New York Life Plus Variable Annuity Performance Summary

As of September 30, 2026

For policies purchased on or after June 2, 2003[4]

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

All performance reflects the percentage change for the period shown with capital gains and dividends reinvested and includes an annualized Separate Account expense charge of 1.40% and Fund Company Expenses. An Annual Policy Service Charge, equal to the lesser of $30 or 2% of the Accumulation Value of the policy, 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 $20,000. The performance shown, therefore, would be slightly lower if your policy's Accumulation Value is less than $20,000. Charges for any optional riders, if reflected, would reduce the performance shown.

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

Standardized Performance ("Assuming Surrender") reflects the maximum Surrender Charge under the policy. The maximum Surrender Charge for each premium payment is 7%, declining to 4% by the 6th year after that premium payment has been in the policy, with no surrender charge thereafter.

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

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

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

Investment Divisions[1]	Portfolio Inception Date	Investment Division Inception Date[4]	Month to Date	Year to Date (Updated Monthly)	1 Year	3 Year	5 Year	10 Year	Since Investment Division Inception
Columbia Variable Portfolio - Small Cap Value Fund -Class 2									
NonStandardized[2]	6/1/2000	11/15/2004	9.93%	-7.52%	14.22%	15.10%	8.12%	9.13%	7.36%
Standardized	6/1/2000	11/15/2004	-	-	7.22%	13.31%	7.38%	9.13%	7.36%
NYLIM VP Newton Technology Growth - Service Class9									
NonStandardized[2]	12/29/2000	2/10/2025	30.87%	6.56%	34.09%	34.49%	11.82%	17.80%	30.71%
Standardized	12/29/2000	2/10/2025	-	-	27.09%	33.19%	11.17%	17.80%	27.10%
Fidelity® VIP Contrafund® (Service Class 2)									
NonStandardized[2]	1/12/2000	6/2/2003	9.22%	1.01%	11.85%	23.96%	12.44%	14.40%	10.59%
Standardized	1/12/2000	6/2/2003	-	-	4.85%	22.43%	11.80%	14.40%	10.59%
Fidelity® VIP Equity-Income (Service Class 2)									
NonStandardized[2]	1/12/2000	6/2/2003	9.38%	-3.28%	13.29%	16.32%	9.68%	9.77%	7.29%
Standardized	1/12/2000	6/2/2003	-	-	6.29%	14.57%	8.98%	9.77%	7.29%
Fidelity® VIP Mid Cap (Service Class 2)									
NonStandardized[2]	1/12/2000	9/8/2003	16.96%	-3.01%	21.30%	18.05%	8.78%	9.87%	9.28%
Standardized	1/12/2000	9/8/2003	-	-	14.30%	16.35%	8.05%	9.87%	9.28%
Janus Henderson VIT Global Research Portfolio (Service Shares)									
NonStandardized[2]	12/31/1999	6/2/2003	8.95%	-1.77%	10.83%	20.72%	10.36%	11.83%	7.34%
Standardized	12/31/1999	6/2/2003	-	-	3.83%	19.10%	9.68%	11.83%	7.34%
NYLIM VP Balanced (Service Class)									
NonStandardized[2]	5/1/2005	5/1/2005	4.30%	-3.50%	7.25%	8.88%	4.54%	5.33%	5.07%
Standardized	5/1/2005	5/1/2005	-	-	0.25%	6.88%	3.69%	5.33%	5.07%
NYLIM VP Bond (Service Class)									
NonStandardized[2]	6/2/2003	6/2/2003	-4.15%	-2.82%	-3.58%	2.43%	-2.62%	-0.65%	1.26%
Standardized	6/2/2003	6/2/2003	-	-	-10.33%	0.15%	-3.61%	-0.65%	1.26%
NYLIM VP U.S. Government Money Market - Current 7-day yield is 3.57%3									
NonStandardized[2]	1/29/1993	5/1/1995	1.51%	0.17%	2.11%	2.87%	2.10%	0.72%	0.88%
Standardized	1/29/1993	5/1/1995	-	-	-4.89%	0.62%	1.16%	0.72%	0.88%
NYLIM VP Dimensional U.S. Equity (Service Class)									
NonStandardized[2]	6/2/2003	6/2/2003	7.50%	-1.90%	6.85%	17.88%	9.02%	11.23%	8.50%
Standardized	6/2/2003	6/2/2003	-	-	-0.15%	16.18%	8.30%	11.23%	8.50%

New York Life Plus Variable Annuity Performance Summary

As of September 30, 2026

For policies purchased on or after June 2, 2003[4]

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

Investment Divisions[1]	Portfolio Inception Date	Investment Division Inception Date[4]	Month to Date	Year to Date (Updated Monthly)	1 Year	3 Year	5 Year	10 Year	Since Investment Division Inception
NYLIM VP Conservative Allocation (Service Class)									
NonStandardized[2]	2/13/2006	2/13/2006	3.25%	-2.03%	4.77%	7.79%	2.26%	3.55%	N/A
Standardized	2/13/2006	2/13/2006	-	-	-2.23%	5.74%	1.33%	3.55%	N/A
NYLIM VP MacKay Convertible (Service Class)									
NonStandardized[2]	6/2/2003	6/2/2003	17.86%	-1.35%	21.70%	14.58%	6.32%	9.60%	7.53%
Standardized	6/2/2003	6/2/2003	-	-	14.70%	12.77%	5.52%	9.60%	7.53%
NYLIM VP Candriam Emerging Markets Equity Portfolio (Service Class)8									
NonStandardized[2]	2/17/2012	2/17/2012	24.45%	-0.32%	29.62%	24.97%	5.83%	7.01%	2.63%
Standardized	2/17/2012	2/17/2012	-	-	22.62%	23.46%	5.02%	7.01%	2.63%
NYLIM VP Small Cap Growth (Initial Class)6									
NonStandardized[2]	2/17/2012	2/17/2012	9.24%	-4.77%	11.24%	10.60%	0.65%	7.84%	7.34%
Standardized	2/17/2012	2/17/2012	-	-	4.24%	8.65%	-0.34%	7.84%	7.34%
NYLIM VP Small Cap Growth (Service Class)									
NonStandardized[2]	2/17/2012	5/1/2013	9.03%	-4.79%	10.96%	10.32%	0.40%	7.57%	7.07%
Standardized	2/17/2012	5/1/2013	-	-	3.96%	8.37%	-0.61%	7.57%	7.07%
NYLIM VP Floating Rate (Service Class)									
NonStandardized[2]	5/1/2005	5/1/2005	1.54%	-0.14%	2.02%	4.58%	3.61%	2.92%	2.47%
Standardized	5/1/2005	5/1/2005	-	-	-4.98%	2.40%	2.72%	2.92%	2.47%
NYLIM VP MacKay U.S. Infrastructure Bond (Service Class)									
NonStandardized[2]	6/2/2003	6/2/2003	-4.28%	-3.31%	-3.58%	2.39%	-1.95%	-0.95%	0.64%
Standardized	6/2/2003	6/2/2003	-	-	-10.33%	0.11%	-2.95%	-0.95%	0.64%
NYLIM VP Equity Allocation (Service Class)									
NonStandardized[2]	2/13/2006	2/13/2006	10.72%	-1.93%	13.46%	14.77%	6.24%	8.28%	N/A
Standardized	2/13/2006	2/13/2006	-	-	6.46%	12.97%	5.44%	8.28%	N/A
NYLIM VP Wellington Growth (Service Class)8									
NonStandardized[2]	6/2/2003	6/2/2003	1.24%	2.11%	2.29%	17.84%	6.17%	11.94%	7.44%
Standardized	6/2/2003	6/2/2003	-	-	-4.71%	16.13%	5.37%	11.94%	7.44%
NYLIM VP MacKay High Yield Corporate Bond (Service Class)									
NonStandardized[2]	6/2/2003	6/2/2003	-1.19%	-2.40%	-0.40%	4.87%	1.70%	2.99%	4.79%
Standardized	6/2/2003	6/2/2003	-	-	-7.37%	2.71%	0.75%	2.99%	4.79%
NYLIM VP Epoch U.S. Equity Yield – (Service Class)									
NonStandardized[2]	6/2/2003	6/2/2003	13.75%	-2.82%	15.40%	17.39%	10.66%	9.58%	7.27%
Standardized	6/2/2003	6/2/2003	-	-	8.40%	15.68%	9.99%	9.58%	7.27%
NYLIM VP Income Builder (Service Class)									
NonStandardized[2]	6/2/2003	6/2/2003	11.39%	-2.58%	13.93%	15.28%	6.08%	6.01%	5.48%
Standardized	6/2/2003	6/2/2003	-	-	6.93%	13.50%	5.27%	6.01%	5.48%
NYLIM VP Pinestone International Equity (Service Class)									
NonStandardized[2]	6/2/2003	6/2/2003	0.66%	-4.26%	3.64%	8.99%	-2.92%	3.52%	4.37%
Standardized	6/2/2003	6/2/2003	-	-	-3.36%	6.99%	-3.91%	3.52%	4.37%
NYLIM VP Janus Henderson Balanced (Initial Class)7									
NonStandardized[2]	2/17/2012	2/17/2012	2.63%	-1.76%	4.04%	13.09%	5.99%	8.85%	8.03%
Standardized	2/17/2012	2/17/2012	-	-	-2.96%	11.24%	5.19%	8.85%	8.03%
NYLIM VP Janus Henderson Balanced (Service Class)									
NonStandardized[2]	2/17/2012	2/17/2012	2.43%	-1.78%	3.78%	12.81%	5.73%	8.58%	7.76%
Standardized	2/17/2012	2/17/2012	-	-	-3.22%	10.94%	4.91%	8.58%	7.76%
NYLIM VP Winslow Large Cap Growth (Service Class)									
NonStandardized[2]	6/2/2003	6/2/2003	4.29%	2.31%	4.03%	20.69%	8.78%	14.70%	9.66%
Standardized	6/2/2003	6/2/2003	-	-	-2.97%	19.06%	8.06%	14.70%	9.66%
NYLIM VP Fidelity Institutional AM® Utilities (Service Class)									
NonStandardized[2]	2/17/2012	2/17/2012	-9.09%	-5.63%	-10.18%	12.35%	8.09%	6.83%	6.73%
Standardized	2/17/2012	2/17/2012	-	-	-16.47%	10.47%	7.35%	6.83%	6.73%

New York Life Plus Variable Annuity Performance Summary

As of September 30, 2026

For policies purchased on or after June 2, 2003[4]

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

Investment Divisions[1]	Portfolio Inception Date	Investment Division Inception Date[4]	Month to Date	Year to Date (Updated Monthly)	1 Year	3 Year	5 Year	10 Year	Since Investment Division Inception
NYLIM VP Schroders Mid Cap Opportunities (Service Class)									
NonStandardized[2]	6/2/2003	6/2/2003	13.65%	-3.07%	19.49%	12.97%	3.65%	6.42%	7.73%
Standardized	6/2/2003	6/2/2003	-	-	12.49%	11.11%	2.77%	6.42%	7.73%
NYLIM VP Moderate Allocation (Service Class)									
NonStandardized[2]	2/13/2006	2/13/2006	5.90%	-1.79%	7.80%	10.42%	3.93%	5.32%	N/A
Standardized	2/13/2006	2/13/2006	-	-	0.80%	8.47%	3.06%	5.32%	N/A
NYLIM VP Growth Allocation (Service Class)									
NonStandardized[2]	2/13/2006	2/13/2006	8.50%	-1.86%	11.00%	12.65%	5.52%	7.02%	N/A
Standardized	2/13/2006	2/13/2006	-	-	4.00%	10.78%	4.70%	7.02%	N/A
NYLIM VP S&P 500 Index5 (Service Class)									
NonStandardized[2]	6/2/2003	6/2/2003	11.25%	-0.51%	13.69%	20.71%	11.79%	13.27%	9.21%
Standardized	6/2/2003	6/2/2003	-	-	6.69%	19.08%	11.14%	13.27%	9.21%
NYLIM VP American Century Sustainable Equity (Service Class)8									
NonStandardized[2]	2/17/2012	2/17/2012	7.92%	-1.29%	9.20%	15.77%	10.55%	9.88%	9.40%
Standardized	2/17/2012	2/17/2012	-	-	2.20%	14.00%	9.87%	9.88%	9.40%
NYLIM VP Natural Resources (Initial Class)									
NonStandardized[2]	2/17/2012	2/17/2012	21.71%	-7.60%	30.14%	9.92%	15.25%	8.04%	3.02%
Standardized	2/17/2012	2/17/2012	-	-	23.14%	7.95%	14.68%	8.04%	3.02%
NYLIM VP MFS® Investors Trust - Service Class9									
NonStandardized[2]	5/1/2000	2/10/2025	9.39%	-0.11%	10.81%	16.82%	8.20%	11.18%	11.24%
Standardized	5/1/2000	2/10/2025	-	-	3.81%	15.08%	7.46%	11.18%	7.22%
NYLIM VP MFS® Research - Service Class9									
NonStandardized[2]	5/1/2000	2/10/2025	7.34%	-0.12%	8.76%	15.96%	8.12%	11.17%	9.28%
Standardized	5/1/2000	2/10/2025	-	-	1.76%	14.20%	7.38%	11.17%	5.21%
Neuberger Berman AMT Mid-Cap Growth (Class S)									
NonStandardized[2]	2/18/2003	6/2/2003	-1.54%	-1.19%	-9.20%	11.44%	0.81%	8.78%	8.16%
Standardized	2/18/2003	6/2/2003	-	-	-15.56%	9.52%	-0.18%	8.78%	8.16%
NYLIM VP Wellington Small Cap - Service Class									
NonStandardized[2]	5/2/2016	5/2/2016	14.58%	-4.66%	19.83%	16.13%	4.97%	6.15%	6.62%
Standardized	5/2/2016	5/2/2016	-	-	12.83%	14.37%	4.13%	6.15%	6.62%

Please read the important disclosures below regarding the product performance.

To obtain copies of the fund prospectus, please contact your Registered Representative or visit www.NewYorkLifeAnnuities.com. Investors are asked to consider the 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 the underlying investment options. Please read the prospectuses carefully before investing.

[1] The New York Life Plus Variable Annuity was first offered for sale on November 15, 1997. Certain Portfolios and Investment Divisions existed prior to this date. The performance for NYLIM VP Fund, Inc. portfolios are based on the Initial Class Portfolio Inception Date (where applicable). The performance for all other funds is based on the Portfolio Inception Date reflected in this performance summary. 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 Plus Variable Annuity invests in NYLIAC Variable Annuity Separate Account III.

[2] Non-Standardized Performance ("Assuming No Surrender") does not reflect the deduction of the Surrender Charges.
Standardized Performance ("Assuming Surrender") reflects the maximum Surrender Charge under the policy. The maximum Surrender Charge for each premium payment is 7%, declining to 4% by the 6th year after that premium payment has been in the policy, with no charge thereafter.

3 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 this Portfolio. The current yield more closely reflects the Portfolio's earnings than the total return figures shown. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.

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

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

[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 & Poor's makes no representation regarding the advisability of investing in the NYLIM VP S&P 500 Index Portfolio. Investors cannot directly purchase any index.

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

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

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

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

8 New allocations to the NYLIM VP Wellington Growth, NYLIM VP Candriam Emerging Markets Equity and NYLIM VP American Century Sustainable Equity

Investment Divisions will not be accepted from Policyowners who were not invested in the Investment Divisions on November 13, 2017. For existing Policyowners, if you remove all of your Accumulation Value from these Investment Divisions on or after November 13, 2017, you will not be able to reinvest in these Investment Divisions. The Service Class versions of these Investment Divisions impose a 12b-1 fee.

" 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.

Performance information less than 1 year has not been annualized.

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

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

New York Life Variable Annuities are long-term retirement products issued by New York Life Insurance and Annuity Corporation ("NYLIAC "), a Delaware Corporation. NYLIFE Securities LLC, (member FINRA/SIPC) a Licensed Insurance Agency, is the wholesale distributor and underwriter for these products. Both NYLIAC and NYLIFE Securities LLC are wholly-owned subsidiaries of New York Life Insurance Company, 51 Madison Avenue, New York, New York 10010. There are fees, guidelines, risks, restrictions and limitations to consider when purchasing variable annuities. For costs and complete details, contact a financial professional. Variable Annuities offered through properly licensed registered representatives of a third party registered broker dealer.

New York Life Plus Variable Annuity Performance Summary

As of September 30, 2026

For policies purchased on or after June 2, 2003[4]

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

Investment Divisions[1]	Portfolio Inception Date	Investment Division Inception Date[4]	1 Year	3 Year	5 Year	10 Year	Since Investment Division Inception
Columbia Variable Portfolio - Small Cap Value Fund -Class 2							
NonStandardized[2]	6/1/2000	11/15/2004	14.22%	15.10%	8.12%	9.13%	7.36%
Standardized	6/1/2000	11/15/2004	7.22%	13.31%	7.38%	9.13%	7.36%
NYLIM VP Newton Technology Growth - Service Class9							
NonStandardized[2]	12/29/2000	2/10/2025	34.09%	34.49%	11.82%	17.80%	30.71%
Standardized	12/29/2000	2/10/2025	27.09%	33.19%	11.17%	17.80%	27.10%
Fidelity® VIP Contrafund® (Service Class 2)							
NonStandardized[2]	1/12/2000	6/2/2003	11.85%	23.96%	12.44%	14.40%	10.59%
Standardized	1/12/2000	6/2/2003	4.85%	22.43%	11.80%	14.40%	10.59%
Fidelity® VIP Equity-Income (Service Class 2)							
NonStandardized[2]	1/12/2000	6/2/2003	13.29%	16.32%	9.68%	9.77%	7.29%
Standardized	1/12/2000	6/2/2003	6.29%	14.57%	8.98%	9.77%	7.29%
Fidelity® VIP Mid Cap (Service Class 2)							
NonStandardized[2]	1/12/2000	9/8/2003	21.30%	18.05%	8.78%	9.87%	9.28%
Standardized	1/12/2000	9/8/2003	14.30%	16.35%	8.05%	9.87%	9.28%
Janus Henderson VIT Global Research Portfolio (Service Shares)							
NonStandardized[2]	12/31/1999	6/2/2003	10.83%	20.72%	10.36%	11.83%	7.34%
Standardized	12/31/1999	6/2/2003	3.83%	19.10%	9.68%	11.83%	7.34%
NYLIM VP Balanced (Service Class)							
NonStandardized[2]	5/1/2005	5/1/2005	7.25%	8.88%	4.54%	5.33%	5.07%
Standardized	5/1/2005	5/1/2005	0.25%	6.88%	3.69%	5.33%	5.07%
NYLIM VP Bond (Service Class)							
NonStandardized[2]	6/2/2003	6/2/2003	-3.58%	2.43%	-2.62%	-0.65%	1.26%
Standardized	6/2/2003	6/2/2003	-10.33%	0.15%	-3.61%	-0.65%	1.26%
NYLIM VP U.S. Government Money Market - Current 7-day yield is 3.57%3							
NonStandardized[2]	1/29/1993	5/1/1995	2.11%	2.87%	2.10%	0.72%	0.88%
Standardized	1/29/1993	5/1/1995	-4.89%	0.62%	1.16%	0.72%	0.88%
NYLIM VP Dimensional U.S. Equity (Service Class)							
NonStandardized[2]	6/2/2003	6/2/2003	6.85%	17.88%	9.02%	11.23%	8.50%
Standardized	6/2/2003	6/2/2003	-0.15%	16.18%	8.30%	11.23%	8.50%
NYLIM VP Conservative Allocation (Service Class)							
NonStandardized[2]	2/13/2006	2/13/2006	4.77%	7.79%	2.26%	3.55%	N/A
Standardized	2/13/2006	2/13/2006	-2.23%	5.74%	1.33%	3.55%	N/A
NYLIM VP MacKay Convertible (Service Class)							
NonStandardized[2]	6/2/2003	6/2/2003	21.70%	14.58%	6.32%	9.60%	7.53%
Standardized	6/2/2003	6/2/2003	14.70%	12.77%	5.52%	9.60%	7.53%
NYLIM VP Candriam Emerging Markets Equity Portfolio (Service Class)8							
NonStandardized[2]	2/17/2012	2/17/2012	29.62%	24.97%	5.83%	7.01%	2.63%
Standardized	2/17/2012	2/17/2012	22.62%	23.46%	5.02%	7.01%	2.63%
NYLIM VP Small Cap Growth (Initial Class)6							
NonStandardized[2]	2/17/2012	2/17/2012	11.24%	10.60%	0.65%	7.84%	7.34%
Standardized	2/17/2012	2/17/2012	4.24%	8.65%	-0.34%	7.84%	7.34%
NYLIM VP Small Cap Growth (Service Class)							
NonStandardized[2]	2/17/2012	5/1/2013	10.96%	10.32%	0.40%	7.57%	7.07%
Standardized	2/17/2012	5/1/2013	3.96%	8.37%	-0.61%	7.57%	7.07%
NYLIM VP Floating Rate (Service Class)							
NonStandardized[2]	5/1/2005	5/1/2005	2.02%	4.58%	3.61%	2.92%	2.47%
Standardized	5/1/2005	5/1/2005	-4.98%	2.40%	2.72%	2.92%	2.47%
NYLIM VP MacKay U.S. Infrastructure Bond (Service Class)							
NonStandardized[2]	6/2/2003	6/2/2003	-3.58%	2.39%	-1.95%	-0.95%	0.64%
Standardized	6/2/2003	6/2/2003	-10.33%	0.11%	-2.95%	-0.95%	0.64%

New York Life Plus Variable Annuity Performance Summary

As of September 30, 2026

For policies purchased on or after June 2, 2003[4]

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

Investment Divisions[1]	Portfolio Inception Date	Investment Division Inception Date[4]	1 Year	3 Year	5 Year	10 Year	Since Investment Division Inception
NYLIM VP Equity Allocation (Service Class)							
NonStandardized[2]	2/13/2006	2/13/2006	13.46%	14.77%	6.24%	8.28%	N/A
Standardized	2/13/2006	2/13/2006	6.46%	12.97%	5.44%	8.28%	N/A
NYLIM VP Wellington Growth (Service Class)8							
NonStandardized[2]	6/2/2003	6/2/2003	2.29%	17.84%	6.17%	11.94%	7.44%
Standardized	6/2/2003	6/2/2003	-4.71%	16.13%	5.37%	11.94%	7.44%
NYLIM VP MacKay High Yield Corporate Bond (Service Class)							
NonStandardized[2]	6/2/2003	6/2/2003	-0.40%	4.87%	1.70%	2.99%	4.79%
Standardized	6/2/2003	6/2/2003	-7.37%	2.71%	0.75%	2.99%	4.79%
NYLIM VP Epoch U.S. Equity Yield – (Service Class)							
NonStandardized[2]	6/2/2003	6/2/2003	15.40%	17.39%	10.66%	9.58%	7.27%
Standardized	6/2/2003	6/2/2003	8.40%	15.68%	9.99%	9.58%	7.27%
NYLIM VP Income Builder (Service Class)							
NonStandardized[2]	6/2/2003	6/2/2003	13.93%	15.28%	6.08%	6.01%	5.48%
Standardized	6/2/2003	6/2/2003	6.93%	13.50%	5.27%	6.01%	5.48%
NYLIM VP Pinestone International Equity (Service Class)							
NonStandardized[2]	6/2/2003	6/2/2003	3.64%	8.99%	-2.92%	3.52%	4.37%
Standardized	6/2/2003	6/2/2003	-3.36%	6.99%	-3.91%	3.52%	4.37%
NYLIM VP Janus Henderson Balanced (Initial Class)7							
NonStandardized[2]	2/17/2012	2/17/2012	4.04%	13.09%	5.99%	8.85%	8.03%
Standardized	2/17/2012	2/17/2012	-2.96%	11.24%	5.19%	8.85%	8.03%
NYLIM VP Janus Henderson Balanced (Service Class)							
NonStandardized[2]	2/17/2012	2/17/2012	3.78%	12.81%	5.73%	8.58%	7.76%
Standardized	2/17/2012	2/17/2012	-3.22%	10.94%	4.91%	8.58%	7.76%
NYLIM VP Winslow Large Cap Growth (Service Class)							
NonStandardized[2]	6/2/2003	6/2/2003	4.03%	20.69%	8.78%	14.70%	9.66%
Standardized	6/2/2003	6/2/2003	-2.97%	19.06%	8.06%	14.70%	9.66%
NYLIM VP Fidelity Institutional AM® Utilities (Service Class)							
NonStandardized[2]	2/17/2012	2/17/2012	-10.18%	12.35%	8.09%	6.83%	6.73%
Standardized	2/17/2012	2/17/2012	-16.47%	10.47%	7.35%	6.83%	6.73%
NYLIM VP Schroders Mid Cap Opportunities (Service Class)							
NonStandardized[2]	6/2/2003	6/2/2003	19.49%	12.97%	3.65%	6.42%	7.73%
Standardized	6/2/2003	6/2/2003	12.49%	11.11%	2.77%	6.42%	7.73%
NYLIM VP Moderate Allocation (Service Class)							
NonStandardized[2]	2/13/2006	2/13/2006	7.80%	10.42%	3.93%	5.32%	N/A
Standardized	2/13/2006	2/13/2006	0.80%	8.47%	3.06%	5.32%	N/A
NYLIM VP Growth Allocation (Service Class)							
NonStandardized[2]	2/13/2006	2/13/2006	11.00%	12.65%	5.52%	7.02%	N/A
Standardized	2/13/2006	2/13/2006	4.00%	10.78%	4.70%	7.02%	N/A
NYLIM VP S&P 500 Index5 (Service Class)							
NonStandardized[2]	6/2/2003	6/2/2003	13.69%	20.71%	11.79%	13.27%	9.21%
Standardized	6/2/2003	6/2/2003	6.69%	19.08%	11.14%	13.27%	9.21%
NYLIM VP American Century Sustainable Equity (Service Class)8							
NonStandardized[2]	2/17/2012	2/17/2012	9.20%	15.77%	10.55%	9.88%	9.40%
Standardized	2/17/2012	2/17/2012	2.20%	14.00%	9.87%	9.88%	9.40%
NYLIM VP Natural Resources (Initial Class)							
NonStandardized[2]	2/17/2012	2/17/2012	30.14%	9.92%	15.25%	8.04%	3.02%
Standardized	2/17/2012	2/17/2012	23.14%	7.95%	14.68%	8.04%	3.02%
NYLIM VP MFS® Investors Trust - Service Class9							
NonStandardized[2]	5/1/2000	2/10/2025	10.81%	16.82%	8.20%	11.18%	11.24%
Standardized	5/1/2000	2/10/2025	3.81%	15.08%	7.46%	11.18%	7.22%

New York Life Plus Variable Annuity Performance Summary

As of September 30, 2026

For policies purchased on or after June 2, 2003[4]

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

Investment Divisions[1]	Portfolio Inception Date	Investment Division Inception Date[4]	1 Year	3 Year	5 Year	10 Year	Since Investment Division Inception
NYLIM VP MFS® Research - Service Class9							
NonStandardized[2]	5/1/2000	2/10/2025	8.76%	15.96%	8.12%	11.17%	9.28%
Standardized	5/1/2000	2/10/2025	1.76%	14.20%	7.38%	11.17%	5.21%
Neuberger Berman AMT Mid-Cap Growth (Class S)							
NonStandardized[2]	2/18/2003	6/2/2003	-9.20%	11.44%	0.81%	8.78%	8.16%
Standardized	2/18/2003	6/2/2003	-15.56%	9.52%	-0.18%	8.78%	8.16%
NYLIM VP Wellington Small Cap - Service Class							
NonStandardized[2]	5/2/2016	5/2/2016	19.83%	16.13%	4.97%	6.15%	6.62%
Standardized	5/2/2016	5/2/2016	12.83%	14.37%	4.13%	6.15%	6.62%

Please read the important disclosures below regarding the product performance.

New York Life Plus Variable Annuity Performance Summary

As of September 30, 2026

For policies purchased on or after June 2, 2003[4]

To obtain copies of the fund prospectus, please contact your Registered Representative or visit www.NewYorkLifeAnnuities.com. Investors are asked to consider the 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 the underlying investment options. Please read the prospectuses carefully before investing.

[1] The New York Life Plus Variable Annuity was first offered for sale on November 15, 1997. Certain Portfolios and Investment Divisions existed prior to this date. The performance for NYLIM VP Fund, Inc. portfolios are based on the Initial Class Portfolio Inception Date (where applicable). The performance for all other funds is based on the Portfolio Inception Date reflected in this performance summary. 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 Plus Variable Annuity invests in NYLIAC Variable Annuity Separate Account III.

[2] Non-Standardized Performance ("Assuming No Surrender") does not reflect the deduction of the Surrender Charges.
Standardized Performance ("Assuming Surrender") reflects the maximum Surrender Charge under the policy. The maximum Surrender Charge for each premium payment is 7%, declining to 4% by the 6th year after that premium payment has been in the policy, with no charge thereafter.

3 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 this Portfolio. The current yield more closely reflects the Portfolio's earnings than the total return figures shown. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.

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

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

[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 & Poor's makes no representation regarding the advisability of investing in the NYLIM VP S&P 500 Index Portfolio. Investors cannot directly purchase any index.

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

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

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

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

8 New allocations to the NYLIM VP Wellington Growth, NYLIM VP Candriam Emerging Markets Equity and NYLIM VP American Century Sustainable Equity

Investment Divisions will not be accepted from Policyowners who were not invested in the Investment Divisions on November 13, 2017. For existing Policyowners, if you remove all of your Accumulation Value from these Investment Divisions on or after November 13, 2017, you will not be able to reinvest in these Investment Divisions. The Service Class versions of these Investment Divisions impose a 12b-1 fee.

[7] 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.

Performance information less than 1 year has not been annualized.

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

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

New York Life Variable Annuities are long-term retirement products issued by New York Life Insurance and Annuity Corporation ("NYLIAC "), a Delaware Corporation. NYLIFE Securities LLC, (member FINRA/SIPC) a Licensed Insurance Agency, is the wholesale distributor and underwriter for these products. Both NYLIAC and NYLIFE Securities LLC are wholly-owned subsidiaries of New York Life Insurance Company, 51 Madison Avenue, New York, New York 10010. There are fees, guidelines, risks, restrictions and limitations to consider when purchasing variable annuities. For costs and complete details, contact a financial professional. Variable Annuities offered through properly licensed registered representatives of a third party registered broker dealer.