



## New York Life Elite Variable Annuity Performance Summary

As of November 30, 2025

For policies purchased on or after June 2, 2003<sup>4</sup>

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](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 Charge(s) (SC).

Standardized Performance ("Assuming Surrender") reflects the maximum SC under the policy. The maximum SC for each premium payment is 8%, declining to 3% (2% for single premium policies) by the 8th year after that premium payment has been in the policy, with no 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 Elite 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 <sup>1</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>4</sup>	Year to Date	1 Month	1 Year	3 Year	5 Year	10 Year	Since Investment Division Inception
<b>AB VPS Growth &amp; Income - Class B</b>									
NonStandardized <sup>2</sup>	6/1/1999	5/1/2022	9.45%	2.65%	2.35%	9.66%	11.84%	10.10%	9.69%
Standardized	6/1/1999	5/1/2022	-	-	-5.65%	7.40%	11.07%	10.10%	8.12%
<b>American Funds IS Asset Allocation Fund - Class 4</b>									
NonStandardized <sup>2</sup>	12/14/2012	5/1/2018	14.94%	1.50%	13.03%	13.84%	9.33%	9.21%	9.29%
Standardized	12/14/2012	5/1/2018	-	-	5.03%	11.75%	8.47%	9.21%	9.07%
<b>American Funds IS The Bond Fund of America® - Class 4</b>									
NonStandardized <sup>2</sup>	12/14/2012	5/1/2022	7.20%	0.63%	5.65%	4.07%	-0.24%	2.08%	2.47%
Standardized	12/14/2012	5/1/2022	-	-	-2.35%	1.55%	-1.47%	2.08%	0.59%
<b>American Funds IS Washington Mutual Investors Fund - Class 4</b>									
NonStandardized <sup>2</sup>	12/14/2012	11/13/2017	17.54%	2.53%	14.50%	16.34%	14.50%	11.94%	11.58%
Standardized	12/14/2012	11/13/2017	-	-	6.50%	14.34%	13.79%	11.94%	11.58%
<b>American Funds IS Global Small Cap Fund® - Class 4</b>									
NonStandardized <sup>2</sup>	12/14/2012	5/1/2015	14.90%	1.92%	9.81%	9.43%	1.81%	6.72%	5.88%
Standardized	12/14/2012	5/1/2015	-	-	1.81%	7.16%	0.66%	6.72%	5.88%
<b>American Funds IS Growth Fund - Class 4</b>									
NonStandardized <sup>2</sup>	12/14/2012	11/13/2017	19.59%	-1.00%	18.02%	26.37%	14.54%	17.43%	17.72%
Standardized	12/14/2012	11/13/2017	-	-	10.02%	24.68%	13.83%	17.43%	17.72%
<b>American Funds IS New World Fund - Class 4</b>									
NonStandardized <sup>2</sup>	12/14/2012	5/1/2014	25.75%	-0.54%	24.00%	14.49%	6.02%	8.55%	6.52%
Standardized	12/14/2012	5/1/2014	-	-	16.00%	12.41%	5.06%	8.55%	6.52%
<b>American Funds IS Capital World Bond Fund® - Class 4</b>									
NonStandardized <sup>2</sup>	10/4/2006	5/1/2024	8.66%	0.20%	5.80%	3.62%	-2.47%	0.93%	6.47%
Standardized	10/4/2006	5/1/2024	-	-	-2.20%	1.07%	-3.67%	0.93%	1.52%
<b>American Funds IS U.S. Government Securities Fund® - Class 4</b>									
NonStandardized <sup>2</sup>	12/2/1985	5/1/2024	7.61%	0.60%	6.20%	3.31%	-0.47%	1.42%	7.28%
Standardized	12/2/1985	5/1/2024	-	-	-1.80%	0.75%	-1.70%	1.42%	2.36%
<b>BlackRock® Global Allocation V.I. Fund - Class III Shares</b>									
NonStandardized <sup>2</sup>	11/18/2003	5/1/2011	17.77%	0.47%	14.73%	12.01%	6.05%	7.07%	5.84%
Standardized	11/18/2003	5/1/2011	-	-	6.73%	9.84%	5.08%	7.07%	5.84%
<b>BlackRock® High Yield V.I. Fund - Class III Shares</b>									
NonStandardized <sup>2</sup>	2/15/2012	5/1/2014	8.25%	0.48%	7.92%	9.45%	4.75%	5.70%	4.73%
Standardized	2/15/2012	5/1/2014	-	-	-0.08%	7.18%	3.73%	5.70%	4.73%
<b>ClearBridge Variable Appreciation Portfolio - Class II</b>									
NonStandardized <sup>2</sup>	2/28/2015	5/1/2017	15.28%	0.80%	12.14%	17.16%	13.31%	13.01%	13.43%
Standardized	2/28/2015	5/1/2017	-	-	4.14%	15.19%	12.57%	13.01%	13.43%



## New York Life Elite Variable Annuity Performance Summary

As of November 30, 2025

For policies purchased on or after June 2, 2003<sup>4</sup>

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

Investment Divisions <sup>1</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>5</sup>	Year to Date	1 Month	1 Year	3 Year	5 Year	10 Year	Since Investment Division Inception
<b>Columbia Variable Portfolio — Commodity Strategy Fund — Class 2<sup>2</sup></b>									
NonStandardized <sup>2</sup>	4/30/2013	5/1/2015	15.30%	2.30%	16.22%	3.85%	13.57%	6.16%	3.40%
Standardized	4/30/2013	5/1/2015	-	-	8.22%	1.31%	12.84%	6.16%	3.40%
<b>Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2</b>									
NonStandardized <sup>2</sup>	4/30/2012	5/1/2015	11.75%	0.24%	10.05%	9.33%	1.76%	3.73%	3.23%
Standardized	4/30/2012	5/1/2015	-	-	2.05%	7.06%	0.62%	3.73%	3.23%
<b>Columbia Variable Portfolio — Intermediate Bond - Class 2</b>									
NonStandardized <sup>2</sup>	5/3/2010	5/1/2022	9.22%	0.70%	7.03%	5.51%	-0.45%	2.50%	2.77%
Standardized	5/3/2010	5/1/2022	-	-	-0.97%	3.05%	-1.67%	2.50%	0.90%
<b>Columbia Variable Portfolio - Small Cap Value Fund -Class 2</b>									
NonStandardized <sup>2</sup>	6/1/2000	11/15/2004	13.10%	3.54%	5.53%	12.78%	13.56%	10.27%	8.47%
Standardized	6/1/2000	11/15/2004	-	-	-2.47%	10.65%	12.83%	10.27%	8.47%
<b>Delaware VIP Small Cap Value - Service Class</b>									
NonStandardized <sup>2</sup>	5/1/2000	11/13/2017	7.18%	3.55%	-1.75%	6.81%	10.53%	8.02%	6.40%
Standardized	5/1/2000	11/13/2017	-	-	-9.61%	4.41%	9.71%	8.02%	6.40%
<b>Deutsche Alternative Asset Allocation VIP - Class B</b>									
NonStandardized <sup>2</sup>	5/18/2009	5/2/2016	10.51%	1.03%	6.88%	6.65%	5.65%	4.43%	4.39%
Standardized	5/18/2009	5/2/2016	-	-	-1.12%	4.25%	4.66%	4.43%	4.39%
<b>NYLI VP Newton Technology Growth - Service Class<sup>10</sup></b>									
NonStandardized <sup>2</sup>	12/29/2000	2/10/2025	24.57%	-4.40%	22.21%	31.12%	8.82%	16.38%	17.46%
Standardized	12/29/2000	2/10/2025	-	-	14.21%	29.55%	7.95%	16.38%	9.46%
<b>BNY Mellon Sustainable US Equity - Service Shares</b>									
NonStandardized <sup>2</sup>	12/31/2000	5/1/2022	15.25%	-0.84%	11.18%	18.58%	12.39%	12.90%	14.82%
Standardized	12/31/2000	5/1/2022	-	-	3.18%	16.65%	11.62%	12.90%	13.43%
<b>Fidelity® VIP Contrafund® (Service Class 2)</b>									
NonStandardized <sup>2</sup>	1/12/2000	9/29/2003	19.62%	-0.45%	17.59%	25.98%	15.47%	15.11%	11.94%
Standardized	1/12/2000	9/29/2003	-	-	9.59%	24.28%	14.79%	15.11%	11.94%
<b>Fidelity® VIP Emerging Markets – Service Class 2</b>									
NonStandardized <sup>2</sup>	1/23/2008	5/1/2018	36.27%	-1.01%	35.65%	17.45%	6.73%	10.13%	7.97%
Standardized	1/23/2008	5/1/2018	-	-	27.65%	15.49%	5.79%	10.13%	7.73%
<b>Fidelity® VIP Equity-Income (Service Class 2)</b>									
NonStandardized <sup>2</sup>	1/12/2000	9/29/2003	17.13%	2.38%	9.84%	12.72%	12.95%	11.00%	8.40%
Standardized	1/12/2000	9/29/2003	-	-	1.84%	10.58%	12.20%	11.00%	8.40%
<b>Fidelity® VIP Extended Market Index Portfolio - Service Class 2</b>									
NonStandardized <sup>2</sup>	4/17/2018	5/1/2024	12.05%	1.59%	3.55%	11.43%	9.11%	N/A	15.58%
Standardized	4/17/2018	5/1/2024	-	-	-4.45%	9.24%	8.25%	N/A	10.87%
<b>Fidelity® VIP FundsManager® 60% — Service Class</b>									
NonStandardized <sup>2</sup>	8/22/2007	5/1/2019	15.01%	0.17%	11.89%	11.78%	7.32%	7.94%	8.57%
Standardized	8/22/2007	5/1/2019	-	-	3.89%	9.61%	6.40%	7.94%	8.18%
<b>Fidelity® VIP Growth Opportunities – Service Class 2</b>									
NonStandardized <sup>2</sup>	1/12/2000	5/1/2014	20.51%	-2.48%	20.41%	30.33%	12.13%	19.41%	18.48%
Standardized	1/12/2000	5/1/2014	-	-	12.41%	28.74%	11.36%	19.41%	18.48%
<b>Fidelity® VIP Health Care — Service Class 2</b>									
NonStandardized <sup>2</sup>	7/18/2001	5/1/2019	17.60%	8.39%	8.83%	7.72%	5.26%	8.95%	9.87%
Standardized	7/18/2001	5/1/2019	-	-	0.83%	5.37%	4.26%	8.95%	9.51%
<b>Fidelity® VIP International Index — Service Class 2</b>									
NonStandardized <sup>2</sup>	4/16/2018	5/1/2019	29.25%	0.14%	25.90%	15.33%	8.34%	N/A	8.20%
Standardized	4/16/2018	5/1/2019	-	-	17.90%	13.29%	7.46%	N/A	7.80%
<b>Fidelity® VIP Investment Grade Bond - Service Class 2</b>									
NonStandardized <sup>2</sup>	8/15/2005	5/1/2022	7.40%	0.62%	5.48%	4.72%	-0.01%	2.40%	3.02%
Standardized	8/15/2005	5/1/2022	-	-	-2.52%	2.23%	-1.24%	2.40%	1.16%
<b>Fidelity® VIP Mid Cap (Service Class 2)</b>									
NonStandardized <sup>2</sup>	1/12/2000	9/29/2003	10.78%	3.42%	2.33%	12.30%	11.16%	9.79%	10.53%
Standardized	1/12/2000	9/29/2003	-	-	-5.67%	10.15%	10.37%	9.79%	10.53%



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

Investment Divisions <sup>1</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>4</sup>	Year to Date	1 Month	1 Year	3 Year	5 Year	10 Year	Since Investment Division Inception
<b>Invesco V.I. EQV International Equity Fund - Series II</b>									
NonStandardized <sup>2</sup>	9/19/2001	5/1/2014	14.62%	0.14%	12.10%	9.44%	4.28%	5.64%	4.54%
Standardized	9/19/2001	5/1/2014	-	-	4.10%	7.17%	3.24%	5.64%	4.54%
<b>Invesco V.I. Main Street Small Cap Fund - Series II</b>									
NonStandardized <sup>2</sup>	7/16/2001	5/1/2020	9.03%	3.88%	0.65%	10.81%	9.79%	9.86%	16.02%
Standardized	7/16/2001	5/1/2020	-	-	-7.35%	8.60%	8.95%	9.86%	15.56%
<b>Janus Henderson VIT Enterprise Portfolio – Service Shares</b>									
NonStandardized <sup>2</sup>	12/31/1999	11/13/2017	6.48%	0.82%	0.56%	11.46%	8.27%	12.12%	10.97%
Standardized	12/31/1999	11/13/2017	-	-	-7.44%	9.28%	7.38%	12.12%	10.97%
<b>Janus Henderson VIT Global Research Portfolio (Service Shares)</b>									
NonStandardized <sup>2</sup>	12/31/1999	9/29/2003	20.07%	0.29%	17.34%	21.08%	13.22%	12.32%	8.46%
Standardized	12/31/1999	9/29/2003	-	-	9.34%	19.24%	12.48%	12.32%	8.46%
<b>Franklin Templeton Aggressive Model Portfolio - Class II</b>									
NonStandardized <sup>2</sup>	5/1/2020	5/1/2020	16.36%	0.17%	12.67%	15.83%	10.85%	N/A	14.15%
Standardized	5/1/2020	5/1/2020	-	-	4.67%	13.81%	10.05%	N/A	13.66%
<b>Franklin Templeton Moderately Aggressive Model Portfolio - Class II</b>									
NonStandardized <sup>2</sup>	5/1/2020	5/1/2020	14.56%	0.26%	11.59%	13.49%	8.43%	N/A	11.19%
Standardized	5/1/2020	5/1/2020	-	-	3.59%	11.38%	7.55%	N/A	10.63%
<b>Franklin Templeton Moderate Model Portfolio - Class II</b>									
NonStandardized <sup>2</sup>	5/1/2020	5/1/2020	12.95%	0.36%	10.29%	11.59%	6.96%	N/A	9.03%
Standardized	5/1/2020	5/1/2020	-	-	2.29%	9.41%	6.02%	N/A	8.42%
<b>Franklin Templeton Moderately Conservative Model Portfolio - Class II</b>									
NonStandardized <sup>2</sup>	5/1/2020	5/1/2020	11.40%	0.47%	9.06%	9.58%	5.31%	N/A	7.08%
Standardized	5/1/2020	5/1/2020	-	-	1.06%	7.31%	4.32%	N/A	6.42%
<b>Franklin Templeton Conservative Model Portfolio - Class II</b>									
NonStandardized <sup>2</sup>	5/1/2020	5/1/2020	9.12%	0.47%	7.21%	7.29%	2.92%	N/A	4.19%
Standardized	5/1/2020	5/1/2020	-	-	-0.79%	4.93%	1.83%	N/A	3.43%
<b>NYLI VP Balanced (Service Class)</b>									
NonStandardized <sup>2</sup>	5/1/2005	5/1/2005	10.16%	2.40%	5.32%	7.29%	7.54%	6.70%	6.48%
Standardized	5/1/2005	5/1/2005	-	-	-2.68%	4.92%	6.63%	6.70%	6.48%
<b>NYLI VP Bond (Service Class)</b>									
NonStandardized <sup>2</sup>	6/2/2003	9/29/2003	6.89%	0.68%	5.11%	4.33%	-0.77%	1.68%	3.06%
Standardized	6/2/2003	9/29/2003	-	-	-2.89%	1.82%	-1.99%	1.68%	3.06%
<b>NYLI VP U.S. Government Money Market3 - Current 7-day yield is 3.73%</b>									
NonStandardized <sup>2</sup>	1/29/1993	5/1/1995	3.74%	0.31%	4.11%	4.63%	2.95%	1.85%	1.53%
Standardized	1/29/1993	5/1/1995	-	-	-3.89%	2.13%	1.86%	1.85%	1.53%
<b>NYLI VP Dimensional U.S. Equity (Service Class)</b>									
NonStandardized <sup>2</sup>	6/2/2003	9/29/2003	13.18%	-0.57%	8.08%	17.97%	12.95%	12.17%	10.00%
Standardized	6/2/2003	9/29/2003	-	-	0.08%	16.02%	12.20%	12.17%	10.00%
<b>NYLI VP Conservative Allocation (Service Class)</b>									
NonStandardized <sup>2</sup>	2/13/2006	2/13/2006	9.01%	0.52%	5.76%	7.59%	4.04%	4.95%	5.22%
Standardized	2/13/2006	2/13/2006	-	-	-2.24%	5.24%	3.00%	4.95%	5.22%
<b>NYLI VP MacKay Convertible (Service Class)</b>									
NonStandardized <sup>2</sup>	6/2/2003	9/29/2003	14.83%	0.45%	10.86%	9.23%	6.41%	9.77%	8.53%
Standardized	6/2/2003	9/29/2003	-	-	2.86%	6.95%	5.46%	9.77%	8.53%
<b>NYLI VP CBRE Global Infrastructure — Service Class</b>									
NonStandardized <sup>2</sup>	5/1/2015	5/1/2015	17.05%	2.77%	9.59%	8.14%	7.54%	1.36%	-0.34%
Standardized	5/1/2015	5/1/2015	-	-	1.59%	5.81%	6.63%	1.36%	-0.34%
<b>NYLI VP Candriam Emerging Markets Equity8 (Service Class)</b>									
NonStandardized <sup>2</sup>	2/17/2012	2/17/2012	31.59%	-2.24%	32.08%	14.84%	3.50%	6.76%	2.38%
Standardized	2/17/2012	2/17/2012	-	-	24.08%	12.78%	2.43%	6.76%	2.38%



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For policies purchased on or after June 2, 2003<sup>4</sup>

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

Investment Divisions <sup>1</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>4</sup>	Year to Date	1 Month	1 Year	3 Year	5 Year	10 Year	Since Investment Division Inception
<b>NYLI VP Small Cap Growth<sup>6</sup> (Initial Class)</b>									
NonStandardized <sup>2</sup>	2/17/2012	2/17/2012	5.61%	1.56%	-2.36%	8.41%	3.68%	8.68%	8.69%
Standardized	2/17/2012	2/17/2012	-	-	-10.17%	6.09%	2.62%	8.68%	8.69%
<b>NYLI VP Small Cap Growth (Service Class)</b>									
NonStandardized <sup>2</sup>	2/17/2012	2/17/2012	5.37%	1.54%	-2.60%	8.14%	3.42%	8.41%	8.42%
Standardized	2/17/2012	2/17/2012	-	-	-10.39%	5.81%	2.35%	8.41%	8.42%
<b>NYLI VP MacKay Strategic Bond (Service Class)</b>									
NonStandardized <sup>2</sup>	5/1/2011	5/1/2011	8.35%	0.44%	7.80%	8.52%	3.90%	4.00%	3.80%
Standardized	5/1/2011	5/1/2011	-	-	-0.20%	6.20%	2.85%	4.00%	3.80%
<b>NYLI VP Floating Rate (Service Class)</b>									
NonStandardized <sup>2</sup>	5/1/2005	5/1/2005	4.36%	0.37%	4.79%	8.00%	5.31%	4.61%	3.92%
Standardized	5/1/2005	5/1/2005	-	-	-3.21%	5.66%	4.31%	4.61%	3.92%
<b>NYLI VP MacKay U.S. Infrastructure Bond – Service Class</b>									
NonStandardized <sup>2</sup>	6/2/2003	9/29/2003	8.49%	0.62%	6.60%	4.38%	-0.05%	1.14%	2.46%
Standardized	6/2/2003	9/29/2003	-	-	-1.40%	1.87%	-1.28%	1.14%	2.46%
<b>NYLI VP Equity Allocation (Service Class)</b>									
NonStandardized <sup>2</sup>	6/2/2003	9/29/2003	13.07%	0.77%	7.62%	12.04%	8.83%	8.72%	7.18%
Standardized	6/2/2003	9/29/2003	-	-	-0.38%	9.87%	7.96%	8.72%	7.18%
<b>NYLI VP Wellington Growth<sup>8</sup> (Service Class)</b>									
NonStandardized <sup>2</sup>	2/13/2006	2/13/2006	17.99%	-0.83%	17.74%	24.22%	11.39%	12.95%	N/A
Standardized	2/13/2006	2/13/2006	-	-	9.74%	22.47%	10.60%	12.95%	N/A
<b>NYLI VP MacKay High Yield Corporate Bond (Service Class)</b>									
NonStandardized <sup>2</sup>	6/2/2003	9/29/2003	5.97%	0.45%	5.61%	7.99%	4.41%	5.54%	6.25%
Standardized	6/2/2003	9/29/2003	-	-	-2.39%	5.66%	3.38%	5.54%	6.25%
<b>NYLI VP Epoch U.S. Equity Yield – Service Class</b>									
NonStandardized <sup>2</sup>	6/2/2003	9/29/2003	14.32%	2.37%	7.57%	12.41%	12.33%	9.37%	8.30%
Standardized	6/2/2003	9/29/2003	-	-	-0.43%	10.26%	11.57%	9.37%	8.30%
<b>NYLI VP Income Builder (Service Class)</b>									
NonStandardized <sup>2</sup>	6/2/2003	9/29/2003	16.26%	1.18%	11.65%	11.66%	6.70%	6.83%	6.68%
Standardized	6/2/2003	9/29/2003	-	-	3.65%	9.48%	5.75%	6.83%	6.68%
<b>Fidelity® VIP Bond Index – Service Class 2</b>									
NonStandardized <sup>2</sup>	4/19/2018	11/23/2020	7.10%	0.60%	5.28%	4.15%	-0.74%	N/A	-0.74%
Standardized	4/19/2018	11/23/2020	-	-	-2.72%	1.64%	-1.96%	N/A	-1.75%
<b>NYLI VP Pinestone International Equity (Service Class)</b>									
NonStandardized <sup>2</sup>	6/2/2003	9/29/2003	9.94%	-0.33%	6.73%	5.02%	0.45%	4.91%	5.80%
Standardized	6/2/2003	9/29/2003	-	-	-1.27%	2.55%	-0.76%	4.91%	5.80%
<b>NYLI VP Janus Henderson Balanced<sup>7</sup> (Initial Class)</b>									
NonStandardized <sup>2</sup>	2/17/2012	2/17/2012	15.24%	0.28%	12.88%	14.20%	9.15%	10.09%	9.88%
Standardized	2/17/2012	2/17/2012	-	-	4.88%	12.12%	8.29%	10.09%	9.88%
<b>NYLI VP Janus Henderson Balanced (Service Class)</b>									
NonStandardized <sup>2</sup>	2/17/2012	2/17/2012	14.98%	0.26%	12.60%	13.92%	8.88%	9.81%	9.61%
Standardized	2/17/2012	2/17/2012	-	-	4.60%	11.82%	8.01%	9.81%	9.61%
<b>NYLI VP Winslow Large Cap Growth (Service Class)</b>									
NonStandardized <sup>2</sup>	6/2/2003	9/29/2003	15.77%	-3.05%	14.30%	25.63%	13.63%	15.93%	11.34%
Standardized	6/2/2003	9/29/2003	-	-	6.30%	23.92%	12.90%	15.93%	11.34%
<b>NYLI VP Hedge Multi-Strategy - Service Class</b>									
NonStandardized <sup>2</sup>	5/1/2013	5/1/2013	7.14%	-0.17%	5.58%	7.41%	2.93%	1.71%	0.55%
Standardized	5/1/2013	5/1/2013	-	-	-2.42%	5.04%	1.84%	1.71%	0.55%
<b>NYLI VP Fidelity Institutional AM® Utilities (Service Class)</b>									
NonStandardized <sup>2</sup>	2/17/2012	2/17/2012	20.25%	1.30%	11.02%	14.72%	13.92%	11.12%	9.88%
Standardized	2/17/2012	2/17/2012	-	-	3.02%	12.65%	13.20%	11.12%	9.88%



## New York Life Elite Variable Annuity Performance Summary

As of November 30, 2025

For policies purchased on or after June 2, 2003<sup>4</sup>

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

Investment Divisions <sup>1</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>4</sup>	Year to Date	1 Month	1 Year	3 Year	5 Year	10 Year	Since Investment Division Inception
<b>NYLI VP Schroders Mid Cap Opportunities (Service Class)</b>									
NonStandardized <sup>2</sup>	6/2/2003	9/29/2003	6.55%	2.74%	1.17%	8.13%	5.92%	6.75%	8.55%
Standardized	6/2/2003	9/29/2003	-	-	-6.83%	5.80%	4.95%	6.75%	8.55%
<b>NYLI VP Moderate Allocation (Service Class)</b>									
NonStandardized <sup>2</sup>	2/13/2006	2/13/2006	10.63%	0.53%	6.73%	9.44%	5.87%	6.38%	6.04%
Standardized	2/13/2006	2/13/2006	-	-	-1.27%	7.16%	4.90%	6.38%	6.04%
<b>NYLI VP Growth Allocation (Service Class)</b>									
NonStandardized <sup>2</sup>	2/13/2006	2/13/2006	11.68%	0.77%	6.88%	10.83%	7.82%	7.75%	6.79%
Standardized	2/13/2006	2/13/2006	-	-	-1.12%	8.61%	6.92%	7.75%	6.79%
<b>NYLI VP PIMCO Real Return (Service Class)</b>									
NonStandardized <sup>2</sup>	2/17/2012	2/17/2012	8.52%	0.24%	6.69%	4.40%	1.47%	3.00%	1.89%
Standardized	2/17/2012	2/17/2012	-	-	-1.31%	1.90%	0.32%	3.00%	1.89%
<b>NYLI VP S&amp;P 500 Index5 (Service Class)</b>									
NonStandardized <sup>2</sup>	6/2/2003	9/29/2003	17.40%	0.21%	14.56%	20.11%	14.84%	14.15%	10.63%
Standardized	6/2/2003	9/29/2003	-	-	6.56%	18.23%	14.15%	14.15%	10.63%
<b>NYLI VP Wellington Small Cap - Service Class</b>									
NonStandardized <sup>2</sup>	5/2/2016	5/2/2016	7.92%	4.18%	0.08%	9.35%	6.91%	N/A	7.07%
Standardized	5/2/2016	5/2/2016	-	-	-7.92%	7.07%	5.97%	N/A	7.07%
<b>NYLI VP American Century Sustainable Equity (Service Class)</b>									
NonStandardized <sup>2</sup>	2/17/2012	2/17/2012	11.63%	0.28%	8.70%	15.93%	14.75%	11.38%	10.99%
Standardized	2/17/2012	2/17/2012	-	-	0.70%	13.91%	14.05%	11.38%	10.99%
<b>NYLI VP Natural Resources (Initial Class)</b>									
NonStandardized <sup>2</sup>	2/17/2012	2/17/2012	11.68%	6.27%	1.71%	2.29%	18.23%	9.22%	2.95%
Standardized	2/17/2012	2/17/2012	-	-	-6.29%	-0.32%	17.61%	9.22%	2.95%
<b>MFS® International Intrinsic Value Portfolio – Service Class</b>									
NonStandardized <sup>2</sup>	8/31/2001	5/1/2017	30.79%	2.60%	27.47%	16.74%	7.58%	9.41%	9.36%
Standardized	8/31/2001	5/1/2017	-	-	19.47%	14.75%	6.67%	9.41%	9.36%
<b>NYLI VP MFS® Investors Trust - Service Class<sup>10</sup></b>									
NonStandardized <sup>2</sup>	5/1/2000	2/10/2025	12.92%	0.24%	9.35%	14.86%	11.73%	11.97%	10.12%
Standardized	5/1/2000	2/10/2025	-	-	1.35%	12.80%	10.95%	11.97%	2.12%
<b>MFS® Mid Cap Value Portfolio - Service Class</b>									
NonStandardized <sup>2</sup>	3/7/2008	5/1/2020	5.54%	2.48%	-2.07%	8.92%	10.79%	9.25%	15.18%
Standardized	3/7/2008	5/1/2020	-	-	-9.91%	6.63%	9.98%	9.25%	14.71%
<b>NYLI VP MFS® Research - Service Class<sup>10</sup></b>									
NonStandardized <sup>2</sup>	5/1/2000	2/10/2025	12.74%	0.14%	9.19%	15.76%	11.67%	12.49%	9.44%
Standardized	5/1/2000	2/10/2025	-	-	1.19%	13.74%	10.89%	12.49%	1.44%
<b>MFS® VIT Research International - Service Class</b>									
NonStandardized <sup>2</sup>	8/24/2001	5/1/2022	19.41%	1.02%	15.44%	10.72%	5.88%	6.84%	8.70%
Standardized	8/24/2001	5/1/2022	-	-	7.44%	8.50%	4.90%	6.84%	7.09%
<b>Neuberger Berman AMT Mid-Cap Growth (Class S)</b>									
NonStandardized <sup>2</sup>	2/18/2003	9/29/2003	9.26%	-3.67%	1.45%	14.44%	5.92%	10.79%	10.33%
Standardized	2/18/2003	9/29/2003	-	-	-6.55%	12.36%	4.95%	10.79%	10.33%
<b>PIMCO VIT Foreign Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class</b>									
NonStandardized <sup>2</sup>	5/1/2014	5/1/2014	3.87%	-0.19%	4.11%	5.47%	1.11%	2.71%	3.05%
Standardized	5/1/2014	5/1/2014	-	-	-3.89%	3.01%	-0.06%	2.71%	3.05%
<b>PIMCO VIT Income Portfolio - Advisor Class</b>									
NonStandardized <sup>2</sup>	4/29/2016	5/1/2020	9.61%	0.66%	8.78%	7.70%	3.55%	N/A	5.04%
Standardized	4/29/2016	5/1/2020	-	-	0.78%	5.35%	2.49%	N/A	4.31%
<b>PIMCO VIT Low Duration Portfolio - Advisor Class</b>									
NonStandardized <sup>2</sup>	3/31/2006	5/2/2016	4.97%	0.40%	5.19%	4.86%	1.41%	1.62%	1.65%
Standardized	3/31/2006	5/2/2016	-	-	-2.81%	2.38%	0.25%	1.62%	1.65%



## New York Life Elite Variable Annuity Performance Summary

As of November 30, 2025

For policies purchased on or after June 2, 2003<sup>4</sup>

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

Investment Divisions <sup>1</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>4</sup>	Year to Date	1 Month	1 Year	3 Year	5 Year	10 Year	Since Investment Division Inception
<b>PIMCO VIT Short-Term Portfolio - Advisor Class</b>									
NonStandardized <sup>2</sup>	9/30/1999	5/1/2024	4.20%	0.32%	4.81%	5.56%	3.10%	2.61%	4.97%
Standardized	9/30/1999	5/1/2024	-	-	-3.19%	3.11%	2.02%	2.61%	-0.02%
<b>PIMCO VIT Total Return Portfolio - Advisor Class</b>									
NonStandardized <sup>2</sup>	2/28/2006	5/1/2014	8.98%	0.62%	7.33%	5.68%	0.02%	2.23%	2.19%
Standardized	2/28/2006	5/1/2014	-	-	-0.67%	3.24%	-1.21%	2.23%	2.19%
<b>Principal VC Real Estate Securities Account - Class 2</b>									
NonStandardized <sup>2</sup>	5/1/1998	5/1/2024	3.87%	2.22%	-3.40%	5.54%	5.81%	6.20%	12.40%
Standardized	5/1/1998	5/1/2024	-	-	-11.13%	3.09%	4.83%	6.20%	7.61%
<b>Putnam VT International Value Fund - Class IB</b>									
NonStandardized <sup>2</sup>	1/2/1997	5/1/2024	30.52%	1.86%	26.12%	17.80%	12.96%	8.26%	19.74%
Standardized	1/2/1997	5/1/2024	-	-	18.12%	15.84%	12.21%	8.26%	15.13%
<b>Western Asset Core Plus VIT - Class II</b>									
NonStandardized <sup>2</sup>	5/1/2015	5/1/2022	7.96%	0.62%	5.58%	4.10%	-1.45%	1.82%	2.35%
Standardized	5/1/2015	5/1/2022	-	-	-2.42%	1.58%	-2.66%	1.82%	0.46%
<b>Voya Growth and Income Portfolio - Class S</b>									
NonStandardized <sup>2</sup>	12/31/1979	5/1/2024	17.88%	1.14%	15.36%	20.27%	16.11%	14.06%	21.37%
Standardized	12/31/1979	5/1/2024	-	-	7.36%	18.39%	15.44%	14.06%	16.79%

Please read the important disclosures below regarding the product performance.



## New York Life Elite Variable Annuity Performance Summary

As of November 30, 2025

For policies purchased on or after June 2, 2003<sup>4</sup>

**To obtain a copy of the product and funds prospectuses, please contact your Registered Representative or visit [www.NewYorkLifeAnnuities.com](http://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.**

<sup>1</sup> The New York Life Elite Variable Annuity was first offered for sale on June 7, 2004. Certain Portfolios and Investment Divisions existed prior to this date. The performance for NYLI VP Funds Trust 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 Elite Variable Annuity 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 a percentage of the Separate Account. Therefore, the 1.70% M&E charge 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. Since market performance is reflected through fluctuations in the value of the 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. The New York Life Elite Variable Annuity invests in NYLIAC Variable Annuity Separate Account IV.

<sup>2</sup> Non-Standardized Performance ("Assuming No Surrender") does not reflect the deduction of the surrender charge(s) (SC). Standardized Performance ("Assuming Surrender") reflects the maximum SC under the policy. The maximum SC for each premium payment is 8%, declining to 3% (2% for single premium policies) by the 8th year after that premium payment has been in the policy, with no charge thereafter.

<sup>3</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 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.**

<sup>4</sup> The performance shown is for the indicated classes/shares only. These classes/shares impose a 12b-1 fee, except for NYLI 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.

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>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 & 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.

<sup>6</sup> 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.

<sup>7</sup> 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.

<sup>8</sup> New allocations to the NYLI VP Wellington Growth and NYLI VP Candriam Emerging Markets 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.

<sup>9</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>10</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.

Performance information less than 1 year has not been annualized.

Sales of the New York Life Elite 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.



## New York Life Elite Variable Annuity Performance Summary

As of November 30, 2025

For policies purchased on or after June 2, 2003<sup>4</sup>

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

Investment Divisions <sup>1</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>4</sup>	1 Year	3 Year	5 Year	10 Year	Since Investment Division Inception
<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%	13.39%	13.59%	10.76%	7.94%
<b>American Funds IS Asset Allocation Fund - Class 4</b>							
NonStandardized <sup>2</sup>	12/14/2012	5/1/2018	14.02%	17.63%	10.17%	9.79%	9.24%
Standardized	12/14/2012	5/1/2018	6.02%	15.67%	9.35%	9.79%	9.01%
<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%	1.99%	-1.44%	1.95%	0.22%
<b>American Funds IS Washington Mutual Investors Fund - Class 4</b>							
NonStandardized <sup>2</sup>	12/14/2012	11/13/2017	14.45%	21.23%	16.05%	12.51%	11.46%
Standardized	12/14/2012	11/13/2017	6.45%	19.39%	15.38%	12.51%	11.28%
<b>American Funds IS Global Small Cap Fund® - Class 4</b>							
NonStandardized <sup>2</sup>	12/14/2012	5/1/2015	7.55%	13.20%	3.93%	6.86%	5.68%
Standardized	12/14/2012	5/1/2015	-0.45%	11.08%	2.88%	6.86%	5.68%
<b>American Funds IS Growth Fund - Class 4</b>							
NonStandardized <sup>2</sup>	12/14/2012	11/13/2017	26.33%	29.96%	16.76%	18.39%	17.94%
Standardized	12/14/2012	11/13/2017	18.33%	28.36%	16.11%	18.39%	17.82%
<b>American Funds IS New World Fund - Class 4</b>							
NonStandardized <sup>2</sup>	12/14/2012	5/1/2014	14.67%	18.41%	7.95%	9.14%	6.40%
Standardized	12/14/2012	5/1/2014	6.67%	16.48%	7.05%	9.14%	6.40%
<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%	3.20%	-3.15%	0.79%	1.78%
<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%	0.99%	-1.90%	1.27%	1.78%
<b>BlackRock® Global Allocation V.I. Fund - Class III Shares</b>							
NonStandardized <sup>2</sup>	11/18/2003	5/1/2011	13.14%	14.66%	7.19%	7.28%	5.78%
Standardized	11/18/2003	5/1/2011	5.14%	12.59%	6.27%	7.28%	5.78%
<b>BlackRock® High Yield V.I. Fund - Class III Shares</b>							
NonStandardized <sup>2</sup>	2/15/2012	5/1/2014	7.52%	10.77%	5.43%	5.70%	4.72%
Standardized	2/15/2012	5/1/2014	-0.48%	8.56%	4.44%	5.70%	4.72%
<b>ClearBridge Variable Appreciation Portfolio - Class II</b>							
NonStandardized <sup>2</sup>	2/28/2015	5/1/2017	15.46%	21.89%	14.59%	13.73%	13.46%
Standardized	2/28/2015	5/1/2017	7.46%	20.06%	13.88%	13.73%	13.46%
<b>Columbia Variable Portfolio - Commodity Strategy Fund - Class 2<sup>3</sup></b>							
NonStandardized <sup>2</sup>	4/30/2013	5/1/2015	9.54%	4.41%	13.44%	4.90%	2.99%
Standardized	4/30/2013	5/1/2015	1.54%	1.91%	12.70%	4.90%	2.99%
<b>Columbia Variable Portfolio - Emerging Markets Bond Fund - Class 2</b>							
NonStandardized <sup>2</sup>	4/30/2012	5/1/2015	6.95%	11.33%	2.22%	3.87%	3.05%
Standardized	4/30/2012	5/1/2015	-1.05%	9.14%	1.09%	3.87%	3.05%
<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%	3.16%	-1.46%	2.32%	0.54%
<b>Columbia Variable Portfolio - Small Cap Value Fund - Class 2</b>							
NonStandardized <sup>2</sup>	6/1/2000	11/15/2004	12.25%	17.78%	17.91%	10.96%	8.39%
Standardized	6/1/2000	11/15/2004	4.25%	15.83%	17.29%	10.96%	8.39%
<b>Delaware VIP Small Cap Value - Service Class</b>							
NonStandardized <sup>2</sup>	5/1/2000	11/13/2017	4.30%	12.32%	14.55%	8.72%	6.21%
Standardized	5/1/2000	11/13/2017	-3.70%	10.17%	13.85%	8.72%	5.96%
<b>Deutsche Alternative Asset Allocation VIP - Class B</b>							
NonStandardized <sup>2</sup>	5/18/2009	5/2/2016	5.72%	7.82%	6.62%	4.31%	4.30%
Standardized	5/18/2009	5/2/2016	-2.28%	5.48%	5.68%	4.31%	4.30%
<b>NYLI VP Newton Technology Growth - Service Class<sup>10</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%	33.40%	10.37%	17.34%	8.93%



## New York Life Elite Variable Annuity Performance Summary

As of November 30, 2025

For policies purchased on or after June 2, 2003<sup>4</sup>

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

Investment Divisions <sup>1</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>4</sup>	1 Year	3 Year	5 Year	10 Year	Since Investment Division Inception
<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%	20.28%	12.77%	13.56%	13.37%
<b>Fidelity® VIP Contrafund® (Service Class 2)</b>							
NonStandardized <sup>2</sup>	1/12/2000	9/29/2003	21.63%	30.06%	16.20%	15.93%	11.96%
Standardized	1/12/2000	9/29/2003	13.63%	28.46%	15.53%	15.93%	11.96%
<b>Fidelity® VIP Emerging Markets – Service Class 2</b>							
NonStandardized <sup>2</sup>	1/23/2008	5/1/2018	22.51%	21.94%	9.31%	10.48%	7.83%
Standardized	1/23/2008	5/1/2018	14.51%	20.12%	8.46%	10.48%	7.58%
<b>Fidelity® VIP Equity-Income (Service Class 2)</b>							
NonStandardized <sup>2</sup>	1/12/2000	9/29/2003	11.10%	17.72%	14.66%	11.38%	8.35%
Standardized	1/12/2000	9/29/2003	3.10%	15.76%	13.95%	11.38%	8.35%
<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%	13.78%	11.65%	N/A	10.47%
<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%	12.62%	7.30%	8.25%	8.08%
<b>Fidelity® VIP Growth Opportunities – Service Class 2</b>							
NonStandardized <sup>2</sup>	1/12/2000	5/1/2014	28.71%	34.01%	14.56%	20.52%	18.74%
Standardized	1/12/2000	5/1/2014	20.71%	32.51%	13.86%	20.52%	18.74%
<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%	3.53%	2.39%	8.29%	7.42%
<b>Fidelity® VIP International Index — Service Class 2</b>							
NonStandardized <sup>2</sup>	4/16/2018	5/1/2019	17.32%	21.07%	10.10%	N/A	8.10%
Standardized	4/16/2018	5/1/2019	9.32%	19.22%	9.27%	N/A	7.69%
<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%	2.67%	-1.26%	2.34%	0.86%
<b>Fidelity® VIP Mid Cap (Service Class 2)</b>							
NonStandardized <sup>2</sup>	1/12/2000	9/29/2003	6.57%	16.57%	13.27%	10.18%	10.44%
Standardized	1/12/2000	9/29/2003	-1.43%	14.58%	12.54%	10.18%	10.44%
<b>Invesco V.I. Main Street Small Cap Fund - Series II</b>							
NonStandardized <sup>2</sup>	7/16/2001	5/1/2020	5.20%	15.23%	5.68%	6.29%	4.55%
Standardized	7/16/2001	5/1/2020	-2.80%	13.18%	4.70%	6.29%	4.55%
<b>Invesco V.I. EQV International Equity Fund - Series II</b>							
NonStandardized <sup>2</sup>	9/19/2001	5/1/2014	5.80%	14.98%	12.90%	10.38%	15.91%
Standardized	9/19/2001	5/1/2014	-2.20%	12.92%	12.15%	10.38%	15.42%
<b>Janus Henderson VIT Enterprise Portfolio – Service Shares</b>							
NonStandardized <sup>2</sup>	12/31/1999	11/13/2017	5.41%	16.23%	10.93%	12.88%	11.10%
Standardized	12/31/1999	11/13/2017	-2.59%	14.22%	10.12%	12.88%	10.92%
<b>Janus Henderson VIT Global Research Portfolio (Service Shares)</b>							
NonStandardized <sup>2</sup>	12/31/1999	9/29/2003	19.18%	26.82%	14.77%	12.85%	8.44%
Standardized	12/31/1999	9/29/2003	11.18%	25.14%	14.07%	12.85%	8.44%
<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%	17.68%	11.54%	N/A	13.73%
<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%	14.56%	8.66%	N/A	10.62%
<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%	11.85%	6.82%	N/A	8.34%



## New York Life Elite Variable Annuity Performance Summary

As of November 30, 2025

For policies purchased on or after June 2, 2003<sup>4</sup>

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

Investment Divisions <sup>1</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>4</sup>	1 Year	3 Year	5 Year	10 Year	Since Investment Division Inception
<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%	9.28%	4.89%	N/A	6.30%
<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%	6.09%	2.04%	N/A	3.26%
<b>NYLI VP Balanced (Service Class)</b>							
NonStandardized <sup>2</sup>	5/1/2005	5/1/2005	5.53%	10.09%	8.61%	6.94%	6.41%
Standardized	5/1/2005	5/1/2005	-2.47%	7.84%	7.73%	6.94%	6.41%
<b>NYLI VP Bond (Service Class)</b>							
NonStandardized <sup>2</sup>	6/2/2003	9/29/2003	2.49%	4.62%	-0.85%	1.55%	3.03%
Standardized	6/2/2003	9/29/2003	-5.51%	2.13%	-2.07%	1.55%	3.03%
<b>NYLI VP U.S. Government Money Market3 - Current 7-day yield is 3.73%</b>							
NonStandardized <sup>2</sup>	1/29/1993	5/1/1995	4.23%	4.58%	2.82%	1.79%	1.52%
Standardized	1/29/1993	5/1/1995	-3.77%	2.08%	1.73%	1.79%	1.52%
<b>NYLI VP Dimensional U.S. Equity (Service Class)</b>							
NonStandardized <sup>2</sup>	6/2/2003	9/29/2003	14.70%	22.76%	14.70%	13.15%	10.11%
Standardized	6/2/2003	9/29/2003	6.70%	20.96%	13.99%	13.15%	10.11%
<b>NYLI VP Conservative Allocation (Service Class)</b>							
NonStandardized <sup>2</sup>	2/13/2006	2/13/2006	5.27%	9.81%	4.48%	5.12%	5.18%
Standardized	2/13/2006	2/13/2006	-2.73%	7.55%	3.46%	5.12%	5.18%
<b>NYLI VP MacKay Convertible (Service Class)</b>							
NonStandardized <sup>2</sup>	6/2/2003	9/29/2003	11.91%	10.99%	8.19%	10.06%	8.48%
Standardized	6/2/2003	9/29/2003	3.91%	8.78%	7.30%	10.06%	8.48%
<b>NYLI VP CBRE Global Infrastructure — Service Class</b>							
NonStandardized <sup>2</sup>	5/1/2015	5/1/2015	8.98%	12.35%	8.76%	1.98%	-0.50%
Standardized	5/1/2015	5/1/2015	0.98%	10.20%	7.89%	1.98%	-0.50%
<b>NYLI VP Candriam Emerging Markets Equity8 (Service Class)</b>							
NonStandardized <sup>2</sup>	2/17/2012	2/17/2012	23.91%	17.78%	5.56%	6.85%	2.30%
Standardized	2/17/2012	2/17/2012	15.91%	15.83%	4.57%	6.85%	2.30%
<b>NYLI VP Small Cap Growth6 (Initial Class)</b>							
NonStandardized <sup>2</sup>	2/17/2012	2/17/2012	2.92%	11.24%	6.05%	9.32%	8.57%
Standardized	2/17/2012	2/17/2012	-5.08%	9.04%	5.08%	9.32%	8.57%
<b>NYLI VP Small Cap Growth (Service Class)</b>							
NonStandardized <sup>2</sup>	2/17/2012	2/17/2012	2.67%	10.96%	5.78%	9.04%	8.30%
Standardized	2/17/2012	2/17/2012	-5.33%	8.75%	4.81%	9.04%	8.30%
<b>NYLI VP MacKay Strategic Bond (Service Class)</b>							
NonStandardized <sup>2</sup>	5/1/2011	5/1/2011	5.51%	9.01%	4.14%	3.96%	3.76%
Standardized	5/1/2011	5/1/2011	-2.49%	6.72%	3.10%	3.96%	3.76%
<b>NYLI VP Floating Rate (Service Class)</b>							
NonStandardized <sup>2</sup>	5/1/2005	5/1/2005	5.84%	8.76%	5.67%	4.48%	3.94%
Standardized	5/1/2005	5/1/2005	-2.16%	6.45%	4.69%	4.48%	3.94%
<b>NYLI VP MacKay U.S. Infrastructure Bond – Service Class</b>							
NonStandardized <sup>2</sup>	6/2/2003	9/29/2003	4.02%	4.51%	-0.35%	0.97%	2.41%
Standardized	6/2/2003	9/29/2003	-3.98%	2.01%	-1.57%	0.97%	2.41%
<b>NYLI VP Equity Allocation (Service Class)</b>							
NonStandardized <sup>2</sup>	6/2/2003	9/29/2003	8.67%	16.66%	10.45%	9.28%	7.12%
Standardized	6/2/2003	9/29/2003	0.67%	14.67%	9.64%	9.28%	7.12%
<b>NYLI VP Wellington Growth8 (Service Class)</b>							
NonStandardized <sup>2</sup>	2/13/2006	2/13/2006	19.46%	27.40%	12.11%	13.72%	N/A
Standardized	2/13/2006	2/13/2006	11.46%	25.74%	11.34%	13.72%	N/A



## New York Life Elite Variable Annuity Performance Summary

As of November 30, 2025

For policies purchased on or after June 2, 2003<sup>4</sup>

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

Investment Divisions <sup>1</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>4</sup>	1 Year	3 Year	5 Year	10 Year	Since Investment Division Inception
<b>NYLI VP MacKay High Yield Corporate Bond (Service Class)</b>							
NonStandardized <sup>2</sup>	6/2/2003	9/29/2003	5.62%	9.29%	4.96%	5.54%	6.27%
Standardized	6/2/2003	9/29/2003	-2.38%	7.01%	3.95%	5.54%	6.27%
<b>NYLI VP Epoch U.S. Equity Yield – Service Class</b>							
NonStandardized <sup>2</sup>	6/2/2003	9/29/2003	9.31%	17.66%	13.79%	10.11%	8.27%
Standardized	6/2/2003	9/29/2003	1.31%	15.70%	13.07%	10.11%	8.27%
<b>NYLI VP Income Builder (Service Class)</b>							
NonStandardized <sup>2</sup>	6/2/2003	9/29/2003	9.53%	15.16%	7.46%	7.08%	6.63%
Standardized	6/2/2003	9/29/2003	1.53%	13.12%	6.55%	7.08%	6.63%
<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%	2.02%	-2.10%	N/A	-2.26%
<b>NYLI VP Pinestone International Equity (Service Class)</b>							
NonStandardized <sup>2</sup>	6/2/2003	9/29/2003	-0.59%	9.32%	1.86%	5.57%	5.77%
Standardized	6/2/2003	9/29/2003	-8.54%	7.04%	0.72%	5.57%	5.77%
<b>NYLI VP Janus Henderson Balanced7 (Initial Class)</b>							
NonStandardized <sup>2</sup>	2/17/2012	2/17/2012	13.21%	16.85%	9.71%	10.47%	9.86%
Standardized	2/17/2012	2/17/2012	5.21%	14.86%	8.87%	10.47%	9.86%
<b>NYLI VP Janus Henderson Balanced (Service Class)</b>							
NonStandardized <sup>2</sup>	2/17/2012	2/17/2012	12.93%	16.56%	9.44%	10.19%	9.58%
Standardized	2/17/2012	2/17/2012	4.93%	14.56%	8.59%	10.19%	9.58%
<b>NYLI VP Winslow Large Cap Growth (Service Class)</b>							
NonStandardized <sup>2</sup>	6/2/2003	9/29/2003	19.44%	31.13%	14.41%	16.77%	11.35%
Standardized	6/2/2003	9/29/2003	11.44%	29.56%	13.70%	16.77%	11.35%
<b>NYLI VP Hedge Multi-Strategy - Service Class</b>							
NonStandardized <sup>2</sup>	5/1/2013	5/1/2013	6.70%	9.09%	3.44%	1.75%	0.51%
Standardized	5/1/2013	5/1/2013	-1.30%	6.80%	2.37%	1.75%	0.51%
<b>NYLI VP Fidelity Institutional AM® Utilities (Service Class)</b>							
NonStandardized <sup>2</sup>	2/17/2012	2/17/2012	11.30%	16.54%	14.92%	10.56%	9.61%
Standardized	2/17/2012	2/17/2012	3.30%	14.54%	14.22%	10.56%	9.61%
<b>NYLI VP Schroders Mid Cap Opportunities (Service Class)</b>							
NonStandardized <sup>2</sup>	6/2/2003	9/29/2003	3.82%	11.53%	7.42%	6.90%	8.37%
Standardized	6/2/2003	9/29/2003	-4.18%	9.34%	6.50%	6.90%	8.37%
<b>NYLI VP Moderate Allocation (Service Class)</b>							
NonStandardized <sup>2</sup>	2/13/2006	2/13/2006	6.70%	12.47%	6.61%	6.69%	6.00%
Standardized	2/13/2006	2/13/2006	-1.30%	10.32%	5.67%	6.69%	6.00%
<b>NYLI VP Growth Allocation (Service Class)</b>							
NonStandardized <sup>2</sup>	2/13/2006	2/13/2006	7.56%	14.73%	9.03%	8.18%	6.74%
Standardized	2/13/2006	2/13/2006	-0.44%	12.66%	8.17%	8.18%	6.74%
<b>NYLI VP PIMCO Real Return (Service Class)</b>							
NonStandardized <sup>2</sup>	2/17/2012	2/17/2012	4.38%	5.24%	1.45%	2.97%	1.86%
Standardized	2/17/2012	2/17/2012	-3.62%	2.78%	0.29%	2.97%	1.86%
<b>NYLI VP S&amp;P 500 Index5 (Service Class)</b>							
NonStandardized <sup>2</sup>	6/2/2003	9/29/2003	17.14%	24.45%	16.03%	14.82%	10.59%
Standardized	6/2/2003	9/29/2003	9.14%	22.71%	15.36%	14.82%	10.59%
<b>NYLI VP Wellington Small Cap - Service Class</b>							
NonStandardized <sup>2</sup>	5/2/2016	5/2/2016	6.05%	13.25%	9.85%	N/A	6.79%
Standardized	5/2/2016	5/2/2016	-1.95%	11.14%	9.01%	N/A	6.79%
<b>NYLI VP American Century Sustainable Equity (Service Class)</b>							
NonStandardized <sup>2</sup>	2/17/2012	2/17/2012	10.09%	20.92%	17.70%	12.04%	10.96%
Standardized	2/17/2012	2/17/2012	2.09%	19.07%	17.07%	12.04%	10.96%



## New York Life Elite Variable Annuity Performance Summary

As of November 30, 2025

For policies purchased on or after June 2, 2003<sup>4</sup>

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

Investment Divisions <sup>1</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>4</sup>	1 Year	3 Year	5 Year	10 Year	Since Investment Division Inception
<b>NYLI VP Natural Resources (Initial Class)</b>							
NonStandardized <sup>2</sup>	2/17/2012	2/17/2012	1.29%	8.50%	20.98%	9.35%	2.69%
Standardized	2/17/2012	2/17/2012	-6.71%	6.19%	20.41%	9.35%	2.69%
<b>MFS® International Intrinsic Value Portfolio – Service Class</b>							
NonStandardized <sup>2</sup>	8/31/2001	5/1/2017	18.26%	21.68%	8.19%	9.81%	9.24%
Standardized	8/31/2001	5/1/2017	10.26%	19.85%	7.30%	9.81%	9.24%
<b>NYLI VP MFS® Investors Trust - Service Class<sup>10</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%	17.69%	12.41%	12.59%	0.51%
<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%	12.20%	12.85%	9.87%	15.00%
<b>NYLI VP MFS® Research - Service Class<sup>10</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%	17.95%	11.97%	13.11%	-0.64%
<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%	14.28%	5.99%	7.16%	6.85%
<b>Neuberger Berman AMT Mid-Cap Growth (Class S)</b>							
NonStandardized <sup>2</sup>	2/18/2003	9/29/2003	20.04%	19.34%	9.77%	11.61%	10.62%
Standardized	2/18/2003	9/29/2003	12.04%	17.44%	8.94%	11.61%	10.62%
<b>PIMCO VIT Foreign Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class</b>							
NonStandardized <sup>2</sup>	5/1/2014	5/1/2014	4.02%	5.96%	1.15%	2.75%	3.01%
Standardized	5/1/2014	5/1/2014	-3.98%	3.53%	-0.03%	2.75%	3.01%
<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%	5.81%	2.62%	N/A	4.03%
<b>PIMCO VIT Low Duration Portfolio - Advisor Class</b>							
NonStandardized <sup>2</sup>	3/31/2006	5/2/2016	4.13%	4.67%	1.30%	1.59%	1.59%
Standardized	3/31/2006	5/2/2016	-3.87%	2.18%	0.13%	1.59%	1.59%
<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%	2.90%	1.89%	2.60%	-0.56%
<b>PIMCO VIT Total Return Portfolio - Advisor Class</b>							
NonStandardized <sup>2</sup>	2/28/2006	5/1/2014	4.07%	5.72%	-0.18%	2.13%	2.07%
Standardized	2/28/2006	5/1/2014	-3.93%	3.28%	-1.41%	2.13%	2.07%
<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%	5.69%	6.04%	6.65%	8.22%
<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%	23.77%	15.34%	8.77%	16.77%
<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%	2.25%	-2.46%	1.70%	0.10%
<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%	22.14%	16.71%	14.40%	14.46%

Please read the important disclosures below regarding the product performance.



## New York Life Plus II Variable Annuity Performance Summary

As of November 30, 2025

For policies purchased on or after June 2, 2003<sup>4</sup>

**To obtain a copy of the product and funds prospectuses, please contact your Registered Representative or visit [www.NewYorkLifeAnnuities.com](http://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.**

<sup>1</sup> The New York Life Elite Variable Annuity was first offered for sale on June 7, 2004. Certain Portfolios and Investment Divisions existed prior to this date. The performance for NYLI VP Funds Trust 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 Elite Variable Annuity 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 a percentage of the Separate Account. Therefore, the 1.70% M&E charge 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. Since market performance is reflected through fluctuations in the value of the 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. The New York Life Elite Variable Annuity invests in NYLIAC Variable Annuity Separate Account IV.

<sup>2</sup> Non-Standardized Performance ("Assuming No Surrender") does not reflect the deduction of the surrender charge(s) (SC). Standardized Performance ("Assuming Surrender") reflects the maximum SC under the policy. The maximum SC for each premium payment is 8%, declining to 3% (2% for single premium policies) by the 8th year after that premium payment has been in the policy, with no charge thereafter.

<sup>3</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 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.**

<sup>4</sup> The performance shown is for the indicated classes/shares only. These classes/shares impose a 12b-1 fee, except for NYLI 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.

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>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 & 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.

<sup>6</sup> 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.

<sup>7</sup> 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.

<sup>8</sup> New allocations to the NYLI VP Wellington Growth and NYLI VP Candriam Emerging Markets 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.

<sup>9</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>10</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.

Performance information less than 1 year has not been annualized.

Sales of the New York Life Elite 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.