized[2]	4/17/2018	5/1/2024	1.50%	15.22%	17.04%	20.46%	6.56%	N/A	15.99%
Standardized	4/17/2018	5/1/2024	-	-	9.04%	19.07%	5.94%	N/A	14.04%
Nomura VIP Small Cap Value Series - Service Class									
NonStandardized[2]	5/1/2000	11/20/2017	4.16%	15.40%	20.23%	17.57%	6.77%	9.01%	7.35%
Standardized	5/1/2000	11/20/2017	-	-	12.23%	16.11%	6.15%	9.01%	7.35%
NYLIM VP Wellington Small Cap - Service Class									
NonStandardized[2]	5/2/2016	11/20/2017	1.41%	17.42%	23.85%	21.31%	5.82%	8.36%	6.30%
Standardized	5/2/2016	11/20/2017	-	-	15.85%	19.93%	5.17%	8.36%	6.30%
NYLIM VP Small Cap Growth – Service Class									
NonStandardized[2]	2/17/2012	11/20/2017	1.84%	12.21%	13.14%	15.34%	0.78%	9.75%	7.86%
Standardized	2/17/2012	11/20/2017	-	-	5.14%	13.82%	-0.01%	9.75%	7.86%

New York Life Premier Variable Annuity - FP Series Performance Summary

Premium Based M&E Charge Structure

As of October 31, 2026

Average Annual Total Return as of October 31, 2026 (Updated Monthly)

Investment Divisions[4]	Portfolio Inception Date	Investment Division Inception Date[1]	Month to Date	Year to Date (Updated Monthly)	1 Year	3 Year	5 Year	10 Year	Since Investment Division Inception
International/Global Equity									
American Funds® IS SMALLCAP World Fund® — Class 4									
NonStandardized[2]	12/14/2012	11/20/2017	-3.36%	5.76%	7.26%	13.96%	-1.02%	7.45%	5.77%
Standardized	12/14/2012	11/20/2017	-	-	-0.74%	12.39%	-1.82%	7.45%	5.77%
Fidelity® VIP International Index — Service Class 2									
NonStandardized[2]	4/16/2018	5/1/2019	-2.88%	11.05%	14.29%	20.83%	8.27%	N/A	9.07%
Standardized	4/16/2018	5/1/2019	-	-	6.29%	19.45%	7.69%	N/A	9.07%
Fidelity® VIP International Capital Appreciation Portfolio - Service Class 2									
NonStandardized[2]	12/22/2004	5/1/2026	-8.66%	-2.07%	-2.32%	13.80%	3.25%	9.17%	-6.17%
Standardized	12/22/2004	5/1/2026	-	-	-10.14%	12.24%	2.53%	9.17%	-13.68%
Goldman Sachs VIT International Equity Insights Fund - Service Class									
NonStandardized[2]	1/9/2006	5/1/2026	-1.54%	9.94%	15.16%	22.21%	10.60%	9.38%	1.50%
Standardized	1/9/2006	5/1/2026	-	-	7.16%	20.85%	10.06%	9.38%	-6.50%
Invesco V.I. EQV International Equity Fund - Series II									
NonStandardized[2]	9/19/2001	11/20/2017	-2.21%	6.38%	8.03%	12.44%	3.80%	6.65%	5.26%
Standardized	9/19/2001	11/20/2017	-	-	0.03%	10.84%	3.10%	6.65%	5.26%
Janus Henderson VIT Global Research Portfolio – Service Shares									
NonStandardized[2]	12/31/1999	11/20/2017	-2.42%	7.43%	8.22%	22.30%	10.12%	13.44%	12.25%
Standardized	12/31/1999	11/20/2017	-	-	0.22%	20.95%	9.57%	13.44%	12.25%
NYLIM VP Pinestone International Equity – Service Class									
NonStandardized[2]	6/2/2003	11/20/2017	3.38%	5.16%	6.79%	12.47%	-1.63%	5.82%	4.12%
Standardized	6/2/2003	11/20/2017	-	-	-1.21%	10.86%	-2.43%	5.82%	4.12%
MFS® International Intrinsic Equity Portfolio - Service Class									
NonStandardized[2]	8/31/2001	11/20/2017	0.53%	9.96%	14.68%	21.06%	7.62%	10.12%	8.95%
Standardized	8/31/2001	11/20/2017	-	-	6.68%	19.68%	7.02%	10.12%	8.95%
MFS® VIT Research International - Service Class									
NonStandardized[2]	8/24/2001	5/1/2022	-0.99%	9.24%	12.52%	15.44%	4.85%	8.23%	9.46%
Standardized	8/24/2001	5/1/2022	-	-	4.52%	13.91%	4.18%	8.23%	8.81%
Putnam VT International Value Fund - Class IB									
NonStandardized[2]	1/2/1997	5/1/2024	-0.06%	10.70%	16.34%	20.89%	11.55%	10.01%	18.21%
Standardized	1/2/1997	5/1/2024	-	-	8.34%	19.51%	11.03%	10.01%	16.32%
American Funds® IS New World Fund® — Class 4									
NonStandardized[2]	12/14/2012	11/20/2017	-8.44%	4.93%	6.17%	17.05%	4.71%	8.63%	7.09%
Standardized	12/14/2012	11/20/2017	-	-	-1.83%	15.57%	4.04%	8.63%	7.09%
Fidelity® VIP Emerging Markets – Service Class 2									
NonStandardized[2]	1/23/2008	5/1/2018	-8.37%	13.71%	16.29%	25.58%	8.43%	10.91%	9.13%
Standardized	1/23/2008	5/1/2018	-	-	8.29%	24.30%	7.84%	10.91%	9.13%
Sector									
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2[7]									
NonStandardized[2]	4/30/2013	11/20/2017	-0.42%	34.56%	37.65%	16.67%	12.01%	8.71%	9.52%
Standardized	4/30/2013	11/20/2017	-	-	29.65%	15.18%	11.49%	8.71%	9.52%
Fidelity® VIP Health Care — Service Class 2									
NonStandardized[2]	7/18/2001	5/1/2019	3.58%	21.94%	28.23%	18.49%	5.53%	11.99%	11.08%
Standardized	7/18/2001	5/1/2019	-	-	20.23%	17.05%	4.87%	11.99%	11.08%
Franklin Gold and Precious Metals VIP Fund - Class 2									
NonStandardized[2]	5/1/2026	5/1/2026	-14.67%	-12.33%	10.86%	51.50%	19.56%	13.07%	-17.40%
Standardized	5/1/2026	5/1/2026	-	-	2.86%	50.62%	19.16%	13.07%	-24.01%
NYLIM VP Fidelity Institutional AM® Utilities – Service Class									
NonStandardized[2]	2/17/2012	11/20/2017	9.00%	0.14%	-4.26%	16.63%	10.10%	9.48%	9.05%
Standardized	2/17/2012	11/20/2017	-	-	-11.92%	15.14%	9.55%	9.48%	9.05%
NYLIM VP CBRE Global Infrastructure — Service Class									
NonStandardized[2]	5/1/2015	11/20/2017	8.30%	9.49%	10.85%	15.62%	6.25%	2.16%	1.26%
Standardized	5/1/2015	11/20/2017	-	-	2.85%	14.11%	5.61%	2.16%	1.26%
NYLIM VP Newton Technology Growth - Service Class8									
NonStandardized[2]	12/29/2000	2/10/2025	-12.61%	15.57%	13.09%	32.00%	9.07%	18.02%	20.95%
Standardized	12/29/2000	2/10/2025	-	-	5.09%	30.84%	8.50%	18.02%	17.39%
NYLIM VP Natural Resources – Initial Class									
NonStandardized[2]	2/17/2012	11/20/2017	3.18%	26.91%	39.12%	15.06%	15.77%	10.27%	12.15%
Standardized	2/17/2012	11/20/2017	-	-	31.12%	13.53%	15.33%	10.27%	12.15%
Principal VC Real Estate Securities Account - Class 2									
NonStandardized[2]	5/1/1998	5/1/2024	3.90%	12.00%	11.23%	12.57%	1.42%	6.51%	11.38%
Standardized	5/1/1998	5/1/2024	-	-	3.23%	10.97%	0.66%	6.51%	9.31%

Please read the important disclosures below regarding the product performance.

New York Life Premier Variable Annuity - FP Series Performance Summary

Premium Based M&E Charge Structure

As of October 31, 2026

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 NYLIM VP U.S. Government Money Market and NYLIM VP Natural Resources – Initial Class). Performance for these classes/shares is lower than the returns for those classes/shares that do not impose a 12b-1 fee. Contact your Registered Representative or call 1-800-762-6212 for more information. Investment Division Inception Date is the date in which the Investment Division is first offered in the product. Portfolio Inception Date is the date that the Portfolio in which the Investment Division invests was first offered.

[2] Assumes no deduction for contingent deferred sales charge.

[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 NYLIM 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. Performance that precedes Investment Division Inception has been modified to reflect Separate Account and Fund annual expenses as if the policy had been available during the periods shown. The New York Life Premier Variable Annuity - FP Series Premium Based M&E Charge Structure differs from many other variable annuity policies in that the Mortality and Expense Risk and Administrative Costs Charge (M&E) is calculated as a percentage of your Adjusted Premium Payments under the policy (excluding premiums allocated to the Fixed Account), rather than as percentage of Separate Account assets. Since market performance is reflected through fluctuations in the value of an Accumulation Unit, owning fewer Accumulation Units over time will result in a gradual reduction in the value of the Policy, regardless of market performance, when compared to the result of a traditional charge structure. Please refer to your prospectus for more details. This version of the New York Life Premier Variable Annuity - FP Series invests in the New York Life Insurance and Annuity Corporation (NYLIAC) Separate Account IV.

[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 NYLIM VP S&P 500 Index Portfolio. The NYLIM 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 NYLIM VP S&P 500 Index Portfolio. Investors cannot invest directly in an Index.

6 An Investment in the NYLIM 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.

[8] On February 10, 2025, shares of each of the MFS Investors Trust, MFS Research Series, and the BNY Mellon IP Technology Growth Portfolios ("Replaced Portfolios") were substituted with shares of the NYLIM VP MFS Investors Trust, NYLIM VP MFS Research Portfolio, and NYLIM VP Newton Technology Growth Portfolio ("New Portfolios"), respectively. As of the date of the substitutions, each of the New Portfolios had substantially similar Investing objectives, principal investment strategies, and principal risks as the corresponding Replaced Portfolios. In addition, the investment adviser of each of the Replaced Portfolios became the sub-adviser of the corresponding New Portfolios and New York Life Investments became the investment adviser of the New Portfolios. The Portfolio Inception Dates shown in the table reflect the inception date of the Replaced Portfolios. The inception date of each of the New Portfolios was February 10, 2025 which is also the date the Investment Divisions investing in the New Portfolios were first offered. Performance shown for periods prior to February 10, 2025 reflects performance attributable to the applicable Replaced Portfolio adjusted for Separate Account charges and portfolio expenses as described below.

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.

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

New York Life Premier Variable Annuity - FP Series Performance Summary

Premium Based M&E Charge Structure

As of October 31, 2026

Average Annual Total Return as of September 30, 2026 (Updated Quarterly)

Investment Divisions[4]	Portfolio Inception Date	Investment Division Inception Date[1]	1 Year	3 Year	5 Year	10 Year	Since Investment Division Inception
Investment Grade Bond							
NYLIM VP U.S. Government Money Market – Current 7-day yield is 3.67%6							
NonStandardized[2]	1/29/1993	11/20/2017	3.54%	4.32%	3.54%	2.14%	2.38%
Standardized	1/29/1993	11/20/2017	-4.46%	2.45%	2.84%	2.14%	2.38%
PIMCO VIT Low Duration Portfolio - Advisor Class							
NonStandardized[2]	3/31/2006	11/20/2017	0.37%	3.95%	1.33%	1.46%	1.54%
Standardized	3/31/2006	11/20/2017	-7.63%	2.06%	0.56%	1.46%	1.54%
PIMCO VIT Short-Term Portfolio - Advisor Class							
NonStandardized[2]	9/30/1999	5/1/2024	3.93%	4.91%	3.70%	2.79%	4.58%
Standardized	9/30/1999	5/1/2024	-4.07%	3.06%	3.00%	2.79%	2.21%
American Funds® IS Capital World Bond Fund® — Class 4							
NonStandardized[2]	10/4/2006	5/1/2024	-4.31%	3.10%	-2.84%	-0.39%	2.34%
Standardized	10/4/2006	5/1/2024	-11.97%	1.19%	-3.63%	-0.39%	-0.10%
American Funds® IS The Bond Fund of America® — Class 4							
NonStandardized[2]	12/14/2012	5/1/2022	-2.50%	3.57%	-0.94%	1.17%	1.13%
Standardized	12/14/2012	5/1/2022	-10.30%	1.67%	-1.74%	1.17%	0.24%
American Funds® IS U.S. Government Securities Fund® — Class 4							
NonStandardized[2]	12/2/1985	5/1/2024	-3.36%	3.07%	-1.16%	0.65%	2.77%
Standardized	12/2/1985	5/1/2024	-11.09%	1.15%	-1.96%	0.65%	0.34%
Columbia Variable Portfolio — Intermediate Bond - Class 2							
NonStandardized[2]	5/3/2010	5/1/2022	-2.65%	4.76%	-1.39%	1.45%	1.32%
Standardized	5/3/2010	5/1/2022	-10.44%	2.91%	-2.20%	1.45%	0.44%
NYLIM VP Bond – Service Class							
NonStandardized[2]	6/2/2003	11/20/2017	-2.22%	3.87%	-1.24%	0.75%	0.83%
Standardized	6/2/2003	11/20/2017	-10.04%	1.99%	-2.05%	0.75%	0.83%
Fidelity® VIP Bond Index – Service Class 2							
NonStandardized[2]	4/19/2018	11/23/2020	-2.19%	3.63%	-1.02%	N/A	-1.21%
Standardized	4/19/2018	11/23/2020	-10.02%	1.74%	-1.83%	N/A	-1.72%
Fidelity® VIP Investment Grade Bond - Service Class 2							
NonStandardized[2]	8/15/2005	5/1/2022	-2.46%	3.90%	-0.66%	1.40%	1.60%
Standardized	8/15/2005	5/1/2022	-10.27%	2.01%	-1.47%	1.40%	0.73%
NYLIM VP MacKay U.S. Infrastructure Bond– Service Class							
NonStandardized[2]	6/2/2003	11/20/2017	-2.22%	3.83%	-0.57%	0.45%	0.61%
Standardized	6/2/2003	11/20/2017	-10.04%	1.94%	-1.38%	0.45%	0.61%
NYLIM VP PIMCO Real Return – Service Class							
NonStandardized[2]	2/17/2012	11/20/2017	-2.94%	3.69%	-0.11%	2.00%	2.20%
Standardized	2/17/2012	11/20/2017	-10.70%	1.80%	-0.92%	2.00%	2.20%
PIMCO VIT Income Portfolio - Advisor Class							
NonStandardized[2]	4/29/2016	5/1/2020	0.27%	6.04%	2.48%	3.81%	4.07%
Standardized	4/29/2016	5/1/2020	-7.73%	4.23%	1.75%	3.81%	3.82%
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class							
NonStandardized[2]	5/1/2014	11/20/2017	-1.46%	4.19%	0.76%	1.81%	1.85%
Standardized	5/1/2014	11/20/2017	-9.34%	2.32%	-0.02%	1.81%	1.85%
PIMCO VIT Total Return Portfolio - Advisor Class							
NonStandardized[2]	2/28/2006	11/20/2017	-1.92%	4.77%	-0.53%	1.38%	1.36%
Standardized	2/28/2006	11/20/2017	-9.77%	2.91%	-1.34%	1.38%	1.36%
Western Asset Core Plus VIT - Class II							
NonStandardized[2]	5/1/2015	5/1/2022	-2.14%	3.77%	-1.90%	0.82%	1.12%
Standardized	5/1/2015	5/1/2022	-9.97%	1.87%	-2.70%	0.82%	0.23%
Lord Abbett Series Fund, Inc. - Short Duration Income Portfolio - Class VC							
NonStandardized[2]	4/14/2014	5/1/2026	1.80%	4.79%	2.15%	2.31%	0.00%
Standardized	4/14/2014	5/1/2026	-6.20%	2.94%	1.41%	2.31%	-8.00%
Voya Intermediate Bond Portfolio - Class S							
NonStandardized[2]	5/3/2002	5/1/2026	-1.90%	4.73%	-0.49%	1.45%	-3.44%
Standardized	5/3/2002	5/1/2026	-9.75%	2.87%	-1.30%	1.45%	-11.17%
Non-Investment Grade Bond							
BlackRock® High Yield V.I. Fund – Class III Shares							
NonStandardized[2]	2/15/2012	11/20/2017	1.71%	7.88%	3.69%	5.01%	4.71%
Standardized	2/15/2012	11/20/2017	-6.29%	6.13%	2.99%	5.01%	4.71%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2							
NonStandardized[2]	4/30/2012	11/20/2017	1.41%	8.75%	1.47%	2.36%	1.93%
Standardized	4/30/2012	11/20/2017	-6.59%	7.03%	0.70%	2.36%	1.93%
NYLIM VP Floating Rate – Service Class							
NonStandardized[2]	5/1/2005	11/20/2017	3.46%	6.05%	5.07%	4.37%	4.37%
Standardized	5/1/2005	11/20/2017	-4.54%	4.24%	4.40%	4.37%	4.37%
NYLIM VP MacKay Convertible – Service Class							
NonStandardized[2]	6/2/2003	11/20/2017	23.41%	16.19%	7.82%	11.15%	10.94%
Standardized	6/2/2003	11/20/2017	15.41%	14.69%	7.22%	11.15%	10.94%

New York Life Premier Variable Annuity - FP Series Performance Summary

Premium Based M&E Charge Structure

As of October 31, 2026

Average Annual Total Return as of September 30, 2026 (Updated Quarterly)

Investment Divisions[4]	Portfolio Inception Date	Investment Division Inception Date[1]	1 Year	3 Year	5 Year	10 Year	Since Investment Division Inception
Non-Investment Grade Bond							
NYLIM VP MacKay High Yield Corporate Bond – Service Class							
NonStandardized[2]	6/2/2003	11/20/2017	1.00%	6.35%	3.13%	4.45%	4.21%
Standardized	6/2/2003	11/20/2017	-7.00%	4.55%	2.41%	4.45%	4.21%
NYLIM VP MacKay Strategic Bond – Service Class							
NonStandardized[2]	5/1/2011	11/20/2017	0.25%	6.85%	3.12%	3.33%	3.26%
Standardized	5/1/2011	11/20/2017	-7.75%	5.06%	2.41%	3.33%	3.26%
Alternatives							
DWS Alternative Asset Allocation VIP - Class B							
NonStandardized[2]	5/18/2009	11/20/2017	7.28%	9.02%	4.16%	4.44%	4.58%
Standardized	5/18/2009	11/20/2017	-0.72%	7.31%	3.47%	4.44%	4.58%
NYLIM VP Hedge Multi-Strategy - Service Class							
NonStandardized[2]	5/1/2013	11/20/2017	8.50%	8.59%	4.27%	2.75%	3.03%
Standardized	5/1/2013	11/20/2017	0.50%	6.86%	3.58%	2.75%	3.03%
Asset Allocation							
American Funds® IS Asset Allocation Fund — Class 4							
NonStandardized[2]	12/14/2012	05/01/2018	7.55%	15.69%	7.99%	9.26%	9.04%
Standardized	12/14/2012	05/01/2018	-0.45%	14.17%	7.40%	9.26%	9.04%
BlackRock® Global Allocation V.I. Fund – Class III Shares							
NonStandardized[2]	11/18/2003	11/20/2017	10.21%	15.06%	6.05%	7.61%	7.30%
Standardized	11/18/2003	11/20/2017	2.21%	13.53%	5.41%	7.61%	7.30%
Fidelity® VIP FundsManager® 60% — Service Class							
NonStandardized[2]	8/22/2007	5/1/2019	11.07%	14.58%	6.79%	8.42%	8.83%
Standardized	8/22/2007	5/1/2019	3.07%	13.04%	6.16%	8.42%	8.83%
NYLIM VP Balanced – Service Class							
NonStandardized[2]	5/1/2005	11/20/2017	8.76%	10.42%	6.02%	6.82%	6.65%
Standardized	5/1/2005	11/20/2017	0.76%	8.75%	5.38%	6.82%	6.65%
NYLIM VP Conservative Allocation – Service Class							
NonStandardized[2]	2/13/2006	11/20/2017	6.25%	9.31%	3.70%	5.01%	4.61%
Standardized	2/13/2006	11/20/2017	-1.75%	7.61%	3.00%	5.01%	4.61%
NYLIM VP Income Builder – Service Class							
NonStandardized[2]	6/2/2003	11/20/2017	15.54%	16.91%	7.57%	7.50%	7.26%
Standardized	6/2/2003	11/20/2017	7.54%	15.43%	6.97%	7.50%	7.26%
NYLIM VP Janus Henderson Balanced – Service Class							
NonStandardized[2]	2/17/2012	11/20/2017	5.24%	14.40%	7.22%	10.11%	9.38%
Standardized	2/17/2012	11/20/2017	-2.76%	12.85%	6.61%	10.11%	9.38%
NYLIM VP Moderate Allocation–Service Class							
NonStandardized[2]	2/13/2006	11/20/2017	9.32%	11.97%	5.39%	6.81%	6.17%
Standardized	2/13/2006	11/20/2017	1.32%	10.35%	4.74%	6.81%	6.17%
Franklin Templeton Conservative Model Portfolio - Class II							
NonStandardized[2]	5/1/2020	5/1/2020	1.24%	7.52%	2.09%	N/A	3.60%
Standardized	5/1/2020	5/1/2020	-6.76%	5.76%	1.34%	N/A	3.35%
Franklin Templeton Moderate Model Portfolio - Class II							
NonStandardized[2]	5/1/2020	5/1/2020	7.27%	13.43%	6.17%	N/A	8.71%
Standardized	5/1/2020	5/1/2020	-0.73%	11.85%	5.53%	N/A	8.51%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II							
NonStandardized[2]	5/1/2020	5/1/2020	9.17%	15.68%	7.57%	N/A	10.89%
Standardized	5/1/2020	5/1/2020	1.17%	14.16%	6.97%	N/A	10.71%
Franklin Templeton Moderately Conservative Model Portfolio - Class II							
NonStandardized[2]	5/1/2020	5/1/2020	4.46%	10.73%	4.49%	N/A	6.59%
Standardized	5/1/2020	5/1/2020	-3.54%	9.07%	3.81%	N/A	6.37%
Franklin Templeton Aggressive Model Portfolio - Class II							
NonStandardized[2]	5/1/2020	5/1/2020	13.20%	19.32%	10.02%	N/A	14.08%
Standardized	5/1/2020	5/1/2020	5.20%	17.90%	9.47%	N/A	13.93%

New York Life Premier Variable Annuity - FP Series Performance Summary

Premium Based M&E Charge Structure

As of October 31, 2026

Average Annual Total Return as of September 30, 2026 (Updated Quarterly)

Investment Divisions[4]	Portfolio Inception Date	Investment Division Inception Date[1]	1 Year	3 Year	5 Year	10 Year	Since Investment Division Inception
Asset Allocation							
NYLIM VP Equity Allocation – Service Class							
NonStandardized[2]	2/13/2006	11/20/2017	15.06%	16.38%	7.73%	9.81%	8.69%
Standardized	2/13/2006	11/20/2017	7.06%	14.89%	7.13%	9.81%	8.69%
NYLIM VP Growth Allocation–Service Class							
NonStandardized[2]	2/13/2006	11/20/2017	12.57%	14.24%	7.01%	8.53%	7.64%
Standardized	2/13/2006	11/20/2017	4.57%	12.69%	6.39%	8.53%	7.64%
Large Cap Equity							
AB VPS Growth & Income - Class B							
NonStandardized[2]	6/1/1999	5/1/2022	18.04%	15.81%	10.47%	11.38%	11.47%
Standardized	6/1/1999	5/1/2022	10.04%	14.30%	9.93%	11.38%	10.84%
American Funds® IS Washington Mutual Investors FundSM — Class 4							
NonStandardized[2]	12/14/2012	11/20/2017	8.21%	17.86%	11.95%	11.32%	11.15%
Standardized	12/14/2012	11/20/2017	0.21%	16.40%	11.43%	11.32%	11.15%
American Funds® IS Growth Fund — Class 4							
NonStandardized[2]	12/14/2012	11/20/2017	9.00%	24.66%	11.94%	17.69%	16.95%
Standardized	12/14/2012	11/20/2017	1.00%	23.36%	11.43%	17.69%	16.95%
American Funds® IS Growth-Income Fund - Class 4							
NonStandardized[2]	12/14/2012	5/1/2026	13.14%	22.24%	12.91%	13.89%	3.81%
Standardized	12/14/2012	5/1/2026	5.14%	20.88%	12.42%	13.89%	-4.19%
BNY Mellon Sustainable US Equity - Service Shares							
NonStandardized[2]	12/31/2000	5/1/2022	12.96%	21.18%	10.73%	13.69%	14.43%
Standardized	12/31/2000	5/1/2022	4.96%	19.80%	10.19%	13.69%	13.85%
LVIP ClearBridge Appreciation Fund - Service Class							
NonStandardized[2]	2/28/2015	11/20/2017	7.55%	17.69%	11.22%	13.11%	12.74%
Standardized	2/28/2015	11/20/2017	-0.45%	16.23%	10.69%	13.11%	12.74%
Fidelity® VIP Contrafund® – Service Class 2							
NonStandardized[2]	1/12/2000	11/20/2017	13.43%	25.71%	14.02%	16.01%	15.73%
Standardized	1/12/2000	11/20/2017	5.43%	24.43%	13.54%	16.01%	15.73%
Fidelity® VIP Equity-Income – Service Class 2							
NonStandardized[2]	1/12/2000	11/20/2017	14.88%	17.96%	11.22%	11.32%	11.07%
Standardized	1/12/2000	11/20/2017	6.88%	16.51%	10.69%	11.32%	11.07%
Fidelity® VIP Growth Opportunities – Service Class 2							
NonStandardized[2]	1/12/2000	11/20/2017	17.67%	31.12%	11.92%	21.31%	20.73%
Standardized	1/12/2000	11/20/2017	9.67%	29.95%	11.40%	21.31%	20.73%
NYLIM VP American Century Sustainable Equity – Service Class							
NonStandardized[2]	2/17/2012	5/1/2022	10.73%	17.40%	12.11%	11.43%	12.81%
Standardized	2/17/2012	5/1/2022	2.73%	15.93%	11.60%	11.43%	12.20%
NYLIM VP Epoch U.S. Equity Yield – Service Class							
NonStandardized[2]	6/2/2003	11/20/2017	17.03%	19.05%	12.22%	11.13%	10.40%
Standardized	6/2/2003	11/20/2017	9.03%	17.62%	11.71%	11.13%	10.40%
NYLIM VP Dimensional U.S. Equity - Service Class							
NonStandardized[2]	6/2/2003	11/20/2017	8.35%	19.54%	10.55%	12.80%	11.95%
Standardized	6/2/2003	11/20/2017	0.35%	18.13%	10.01%	12.80%	11.95%
NYLIM VP S&P 500 Index5 – Service Class							
NonStandardized[2]	6/2/2003	11/20/2017	15.29%	22.41%	13.36%	14.87%	14.43%
Standardized	6/2/2003	11/20/2017	7.29%	21.06%	12.87%	14.87%	14.43%
NYLIM VP Winslow Large Cap Growth – Service Class							
NonStandardized[2]	6/2/2003	11/20/2017	5.49%	22.39%	10.32%	16.32%	15.54%
Standardized	6/2/2003	11/20/2017	-2.51%	21.04%	9.77%	16.32%	15.54%
NYLIM VP MFS® Investors Trust - Service Class8							
NonStandardized[2]	5/1/2000	2/10/2025	12.38%	18.46%	9.72%	12.74%	12.81%
Standardized	5/1/2000	2/10/2025	4.38%	17.01%	9.16%	12.74%	8.82%
MFS® Research Series – Service Class[6]							
NonStandardized[2]	5/1/2000	2/10/2025	10.29%	17.59%	9.64%	12.73%	10.82%
Standardized	5/1/2000	2/10/2025	2.29%	16.12%	9.08%	12.73%	6.79%
Voya Growth and Income Portfolio - Class S							
NonStandardized[2]	12/31/1979	5/1/2024	15.29%	21.44%	13.41%	14.68%	17.89%
Standardized	12/31/1979	5/1/2024	7.29%	20.07%	12.92%	14.68%	15.89%

New York Life Premier Variable Annuity - FP Series Performance Summary

Premium Based M&E Charge Structure

As of October 31, 2026

Average Annual Total Return as of September 30, 2026 (Updated Quarterly)

Investment Divisions[4]	Portfolio Inception Date	Investment Division Inception Date[1]	1 Year	3 Year	5 Year	10 Year	Since Investment Division Inception
Small/Mid Cap Equity							
Fidelity® VIP Mid Cap – Service Class 2							
NonStandardized[2]	1/12/2000	11/20/2017	23.01%	19.71%	10.31%	11.42%	10.59%
Standardized	1/12/2000	11/20/2017	15.01%	18.30%	9.76%	11.42%	10.59%
Janus Henderson VIT Enterprise Portfolio – Service Shares							
NonStandardized[2]	12/31/1999	11/20/2017	3.78%	11.44%	5.70%	11.49%	10.15%
Standardized	12/31/1999	11/20/2017	-4.22%	9.80%	5.05%	11.49%	10.15%
NYLIM VP Schroders Mid Cap Opportunities - Service Class							
NonStandardized[2]	6/2/2003	11/20/2017	21.17%	14.56%	5.11%	7.92%	6.84%
Standardized	6/2/2003	11/20/2017	13.17%	13.02%	4.45%	7.92%	6.84%
MFS® Mid Cap Value Portfolio - Service Class							
NonStandardized[2]	3/7/2008	5/1/2020	9.88%	13.22%	8.00%	9.51%	14.60%
Standardized	3/7/2008	5/1/2020	1.88%	11.64%	7.41%	9.51%	14.45%
Neuberger Berman AMT Mid-Cap Growth – Class S							
NonStandardized[2]	2/18/2003	11/20/2017	-7.92%	13.01%	2.23%	10.31%	9.07%
Standardized	2/18/2003	11/20/2017	-15.29%	11.42%	1.48%	10.31%	9.07%
Invesco V.I. Main Street Small Cap Fund - Series II							
NonStandardized[2]	7/16/2001	5/1/2020	11.82%	14.61%	6.60%	10.47%	15.26%
Standardized	7/16/2001	5/1/2020	3.82%	13.06%	5.97%	10.47%	15.12%
Columbia Variable Portfolio Small Cap Value Discovery Fund - Class 2							
NonStandardized[2]	6/1/2000	11/20/2017	15.83%	16.72%	9.64%	10.67%	9.16%
Standardized	6/1/2000	11/20/2017	7.83%	15.24%	9.08%	10.67%	9.16%
Columbia Variable Portfolio Small Company Growth Fund - Class 2							
NonStandardized[2]	6/1/2000	5/1/2026	18.60%	23.47%	5.14%	15.38%	0.28%
Standardized	6/1/2000	5/1/2026	10.60%	22.14%	4.48%	15.38%	-7.72%
Fidelity® VIP Extended Market Index Portfolio - Service Class 2							
NonStandardized[2]	4/17/2018	5/1/2024	15.89%	17.33%	7.25%	N/A	15.86%
Standardized	4/17/2018	5/1/2024	7.89%	15.85%	6.64%	N/A	13.82%
Nomura VIP Small Cap Value Series - Service Class							
NonStandardized[2]	5/1/2000	11/20/2017	14.17%	13.99%	6.81%	8.39%	6.93%
Standardized	5/1/2000	11/20/2017	6.17%	12.43%	6.19%	8.39%	6.93%
NYLIM VP Wellington Small Cap - Service Class							
NonStandardized[2]	5/2/2016	11/20/2017	21.52%	17.76%	6.45%	7.64%	6.19%
Standardized	5/2/2016	11/20/2017	13.52%	16.30%	5.82%	7.64%	6.19%
NYLIM VP Small Cap Growth – Service Class							
NonStandardized[2]	2/17/2012	11/20/2017	12.52%	11.88%	1.81%	9.08%	7.71%
Standardized	2/17/2012	11/20/2017	4.52%	10.25%	1.06%	9.08%	7.71%
International/Global Equity							
American Funds® IS SMALLCAP World Fund® — Class 4							
NonStandardized[2]	12/14/2012	11/20/2017	12.13%	12.88%	0.42%	7.42%	6.23%
Standardized	12/14/2012	11/20/2017	4.13%	11.29%	-0.38%	7.42%	6.23%
Fidelity® VIP International Index — Service Class 2							
NonStandardized[2]	04/16/2018	05/01/2019	19.76%	20.55%	9.49%	N/A	9.61%
Standardized	04/16/2018	05/01/2019	11.76%	19.16%	8.93%	N/A	9.61%
Fidelity® VIP International Capital Appreciation Portfolio - Service Class 2							
NonStandardized[2]	12/22/2004	05/01/2026	6.82%	16.47%	6.30%	9.66%	2.73%
Standardized	12/22/2004	05/01/2026	-1.18%	14.98%	5.67%	9.66%	-5.27%
Goldman Sachs VIT International Equity Insights Fund - Service Class							
NonStandardized[2]	01/09/2006	05/01/2026	18.28%	21.45%	11.34%	9.15%	3.09%
Standardized	01/09/2006	05/01/2026	10.28%	20.07%	10.81%	9.15%	-4.91%
Invesco V.I. EQV International Equity Fund - Series II							
NonStandardized[2]	9/19/2001	11/20/2017	11.02%	12.69%	4.90%	6.53%	5.57%
Standardized	9/19/2001	11/20/2017	3.02%	11.09%	4.23%	6.53%	5.57%
Janus Henderson VIT Global Research Portfolio – Service Shares							
NonStandardized[2]	12/31/1999	11/20/2017	12.39%	22.42%	11.92%	13.41%	12.68%
Standardized	12/31/1999	11/20/2017	4.39%	21.07%	11.40%	13.41%	12.68%
NYLIM VP Pinestone International Equity – Service Class							
NonStandardized[2]	6/2/2003	11/20/2017	5.10%	10.53%	-1.55%	4.98%	3.77%
Standardized	6/2/2003	11/20/2017	-2.90%	8.87%	-2.35%	4.98%	3.77%
MFS® International Intrinsic Equity Portfolio - Service Class							
NonStandardized[2]	8/31/2001	11/20/2017	13.92%	19.58%	8.27%	9.61%	8.98%
Standardized	8/31/2001	11/20/2017	5.92%	18.16%	7.68%	9.61%	8.98%
MFS® VIT Research International - Service Class							
NonStandardized[2]	8/24/2001	5/1/2022	14.57%	14.64%	5.82%	8.11%	9.90%
Standardized	8/24/2001	5/1/2022	6.57%	13.10%	5.18%	8.11%	9.23%

New York Life Premier Variable Annuity - FP Series Performance Summary

Premium Based M&E Charge Structure

As of October 31, 2026

Average Annual Total Return as of September 30, 2026 (Updated Quarterly)

Investment Divisions[4]	Portfolio Inception Date	Investment Division Inception Date[1]	1 Year	3 Year	5 Year	10 Year	Since Investment Division Inception
International/Global Equity							
Putnam VT International Value Fund - Class IB							
NonStandardized[2]	1/2/1997	5/1/2024	14.67%	18.97%	11.98%	9.83%	18.92%
Standardized	1/2/1997	5/1/2024	6.67%	17.54%	11.46%	9.83%	16.95%
American Funds® IS New World Fund® — Class 4							
NonStandardized[2]	12/14/2012	11/20/2017	19.32%	19.26%	7.01%	9.54%	8.24%
Standardized	12/14/2012	11/20/2017	11.32%	17.84%	6.39%	9.54%	8.24%
Fidelity® VIP Emerging Markets – Service Class 2							
NonStandardized[2]	1/23/2008	05/01/2018	31.15%	27.84%	10.75%	11.69%	10.37%
Standardized	1/23/2008	05/01/2018	23.15%	26.60%	10.21%	11.69%	10.37%
Sector							
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2[7]							
NonStandardized[2]	4/30/2013	11/20/2017	41.49%	16.93%	12.64%	8.72%	9.66%
Standardized	4/30/2013	11/20/2017	33.49%	15.45%	12.14%	8.72%	9.66%
Fidelity® VIP Health Care — Service Class 2							
NonStandardized[2]	7/18/2001	5/1/2019	30.84%	15.05%	5.89%	10.55%	10.68%
Standardized	7/18/2001	5/1/2019	22.84%	13.52%	5.24%	10.55%	10.68%
Franklin Gold and Precious Metals VIP Fund - Class 2							
NonStandardized[2]	5/1/2026	5/1/2026	26.40%	60.01%	26.34%	14.02%	-3.20%
Standardized	5/1/2026	5/1/2026	18.40%	59.22%	26.02%	14.02%	-10.94%
NYLIM VP Fidelity Institutional AM® Utilities – Service Class							
NonStandardized[2]	2/17/2012	11/20/2017	-8.91%	13.93%	9.62%	8.34%	8.08%
Standardized	2/17/2012	11/20/2017	-16.20%	12.37%	9.06%	8.34%	8.08%
NYLIM VP CBRE Global Infrastructure — Service Class							
NonStandardized[2]	5/1/2015	11/20/2017	1.26%	12.24%	5.64%	0.89%	0.36%
Standardized	5/1/2015	11/20/2017	-6.74%	10.63%	4.99%	0.89%	0.36%
NYLIM VP Newton Technology Growth - Service Class8							
NonStandardized[2]	12/29/2000	2/10/2025	35.97%	36.38%	13.39%	19.44%	32.54%
Standardized	12/29/2000	2/10/2025	27.97%	35.29%	12.90%	19.44%	28.97%
NYLIM VP Natural Resources – Initial Class							
NonStandardized[2]	2/17/2012	11/20/2017	31.97%	11.47%	16.87%	9.56%	11.87%
Standardized	2/17/2012	11/20/2017	23.97%	9.84%	16.44%	9.56%	11.87%
Principal VC Real Estate Securities Account - Class 2							
NonStandardized[2]	5/1/1998	5/1/2024	5.15%	9.81%	2.07%	5.50%	10.04%
Standardized	5/1/1998	5/1/2024	-2.85%	8.12%	1.32%	5.50%	7.84%

Please read the important disclosures below regarding the product performance.

New York Life Premier Variable Annuity - FP Series Performance Summary

Premium Based M&E Charge Structure

As of October 31, 2026

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 NYLIM VP U.S. Government Money Market and NYLIM VP Natural Resources – Initial Class). Performance for these classes/shares is lower than the returns for those classes/shares that do not impose a 12b-1 fee. Contact your Registered Representative or call 1-800-762-6212 for more information. Investment Division Inception Date is the date in which the Investment Division is first offered in the product. Portfolio Inception Date is the date that the Portfolio in which the Investment Division invests was first offered.

[2] Assumes no deduction for contingent deferred sales charge.

[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 NYLIM 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. Performance that precedes Investment Division Inception has been modified to reflect Separate Account and Fund annual expenses as if the policy had been available during the periods shown. The New York Life Premier Variable Annuity - FP Series Premium Based M&E Charge Structure differs from many other variable annuity policies in that the Mortality and Expense Risk and Administrative Costs Charge (M&E) is calculated as a percentage of your Adjusted Premium Payments under the policy (excluding premiums allocated to the Fixed Account), rather than as percentage of Separate Account assets. Since market performance is reflected through fluctuations in the value of an Accumulation Unit, owning fewer Accumulation Units over time will result in a gradual reduction in the value of the Policy, regardless of market performance, when compared to the result of a traditional charge structure. Please refer to your prospectus for more details. This version of the New York Life Premier Variable Annuity - FP Series invests in the New York Life Insurance and Annuity Corporation (NYLIAC) Separate Account IV.

[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 NYLIM VP S&P 500 Index Portfolio. The NYLIM 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 NYLIM VP S&P 500 Index Portfolio. Investors cannot invest directly in an Index.

6 An Investment in the NYLIM 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.

[8] On February 10, 2025, shares of each of the MFS Investors Trust, MFS Research Series, and the BNY Mellon IP Technology Growth Portfolios ("Replaced Portfolios") were substituted with shares of the NYLIM VP MFS Investors Trust, NYLIM VP MFS Research Portfolio, and NYLIM VP Newton Technology Growth Portfolio ("New Portfolios"), respectively. As of the date of the substitutions, each of the New Portfolios had substantially similar Investing objectives, principal investment strategies, and principal risks as the corresponding Replaced Portfolios. In addition, the investment adviser of each of the Replaced Portfolios became the sub-adviser of the corresponding New Portfolios and New York Life Investments became the investment adviser of the New Portfolios. The Portfolio Inception Dates shown in the table reflect the inception date of the Replaced Portfolios. The inception date of each of the New Portfolios was February 10, 2025 which is also the date the Investment Divisions investing in the New Portfolios were first offered. Performance shown for periods prior to February 10, 2025 reflects performance attributable to the applicable Replaced Portfolio adjusted for Separate Account charges and portfolio expenses as described below.

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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