



**New York Life Premier Variable Annuity - FP Series Performance Summary**  
 Premium Based M&E Charge Structure  
 As of November 30, 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](http://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 November 30, 2025 (Updated Monthly)**

Investment Divisions <sup>4</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>1</sup>	Month to Date	Year to Date (Updated Monthly)	1	3	5	10	Since Investment Division Inception
					Year	Year	Year	Year	
<b>Investment Grade Bond</b>									
<b>NYLI VP U.S. Government Money Market – Current 7-day yield is 3.73%<sup>6</sup></b>									
NonStandardized <sup>2</sup>	1/29/1993	11/20/2017	0.31%	3.74%	4.11%	4.63%	2.95%	1.86%	2.27%
Standardized	1/29/1993	11/20/2017	-	-	-3.89%	2.77%	2.23%	1.86%	2.27%
<b>PIMCO VIT Low Duration Portfolio - Advisor Class</b>									
NonStandardized <sup>2</sup>	3/31/2006	11/20/2017	0.40%	4.97%	5.19%	4.86%	1.41%	1.62%	1.75%
Standardized	3/31/2006	11/20/2017	-	-	-2.81%	3.01%	0.64%	1.62%	1.75%
<b>PIMCO VIT Short-Term Portfolio - Advisor Class</b>									
NonStandardized <sup>2</sup>	9/30/1999	5/1/2024	0.32%	4.20%	4.81%	5.56%	3.10%	2.61%	4.97%
Standardized	9/30/1999	5/1/2024	-	-	-3.19%	3.73%	2.38%	2.61%	0.61%
<b>American Funds IS Capital World Bond Fund® - Class 4</b>									
NonStandardized <sup>2</sup>	10/4/2006	5/1/2024	0.20%	8.66%	5.80%	3.62%	-2.47%	0.93%	6.47%
Standardized	10/4/2006	5/1/2024	-	-	-2.20%	1.72%	-3.26%	0.93%	2.15%
<b>American Funds IS The Bond Fund of America® - Class 4</b>									
NonStandardized <sup>2</sup>	12/14/2012	5/1/2022	0.63%	7.20%	5.65%	4.07%	-0.24%	2.08%	2.47%
Standardized	12/14/2012	5/1/2022	-	-	-2.35%	2.19%	-1.05%	2.08%	1.13%
<b>American Funds IS U.S. Government Securities Fund® - Class 4</b>									
NonStandardized <sup>2</sup>	12/2/1985	5/1/2024	0.60%	7.61%	6.20%	3.31%	-0.47%	1.42%	7.28%
Standardized	12/2/1985	5/1/2024	-	-	-1.80%	1.40%	-1.28%	1.42%	2.98%
<b>Columbia Variable Portfolio — Intermediate Bond - Class 2</b>									
NonStandardized <sup>2</sup>	5/3/2010	5/1/2022	0.70%	9.22%	7.03%	5.51%	-0.45%	2.50%	2.77%
Standardized	5/3/2010	5/1/2022	-	-	-0.97%	3.68%	-1.26%	2.50%	1.45%
<b>NYLI VP Bond – Service Class</b>									
NonStandardized <sup>2</sup>	6/2/2003	11/20/2017	0.68%	6.89%	5.11%	4.33%	-0.77%	1.68%	1.36%
Standardized	6/2/2003	11/20/2017	-	-	-2.89%	2.46%	-1.57%	1.68%	1.36%
<b>Fidelity® VIP Bond Index – Service Class 2</b>									
NonStandardized <sup>2</sup>	4/19/2018	11/23/2020	0.60%	7.10%	5.28%	4.15%	-0.74%	N/A	-0.74%
Standardized	4/19/2018	11/23/2020	-	-	-2.72%	2.28%	-1.55%	N/A	-1.34%
<b>Fidelity® VIP Investment Grade Bond - Service Class 2</b>									
NonStandardized <sup>2</sup>	8/15/2005	5/1/2022	0.62%	7.40%	5.48%	4.72%	-0.01%	2.40%	3.02%
Standardized	8/15/2005	5/1/2022	-	-	-2.52%	2.86%	-0.83%	2.40%	1.70%
<b>NYLI VP MacKay U.S. Infrastructure Bond– Service Class</b>									
NonStandardized <sup>2</sup>	6/2/2003	11/20/2017	0.62%	8.49%	6.60%	4.38%	-0.05%	1.14%	1.13%
Standardized	6/2/2003	11/20/2017	-	-	-1.40%	2.51%	-0.86%	1.14%	1.13%
<b>NYLI VP PIMCO Real Return – Service Class</b>									
NonStandardized <sup>2</sup>	2/17/2012	11/20/2017	0.24%	8.52%	6.69%	4.40%	1.47%	3.00%	2.90%
Standardized	2/17/2012	11/20/2017	-	-	-1.31%	2.53%	0.71%	3.00%	2.90%
<b>PIMCO VIT Income Portfolio - Advisor Class</b>									
NonStandardized <sup>2</sup>	4/29/2016	5/1/2020	0.66%	9.61%	8.78%	7.70%	3.55%	N/A	5.04%
Standardized	4/29/2016	5/1/2020	-	-	0.78%	5.94%	2.85%	N/A	4.60%



**New York Life Premier Variable Annuity - FP Series Performance Summary**  
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 As of November 30, 2025

**Average Annual Total Return as of November 30, 2025 (Updated Monthly)**

Investment Divisions <sup>4</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>1</sup>	Month to Date	Year to Date (Updated Monthly)	1 Year	3 Year	5 Year	10 Year	Since Investment Division Inception
<b>Investment Grade Bond</b>									
<b>PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class</b>									
NonStandardized <sup>2</sup>	5/1/2014	11/20/2017	-0.19%	3.87%	4.11%	5.47%	1.11%	2.71%	2.35%
Standardized	5/1/2014	11/20/2017	-	-	-3.89%	3.64%	0.34%	2.71%	2.35%
<b>PIMCO VIT Total Return Portfolio - Advisor Class</b>									
NonStandardized <sup>2</sup>	2/28/2006	11/20/2017	0.62%	8.98%	7.33%	5.68%	0.02%	2.23%	1.97%
Standardized	2/28/2006	11/20/2017	-	-	-0.67%	3.86%	-0.79%	2.23%	1.97%
<b>Western Asset Core Plus VIT - Class II</b>									
NonStandardized <sup>2</sup>	5/1/2015	5/1/2022	0.62%	7.96%	5.58%	4.10%	-1.45%	1.82%	2.35%
Standardized	5/1/2015	5/1/2022	-	-	-2.42%	2.22%	-2.25%	1.82%	1.01%
<b>Non-Investment Grade Bond</b>									
<b>BlackRock® High Yield V.I. Fund – Class III Shares</b>									
NonStandardized <sup>2</sup>	2/15/2012	11/20/2017	0.48%	8.25%	7.92%	9.45%	4.75%	5.70%	5.11%
Standardized	2/15/2012	11/20/2017	-	-	-0.08%	7.76%	4.07%	5.70%	5.11%
<b>Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2</b>									
NonStandardized <sup>2</sup>	4/30/2012	11/20/2017	0.24%	11.75%	10.05%	9.33%	1.76%	3.73%	2.25%
Standardized	4/30/2012	11/20/2017	-	-	2.05%	7.63%	1.01%	3.73%	2.25%
<b>NYLI VP Floating Rate – Service Class</b>									
NonStandardized <sup>2</sup>	5/1/2005	11/20/2017	0.37%	4.36%	4.79%	8.00%	5.31%	4.61%	4.43%
Standardized	5/1/2005	11/20/2017	-	-	-3.21%	6.26%	4.65%	4.61%	4.43%
<b>NYLI VP MacKay Convertible – Service Class</b>									
NonStandardized <sup>2</sup>	6/2/2003	11/20/2017	0.45%	14.83%	10.86%	9.23%	6.41%	9.77%	9.58%
Standardized	6/2/2003	11/20/2017	-	-	2.86%	7.53%	5.78%	9.77%	9.58%
<b>NYLI VP MacKay High Yield Corporate Bond – Service Class</b>									
NonStandardized <sup>2</sup>	6/2/2003	11/20/2017	0.45%	5.97%	5.61%	7.99%	4.41%	5.54%	4.59%
Standardized	6/2/2003	11/20/2017	-	-	-2.39%	6.25%	3.73%	5.54%	4.59%
<b>NYLI VP MacKay Strategic Bond – Service Class</b>									
NonStandardized <sup>2</sup>	5/1/2011	11/20/2017	0.44%	8.35%	7.80%	8.52%	3.90%	4.00%	3.72%
Standardized	5/1/2011	11/20/2017	-	-	-0.20%	6.79%	3.21%	4.00%	3.72%
<b>Alternatives</b>									
<b>DWS Alternative Asset Allocation VIP - Class B</b>									
NonStandardized <sup>2</sup>	5/18/2009	11/20/2017	1.03%	10.51%	6.88%	6.65%	5.65%	4.43%	4.36%
Standardized	5/18/2009	11/20/2017	-	-	-1.12%	4.86%	5.00%	4.43%	4.36%
<b>NYLI VP Hedge Multi-Strategy - Service Class</b>									
NonStandardized <sup>2</sup>	5/1/2013	11/20/2017	-0.17%	7.14%	5.58%	7.41%	2.93%	1.71%	2.37%
Standardized	5/1/2013	11/20/2017	-	-	-2.42%	5.64%	2.21%	1.71%	2.37%
<b>Asset Allocation</b>									
<b>American Funds IS Asset Allocation Fund - Class 4</b>									
NonStandardized <sup>2</sup>	12/14/2012	5/1/2018	1.50%	14.94%	13.03%	13.84%	9.33%	9.21%	9.29%
Standardized	12/14/2012	5/1/2018	-	-	5.03%	12.28%	8.76%	9.21%	9.29%
<b>BlackRock® Global Allocation V.I. Fund – Class III Shares</b>									
NonStandardized <sup>2</sup>	11/18/2003	11/20/2017	0.47%	17.77%	14.73%	12.01%	6.05%	7.07%	7.03%
Standardized	11/18/2003	11/20/2017	-	-	6.73%	10.39%	5.41%	7.07%	7.03%
<b>Fidelity® VIP FundsManager® 60% — Service Class</b>									
NonStandardized <sup>2</sup>	8/22/2007	5/1/2019	0.17%	15.01%	11.89%	11.78%	7.32%	7.94%	8.57%
Standardized	8/22/2007	5/1/2019	-	-	3.89%	10.16%	6.71%	7.94%	8.38%
<b>NYLI VP Balanced – Service Class</b>									
NonStandardized <sup>2</sup>	5/1/2005	11/20/2017	2.40%	10.16%	5.32%	7.29%	7.54%	6.70%	6.54%
Standardized	5/1/2005	11/20/2017	-	-	-2.68%	5.53%	6.93%	6.70%	6.54%
<b>NYLI VP Conservative Allocation – Service Class</b>									
NonStandardized <sup>2</sup>	2/13/2006	11/20/2017	0.52%	9.01%	5.76%	7.59%	4.04%	4.95%	4.51%
Standardized	2/13/2006	11/20/2017	-	-	-2.24%	5.84%	3.35%	4.95%	4.51%
<b>NYLI VP Income Builder – Service Class</b>									
NonStandardized <sup>2</sup>	6/2/2003	11/20/2017	1.18%	16.26%	11.65%	11.66%	6.70%	6.83%	6.41%
Standardized	6/2/2003	11/20/2017	-	-	3.65%	10.03%	6.07%	6.83%	6.41%



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**Average Annual Total Return as of November 30, 2025 (Updated Monthly)**

Investment Divisions <sup>4</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>1</sup>	Month to Date	Year to Date (Updated Monthly)	1 Year	3 Year	5 Year	10 Year	Since Investment Division Inception
<b>Asset Allocation</b>									
<b>NYLI VP Janus Henderson Balanced – Service Class</b>									
NonStandardized <sup>2</sup>	2/17/2012	11/20/2017	0.26%	14.98%	12.60%	13.92%	8.88%	9.81%	9.96%
Standardized	2/17/2012	11/20/2017	-	-	4.60%	12.36%	8.30%	9.81%	9.96%
<b>NYLI VP Moderate Allocation–Service Class</b>									
NonStandardized <sup>2</sup>	2/13/2006	11/20/2017	0.53%	10.63%	6.73%	9.44%	5.87%	6.38%	5.89%
Standardized	2/13/2006	11/20/2017	-	-	-1.27%	7.74%	5.23%	6.38%	5.89%
<b>Franklin Templeton Conservative Model Portfolio - Class II</b>									
NonStandardized <sup>2</sup>	5/1/2020	5/1/2020	0.47%	9.12%	7.21%	7.29%	2.92%	N/A	4.19%
Standardized	5/1/2020	5/1/2020	-	-	-0.79%	5.53%	2.20%	N/A	3.74%
<b>Franklin Templeton Moderate Model Portfolio - Class II</b>									
NonStandardized <sup>2</sup>	5/1/2020	5/1/2020	0.36%	12.95%	10.29%	11.59%	6.96%	N/A	9.03%
Standardized	5/1/2020	5/1/2020	-	-	2.29%	9.96%	6.34%	N/A	8.67%
<b>Franklin Templeton Moderately Aggressive Model Portfolio - Class II</b>									
NonStandardized <sup>2</sup>	5/1/2020	5/1/2020	0.26%	14.56%	11.59%	13.49%	8.43%	N/A	11.19%
Standardized	5/1/2020	5/1/2020	-	-	3.59%	11.91%	7.85%	N/A	10.85%
<b>Franklin Templeton Moderately Conservative Model Portfolio - Class II</b>									
NonStandardized <sup>2</sup>	5/1/2020	5/1/2020	0.47%	11.40%	9.06%	9.58%	5.31%	N/A	7.08%
Standardized	5/1/2020	5/1/2020	-	-	1.06%	7.88%	4.65%	N/A	6.68%
<b>Franklin Templeton Aggressive Model Portfolio - Class II</b>									
NonStandardized <sup>2</sup>	5/1/2020	5/1/2020	0.17%	16.36%	12.67%	15.83%	10.85%	N/A	14.15%
Standardized	5/1/2020	5/1/2020	-	-	4.67%	14.32%	10.32%	N/A	13.86%
<b>NYLI VP Equity Allocation – Service Class</b>									
NonStandardized <sup>2</sup>	2/13/2006	11/20/2017	0.77%	13.07%	7.62%	12.04%	8.83%	8.72%	8.03%
Standardized	2/13/2006	11/20/2017	-	-	-0.38%	10.42%	8.25%	8.72%	8.03%
<b>NYLI VP Growth Allocation–Service Class</b>									
NonStandardized <sup>2</sup>	2/13/2006	11/20/2017	0.77%	11.68%	6.88%	10.83%	7.82%	7.75%	7.17%
Standardized	2/13/2006	11/20/2017	-	-	-1.12%	9.18%	7.22%	7.75%	7.17%
<b>Large Cap Equity</b>									
<b>AB VPS Growth &amp; Income - Class B</b>									
NonStandardized <sup>2</sup>	6/1/1999	5/1/2022	2.65%	9.45%	2.35%	9.66%	11.84%	10.10%	9.69%
Standardized	6/1/1999	5/1/2022	-	-	-5.65%	7.98%	11.33%	10.10%	8.58%
<b>American Funds IS Washington Mutual Investors Fund - Class 4</b>									
NonStandardized <sup>2</sup>	12/14/2012	11/20/2017	2.53%	17.54%	14.50%	16.34%	14.50%	11.94%	11.65%
Standardized	12/14/2012	11/20/2017	-	-	6.50%	14.85%	14.03%	11.94%	11.65%
<b>American Funds IS Growth Fund - Class 4</b>									
NonStandardized <sup>2</sup>	12/14/2012	11/20/2017	-1.00%	19.59%	18.02%	26.37%	14.54%	17.43%	17.77%
Standardized	12/14/2012	11/20/2017	-	-	10.02%	25.10%	14.07%	17.43%	17.77%
<b>BNY Mellon Sustainable US Equity - Service Shares</b>									
NonStandardized <sup>2</sup>	12/31/2000	5/1/2022	-0.84%	15.25%	11.18%	18.58%	12.39%	12.90%	14.82%
Standardized	12/31/2000	5/1/2022	-	-	3.18%	17.14%	11.88%	12.90%	13.83%
<b>ClearBridge Variable Appreciation Portfolio – Class II</b>									
NonStandardized <sup>2</sup>	2/28/2015	11/20/2017	0.80%	15.28%	12.14%	17.16%	13.31%	13.01%	13.39%
Standardized	2/28/2015	11/20/2017	-	-	4.14%	15.69%	12.82%	13.01%	13.39%
<b>Fidelity® VIP Contrafund® – Service Class 2</b>									
NonStandardized <sup>2</sup>	1/12/2000	11/20/2017	-0.45%	19.62%	17.59%	25.98%	15.47%	15.11%	15.88%
Standardized	1/12/2000	11/20/2017	-	-	9.59%	24.71%	15.02%	15.11%	15.88%
<b>Fidelity® VIP Equity-Income – Service Class 2</b>									
NonStandardized <sup>2</sup>	1/12/2000	11/20/2017	2.38%	17.13%	9.84%	12.72%	12.95%	11.00%	10.71%
Standardized	1/12/2000	11/20/2017	-	-	1.84%	11.12%	12.46%	11.00%	10.71%
<b>Fidelity® VIP Growth Opportunities – Service Class 2</b>									
NonStandardized <sup>2</sup>	1/12/2000	11/20/2017	-2.48%	20.51%	20.41%	30.33%	12.13%	19.41%	20.69%
Standardized	1/12/2000	11/20/2017	-	-	12.41%	29.14%	11.62%	19.41%	20.69%



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**Average Annual Total Return as of November 30, 2025 (Updated Monthly)**

Investment Divisions <sup>4</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>1</sup>	Month to Date	Year to Date (Updated Monthly)	1 Year	3 Year	5 Year	10 Year	Since Investment Division Inception
<b>Large Cap Equity</b>									
<b>NYLI VP American Century Sustainable Equity – Service Class</b>									
NonStandardized <sup>2</sup>	2/17/2012	5/1/2022	0.28%	11.63%	8.70%	15.93%	14.75%	11.38%	13.41%
Standardized	2/17/2012	5/1/2022	-	-	0.70%	14.42%	14.28%	11.38%	12.38%
<b>NYLI VP Epoch U.S. Equity Yield – Service Class</b>									
NonStandardized <sup>2</sup>	6/2/2003	11/20/2017	2.37%	14.32%	7.57%	12.41%	12.33%	9.37%	9.67%
Standardized	6/2/2003	11/20/2017	-	-	-0.43%	10.80%	11.82%	9.37%	9.67%
<b>NYLI VP Dimensional U.S. Equity - Service Class</b>									
NonStandardized <sup>2</sup>	6/2/2003	11/20/2017	-0.57%	13.18%	8.08%	17.97%	12.95%	12.17%	12.07%
Standardized	6/2/2003	11/20/2017	-	-	0.08%	16.51%	12.45%	12.17%	12.07%
<b>NYLI VP S&amp;P 500 Index5 – Service Class</b>									
NonStandardized <sup>2</sup>	6/2/2003	11/20/2017	0.21%	17.40%	14.56%	20.11%	14.84%	14.15%	14.36%
Standardized	6/2/2003	11/20/2017	-	-	6.56%	18.71%	14.38%	14.15%	14.36%
<b>NYLI VP Winslow Large Cap Growth – Service Class</b>									
NonStandardized <sup>2</sup>	6/2/2003	11/20/2017	-3.05%	15.77%	14.30%	25.63%	13.63%	15.93%	16.73%
Standardized	6/2/2003	11/20/2017	-	-	6.30%	24.35%	13.14%	15.93%	16.73%
<b>NYLI VP MFS® Investors Trust - Service Class<sup>8</sup></b>									
NonStandardized <sup>2</sup>	5/1/2000	2/10/2025	0.24%	12.92%	9.35%	14.86%	11.73%	11.97%	10.12%
Standardized	5/1/2000	2/10/2025	-	-	1.35%	13.32%	11.21%	11.97%	2.12%
<b>NYLI VP MFS® Research - Service Class<sup>8</sup></b>									
NonStandardized <sup>2</sup>	5/1/2000	2/10/2025	0.14%	12.74%	9.19%	15.76%	11.67%	12.49%	9.44%
Standardized	5/1/2000	2/10/2025	-	-	1.19%	14.25%	11.15%	12.49%	1.44%
<b>Voya Growth and Income Portfolio - Class S</b>									
NonStandardized <sup>2</sup>	12/31/1979	5/1/2024	1.14%	17.88%	15.36%	20.27%	16.11%	14.06%	21.37%
Standardized	12/31/1979	5/1/2024	-	-	7.36%	18.87%	15.66%	14.06%	17.37%
<b>Small/Mid Cap Equity</b>									
<b>Fidelity® VIP Mid Cap – Service Class 2</b>									
NonStandardized <sup>2</sup>	1/12/2000	11/20/2017	3.42%	10.78%	2.33%	12.30%	11.16%	9.79%	9.37%
Standardized	1/12/2000	11/20/2017	-	-	-5.67%	10.69%	10.64%	9.79%	9.37%
<b>Janus Henderson VIT Enterprise Portfolio – Service Shares</b>									
NonStandardized <sup>2</sup>	12/31/1999	11/20/2017	0.82%	6.48%	0.56%	11.46%	8.27%	12.12%	10.86%
Standardized	12/31/1999	11/20/2017	-	-	-7.44%	9.83%	7.68%	12.12%	10.86%
<b>NYLI VP Schroders Mid Cap Opportunities - Service Class</b>									
NonStandardized <sup>2</sup>	6/2/2003	11/20/2017	2.74%	6.55%	1.17%	8.13%	5.92%	6.75%	5.68%
Standardized	6/2/2003	11/20/2017	-	-	-6.83%	6.39%	5.27%	6.75%	5.68%
<b>MFS® Mid Cap Value Portfolio - Service Class</b>									
NonStandardized <sup>2</sup>	3/7/2008	5/1/2020	2.48%	5.54%	-2.07%	8.92%	10.79%	9.25%	15.18%
Standardized	3/7/2008	5/1/2020	-	-	-9.91%	7.21%	10.25%	9.25%	14.90%
<b>Neuberger Berman AMT Mid-Cap Growth – Class S</b>									
NonStandardized <sup>2</sup>	2/18/2003	11/20/2017	-3.67%	9.26%	1.45%	14.44%	5.92%	10.79%	10.64%
Standardized	2/18/2003	11/20/2017	-	-	-6.55%	12.89%	5.28%	10.79%	10.64%
<b>Invesco V.I. Main Street Small Cap Fund - Series II</b>									
NonStandardized <sup>2</sup>	7/16/2001	5/1/2020	3.88%	9.03%	0.65%	10.81%	9.79%	9.86%	16.02%
Standardized	7/16/2001	5/1/2020	-	-	-7.35%	9.16%	9.24%	9.86%	15.75%
<b>Columbia Variable Portfolio – Small Cap Value Fund – Class 2</b>									
NonStandardized <sup>2</sup>	6/1/2000	11/20/2017	3.54%	13.10%	5.53%	12.78%	13.56%	10.27%	8.53%
Standardized	6/1/2000	11/20/2017	-	-	-2.47%	11.19%	13.07%	10.27%	8.53%
<b>Fidelity® VIP Extended Market Index Portfolio - Service Class 2</b>									
NonStandardized <sup>2</sup>	4/17/2018	5/1/2024	1.59%	12.05%	3.55%	11.43%	9.11%	N/A	15.58%
Standardized	4/17/2018	5/1/2024	-	-	-4.45%	9.79%	8.54%	N/A	11.46%
<b>Nomura VIP Small Cap Value Series - Service Class</b>									
NonStandardized <sup>2</sup>	5/1/2000	11/20/2017	3.55%	7.18%	-1.75%	6.81%	10.53%	8.02%	6.22%
Standardized	5/1/2000	11/20/2017	-	-	-9.61%	5.02%	9.99%	8.02%	6.22%
<b>NYLI VP Wellington Small Cap - Service Class</b>									
NonStandardized <sup>2</sup>	5/2/2016	11/20/2017	4.18%	7.92%	0.08%	9.35%	6.91%	N/A	4.76%
Standardized	5/2/2016	11/20/2017	-	-	-7.92%	7.65%	6.29%	N/A	4.76%
<b>NYLI VP Small Cap Growth – Service Class</b>									
NonStandardized <sup>2</sup>	2/17/2012	11/20/2017	1.54%	5.37%	-2.60%	8.14%	3.42%	8.41%	7.34%
Standardized	2/17/2012	11/20/2017	-	-	-10.39%	6.40%	2.71%	8.41%	7.34%



**New York Life Premier Variable Annuity - FP Series Performance Summary**  
 Premium Based M&E Charge Structure  
 As of November 30, 2025

**Average Annual Total Return as of November 30, 2025 (Updated Monthly)**

Investment Divisions <sup>4</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>1</sup>	Month to Date	Year to Date (Updated Monthly)	1 Year	3 Year	5 Year	10 Year	Since Investment Division Inception
<b>International/Global Equity</b>									
<b>American Funds IS Global Small Cap Fund<sup>®</sup> – Class 4</b>									
NonStandardized <sup>2</sup>	12/14/2012	11/20/2017	1.92%	14.90%	9.81%	9.43%	1.81%	6.72%	5.77%
Standardized	12/14/2012	11/20/2017	-	-	1.81%	7.74%	1.05%	6.72%	5.77%
<b>Fidelity<sup>®</sup> VIP International Index — Service Class 2</b>									
NonStandardized <sup>2</sup>	4/16/2018	5/1/2019	0.14%	29.25%	25.90%	15.33%	8.34%	N/A	8.20%
Standardized	4/16/2018	5/1/2019	-	-	17.90%	13.80%	7.75%	N/A	8.00%
<b>Invesco V.I. EQV International Equity Fund - Series II</b>									
NonStandardized <sup>2</sup>	9/19/2001	11/20/2017	0.14%	14.62%	12.10%	9.44%	4.28%	5.64%	4.88%
Standardized	9/19/2001	11/20/2017	-	-	4.10%	7.75%	3.59%	5.64%	4.88%
<b>Janus Henderson VIT Global Research Portfolio – Service Shares</b>									
NonStandardized <sup>2</sup>	12/31/1999	11/20/2017	0.29%	20.07%	17.34%	21.08%	13.22%	12.32%	12.67%
Standardized	12/31/1999	11/20/2017	-	-	9.34%	19.70%	12.73%	12.32%	12.67%
<b>NYLI VP Pinestone International Equity – Service Class</b>									
NonStandardized <sup>2</sup>	6/2/2003	11/20/2017	-0.33%	9.94%	6.73%	5.02%	0.45%	4.91%	3.70%
Standardized	6/2/2003	11/20/2017	-	-	-1.27%	3.18%	-0.35%	4.91%	3.70%
<b>MFS<sup>®</sup> International Intrinsic Value Portfolio – Service Class</b>									
NonStandardized <sup>2</sup>	8/31/2001	11/20/2017	2.60%	30.79%	27.47%	16.74%	7.58%	9.41%	8.51%
Standardized	8/31/2001	11/20/2017	-	-	19.47%	15.25%	6.97%	9.41%	8.51%
<b>MFS<sup>®</sup> VIT Research International - Service Class</b>									
NonStandardized <sup>2</sup>	8/24/2001	5/1/2022	1.02%	19.41%	15.44%	10.72%	5.88%	6.84%	8.70%
Standardized	8/24/2001	5/1/2022	-	-	7.44%	9.07%	5.23%	6.84%	7.56%
<b>Putnam VT International Value Fund - Class IB</b>									
NonStandardized <sup>2</sup>	1/2/1997	5/1/2024	1.86%	30.52%	26.12%	17.80%	12.96%	8.26%	19.74%
Standardized	1/2/1997	5/1/2024	-	-	18.12%	16.34%	12.46%	8.26%	15.71%
<b>American Funds IS New World Fund - Class 4</b>									
NonStandardized <sup>2</sup>	12/14/2012	11/20/2017	-0.54%	25.76%	24.00%	14.49%	6.02%	8.55%	7.06%
Standardized	12/14/2012	11/20/2017	-	-	16.00%	12.94%	5.38%	8.55%	7.06%
<b>Fidelity<sup>®</sup> VIP Emerging Markets – Service Class 2</b>									
NonStandardized <sup>2</sup>	1/23/2008	5/1/2018	-1.01%	36.27%	35.65%	17.45%	6.73%	10.13%	7.97%
Standardized	1/23/2008	5/1/2018	-	-	27.65%	15.98%	6.11%	10.13%	7.97%
<b>Sector</b>									
<b>Columbia Variable Portfolio — Commodity Strategy Fund — Class 2<sup>1</sup></b>									
NonStandardized <sup>2</sup>	4/30/2013	11/20/2017	2.30%	15.30%	16.22%	3.85%	13.57%	6.16%	6.64%
Standardized	4/30/2013	11/20/2017	-	-	8.22%	1.96%	13.09%	6.16%	6.64%
<b>Fidelity<sup>®</sup> VIP Health Care — Service Class 2</b>									
NonStandardized <sup>2</sup>	7/18/2001	5/1/2019	8.39%	17.60%	8.83%	7.72%	5.26%	8.95%	9.87%
Standardized	7/18/2001	5/1/2019	-	-	0.83%	5.97%	4.60%	8.95%	9.69%
<b>NYLI VP Fidelity Institutional AM<sup>®</sup> Utilities – Service Class</b>									
NonStandardized <sup>2</sup>	2/17/2012	11/20/2017	1.30%	20.25%	11.02%	14.72%	13.92%	11.12%	10.91%
Standardized	2/17/2012	11/20/2017	-	-	3.02%	13.18%	13.44%	11.12%	10.91%
<b>NYLI VP CBRE Global Infrastructure — Service Class</b>									
NonStandardized <sup>2</sup>	5/1/2015	11/20/2017	2.77%	17.05%	9.59%	8.14%	7.54%	1.36%	0.45%
Standardized	5/1/2015	11/20/2017	-	-	1.59%	6.40%	6.94%	1.36%	0.45%
<b>NYLI VP Newton Technology Growth - Service Class<sup>®</sup></b>									
NonStandardized <sup>2</sup>	12/29/2000	2/10/2025	-4.40%	24.57%	22.21%	31.12%	8.82%	16.38%	17.46%
Standardized	12/29/2000	2/10/2025	-	-	14.21%	29.95%	8.24%	16.38%	9.46%
<b>NYLI VP Natural Resources – Initial Class</b>									
NonStandardized <sup>2</sup>	2/17/2012	11/20/2017	6.27%	11.68%	1.71%	2.29%	18.23%	9.22%	9.87%
Standardized	2/17/2012	11/20/2017	-	-	-6.29%	0.34%	17.81%	9.22%	9.87%
<b>Principal VC Real Estate Securities Account - Class 2</b>									
NonStandardized <sup>2</sup>	5/1/1998	5/1/2024	2.22%	3.87%	-3.40%	5.54%	5.81%	6.20%	12.40%
Standardized	5/1/1998	5/1/2024	-	-	-11.13%	3.72%	5.16%	6.20%	8.21%

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 November 30, 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.**

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

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

<sup>2</sup> Assumes no deduction for contingent deferred sales charge.

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

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

<sup>4</sup> The New York Life Premier Variable Annuity - FP Series was first offered for sale on November 20, 2017. Certain Portfolios existed prior to that date. The performance for NYLI VP Series Fund, Inc. portfolios are based on Initial Class Portfolio Inception Date (where applicable). The performance for all other investment divisions is based on the Portfolio Inception Date reflected in this performance summary. 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.

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

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

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

<sup>7</sup> New allocations to the Columbia Variable Portfolio - Commodity Strategy Investment Division will not be accepted from Policyowners who were not invested in the Investment Division on November 23, 2020. For existing Policyowners, if you remove all of your Accumulation Value from this Investment Division on or after November 23, 2020, you will not be able to reinvest in this Investment Division.

<sup>8</sup> 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 NYLI VP MFS Investors Trust, NYLI VP MFS Research Portfolio, and NYLI 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.

This material is general in nature and is being provided for informational purposes only. It was not prepared, and is not intended, to address the needs, circumstances and/or objectives of any specific individual or group of individuals. New York Life and its affiliates are not making a recommendation to purchase any specific products. For advice regarding your personal circumstances, you should consult with your own independent financial and tax professionals. There are fees, guidelines, risks, restrictions and limitations to consider when purchasing variable annuities. For costs and complete details, contact a financial professional.

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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**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 November 30, 2025

**Average Annual Total Return as of September 30, 2025 (Updated Quarterly)**

Investment Divisions <sup>4</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>1</sup>	1 Year	3 Year	5 Year	10 Year	Since Investment Division Inception
<b>Investment Grade Bond</b>							
<b>NYLI VP U.S. Government Money Market – Current 7-day yield is 3.73%<sup>6</sup></b>							
NonStandardized <sup>2</sup>	1/29/1993	11/20/2017	4.23%	4.58%	2.82%	1.79%	2.24%
Standardized	1/29/1993	11/20/2017	-3.77%	2.71%	2.10%	1.79%	2.24%
<b>PIMCO VIT Low Duration Portfolio - Advisor Class</b>							
NonStandardized <sup>2</sup>	3/31/2006	11/20/2017	4.13%	4.67%	1.30%	1.59%	1.69%
Standardized	3/31/2006	11/20/2017	-3.87%	2.81%	0.53%	1.59%	1.69%
<b>PIMCO VIT Short-Term Portfolio - Advisor Class</b>							
NonStandardized <sup>2</sup>	9/30/1999	5/1/2024	5.10%	5.36%	2.98%	2.60%	5.04%
Standardized	9/30/1999	5/1/2024	-2.90%	3.52%	2.25%	2.60%	0.14%
<b>American Funds IS Capital World Bond Fund® - Class 4</b>							
NonStandardized <sup>2</sup>	10/4/2006	5/1/2024	2.26%	5.65%	-1.95%	0.79%	7.33%
Standardized	10/4/2006	5/1/2024	-5.74%	3.83%	-2.75%	0.79%	2.48%
<b>American Funds IS The Bond Fund of America® - Class 4</b>							
NonStandardized <sup>2</sup>	12/14/2012	5/1/2022	2.50%	4.49%	-0.22%	1.95%	2.22%
Standardized	12/14/2012	5/1/2022	-5.50%	2.63%	-1.03%	1.95%	0.80%
<b>American Funds IS U.S. Government Securities Fund® - Class 4</b>							
NonStandardized <sup>2</sup>	12/2/1985	5/1/2024	2.76%	3.54%	-0.67%	1.27%	7.34%
Standardized	12/2/1985	5/1/2024	-5.24%	1.64%	-1.48%	1.27%	2.48%
<b>Columbia Variable Portfolio — Intermediate Bond - Class 2</b>							
NonStandardized <sup>2</sup>	5/3/2010	5/1/2022	3.70%	5.61%	-0.23%	2.32%	2.52%
Standardized	5/3/2010	5/1/2022	-4.30%	3.79%	-1.04%	2.32%	1.12%
<b>NYLI VP Bond – Service Class</b>							
NonStandardized <sup>2</sup>	6/2/2003	11/20/2017	2.49%	4.62%	-0.85%	1.55%	1.23%
Standardized	6/2/2003	11/20/2017	-5.51%	2.76%	-1.66%	1.55%	1.23%
<b>Fidelity® VIP Bond Index – Service Class 2</b>							
NonStandardized <sup>2</sup>	4/19/2018	11/23/2020	2.47%	4.52%	-0.88%	N/A	-1.01%
Standardized	4/19/2018	11/23/2020	-5.53%	2.66%	-1.68%	N/A	-1.84%
<b>Fidelity® VIP Investment Grade Bond - Service Class 2</b>							
NonStandardized <sup>2</sup>	8/15/2005	5/1/2022	2.88%	5.14%	-0.03%	2.34%	2.82%
Standardized	8/15/2005	5/1/2022	-5.12%	3.30%	-0.84%	2.34%	1.43%
<b>NYLI VP MacKay U.S. Infrastructure Bond– Service Class</b>							
NonStandardized <sup>2</sup>	6/2/2003	11/20/2017	4.02%	4.51%	-0.35%	0.97%	0.97%
Standardized	6/2/2003	11/20/2017	-3.98%	2.65%	-1.16%	0.97%	0.97%
<b>NYLI VP PIMCO Real Return – Service Class</b>							
NonStandardized <sup>2</sup>	2/17/2012	11/20/2017	4.38%	5.24%	1.45%	2.97%	2.88%
Standardized	2/17/2012	11/20/2017	-3.62%	3.41%	0.68%	2.97%	2.88%
<b>PIMCO VIT Income Portfolio - Advisor Class</b>							
NonStandardized <sup>2</sup>	4/29/2016	5/1/2020	6.34%	8.14%	3.68%	N/A	4.79%
Standardized	4/29/2016	5/1/2020	-1.66%	6.40%	2.98%	N/A	4.33%
<b>PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class</b>							
NonStandardized <sup>2</sup>	5/1/2014	11/20/2017	4.02%	5.96%	1.15%	2.75%	2.27%
Standardized	5/1/2014	11/20/2017	-3.98%	4.14%	0.37%	2.75%	2.27%
<b>PIMCO VIT Total Return Portfolio - Advisor Class</b>							
NonStandardized <sup>2</sup>	2/28/2006	11/20/2017	4.07%	5.72%	-0.18%	2.13%	1.79%
Standardized	2/28/2006	11/20/2017	-3.93%	3.90%	-0.99%	2.13%	1.79%
<b>Western Asset Core Plus VIT - Class II</b>							
NonStandardized <sup>2</sup>	5/1/2015	5/1/2022	2.44%	4.74%	-1.25%	1.70%	2.09%
Standardized	5/1/2015	5/1/2022	-5.56%	2.88%	-2.05%	1.70%	0.68%
<b>Non-Investment Grade Bond</b>							
<b>BlackRock® High Yield V.I. Fund – Class III Shares</b>							
NonStandardized <sup>2</sup>	2/15/2012	11/20/2017	7.52%	10.77%	5.43%	5.70%	5.10%
Standardized	2/15/2012	11/20/2017	-0.48%	9.12%	4.78%	5.70%	5.10%
<b>Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2</b>							
NonStandardized <sup>2</sup>	4/30/2012	11/20/2017	6.95%	11.33%	2.22%	3.87%	1.99%
Standardized	4/30/2012	11/20/2017	-1.05%	9.70%	1.47%	3.87%	1.99%
<b>NYLI VP Floating Rate – Service Class</b>							
NonStandardized <sup>2</sup>	5/1/2005	11/20/2017	5.84%	8.76%	5.67%	4.48%	4.48%
Standardized	5/1/2005	11/20/2017	-2.16%	7.04%	5.02%	4.48%	4.48%
<b>NYLI VP MacKay Convertible – Service Class</b>							
NonStandardized <sup>2</sup>	6/2/2003	11/20/2017	11.91%	10.99%	8.19%	10.06%	9.45%
Standardized	6/2/2003	11/20/2017	3.91%	9.34%	7.60%	10.06%	9.45%



**New York Life Premier Variable Annuity - FP Series Performance Summary**  
 Premium Based M&E Charge Structure  
 As of November 30, 2025

**Average Annual Total Return as of September 30, 2025 (Updated Quarterly)**

Investment Divisions <sup>4</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>1</sup>	1 Year	3 Year	5 Year	10 Year	Since Investment Division Inception
<b>Non-Investment Grade Bond</b>							
<b>NYLI VP MacKay High Yield Corporate Bond – Service Class</b>							
NonStandardized <sup>2</sup>	6/2/2003	11/20/2017	5.62%	9.29%	4.96%	5.54%	4.62%
Standardized	6/2/2003	11/20/2017	-2.38%	7.59%	4.29%	5.54%	4.62%
<b>NYLI VP MacKay Strategic Bond – Service Class</b>							
NonStandardized <sup>2</sup>	5/1/2011	11/20/2017	5.51%	9.01%	4.14%	3.96%	3.65%
Standardized	5/1/2011	11/20/2017	-2.49%	7.30%	3.45%	3.96%	3.65%
<b>Alternatives</b>							
<b>DWS Alternative Asset Allocation VIP - Class B</b>							
NonStandardized <sup>2</sup>	5/18/2009	11/20/2017	5.72%	7.82%	6.62%	4.31%	4.25%
Standardized	5/18/2009	11/20/2017	-2.28%	6.07%	6.00%	4.31%	4.25%
<b>NYLI VP Hedge Multi-Strategy - Service Class</b>							
NonStandardized <sup>2</sup>	5/1/2013	11/20/2017	6.70%	9.09%	3.44%	1.75%	2.35%
Standardized	5/1/2013	11/20/2017	-1.30%	7.38%	2.73%	1.75%	2.35%
<b>Asset Allocation</b>							
<b>American Funds IS Asset Allocation Fund - Class 4</b>							
NonStandardized <sup>2</sup>	12/14/2012	05/01/2018	14.02%	17.63%	10.17%	9.79%	9.24%
Standardized	12/14/2012	05/01/2018	6.02%	16.16%	9.63%	9.79%	9.24%
<b>BlackRock® Global Allocation V.I. Fund – Class III Shares</b>							
NonStandardized <sup>2</sup>	11/18/2003	11/20/2017	13.14%	14.66%	7.19%	7.28%	6.93%
Standardized	11/18/2003	11/20/2017	5.14%	13.11%	6.58%	7.28%	6.93%
<b>Fidelity® VIP FundsManager® 60% – Service Class</b>							
NonStandardized <sup>2</sup>	8/22/2007	5/1/2019	10.63%	14.69%	8.19%	8.25%	8.49%
Standardized	8/22/2007	5/1/2019	2.63%	13.15%	7.60%	8.25%	8.29%
<b>NYLI VP Balanced – Service Class</b>							
NonStandardized <sup>2</sup>	5/1/2005	11/20/2017	5.53%	10.09%	8.61%	6.94%	6.38%
Standardized	5/1/2005	11/20/2017	-2.47%	8.41%	8.03%	6.94%	6.38%
<b>NYLI VP Conservative Allocation – Service Class</b>							
NonStandardized <sup>2</sup>	2/13/2006	11/20/2017	5.27%	9.81%	4.48%	5.12%	4.40%
Standardized	2/13/2006	11/20/2017	-2.73%	8.12%	3.80%	5.12%	4.40%
<b>NYLI VP Income Builder – Service Class</b>							
NonStandardized <sup>2</sup>	6/2/2003	11/20/2017	9.53%	15.16%	7.46%	7.08%	6.25%
Standardized	6/2/2003	11/20/2017	1.53%	13.63%	6.86%	7.08%	6.25%
<b>NYLI VP Janus Henderson Balanced – Service Class</b>							
NonStandardized <sup>2</sup>	2/17/2012	11/20/2017	12.93%	16.56%	9.44%	10.19%	9.92%
Standardized	2/17/2012	11/20/2017	4.93%	15.07%	8.87%	10.19%	9.92%
<b>NYLI VP Moderate Allocation–Service Class</b>							
NonStandardized <sup>2</sup>	2/13/2006	11/20/2017	6.70%	12.47%	6.61%	6.69%	5.78%
Standardized	2/13/2006	11/20/2017	-1.30%	10.87%	5.98%	6.69%	5.78%
<b>Franklin Templeton Conservative Model Portfolio - Class II</b>							
NonStandardized <sup>2</sup>	5/1/2020	5/1/2020	5.61%	8.41%	3.13%	N/A	4.05%
Standardized	5/1/2020	5/1/2020	-2.39%	6.68%	2.41%	N/A	3.58%
<b>Franklin Templeton Moderate Model Portfolio - Class II</b>							
NonStandardized <sup>2</sup>	5/1/2020	5/1/2020	10.02%	13.94%	7.72%	N/A	8.98%
Standardized	5/1/2020	5/1/2020	2.02%	12.38%	7.12%	N/A	8.60%
<b>Franklin Templeton Moderately Aggressive Model Portfolio - Class II</b>							
NonStandardized <sup>2</sup>	5/1/2020	5/1/2020	12.23%	16.55%	9.51%	N/A	11.21%
Standardized	5/1/2020	5/1/2020	4.23%	15.06%	8.95%	N/A	10.86%
<b>Franklin Templeton Moderately Conservative Model Portfolio - Class II</b>							
NonStandardized <sup>2</sup>	5/1/2020	5/1/2020	8.16%	11.47%	5.86%	N/A	6.99%
Standardized	5/1/2020	5/1/2020	0.16%	9.84%	5.22%	N/A	6.58%
<b>Franklin Templeton Aggressive Model Portfolio - Class II</b>							
NonStandardized <sup>2</sup>	5/1/2020	5/1/2020	14.58%	19.57%	12.31%	N/A	14.24%
Standardized	5/1/2020	5/1/2020	6.58%	18.16%	11.80%	N/A	13.93%



**New York Life Premier Variable Annuity - FP Series Performance Summary**  
 Premium Based M&E Charge Structure  
 As of November 30, 2025

**Average Annual Total Return as of September 30, 2025 (Updated Quarterly)**

Investment Divisions <sup>4</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>1</sup>	1 Year	3 Year	5 Year	10 Year	Since Investment Division Inception
<b>Asset Allocation</b>							
<b>NYLI VP Equity Allocation – Service Class</b>							
NonStandardized <sup>2</sup>	2/13/2006	11/20/2017	8.67%	16.66%	10.45%	9.28%	7.90%
Standardized	2/13/2006	11/20/2017	0.67%	15.17%	9.91%	9.28%	7.90%
<b>NYLI VP Growth Allocation–Service Class</b>							
NonStandardized <sup>2</sup>	2/13/2006	11/20/2017	7.56%	14.73%	9.03%	8.18%	7.03%
Standardized	2/13/2006	11/20/2017	-0.44%	13.19%	8.46%	8.18%	7.03%
<b>Large Cap Equity</b>							
<b>AB VPS Growth &amp; Income - Class B</b>							
NonStandardized <sup>2</sup>	6/1/1999	5/1/2022	5.34%	15.43%	14.30%	10.76%	9.62%
Standardized	6/1/1999	5/1/2022	-2.66%	13.90%	13.83%	10.76%	8.43%
<b>American Funds IS Washington Mutual Investors Fund - Class 4</b>							
NonStandardized <sup>2</sup>	12/14/2012	11/20/2017	14.45%	21.23%	16.05%	12.51%	11.53%
Standardized	12/14/2012	11/20/2017	6.45%	19.86%	15.60%	12.51%	11.53%
<b>American Funds IS Growth Fund - Class 4</b>							
NonStandardized <sup>2</sup>	12/14/2012	11/20/2017	26.33%	29.96%	16.76%	18.39%	18.00%
Standardized	12/14/2012	11/20/2017	18.33%	28.76%	16.33%	18.39%	18.00%
<b>BNY Mellon Sustainable US Equity - Service Shares</b>							
NonStandardized <sup>2</sup>	12/31/2000	5/1/2022	13.87%	22.10%	13.50%	13.56%	14.86%
Standardized	12/31/2000	5/1/2022	5.87%	20.74%	13.01%	13.56%	13.80%
<b>ClearBridge Variable Appreciation Portfolio — Class II</b>							
NonStandardized <sup>2</sup>	2/28/2015	11/20/2017	15.46%	21.89%	14.59%	13.73%	13.42%
Standardized	2/28/2015	11/20/2017	7.46%	20.52%	14.12%	13.73%	13.42%
<b>Fidelity® VIP Contrafund® – Service Class 2</b>							
NonStandardized <sup>2</sup>	1/12/2000	11/20/2017	21.63%	30.06%	16.20%	15.93%	16.03%
Standardized	1/12/2000	11/20/2017	13.63%	28.86%	15.75%	15.93%	16.03%
<b>Fidelity® VIP Equity-Income – Service Class 2</b>							
NonStandardized <sup>2</sup>	1/12/2000	11/20/2017	11.10%	17.72%	14.66%	11.38%	10.60%
Standardized	1/12/2000	11/20/2017	3.10%	16.26%	14.19%	11.38%	10.60%
<b>Fidelity® VIP Growth Opportunities – Service Class 2</b>							
NonStandardized <sup>2</sup>	1/12/2000	11/20/2017	28.71%	34.01%	14.56%	20.52%	21.12%
Standardized	1/12/2000	11/20/2017	20.71%	32.89%	14.09%	20.52%	21.12%
<b>NYLI VP American Century Sustainable Equity – Service Class</b>							
NonStandardized <sup>2</sup>	2/17/2012	5/1/2022	10.09%	20.92%	17.70%	12.04%	13.42%
Standardized	2/17/2012	5/1/2022	2.09%	19.54%	17.28%	12.04%	12.33%
<b>NYLI VP Epoch U.S. Equity Yield – Service Class</b>							
NonStandardized <sup>2</sup>	6/2/2003	11/20/2017	9.31%	17.66%	13.79%	10.11%	9.59%
Standardized	6/2/2003	11/20/2017	1.31%	16.20%	13.31%	10.11%	9.59%
<b>NYLI VP Dimensional U.S. Equity - Service Class</b>							
NonStandardized <sup>2</sup>	6/2/2003	11/20/2017	14.70%	22.76%	14.70%	13.15%	12.42%
Standardized	6/2/2003	11/20/2017	6.70%	21.42%	14.23%	13.15%	12.42%
<b>NYLI VP S&amp;P 500 Index5 – Service Class</b>							
NonStandardized <sup>2</sup>	6/2/2003	11/20/2017	17.14%	24.45%	16.03%	14.82%	14.32%
Standardized	6/2/2003	11/20/2017	9.14%	23.15%	15.59%	14.82%	14.32%
<b>NYLI VP Winslow Large Cap Growth – Service Class</b>							
NonStandardized <sup>2</sup>	6/2/2003	11/20/2017	19.44%	31.13%	14.41%	16.77%	16.88%
Standardized	6/2/2003	11/20/2017	11.44%	29.96%	13.94%	16.77%	16.88%
<b>NYLI VP MFS® Investors Trust - Service Class<sup>8</sup></b>							
NonStandardized <sup>2</sup>	5/1/2000	2/10/2025	12.16%	19.59%	13.15%	12.59%	8.51%
Standardized	5/1/2000	2/10/2025	4.16%	18.17%	12.66%	12.59%	0.51%
<b>MFS® Research Series – Service Class<sup>9</sup></b>							
NonStandardized <sup>2</sup>	5/1/2000	2/10/2025	12.35%	19.84%	12.72%	13.11%	7.37%
Standardized	5/1/2000	2/10/2025	4.35%	18.43%	12.22%	13.11%	-0.64%
<b>Voya Growth and Income Portfolio - Class S</b>							
NonStandardized <sup>2</sup>	12/31/1979	5/1/2024	15.89%	23.90%	17.35%	14.40%	19.76%
Standardized	12/31/1979	5/1/2024	7.89%	22.59%	16.93%	14.40%	15.13%



**New York Life Premier Variable Annuity - FP Series Performance Summary**  
 Premium Based M&E Charge Structure  
 As of November 30, 2025

**Average Annual Total Return as of September 30, 2025 (Updated Quarterly)**

Investment Divisions <sup>4</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>1</sup>	1 Year	3 Year	5 Year	10 Year	Since Investment Division Inception
<b>Small/Mid Cap Equity</b>							
<b>Fidelity® VIP Mid Cap – Service Class 2</b>							
NonStandardized <sup>2</sup>	1/12/2000	11/20/2017	6.57%	16.57%	13.27%	10.18%	9.11%
Standardized	1/12/2000	11/20/2017	-1.43%	15.08%	12.78%	10.18%	9.11%
<b>Janus Henderson VIT Enterprise Portfolio – Service Shares</b>							
NonStandardized <sup>2</sup>	12/31/1999	11/20/2017	5.41%	16.23%	10.93%	12.88%	10.99%
Standardized	12/31/1999	11/20/2017	-2.59%	14.73%	10.39%	12.88%	10.99%
<b>NYLI VP Schroders Mid Cap Opportunities - Service Class</b>							
NonStandardized <sup>2</sup>	6/2/2003	11/20/2017	3.82%	11.53%	7.42%	6.90%	5.14%
Standardized	6/2/2003	11/20/2017	-4.18%	9.90%	6.81%	6.90%	5.14%
<b>MFS® Mid Cap Value Portfolio - Service Class</b>							
NonStandardized <sup>2</sup>	3/7/2008	5/1/2020	2.03%	14.28%	13.58%	9.87%	15.49%
Standardized	3/7/2008	5/1/2020	-5.97%	12.72%	13.10%	9.87%	15.20%
<b>Neuberger Berman AMT Mid-Cap Growth – Class S</b>							
NonStandardized <sup>2</sup>	2/18/2003	11/20/2017	20.04%	19.34%	9.77%	11.61%	11.44%
Standardized	2/18/2003	11/20/2017	12.04%	17.92%	9.22%	11.61%	11.44%
<b>Invesco V.I. Main Street Small Cap Fund - Series II</b>							
NonStandardized <sup>2</sup>	7/16/2001	5/1/2020	5.80%	14.98%	12.90%	10.38%	15.91%
Standardized	7/16/2001	5/1/2020	-2.20%	13.44%	12.40%	10.38%	15.62%
<b>Columbia Variable Portfolio – Small Cap Value Fund – Class 2</b>							
NonStandardized <sup>2</sup>	6/1/2000	11/20/2017	12.25%	17.78%	17.91%	10.96%	8.34%
Standardized	6/1/2000	11/20/2017	4.25%	16.32%	17.50%	10.96%	8.34%
<b>Fidelity® VIP Extended Market Index Portfolio - Service Class 2</b>							
NonStandardized <sup>2</sup>	4/17/2018	5/1/2024	10.63%	15.80%	12.41%	N/A	15.84%
Standardized	4/17/2018	5/1/2024	2.63%	14.29%	11.90%	N/A	11.14%
<b>Nomura VIP Small Cap Value Series - Service Class</b>							
NonStandardized <sup>2</sup>	5/1/2000	11/20/2017	4.30%	12.32%	14.55%	8.72%	6.04%
Standardized	5/1/2000	11/20/2017	-3.70%	10.71%	14.09%	8.72%	6.04%
<b>NYLI VP Wellington Small Cap - Service Class</b>							
NonStandardized <sup>2</sup>	5/2/2016	11/20/2017	6.05%	13.25%	9.85%	N/A	4.39%
Standardized	5/2/2016	11/20/2017	-1.95%	11.67%	9.29%	N/A	4.39%
<b>NYLI VP Small Cap Growth – Service Class</b>							
NonStandardized <sup>2</sup>	2/17/2012	11/20/2017	2.67%	10.96%	5.78%	9.04%	7.11%
Standardized	2/17/2012	11/20/2017	-5.33%	9.31%	5.14%	9.04%	7.11%
<b>International/Global Equity</b>							
<b>American Funds IS Global Small Cap Fund® – Class 4</b>							
NonStandardized <sup>2</sup>	12/14/2012	11/20/2017	7.55%	13.20%	3.93%	6.86%	5.50%
Standardized	12/14/2012	11/20/2017	-0.45%	11.61%	3.23%	6.86%	5.50%
<b>Fidelity® VIP International Index – Service Class 2</b>							
NonStandardized <sup>2</sup>	04/16/2018	05/01/2019	17.32%	21.07%	10.10%	N/A	8.10%
Standardized	04/16/2018	05/01/2019	9.32%	19.69%	9.55%	N/A	7.90%
<b>Invesco V.I. EQV International Equity Fund - Series II</b>							
NonStandardized <sup>2</sup>	9/19/2001	11/20/2017	5.20%	15.23%	5.68%	6.29%	4.90%
Standardized	9/19/2001	11/20/2017	-2.80%	13.70%	5.03%	6.29%	4.90%
<b>Janus Henderson VIT Global Research Portfolio – Service Shares</b>							
NonStandardized <sup>2</sup>	12/31/1999	11/20/2017	19.18%	26.82%	14.77%	12.85%	12.72%
Standardized	12/31/1999	11/20/2017	11.18%	25.56%	14.30%	12.85%	12.72%
<b>NYLI VP Pinestone International Equity – Service Class</b>							
NonStandardized <sup>2</sup>	6/2/2003	11/20/2017	-0.59%	9.32%	1.86%	5.57%	3.60%
Standardized	6/2/2003	11/20/2017	-8.54%	7.62%	1.11%	5.57%	3.60%
<b>MFS® International Intrinsic Value Portfolio – Service Class</b>							
NonStandardized <sup>2</sup>	8/31/2001	11/20/2017	18.26%	21.68%	8.19%	9.81%	8.36%
Standardized	8/31/2001	11/20/2017	10.26%	20.31%	7.60%	9.81%	8.36%
<b>MFS® VIT Research International - Service Class</b>							
NonStandardized <sup>2</sup>	8/24/2001	5/1/2022	7.38%	16.28%	6.92%	7.16%	8.56%
Standardized	8/24/2001	5/1/2022	-0.62%	14.79%	6.30%	7.16%	7.35%



**New York Life Premier Variable Annuity - FP Series Performance Summary**  
 Premium Based M&E Charge Structure  
 As of November 30, 2025

**Average Annual Total Return as of September 30, 2025 (Updated Quarterly)**

Investment Divisions <sup>4</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>1</sup>	1 Year	3 Year	5 Year	10 Year	Since Investment Division Inception
<b>International/Global Equity</b>							
<b>Putnam VT International Value Fund - Class IB</b>							
NonStandardized <sup>2</sup>	1/2/1997	5/1/2024	21.32%	25.49%	16.01%	8.77%	22.03%
Standardized	1/2/1997	5/1/2024	13.32%	24.20%	15.57%	8.77%	17.43%
<b>American Funds IS New World Fund - Class 4</b>							
NonStandardized <sup>2</sup>	12/14/2012	11/20/2017	14.67%	18.41%	7.95%	9.14%	6.90%
Standardized	12/14/2012	11/20/2017	6.67%	16.97%	7.36%	9.14%	6.90%
<b>Fidelity® VIP Emerging Markets – Service Class 2</b>							
NonStandardized <sup>2</sup>	1/23/2008	05/01/2018	22.51%	21.94%	9.31%	10.48%	7.83%
Standardized	1/23/2008	05/01/2018	14.51%	20.58%	8.74%	10.48%	7.83%
<b>Sector</b>							
<b>Columbia Variable Portfolio — Commodity Strategy Fund — Class 2<sup>7</sup></b>							
NonStandardized <sup>2</sup>	4/30/2013	11/20/2017	9.54%	4.41%	13.44%	4.90%	6.16%
Standardized	4/30/2013	11/20/2017	1.54%	2.54%	12.95%	4.90%	6.16%
<b>Fidelity® VIP Health Care — Service Class 2</b>							
NonStandardized <sup>2</sup>	7/18/2001	5/1/2019	-5.66%	5.96%	3.46%	8.29%	7.83%
Standardized	7/18/2001	5/1/2019	-13.21%	4.14%	2.75%	8.29%	7.63%
<b>NYLI VP Fidelity Institutional AM® Utilities – Service Class</b>							
NonStandardized <sup>2</sup>	2/17/2012	11/20/2017	11.30%	16.54%	14.92%	10.56%	10.46%
Standardized	2/17/2012	11/20/2017	3.30%	15.05%	14.46%	10.56%	10.46%
<b>NYLI VP CBRE Global Infrastructure — Service Class</b>							
NonStandardized <sup>2</sup>	5/1/2015	11/20/2017	8.98%	12.35%	8.76%	1.98%	0.25%
Standardized	5/1/2015	11/20/2017	0.98%	10.74%	8.18%	1.98%	0.25%
<b>NYLI VP Newton Technology Growth - Service Class<sup>8</sup></b>							
NonStandardized <sup>2</sup>	12/29/2000	2/10/2025	30.28%	34.88%	11.17%	17.34%	16.93%
Standardized	12/29/2000	2/10/2025	22.28%	33.77%	10.64%	17.34%	8.93%
<b>NYLI VP Natural Resources – Initial Class</b>							
NonStandardized <sup>2</sup>	2/17/2012	11/20/2017	1.29%	8.51%	20.98%	9.35%	9.54%
Standardized	2/17/2012	11/20/2017	-6.71%	6.78%	20.60%	9.35%	9.54%
<b>Principal VC Real Estate Securities Account - Class 2</b>							
NonStandardized <sup>2</sup>	5/1/1998	5/1/2024	-3.82%	8.03%	6.97%	6.65%	13.64%
Standardized	5/1/1998	5/1/2024	-11.52%	6.28%	6.35%	6.65%	8.90%

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 November 30, 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.**

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

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

<sup>2</sup> Assumes no deduction for contingent deferred sales charge.

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

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

<sup>4</sup> The New York Life Premier Variable Annuity - FP Series was first offered for sale on November 20, 2017. Certain Portfolios existed prior to that date. The performance for NYLI VP Series Fund, Inc. portfolios are based on Initial Class Portfolio Inception Date (where applicable). The performance for all other investment divisions is based on the Portfolio Inception Date reflected in this performance summary. 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.

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

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

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

<sup>7</sup> New allocations to the Columbia Variable Portfolio - Commodity Strategy Investment Division will not be accepted from Policyowners who were not invested in the Investment Division on November 23, 2020. For existing Policyowners, if you remove all of your Accumulation Value from this Investment Division on or after November 23, 2020, you will not be able to reinvest in this Investment Division.

<sup>8</sup> 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 NYLI VP MFS Investors Trust, NYLI VP MFS Research Portfolio, and NYLI 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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