



New York Life Access Variable Annuity Performance Summary

As of November 30, 2025

For policies purchased before October 14, 2002*

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 1.55% and Fund Company Expenses. An Annual Policy Service Charge of \$40 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 \$50,000. The performance shown, therefore, would be slightly lower if your policy's Accumulation Value is less than \$50,000. No surrender charges are assessed under the New York Life Access Variable Annuity. Therefore, the values shown are applicable if the policy is surrendered or not surrendered.

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 Access 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 November 30, 2025 (Updated Monthly)

Investment Divisions ¹	Portfolio Inception Date	Investment Division Inception Date ³	Year to Date	1 Month	1 Year	3 Year	5 Year	10 Year	Since Investment Division Inception
Columbia Variable Portfolio - Small Cap Value Fund -Class 2	6/1/2000	11/15/2004	11.51%	3.42%	3.91%	11.05%	11.81%	8.58%	6.80%
NYLI VP Newton Technology Growth - Initial Class ⁸	8/31/1999	2/10/2025	23.08%	-4.50%	20.67%	29.46%	7.43%	14.89%	16.25%
Fidelity® VIP Contrafund® (Initial Class)	1/3/1995	10/1/1996	18.21%	-0.53%	16.07%	24.36%	13.98%	13.62%	8.50%
Fidelity® VIP Equity-Income (Initial Class)	10/9/1986	10/1/1996	15.73%	2.26%	8.42%	11.27%	11.50%	9.57%	5.91%
Fidelity® VIP Mid Cap (Service Class 2)	1/12/2000	11/15/2004	9.23%	3.30%	0.76%	10.58%	9.46%	8.10%	8.28%
Janus Henderson VIT Global Research Portfolio (Institutional Shares)	9/13/1993	10/1/1996	18.67%	0.20%	15.83%	19.53%	11.76%	10.87%	3.90%
NYLI VP Balanced (Service Class)	5/1/2005	5/1/2005	8.62%	2.28%	3.71%	5.65%	5.89%	5.06%	4.86%
NYLI VP Bond (Initial Class)	1/23/1984	12/15/1993	5.64%	0.58%	3.76%	2.98%	-2.05%	0.37%	2.42%
NYLI VP U.S. Government Money Market ² - Current 7-day yield is 3.73%	1/29/1993	5/1/1995	2.28%	0.19%	2.51%	3.02%	1.37%	0.29%	0.13%
NYLI VP Dimensional U.S. Equity (Initial Class)	1/23/1984	12/15/1993	11.85%	-0.67%	6.69%	16.45%	11.49%	10.73%	5.56%



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Investment Divisions ¹	Portfolio Inception Date	Investment Division Inception Date ³	Year to Date	1 Month	1 Year	3 Year	5 Year	10 Year	Since Investment Division Inception
NYLI VP Conservative Allocation (Service Class)	2/13/2006	2/13/2006	7.48%	0.40%	4.13%	5.94%	2.44%	3.34%	3.65%
NYLI VP MacKay Convertible (Initial Class)	10/1/1996	10/1/1996	13.49%	0.35%	9.43%	7.82%	5.04%	8.36%	5.63%
NYLI VP Candriam Emerging Markets Equity ⁷ (Initial Class)	2/17/2012	2/17/2012	30.04%	-2.34%	30.39%	13.36%	2.16%	5.38%	1.06%
NYLI VP Small Cap Growth (Initial Class) ⁵	2/17/2012	2/17/2012	4.13%	1.44%	-3.86%	6.74%	2.09%	7.01%	7.02%
NYLI VP Floating Rate (Service Class)	5/1/2005	5/1/2005	2.90%	0.25%	3.19%	6.34%	3.69%	3.00%	2.35%
NYLI VP MacKay U.S. Infrastructure Bond - Initial Class	1/29/1993	1/29/1993	7.21%	0.52%	5.23%	3.04%	-1.34%	-0.17%	1.72%
NYLI VP Equity Allocation (Service Class)	2/13/2006	2/13/2006	11.49%	0.65%	5.98%	10.32%	7.16%	7.05%	5.39%
NYLI VP Wellington Growth ⁷ (Initial Class)	1/29/1993	1/29/1993	16.61%	-0.93%	16.23%	22.62%	9.95%	11.49%	4.38%
NYLI VP MacKay High Yield Corporate Bond (Initial Class)	5/1/1995	5/1/1995	4.73%	0.35%	4.25%	6.60%	3.06%	4.18%	5.01%
NYLI VP Epoch U.S. Equity Yield – (Initial Class)	5/1/1998	6/1/1998	12.98%	2.27%	6.18%	10.96%	10.88%	7.95%	5.47%
NYLI VP Income Builder (Initial Class)	1/29/1993	1/29/1993	14.89%	1.08%	10.21%	10.22%	5.32%	5.45%	3.36%
NYLI VP Pinestone International Equity (Initial Class)	5/1/1995	5/1/1995	8.65%	-0.43%	5.36%	3.67%	-0.85%	3.55%	3.16%
NYLI VP Janus Henderson Balanced (Initial Class) ⁶	2/17/2012	2/17/2012	13.63%	0.16%	11.15%	12.45%	7.48%	8.39%	8.19%
NYLI VP Winslow Large Cap Growth (Initial Class)	5/1/1998	6/1/1998	14.41%	-3.14%	12.83%	24.02%	12.16%	14.43%	6.80%
NYLI VP Fidelity Institutional AM® Utilities (Service Class)	2/17/2012	2/17/2012	18.84%	1.20%	9.60%	13.24%	12.45%	9.69%	8.46%
NYLI VP Schroders Mid Cap Opportunities (Service Class)	6/2/2003	11/15/2004	5.06%	2.62%	-0.38%	6.47%	4.29%	5.11%	6.12%
NYLI VP Moderate Allocation (Service Class)	2/13/2006	2/13/2006	9.08%	0.42%	5.10%	7.76%	4.24%	4.74%	4.41%



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Investment Divisions ¹	Portfolio Inception Date	Investment Division Inception Date ³	Year to Date	1 Month	1 Year	3 Year	5 Year	10 Year	Since Investment Division Inception
NYLI VP Growth Allocation (Service Class)	2/13/2006	2/13/2006	10.12%	0.65%	5.25%	9.13%	6.16%	6.09%	5.14%
NYLI VP S&P 500 Index ⁴ (Initial Class)	1/29/1993	1/29/1993	16.02%	0.11%	13.09%	18.57%	13.36%	12.68%	6.52%
NYLI VP American Century Sustainable Equity ⁷ (Initial Class)	3/31/1994	5/1/1998	10.32%	0.18%	7.30%	14.44%	13.27%	9.95%	9.55%
NYLI VP Natural Resources (Initial Class)	2/17/2012	2/17/2012	10.12%	6.15%	0.15%	0.72%	16.41%	7.54%	1.37%
NYLI VP MFS [®] Investors Trust - Initial Class ⁸	10/9/1995	2/10/2025	11.62%	0.14%	7.97%	13.39%	10.30%	10.53%	8.97%
NYLI VP MFS [®] Research - Initial Class ⁸	7/26/1995	2/10/2025	11.41%	0.04%	7.81%	14.28%	10.24%	11.05%	8.30%
Neuberger Berman AMT Mid-Cap Growth (Class I)	11/3/1997	7/2/2001	7.92%	-3.80%	0.09%	12.90%	4.49%	9.34%	7.25%
NYLI VP Wellington Small Cap - Initial Class	5/2/2016	5/1/2019	6.65%	4.08%	-1.21%	7.94%	5.53%	N/A	4.73%

Please read the important disclosures below regarding the product performance.



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As of November 30, 2025

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To obtain a copy of the product and funds prospectuses, please contact your Registered Representative or visit www.NewYorkLifeAnnuities.com. Investors are asked to consider the investment objectives, risks, charges and expenses of the investment carefully before investing. Both the product prospectus and the underlying fund prospectuses contain this and other information about the product and underlying investment options. Please read the prospectuses carefully before investing.

*Effective October 14, 2002, New York Life is not accepting any new business in New York Life Access Variable Annuity policies and effective April 7, 2003, New York Life is not accepting any additional premium payments in existing New York Life Access Variable Annuity policies. Policyholders can continue to reallocate their current premiums within New York Life Access Variable Annuity Investment Divisions and New York Life will continue to service existing policies.

¹ The New York Life Access Variable Annuity was first offered for sale on May 13, 2000. Certain Portfolios and Investment Divisions existed prior to this date. The performance for NYLI VP Fund, Inc. portfolios is 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 Access Variable Annuity invests in NYLIAC Variable Annuity Separate Account III.

² An investment in the NYLI VP U.S. Government Money Market Portfolio is neither insured nor guaranteed by the Federal Deposit Insurance Corporation

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

³ The performance shown is for the indicated classes/shares only. These classes/shares were discontinued for new sales on June 2, 2003, except Fidelity® VIP Mid Cap – Service Class 2, which was added on September 8, 2003 as an Investment Division, the NYLI VP Schroders Mid Cap Opportunities – Service Class, which was added on June 2, 2003 as an Investment Division of NYLIAC Variable Annuity Separate Account III but not made available as an Investment Division available through the New York Life Access Variable Annuity until May 1, 2004. Columbia Variable Portfolio – Small Cap Value Fund – Class 2, which was added on November 15, 2004 as an Investment Division, and NYLI VP Floating Rate – Service Class, NYLI VP Balanced – Service Class, which were added on May 1, 2005 as Investment Divisions available through New York Life Access Variable Annuity. NYLI VP Conservative Allocation – Service Class, NYLI VP Equity Allocation – Service Class, NYLI VP Moderate Allocation – Service Class and NYLI VP Growth Allocation – Service Class, which were added on February 13, 2006 as Investment Divisions available through New York Life Access Variable Annuity. Beginning June 2, 2003, new classes/shares of Investment Divisions were offered that impose a 12b-1 fee, except for NYLI VP U.S. Government Money Market. Performance for those new classes/shares would be lower than the returns shown due to the imposition of the 12b-1 fee. Contact your Registered Representative or call 888-695-7253 for more information.

⁴ The S&P 500 Index is an unmanaged index and is widely regarded as the standard for measuring Large-Cap U.S. stock market performance. "S&P 500" is a trademark of The McGraw-Hill Companies, Inc. and has been licensed for use by the NYLI VP S&P 500 Index Portfolio. The NYLI VP S&P 500 Index Portfolio is not sponsored, endorsed, sold or promoted by Standard & Poor's, and Standard & Poor's makes no representation regarding the advisability of investing in the NYLI VP S&P 500 Index Portfolio. Investors cannot directly purchase any index.

⁵ New allocations to the NYLI VP Small Cap Growth – Initial Class Investment Division will not be accepted from Policyowners who were not invested in the NYLI

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

⁶ New allocations to the NYLI VP Janus Henderson Balanced – Initial Class Investment Division will not be accepted from Policyowners who were not invested in the

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

⁷ New allocations to the NYLI VP Wellington Growth, NYLI VP Candriam Emerging Markets Equity and NYLI 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.

⁸ On February 10, 2025, shares of each of the MFS Investors Trust, MFS Research Series, and the BNY Mellon IP Technology Growth Portfolios ("Replaced Portfolios") were substituted with shares of the 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.

Performance information less than 1 year has not been annualized.

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

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

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

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

Investments and insurance products are:
Not FDIC/NCUA Insured • Not Insured by Any Federal Government Agency • Not a Deposit
or Other Obligation of, or Guaranteed by, the Bank or Any of Its Affiliates • May Lose Value



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

Investment Divisions ¹	Portfolio Inception Date	Investment Division Inception Date ³	1 Year	3 Year	5 Year	10 Year	Since Investment Division Inception
Columbia Variable Portfolio - Small Cap Value Fund -Class 2	6/1/2000	11/15/2004	10.52%	15.97%	16.10%	9.26%	6.73%
NYLI VP Newton Technology Growth - Initial Class ⁸	8/31/1999	2/10/2025	28.63%	33.14%	9.75%	15.83%	15.96%
Fidelity® VIP Contrafund® (Initial Class)	1/3/1995	10/1/1996	20.06%	28.37%	14.70%	14.43%	8.51%
Fidelity® VIP Equity-Income (Initial Class)	10/9/1986	10/1/1996	9.65%	16.19%	13.17%	9.94%	5.86%
Fidelity® VIP Mid Cap (Service Class 2)	1/12/2000	11/15/2004	4.93%	14.78%	11.53%	8.49%	8.19%
Janus Henderson VIT Global Research Portfolio (Institutional Shares)	9/13/1993	10/1/1996	17.66%	25.18%	13.29%	11.40%	3.87%
NYLI VP Balanced (Service Class)	5/1/2005	5/1/2005	3.91%	8.40%	6.94%	5.29%	4.80%
NYLI VP Bond (Initial Class)	1/23/1984	12/15/1993	1.16%	3.27%	-2.13%	0.24%	2.39%
NYLI VP U.S. Government Money Market ² - Current 7-day yield is 3.73%	1/29/1993	5/1/1995	2.63%	2.97%	1.24%	0.23%	0.12%
NYLI VP Dimensional U.S. Equity (Initial Class)	1/23/1984	12/15/1993	13.22%	21.18%	13.22%	11.69%	5.62%
NYLI VP Conservative Allocation (Service Class)	2/13/2006	2/13/2006	3.65%	8.12%	2.88%	3.50%	3.61%
NYLI VP MacKay Convertible (Initial Class)	10/1/1996	10/1/1996	10.47%	9.56%	6.79%	8.64%	5.57%
NYLI VP Candriam Emerging Markets Equity ⁷ (Initial Class)	2/17/2012	2/17/2012	22.32%	16.26%	4.20%	5.47%	0.98%
NYLI VP Small Cap Growth (Initial Class) ⁵	2/17/2012	2/17/2012	1.34%	9.53%	4.42%	7.63%	6.90%
NYLI VP Floating Rate (Service Class)	5/1/2005	5/1/2005	4.21%	7.08%	4.05%	2.87%	2.37%
NYLI VP MacKay U.S. Infrastructure Bond - Initial Class	1/29/1993	1/29/1993	2.68%	3.16%	-1.64%	-0.34%	1.69%
NYLI VP Equity Allocation (Service Class)	2/13/2006	2/13/2006	7.00%	14.87%	8.76%	7.60%	5.33%



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Investment Divisions ¹	Portfolio Inception Date	Investment Division Inception Date ³	1 Year	3 Year	5 Year	10 Year	Since Investment Division Inception
NYLI VP Wellington Growth ⁷ (Initial Class)	1/29/1993	1/29/1993	17.92%	25.76%	10.66%	12.25%	4.32%
NYLI VP MacKay High Yield Corporate Bond (Initial Class)	5/1/1995	5/1/1995	4.26%	7.88%	3.61%	4.18%	5.03%
NYLI VP Epoch U.S. Equity Yield – (Initial Class)	5/1/1998	6/1/1998	7.90%	16.14%	12.33%	8.69%	5.43%
NYLI VP Income Builder (Initial Class)	1/29/1993	1/29/1993	8.12%	13.68%	6.08%	5.69%	3.30%
NYLI VP Pinestone International Equity (Initial Class)	5/1/1995	5/1/1995	-1.87%	7.91%	0.55%	4.20%	3.13%
NYLI VP Janus Henderson Balanced (Initial Class) ⁶	2/17/2012	2/17/2012	11.47%	15.05%	8.02%	8.77%	8.17%
NYLI VP Winslow Large Cap Growth (Initial Class)	5/1/1998	6/1/1998	17.90%	29.44%	12.93%	15.27%	6.79%
NYLI VP Fidelity Institutional AM® Utilities (Service Class)	2/17/2012	2/17/2012	9.86%	15.04%	13.44%	9.13%	8.20%
NYLI VP Schroders Mid Cap Opportunities (Service Class)	6/2/2003	11/15/2004	2.22%	9.81%	5.77%	5.25%	5.93%
NYLI VP Moderate Allocation (Service Class)	2/13/2006	2/13/2006	5.06%	10.74%	4.97%	5.05%	4.37%
NYLI VP Growth Allocation (Service Class)	2/13/2006	2/13/2006	5.91%	12.96%	7.36%	6.52%	5.08%
NYLI VP S&P 500 Index ⁴ (Initial Class)	1/29/1993	1/29/1993	15.63%	22.85%	14.53%	13.34%	6.47%
NYLI VP American Century Sustainable Equity ⁷ (Initial Class)	3/31/1994	5/1/1998	8.67%	19.36%	16.18%	10.59%	9.53%
NYLI VP Natural Resources (Initial Class)	2/17/2012	2/17/2012	-0.26%	6.84%	19.12%	7.67%	1.11%
NYLI VP MFS® Investors Trust - Initial Class ⁸	10/9/1995	2/10/2025	10.74%	18.06%	11.71%	11.15%	7.60%
NYLI VP MFS® Research - Initial Class ⁸	7/26/1995	2/10/2025	10.91%	18.31%	11.28%	11.66%	6.47%
Neuberger Berman AMT Mid-Cap Growth (Class I)	11/3/1997	7/2/2001	18.46%	17.72%	8.29%	10.15%	7.49%



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NYLI VP Wellington Small Cap - Initial Class	5/2/2016	5/1/2019	4.68%	11.79%	8.43%	N/A	4.30%

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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.

³ The performance shown is for the indicated classes/shares only. These classes/shares were discontinued for new sales on June 2, 2003, except Fidelity® VIP Mid Cap – Service Class 2, which was added on September 8, 2003 as an Investment Division, the NYLI VP Schroders Mid Cap Opportunities – Service Class, which was added on June 2, 2003 as an Investment Division of NYLIAC Variable Annuity Separate Account III but not made available as an Investment Division available through the New York Life Access Variable Annuity until May 1, 2004. Columbia Variable Portfolio – Small Cap Value Fund – Class 2, which was added on November 15, 2004 as an Investment Division, and NYLI VP Floating Rate – Service Class, NYLI VP Balanced – Service Class, which were added on May 1, 2005 as Investment Divisions available through New York Life Access Variable Annuity. NYLI VP Conservative Allocation – Service Class, NYLI VP Equity Allocation – Service Class, NYLI VP Moderate Allocation – Service Class and NYLI VP Growth Allocation – Service Class, which were added on February 13, 2006 as Investment Divisions available through New York Life Access Variable Annuity. Beginning June 2, 2003, new classes/shares of Investment Divisions were offered that impose a 12b-1 fee, except for NYLI VP U.S. Government Money Market. Performance for those new classes/shares would be lower than the returns shown due to the imposition of the 12b-1 fee. Contact your Registered Representative or call 888-695-7253 for more information.

⁴ The S&P 500 Index is an unmanaged index and is widely regarded as the standard for measuring Large-Cap U.S. stock market performance. "S&P 500" is a trademark of The McGraw-Hill Companies, Inc. and has been licensed for use by the NYLI VP S&P 500 Index Portfolio. The NYLI VP S&P 500 Index Portfolio is not sponsored, endorsed, sold or promoted by Standard & Poor's, and Standard & Poor's makes no representation regarding the advisability of investing in the NYLI VP S&P 500 Index Portfolio. Investors cannot directly purchase any index.

⁵ New allocations to the NYLI VP Small Cap Growth – Initial Class Investment Division will not be accepted from Policyowners who were not invested in the NYLI

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

⁶ New allocations to the NYLI VP Janus Henderson Balanced – Initial Class Investment Division will not be accepted from Policyowners who were not invested in the

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

⁷ New allocations to the NYLI VP Wellington Growth, NYLI VP Candriam Emerging Markets Equity and NYLI 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.

⁸ On February 10, 2025, shares of each of the MFS Investors Trust, MFS Research Series, and the BNY Mellon IP Technology Growth Portfolios ("Replaced Portfolios") were substituted with shares of the 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.

Performance information less than 1 year has not been annualized.

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

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

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

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