

As of July 31, 2024 For policies purchased June 2, 2003 to August 15, 2010

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 1-800-598-2019 or visit www.newyorklife.com.

All performance reflects the percentage change for the period shown, with capital gains and dividends reinvested and includes an annualized Mortality and Expense Risk and Administrative Costs Charge of 1.45% and Fund Company Expenses. An Annual Policy Service Charge of \$30 is not included, 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. 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 7%, declining to 4% by the 7th year after that premium payment has been in the policy, with no surrender charge thereafter.

Withdrawals and surrenders may be taxable transactions, and prior to age 59%, may be subject to a 10% IRS penalty (the penalty tax is increased to 25% in the case of a distribution from a SIMPLE IRA within the first two years of your participation in the SIMPLE IRA plan).

The Investment Divisions offered through the New York Life Essentials 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.

In certain jurisdictions, this product will be sold as a single premium variable annuity. In most jurisdictions, the policy form number for the New York Life Essentials Variable Annuity is 202-192.

			Investment		Year to					Since
		Portfolio	Division	Month to	Date					Investment
	Volatility/	Inception	Inception	Date	(Updated		3	5	10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Date	Monthly)	Year ⁴	Year ⁴	Year ⁴	Year⁴	Inception
Investment Grade Bond	KISK Level	Date	Date		WOIItilly)	I eai	Teal	Teal	i eai	псериоп
MainStay VP U.S. Government Money Market – Current 7-day yield is 5.10%										
NonStandardized ²	Low	1/29/1993	5/1/2015	0.30%	2.13%	3.70%	1.54%	0.51%	-0.17%	-0.13%
Standardized	Low	1/29/1993	5/1/2015	0.30%	2.1370	-3.30%	-0.77%	-0.69%	-0.17%	-0.13%
PIMCO VIT Low Duration Portfolio - Advisor Class	LOW	1/29/1993	3/1/2013			-3.3070	-0.7770	-0.0370	-0.1770	-0.1370
NonStandardized ²	Low	3/31/2006	5/2/2016	1.05%	1.73%	4.48%	-1.32%	-0.57%	-0.45%	-0.35%
Standardized	Low	3/31/2006	5/2/2016	-	-	-2.52%	-3.68%	-1.80%	-0.45%	-0.35%
PIMCO VIT Short-Term Portfolio - Advisor Class										
NonStandardized ²	Low	9/30/1999	5/1/2024	0.20%	2.58%	4.46%	1.42%	0.85%	0.58%	0.80%
Standardized	Low	9/30/1999	5/1/2024	-	-	-2.54%	-0.90%	-0.34%	0.58%	-6.20%
American Funds IS Capital World Bond Fund® - Class 4										
NonStandardized ²	Moderate	10/4/2006	5/1/2024	2.60%	-1.94%	0.94%	-7.21%	-3.33%	-1.86%	3.56%
Standardized	Moderate	10/4/2006	5/1/2024	-	-	-6.06%	-9.43%	-4.52%	-1.86%	-3.44%
American Funds IS The Bond Fund of America® - Class 4										
NonStandardized ²	Moderate	12/14/2012	5/1/2022	2.15%	0.53%	3.32%	-4.18%	-0.82%	0.15%	-0.48%
Standardized	Moderate	12/14/2012	5/1/2022	-		-3.68%	-6.47%	-2.04%	0.15%	-3.65%
American Funds IS U.S. Government Securities Fund® - Class 4										
NonStandardized ²	Moderate	12/2/1985	5/1/2024	2.26%	0.31%	2.53%	-4.20%	-1.19%	-0.40%	4.21%
Standardized Columbia Variable Portfolio — Intermediate Bond - Class 2	Moderate	12/2/1985	5/1/2024	-		-4.47%	-6.49%	-2.40%	-0.40%	-2.79%
		F (0 (00 4 0	E (4 (0000	0.570/	4.000/	4.070/	5 450/	4.400/	0.000/	0.000/
NonStandardized ² Standardized	Moderate Moderate	5/3/2010 5/3/2010	5/1/2022 5/1/2022	2.57%	1.23%	4.67% -2.33%	-5.45% -7.71%	-1.10% -2.32%	0.33% 0.33%	-0.86% -4.02%
MainStay VP Bond – Service Class	Moderate	5/3/2010	5/1/2022	-		-2.33%	-7.71%	-2.32%	0.33%	-4.02%
NonStandardized ²	Moderate	6/2/2003	5/1/2015	2.09%	1.00%	3.70%	-4.78%	-1.66%	-0.18%	1.35%
Standardized	Moderate	6/2/2003	5/1/2015	-	-	-3.30%	-7.06%	-2.87%	-0.18%	1.35%
Fidelity® VIP Investment Grade Bond - Service Class 2 NonStandardized ²		0/45/0005	E (4 (0000	0.000/	4 000/	0.740/	0.040/	0.000/	0.450/	0.040/
	Moderate	8/15/2005	5/1/2022	2.20%	1.09%	3.74%	-3.84%	-0.69%	0.45%	0.31%
Standardized	Moderate	8/15/2005	5/1/2022	-	-	-3.26%	-6.14%	-1.91%	0.45%	-2.86%
Fidelity® VIP Bond Index – Service Class 2										
NonStandardized ²	Moderate	4/19/2018	11/23/2020	2.18%	0.73%	3.25%	-4.41%	-1.66%	N/A	-4.07%
Standardized	Moderate	4/19/2018	11/23/2020	-	-	-3.75%	-6.69%	-2.86%	N/A	-5.67%
MainStay VP MacKay U.S. Infrastructure Bond – Service Class										
NonStandardized ²	Moderate	6/2/2003	6/2/2003	2.05%	0.14%	2.62%	-4.05%	-1.95%	-0.91%	0.60%
Standardized	Moderate	6/2/2003	6/2/2003	-	-	-4.38%	-6.34%	-3.16%	-0.91%	0.60%
MainStay VP PIMCO Real Return – Service Class		•			•		_	_		•
NonStandardized ²	Moderate	2/17/2012	2/17/2012	1.80%	2.02%	3.25%	-3.13%	0.84%	0.20%	0.04%
Standardized	Moderate	2/17/2012	2/17/2012	-	-	-3.75%	-5.45%	-0.35%	0.20%	0.04%
PIMCO VIT Income Portfolio - Advisor Class										
NonStandardized ²	Moderate	4/29/2016	5/1/2020	1.88%	3.14%	6.48%	-0.15%	1.28%	N/A	2.59%
Standardized	Moderate	4/29/2016	5/1/2020			-0.52%	-2.53%	0.12%	N/A	1.26%



New York Life Essentials Variable Annuity Performance Summary As of July 31, 2024 For policies purchased June 2, 2003 to August 15, 2010

			Investment		Year to					Since
		Portfolio	Division	Month to	Date					Investment
	Volatility/	Inception	Inception	Date	(Updated			5	10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹		Monthly)	Year⁴	Year ⁴	Year ⁴	Year⁴	Inception
Investment Grade Bond										
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class NonStandardized ²										
	Moderate	5/1/2014	5/1/2014	1.30%	1.77%	6.39%	-1.87%	-0.68%	1.14%	1.33%
Standardized	Moderate	5/1/2014	5/1/2014	-	-	-0.61%	-4.22%	-1.90%	1.14%	1.33%
PIMCO VIT Total Return Portfolio - Advisor Class NonStandardized ²										
	Moderate	2/28/2006	5/1/2014	2.33%	1.88%	4.74%	-4.11%	-1.10%	0.16%	0.19%
Standardized	Moderate	2/28/2006	5/1/2014	-	-	-2.26%	-6.41%	-2.32%	0.16%	0.19%
Western Asset Core Plus VIT - Class II		5/4/0045	F.(4.100000	0.400/	0.000/	0.000/	5.050/	4.000/	0.570/	0.500/
NonStandardized ²	Moderate	5/1/2015	5/1/2022	2.13%	-0.29%	2.32%	-5.85%	-1.93%	-0.57%	-0.53%
Standardized	Moderate	5/1/2015	5/1/2022	-	-	-4.68%	-8.10%	-3.14%	-0.57%	-3.69%
Non-Investment Grade Bond BlackRock® High Yield V.I. Fund – Class III Shares										
NonStandardized ²	Moderate	2/15/2012	5/1/2014	1.47%	3.87%	9.33%	0.84%	2.85%	2.83%	2.75%
Standardized	Moderate	2/15/2012	5/1/2014	1.4770	3.07 70	2.33%	-1.50%	1.76%	2.83%	2.75%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2	Woderate	2/13/2012	3/1/2014	-		2.3370	-1.5076	1.7070	2.0370	2.1370
NonStandardized ²	Moderate	4/30/2012	5/1/2015	1.92%	3.24%	7.48%	-3.37%	-1.48%	0.30%	0.78%
Standardized	Moderate	4/30/2012	5/1/2015	-	-	0.48%	-5.67%	-2.69%	0.30%	0.78%
MainStay VP Floating Rate – Service Class										
NonStandardized ²	Moderate	5/1/2005	5/1/2005	0.56%	3.61%	7.55%	3.67%	2.88%	2.33%	2.31%
Standardized	Moderate	5/1/2005	5/1/2005	-	-	0.55%	1.45%	1.79%	2.33%	2.31%
MainStay VP MacKay Convertible – Service Class										
NonStandardized ²	Moderate	6/2/2003	6/2/2003	1.32%	3.84%	3.56%	-0.48%	7.08%	6.66%	6.59%
Standardized MainStay VP MacKay High Yield Corporate Bond – Service Class	Moderate	6/2/2003	6/2/2003	-	-	-3.44%	-2.86%	6.15%	6.66%	6.59%
NonStandardized ²	Moderate	6/2/2003	6/2/2003	1.27%	3.48%	8.00%	1.09%	2.64%	3.03%	4.99%
Standardized	Moderate	6/2/2003	6/2/2003	1.2770	3.4070	1.00%	-1.25%	1.53%	3.03%	4.99%
MainStay VP MacKay Strategic Bond – Service Class	Woderate	0/2/2000	0/2/2000			1.0070	-1.2070	1.5570	0.0070	4.5576
NonStandardized ²	Moderate	5/1/2011	5/1/2011	2.12%	4.54%	9.00%	0.84%	1.78%	1.23%	1.96%
Standardized	Moderate	5/1/2011	5/1/2011	_	-	2.00%	-1.51%	0.64%	1.23%	1.96%
Alternatives			00							
DWS Alternative Asset Allocation VIP - Class B										
NonStandardized ²	Moderate	5/18/2009	5/2/2016	1.62%	2.96%	3.97%	-0.33%	2.98%	1.07%	2.18%
Standardized	Moderate	5/18/2009	5/2/2016	-	-	-3.03%	-2.71%	1.89%	1.07%	2.18%
MainStay VP Hedge Multi-Strategy - Service Class										
NonStandardized ²	Moderate	5/1/2013	5/1/2013	0.96%	3.02%	5.39%	-0.45%	0.87%	-2.16%	-1.64%
Standardized	Moderate	5/1/2013	5/1/2013	-	-	-1.61%	-2.83%	-0.31%	-2.16%	-1.64%
Asset Allocation										
American Funds IS Asset Allocation Fund - Class 4										
NonStandardized ²	Moderate	12/14/2012	5/1/2018	1.68%	10.33%	14.96%	2.87%	7.03%	6.38%	6.63%
Standardized	Moderate	12/14/2012	5/1/2018	-	-	7.96%	0.61%	6.10%	6.38%	6.17%
BlackRock® Global Allocation V.I. Fund – Class III Shares										
NonStandardized ²	Moderate	11/18/2003	5/1/2011	0.90%	6.41%	9.14%	-1.00%	5.27%	3.59%	3.51%
Standardized	Moderate	11/18/2003	5/1/2011	-	-	2.14%	-3.36%	4.27%	3.59%	3.51%
Fidelity® VIP FundsManager® 60% — Service Class										·
NonStandardized ²	Moderate	8/22/2007	5/1/2019	1.52%	6.98%	10.09%	1.03%	6.04%	5.15%	6.08%
Standardized	Moderate	8/22/2007	5/1/2019	-	-	3.09%	-1.31%	5.08%	5.15%	5.33%
MainStay VP Balanced – Service Class										
NonStandardized ²	Moderate	5/1/2005	5/1/2005	4.05%	6.05%	8.13%	2.38%	5.58%	4.54%	4.87%
Standardized	Moderate	5/1/2005	5/1/2005	-	-	1.13%	0.10%	4.60%	4.54%	4.87%
MainStay VP Conservative Allocation – Service Class										
NonStandardized ²	Moderate	2/13/2006	2/13/2006	1.90%	4.49%	7.45%	-0.47%	2.91%	2.58%	3.58%
Standardized	Moderate	2/13/2006	2/13/2006	_	_	0.45%	-2.85%	1.82%	2.58%	3.58%



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			Investment		Year to					Since
	V-1-4:1:4-/	Portfolio	Division	Month to	Date		3	5	40	Investment
Investment Birdeland	Volatility/	Inception	Inception	Date	(Updated	1 V4			10 V ⁴	Division
Investment Divisions ¹ Asset Allocation	Risk Level ³	Date	Date ¹		Monthly)	Year ⁴	Year⁴	Year⁴	Year⁴	Inception
MainStay VP Income Builder – Service Class										
NonStandardized ²	Moderate	6/2/2003	6/2/2003	3.67%	9.56%	12.45%	0.73%	4.12%	3.69%	4.81%
Standardized	Moderate	6/2/2003	6/2/2003	3.07 /0	9.3070	5.45%	-1.62%	3.07%	3.69%	4.81%
MainStay VP Janus Henderson Balanced – Initial Class ⁷	Woderate	0/2/2000	0/2/2000			0.4070	-1.0270	0.0170	0.0070	4.0170
NonStandardized ²	Moderate	2/17/2012	2/17/2012	0.23%	10.08%	13.48%	2.64%	7.48%	7.19%	7.80%
Standardized	Moderate	2/17/2012	2/17/2012	-	-	6.48%	0.37%	6.57%	7.19%	7.80%
MainStay VP Janus Henderson Balanced – Service Class										
NonStandardized ²	Moderate	2/17/2012	2/17/2012	0.21%	9.92%	13.20%	2.38%	7.22%	6.92%	7.53%
Standardized	Moderate	2/17/2012	2/17/2012	_	-	6.20%	0.11%	6.29%	6.92%	7.53%
MainStay VP Moderate Allocation-Service Class										
NonStandardized ²	Moderate	2/13/2006	2/13/2006	1.94%	6.33%	9.39%	0.66%	4.67%	3.83%	4.35%
Standardized	Moderate	2/13/2006	2/13/2006	-	-	2.39%	-1.70%	3.65%	3.83%	4.35%
Franklin Templeton Conservative Model Portfolio - Class II										
NonStandardized ²	Moderate	5/1/2020	5/1/2020	1.99%	4.13%	7.30%	-1.59%	N/A	N/A	1.64%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	0.30%	-3.94%	N/A	N/A	0.27%
Franklin Templeton Moderate Model Portfolio - Class II										
NonStandardized ²	Moderate	5/1/2020	5/1/2020	1.50%	8.04%	11.28%	1.33%	N/A	N/A	6.62%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	4.28%	-1.00%	N/A	N/A	5.45%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II										
NonStandardized ²	Moderate	5/1/2020	5/1/2020	1.44%	9.39%	12.59%	2.12%	N/A	N/A	8.82%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	5.59%	-0.17%	N/A	N/A	7.73%
Franklin Templeton Moderately Conservative Model Portfolio - Class II										
NonStandardized ²	Moderate	5/1/2020	5/1/2020	1.73%	6.29%	9.36%	0.24%	N/A	N/A	4.64%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	2.36%	-2.14%	N/A	N/A	3.39%
Franklin Templeton Aggressive Model Portfolio - Class II										
NonStandardized ²	High	5/1/2020	5/1/2020	1.28%	12.05%	15.40%	3.86%	N/A	N/A	12.02%
Standardized	High	5/1/2020	5/1/2020	-	-	8.40%	1.65%	N/A	N/A	11.03%
MainStay VP Equity Allocation – Service Class										
NonStandardized ²	High	2/13/2006	2/13/2006	2.30%	9.26%	12.31%	1.90%	7.72%	5.89%	5.39%
Standardized	High	2/13/2006	2/13/2006	-		5.31%	-0.40%	6.81%	5.89%	5.39%
MainStay VP Growth Allocation–Service Class	10.1	0/40/0000	0/40/0000	0.470/	7 770/	40.040/	4.000/	0.540/	F 000/	5.400/
NonStandardized ² Standardized	High High	2/13/2006 2/13/2006	2/13/2006 2/13/2006	2.17%	7.77%	10.91% 3.91%	1.92% -0.38%	6.54% 5.60%	5.06% 5.06%	5.10% 5.10%
Large Cap Equity	nigii	2/13/2000	2/13/2000	-	-	3.9170	-0.36%	3.00%	3.00%	5.10%
AB VPS Growth & Income - Class B										
NonStandardized ²	High	6/1/1999	5/1/2022	3.83%	11.97%	15.81%	6.49%	9.61%	8.48%	9.78%
Standardized	High	6/1/1999	5/1/2022	-	-	8.81%	4.39%	8.77%	8.48%	6.96%
American Funds IS Washington Mutual Investors Fund - Class 4	9	0/1/1000	0/1/2022			0.0170	1.0070	0.1170	0.1070	0.0070
NonStandardized ²	High	12/14/2012	11/13/2017	2.71%	13.41%	18.98%	8.64%	11.36%	8.80%	9.09%
Standardized	High	12/14/2012	11/13/2017	-	-	11.98%	6.63%	10.56%	8.80%	8.73%
American Funds IS Growth Fund - Class 4	<u> </u>									
NonStandardized ²	High	12/14/2012	11/13/2017	-0.04%	15.05%	21.98%	4.73%	16.35%	13.81%	14.56%
Standardized	High	12/14/2012	11/13/2017	-	-	14.98%	2.56%	15.68%	13.81%	14.29%
BNY Mellon Sustainable US Equity - Service Shares										
NonStandardized ²	High	12/31/2000	5/1/2022	-0.96%	16.36%	21.95%	4.79%	12.27%	9.57%	12.29%
Standardized	High	12/31/2000	5/1/2022		-	14.95%	2.62%	11.51%	9.57%	9.55%
ClearBridge Variable Appreciation Portfolio — Class II										
NonStandardized ²	High	2/28/2015	5/1/2017	0.57%	14.39%	18.13%	7.04%	11.34%	10.23%	11.28%
Standardized	High	2/28/2015	5/1/2017	-		11.13%	4.96%	10.55%	10.23%	11.28%
Fidelity® VIP Contrafund® – Service Class 2					<u> </u>					
NonStandardized ²	High	1/12/2000	6/2/2003	-1.50%	22.13%	29.14%	7.89%	14.88%	11.54%	9.95%
Standardized	High	1/12/2000	6/2/2003	-	-	22.14%	5.85%	14.19%	11.54%	9.95%



			Investment		Year to					Since
		Portfolio	Division	Month to	Date					Investment
	Volatility/	Inception	Inception	Date	(Updated				10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹		Monthly)	Year ⁴	Year⁴	Year⁴	Year⁴	Inception
Large Cap Equity										
Fidelity® VIP Equity-Income – Service Class 2										
NonStandardized ²	High	1/12/2000	6/2/2003	4.10%	12.89%	15.76%	6.62%	9.89%	7.55%	6.71%
Standardized	High	1/12/2000	6/2/2003	-	-	8.76%	4.53%	9.05%	7.55%	6.71%
Fidelity® VIP Growth Opportunities – Service Class 2										
NonStandardized ²	High	1/12/2000	5/1/2014	-3.07%	19.64%	24.59%	0.78%	15.62%	15.80%	15.66%
Standardized	High	1/12/2000	5/1/2014	-	-	17.59%	-1.58%	14.94%	15.80%	15.66%
MainStay VP Epoch U.S. Equity Yield - Service Class										
NonStandardized ²	High	6/2/2003	6/2/2003	4.71%	14.10%	17.12%	7.38%	8.22%	6.64%	6.64%
Standardized	High	6/2/2003	6/2/2003	-	-	10.12%	5.32%	7.33%	6.64%	6.64%
MainStay VP Wellington U.S. Equity – Service Class										
NonStandardized ²	High	6/2/2003	6/2/2003	-0.34%	15.81%	20.99%	5.95%	11.29%	9.60%	8.14%
Standardized	High	6/2/2003	6/2/2003	-	-	13.99%	3.83%	10.49%	9.60%	8.14%
MainStay VP Wellington Growth – Service Class ⁹										
NonStandardized ²	High	6/2/2003	6/2/2003	-1.41%	15.65%	21.56%	1.69%	11.22%	10.06%	7.05%
Standardized	High	6/2/2003	6/2/2003	-	-	14.56%	-0.62%	10.43%	10.06%	7.05%
MainStay VP S&P 500 Index ⁵ − Service Class										
NonStandardized ²	High	6/2/2003	6/2/2003	1.05%	15.43%	19.93%	7.62%	12.91%	11.04%	8.52%
Standardized	High	6/2/2003	6/2/2003	-	-	12.93%	5.57%	12.16%	11.04%	8.52%
MainStay VP Winslow Large Cap Growth – Service Class										
NonStandardized ²	High	6/2/2003	6/2/2003	-2.70%	16.69%	27.70%	5.17%	14.25%	13.18%	9.35%
Standardized	High	6/2/2003	6/2/2003	-	-	20.70%	3.02%	13.54%	13.18%	9.35%
MainStay VP American Century Sustainable Equity – Service Class										
NonStandardized ²	High	2/17/2012	2/17/2012	0.33%	13.24%	17.44%	10.01%	10.50%	7.96%	9.24%
Standardized	High	2/17/2012	2/17/2012	-	-	10.44%	8.05%	9.68%	7.96%	9.24%
MFS® Investors Trust Series – Service Class										
NonStandardized ²	High	5/1/2000	6/2/2003	1.03%	14.58%	18.21%	4.82%	10.23%	9.67%	8.06%
Standardized	High	5/1/2000	6/2/2003	-	-	11.21%	2.65%	9.40%	9.67%	8.06%
MFS® Research Series – Service Class										
NonStandardized ²	High	5/1/2000	6/2/2003	0.92%	12.01%	16.89%	4.87%	10.45%	9.93%	8.49%
Standardized	High	5/1/2000	6/2/2003	-	-	9.89%	2.71%	9.63%	9.93%	8.49%
Voya Growth and Income Portfolio - Class S										
NonStandardized ²	High	12/31/1979	5/1/2024	0.25%	12.86%	18.88%	8.44%	13.07%	10.29%	5.75%
Standardized	High	12/31/1979	5/1/2024	-		11.88%	6.41%	12.33%	10.29%	-1.26%
Small/Mid Cap Equity										
Fidelity® VIP Mid Cap – Service Class 2										
NonStandardized ²	High	1/12/2000	9/8/2003	4.71%	13.98%	16.18%	5.30%	10.16%	7.61%	8.92%
Standardized	High	1/12/2000	9/8/2003	-	-	9.18%	3.15%	9.33%	7.61%	8.92%
Janus Henderson VIT Enterprise Portfolio – Service Shares	115-6	40/04/4000	44/42/2047	E 000/	40.550/	44.070/	3.01%	0.200/	44.400/	40.000/
NonStandardized ²	High	12/31/1999	11/13/2017	5.63%	10.55%	11.67%		8.38%	11.12%	10.06%
Standardized MainStay VP Wellington Mid Cap – Service Class	High	12/31/1999	11/13/2017	-		4.67%	0.76%	7.49%	11.12%	9.71%
NonStandardized ²	Himb	6/2/2003	6/2/2003	3.88%	5.01%	6.06%	-2.08%	4.21%	4.84%	7.40%
NonStandardized Standardized	High High	6/2/2003	6/2/2003	3.88%	5.01%	-0.94%	-2.08% -4.42%	4.21% 3.17%	4.84% 4.84%	7.40% 7.40%
MFS® Mid Cap Value Portfolio - Service Class	підії	0/2/2003	0/2/2003	-		-0.9470	-4.4∠ 70	3.1770	4.0470	7.4070
NonStandardized ²	High	3/7/2008	5/1/2020	6.10%	11.65%	14.26%	6.40%	9.45%	0.28%	16.96%
Nonstandardized Standardized	High	3/7/2008	5/1/2020	6.10%	11.05%	7.26%	4.30%	9.45% 8.60%	0.28%	16.10%
Neuberger Berman AMT Mid-Cap Growth – Class S	riigii	3/1/2000	3/1/2020			1.2070	4.0070	0.0070	0.2070	10.1070
NonStandardized ²	High	2/18/2003	6/2/2003	-0.09%	11.01%	13.46%	-3.40%	7.03%	8.48%	8.57%
Standardized	High	2/18/2003	6/2/2003	-0.0976		6.46%	-5.71%	6.10%	8.48%	8.57%
Invesco V.I. Main Street Small Cap Fund - Series II	riigii	2/10/2003	01212003			0.4070	-0.11/0	0.1070	0.4070	0.31 /0
NonStandardized ²	Highest	7/16/2001	5/1/2020	7.56%	9.63%	12.19%	3.11%	10.06%	8.19%	16.95%
Standardized	Highest	7/16/2001	5/1/2020	7.30%	9.03%	5.19%	0.86%	9.23%	8.19%	16.09%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2	riigiicat	7/10/2001	3/1/2020			J. 1370	0.0070	3.2370	0.1070	10.0370
NonStandardized ²	Highest	6/1/2000	11/15/2004	9.39%	7.67%	13.21%	6.37%	10.87%	7.82%	6.96%
NonStandardized Standardized	Highest	6/1/2000	11/15/2004	9.39%	7.07%	6.21%	4.26%	10.87%	7.82%	6.96%
Statitual vitzeu	riignest	0/1/2000	11/13/2004			J.Z I /0	4.2070	10.07 /0	1.02.70	0.5070



			Investment		Year to					Since
		Portfolio	Division	Month to	Date		3	5	40	Investment
Instruction and District and	Volatility/	Inception	Inception	Date	(Updated	1 V4	3 Year⁴		10 V ⁴	Division
Investment Divisions¹ Small/Mid Cap Equity	Risk Level ³	Date	Date ¹		Monthly)	Year⁴	rear	Year⁴	Year⁴	Inception
Fidelity® VIP Extended Market Index Portfolio - Service Class 2										
NonStandardized ²	Highest	4/17/2018	5/1/2024	7.17%	8.64%	10.83%	1.16%	7.65%	N/A	9.33%
Standardized	Highest	4/17/2018	5/1/2024	-	-	3.83%	-1.17%	6.74%	N/A	2.33%
Macquarie VIP® Small Cap Value Series - Service Class	-									
NonStandardized ²	Highest	5/1/2000	11/13/2017	8.90%	11.53%	12.57%	4.17%	7.06%	6.24%	5.28%
Standardized	Highest	5/1/2000	11/13/2017	-	-	5.57%	1.97%	6.13%	6.24%	4.83%
MainStay VP Wellington Small Cap - Service Class										
NonStandardized ²	Highest	5/2/2016	5/2/2016	7.37%	11.28%	13.31%	-0.37%	5.00%	N/A	5.51%
Standardized	Highest	5/2/2016	5/2/2016	-	-	6.31%	-2.75%	3.99%	N/A	5.51%
MainStay VP Small Cap Growth – Initial Class ⁶	11:-1	2/17/2012	2/17/2012	5.07%	7.21%	8.22%	-4.26%	6.40%	7.32%	7.43%
NonStandardized ² Standardized	Highest Highest	2/17/2012	2/17/2012	5.07%	7.21%	1.22%	-4.26% -6.55%	5.44%	7.32%	7.43%
MainStay VP Small Cap Growth – Service Class	nignesi	2/11/2012	2/11/2012	-		1.2270	-0.55%	5.44 %	1.3270	1.43%
NonStandardized ²	Highest	2/17/2012	2/17/2012	5.05%	7.05%	7.95%	-4.50%	6.13%	7.05%	7.16%
Standardized	Highest	2/17/2012	2/17/2012	-	-	0.95%	-6.79%	5.17%	7.05%	7.16%
International/Global Equity	J									,,,,
American Funds IS Global Small Cap Fund - Class 4										
NonStandardized ²	High	12/14/2012	5/1/2015	2.02%	1.66%	1.59%	-8.08%	3.00%	4.02%	3.69%
Standardized	High	12/14/2012	5/1/2015	-	-	-5.41%	-10.27%	1.91%	4.02%	3.69%
Fidelity [®] VIP International Index — Service Class 2										
NonStandardized ²	High	4/16/2018	5/1/2019	2.40%	7.08%	8.19%	0.20%	4.77%	N/A	4.20%
Standardized	High	4/16/2018	5/1/2019	-	-	1.19%	-2.18%	3.76%	N/A	3.38%
Invesco V.I. EQV International Equity Fund - Series II										
NonStandardized ²	High	9/19/2001	5/1/2014	1.64%	3.51%	5.75%	-1.09%	3.85%	2.58%	2.66%
Standardized Janus Henderson VIT Global Research Portfolio – Service Shares	High	9/19/2001	5/1/2014	-		-1.25%	-3.46%	2.79%	2.58%	2.66%
NonStandardized ²	High	12/31/1999	6/2/2003	-0.12%	16.02%	21.46%	5.68%	11.22%	8.46%	6.49%
Standardized	High	12/31/1999	6/2/2003	-0.1270	10.02%	14.46%	3.54%	10.43%	8.46%	6.49%
MainStay VP MacKay International Equity – Service Class	riigii	12/01/1000	0/2/2000	_		14.4070	0.0470	10.4070	0.4070	0.4370
NonStandardized ²	High	6/2/2003	6/2/2003	0.73%	8.32%	5.13%	-7.05%	3.12%	3.08%	4.45%
Standardized	High	6/2/2003	6/2/2003	-	-	-1.87%	-9.28%	2.03%	3.08%	4.45%
MFS® International Intrinsic Value Portfolio – Service Class										
NonStandardized ²	High	8/31/2001	5/1/2017	4.80%	11.02%	12.34%	-0.44%	6.13%	6.02%	6.26%
Standardized	High	8/31/2001	5/1/2017	-	-	5.34%	-2.82%	5.17%	6.02%	6.26%
MFS® VIT Research International - Service Class										
NonStandardized ²	High	8/24/2001	5/1/2022	3.08%	7.26%	7.56%	-0.55%	5.36%	3.16%	6.42%
Standardized	High	8/24/2001	5/1/2022	-	-	0.56%	-2.92%	4.37%	3.16%	3.49%
Putnam VT International Value Fund - Class IB	10-6	4/0/4007	E/4/2024	F 200/	0.400/	40 440/	5.92%	8.43%	3.47%	C 220/
NonStandardized ² Standardized	High High	1/2/1997 1/2/1997	5/1/2024 5/1/2024	5.39%	9.18%	10.41% 3.41%	3.80%	7.55%	3.47%	6.22% -0.78%
American Funds IS New World Fund - Class 4	riigii	1/2/1997	3/1/2024	-		3.4170	3.00 /0	7.5570	3.4770	-0.7676
NonStandardized ²	Highest	12/14/2012	5/1/2014	-0.58%	5.32%	4.61%	-3.62%	4.34%	3.20%	3.50%
Standardized	Highest	12/14/2012	5/1/2014	-	-	-2.39%	-5.93%	3.31%	3.20%	3.50%
Fidelity® VIP Emerging Markets – Service Class 2										
NonStandardized ²	Highest	1/23/2008	5/1/2018	0.56%	9.37%	6.15%	-3.64%	4.51%	3.79%	3.04%
Standardized	Highest	1/23/2008	5/1/2018		-	-0.85%	-5.94%	3.48%	3.79%	2.48%
MainStay VP Candriam Emerging Markets Equity – Service Class ⁹										
NonStandardized ²	Highest	2/17/2012	2/17/2012	-1.31%	8.76%	4.68%	-9.26%	0.76%	-1.06%	-1.23%
Standardized	Highest	2/17/2012	2/17/2012	-	-	-2.32%	-11.42%	-0.43%	-1.06%	-1.23%
Sector										
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 ¹⁰										
NonStandardized ²	High	4/30/2013	5/1/2015	-3.57%	2.26%	-4.34%	4.24%	7.28%	-2.05%	0.42%
Standardized	High	4/30/2013	5/1/2015	-	-	-11.04%	2.04%	6.35%	-2.05%	0.42%
MainStay VP Fidelity Institutional AM® Utilities – Service Class	10-6	0/47/0040	0/47/0040	F 400/	40.040/	45.000/	0.200/	7.400/	E 400/	7.000/
NonStandardized ² Standardized	High High	2/17/2012 2/17/2012	2/17/2012 2/17/2012	5.19%	16.61%	15.36% 8.36%	9.30% 7.31%	7.42% 6.50%	5.18% 5.18%	7.02% 7.02%
Morgan Stanley VIF U.S. Real Estate - Class II	nıgıı	2/11/2012	2/1//2012			0.3070	1.3170	0.00%	J. 1070	1.0270
NonStandardized ²	High	11/5/2002	5/1/2013	5.31%	4.92%	8.65%	-2.38%	-0.31%	1.75%	1.89%
Standardized	High	11/5/2002	5/1/2013	3.3170	4.9270	1.65%	-2.36% -4.71%	-1.54%	1.75%	1.89%
e tan atan at to a	igii	, 5, 2002	5, 1,2010				170		070	1.5570



As of July 31, 2024 For policies purchased June 2, 2003 to August 15, 2010

Average Annual Total Return as of July 31, 2024 (Updated Monthly)

Investment Divisions ¹	Volatility/ Risk Level ³	Portfolio Inception Date	Investment Division Inception Date ¹	Month to Date	Year to Date (Updated Monthly)	1 Year⁴	3 Year⁴	5 Year⁴	10 Year ⁴	Since Investment Division Inception
Sector										
MainStay VP CBRE Global Infrastructure — Service Class										
NonStandardized ²	High	5/1/2015	5/1/2015	5.92%	4.49%	4.72%	1.02%	-1.65%	N/A	-3.69%
Standardized	High	5/1/2015	5/1/2015	-	-	-2.28%	-1.32%	-2.86%	N/A	-3.69%
BNY Mellon IP Technology Growth – Service Shares										
NonStandardized ²	Highest	12/29/2000	6/2/2003	-5.34%	13.81%	22.15%	-1.84%	12.11%	12.69%	9.62%
Standardized	Highest	12/29/2000	6/2/2003	-	-	15.15%	-4.19%	11.34%	12.69%	9.62%
Fidelity® VIP Health Care — Service Class 2										
NonStandardized ²	Highest	7/18/2001	5/1/2019	2.46%	6.07%	5.81%	-1.76%	6.78%	7.83%	7.95%
Standardized	Highest	7/18/2001	5/1/2019	-	-	-1.19%	-4.10%	5.85%	7.83%	7.25%
MainStay VP Natural Resources – Initial Class										
NonStandardized ²	Highest	2/17/2012	2/17/2012	0.74%	8.18%	1.61%	19.42%	16.97%	1.18%	1.54%
Standardized	Highest	2/17/2012	2/17/2012	-	-	-5.39%	17.76%	16.32%	1.18%	1.54%
Principal VC Real Estate Securities Account - Class 2										
NonStandardized ²	Highest	5/1/1998	5/1/2024	6.59%	4.02%	8.73%	-2.27%	3.39%	5.66%	14.84%
Standardized	Highest	5/1/1998	5/1/2024	-	-	1.73%	-4.61%	2.32%	5.66%	7.84%

Please read the important disclosures below regarding the product performance. $\label{eq:please} % \begin{center} \begin{cen$



As of July 31, 2024 For policies purchased June 2, 2003 to August 15, 2010

To obtain a copy of the product and funds prospectuses, please contact your NYLIFE Securities LLC Registered Representative or call 1-800-598-2019. 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 hefore investing.

¹ The performance shown is for the indicated classes/shares only. These classes/shares impose a 12b-1 fee (except MainStay VP U.S. Government Money Market, MainStay VP Small Cap Growth — Initial Class, MainStay VP Janus Henderson Balanced — Initial Class and MainStay 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 NYLIFE Securities LLC Registered Representative or call 1-800-598-2019 for more information. Investment Division Inception Date is the date in which the Investment Division is first offered in the product. Portfolio Inception Date is the date that the Portfolio in which the Investment Division invests was first offered.

² Assumes no deduction for contingent deferred sales charge.

³ Volatility/Risk Levels are assigned by New York Life. The Investment Divisions are grouped by risk classifications that reflect performance volatility based on Morningstar classifications as of December 31, 2020. Morningstar is a widely used independent research firm, which ranks mutual funds and other investment companies by overall performance, investment objectives and assets. 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 nortifolics.

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

⁴ The New York Life Essentials Variable Annuity was first offered for sale on May 10, 2002. Certain Portfolios and Investment Divisions existed prior to this date. The performance for MainStay VP Series Fund, Inc. portfolios are based on the 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. All performance 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 Essentials Variable Annuity invests in New York Life Insurance and Annuity Corporation (NYLIAC) Variable Annuity Separate Account III.

⁵ The S&P 500 Index is an unmanaged index and is widely regarded as the standard for measuring Large-Cap U.S. stock market performance. "S&P 500" is a trademark of the McGraw-Hill Companies, Inc. and has been licensed for use by the MainStay VP S&P 500 Index Portfolio. The MainStay 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 MainStay VP S&P 500 Index Portfolio. Investors cannot invest directly in an Index.

⁶ New allocations to the MainStay VP Small Cap Growth – Initial Class Investment Division will not be accepted from Policyowners who were not invested in the MainStay VP Small Cap Growth – Initial Class on February 17, 2012. For existing Policyowners, if you remove all of your Accumulation Value from the MainStay VP Small Cap Growth – Initial Class Investment Division on or after February 17, 2012, you will not be able to reinvest in this Investment Divisions.

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

New allocations to the MainStay VP Janus Henderson Balanced – Initial Class Investment Division will not be accepted from Policyowners who were not invested in the MainStay VP Janus Henderson Balanced – Initial Class on February 17, 2012. For existing Policyowners, if you remove all of your Accumulation Value from the MainStay VP Janus Henderson Balanced – Initial Class Investment Division on or after February 17, 2012, you will not be able to reinvest in this Investment Divisions. The MainStay VP Janus Henderson Balanced – Service Class imposes a 12b-1 fee.

⁸ An Investment in the MainStay 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.

⁹ New allocations to the MainStay VP Wellington Growth and MainStay 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 12h-1 fee

¹⁰ New allocations to the Columbia Variable Portfolio - Commodify 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.

Performance information less than 1 year has not been annualized

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.

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

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



Marchanest Divisions Rigida Cover Days			Doutfalia	Investment					Since
Moderate Process Pro		Volatility/	Portfolio Inception	Division Inception	1	3	5	10	Investment Division
Moderate Prince	Investment Divisions ¹				Year⁴	Year⁴			
No-Standerstand*			Dato						шоорион
Down 159/1999 15	MainStay VP U.S. Government Money Market – Current 7-day yield is 5.10%								
PRICE OF IT DEC Duration Perfolio - Advisor Class Low 331/2006 50/2016 3,87% -1,89% -0,84% -0,4	NonStandardized ²	Low	1/29/1993	5/1/2015	3.69%	1.40%	0.46%	-0.21%	-0.14%
Non-billion-discription Low 3017/2006 5027/016 3.88% 1.089% 0.984% 0.984% 0.484% 0.985/03/05/05/05/05/05/05/05/05/05/05/05/05/05/	Standardized	Low	1/29/1993	5/1/2015	-3.31%	-0.92%	-0.75%	-0.21%	-0.14%
Sendersized Low 93/1000 \$5/2016 \$3.19% 4.01% 2.09% -0.61% 0.40%									
PIRCO VIT Shark Term Portfolio - Advisor Class Low 9,0011990 51/2024 4,278 1,29% 0,88% 0,59% 0,09% 0,00%	NonStandardized ²	Low	3/31/2006	5/2/2016	3.87%	-1.66%	-0.84%	-0.61%	-0.48%
NorShanderidered Low 93,017,999 51,10224 4,2% 1,28% 2,89% 0,58% 0,59% 2,89% 4,46%		Low	3/31/2006	5/2/2016	-3.13%	-4.01%	-2.06%	-0.61%	-0.48%
Seminativide Column Seminativide Column Seminativide S									
American Funds 16 Capital World Bord Funder - Class 4 Moderate Moderate 104/2006 517/2024 -0.80% -7.66% -3.91% -2.22% 0.94% Moderate 104/2006 517/2024 -7.76% -0.80% -7.66% -3.91% -2.22% 0.94% Moderate 104/2006 517/2024 -7.76% -0.96% -2.20% 0.96% 0.96% -2.20% 0.96% -2.2									
Moderate Moderate 1014/2006 \$17,0204 .0.80% .3.91% .2.22% .0.94% Standardized Moderate 1014/2006 \$17,0206 .3.91% .2.22% .0.94% Standardized Moderate .7.76% .3.98% .5.95% .2.29% .0.94% Moderate .7.76% .3.98% .5.95% .2.29% .0.94% Moderate .7.76% .3.98% .5.95% .0.95% .2.29% .0.94% .7.86% .0.94% .2.29% .0.94% .7.86% .0.94% .7.86% .0.94% .7.86% .0.94% .7.86% .0.94% .7.86% .0.94% .7.86% .0.94% .7.86% .0.94% .7.86% .0.94% .7.86% .0.94% .7.86% .0.94% .7.86% .0.94% .7.86% .0.94% .7.86% .0.94% .7.86% .0.96% .7.86% .0.94% .0.		Low	9/30/1999	5/1/2024	-2.18%	-1.06%	-0.30%	0.56%	-6.40%
Sandardized		Madarata	10/4/2006	E/1/2024	0.000/	7 660/	2 010/	2 220/	0.049/
American Funds 15 The Bond Fund of Americane - Class 4 Moderate 12/14/2012 51/12/022 0.91% 4.52% 1.27% 0.11% 1.47%									
NosBandardized		Woderate	10/4/2000	3/1/2024	-7.7470	-9.0070	-0.0970	-2.22/0	-0.0070
Sandardized		Moderate	12/14/2012	5/1/2022	0.91%	-4.52%	-1.27%	-0.11%	-1.47%
American Fundis I U.S. Converment Securities Fundis - Class 4 Moderate 12/2/1985 51/2024 -7.15% -4.55% -1.73% -0.65% -3.10% -0.05% -3.10% -0.05% -3.10% -0.05% -3.10% -3.	Standardized								
Sandardized				-					
Columbia Variable Portfolio — Intermediate Bond - Class 2 Moderate S732010 S712022 1.97% 4.09% 1.55% 0.05% 2.05% Sandardized Moderate S732010 S712022 5.03% 4.33% 2.70% 0.05% 2.29% Sandardized Moderate G722033 S712015 1.42% 5.11% 2.04% 0.43% 1.28% 1.28% Sandardized Moderate G722033 S712015 1.42% 5.58% 7.38% 3.25% 0.43% 1.28% 1.28% 1.28% Sandardized Moderate B712005 S712015 1.42% 5.58% 7.38% 3.25% 0.43% 1.28%	NonStandardized ²	Moderate	12/2/1985	5/1/2024	-0.17%	-4.59%	-1.73%	-0.66%	1.90%
NorStandardized*		Moderate	12/2/1985	5/1/2024	-7.15%	-6.87%	-2.94%	-0.66%	-5.10%
Sandardized									
Moderate 6/2/2003 5/1/2015 1.42% 5.11% 2.04% 0.43% 1.29%									
NonShandardized		Moderate	5/3/2010	5/1/2022	-5.03%	-8.33%	-2.76%	0.05%	-5.29%
Sandardized									
Moderate 8/15/2005 5/1/2022 1.38% 4.20% 1.08% 0.18% 0.69%									
Moderate 8/15/2005 5/1/2022 5.82% -4.20% -1.08% 0.18% -3.97% -2.06% -3.98% -3.97% -3.98% -3.97% -3.98% -3.97% -3.98% -3.97% -3.98% -3.97% -3.98% -3.97% -3.98% -3.97% -3.98% -3.97% -3.98% -3.97% -3.98% -3.97% -3.98% -3.97% -3.98		Moderate	6/2/2003	5/1/2015	-5.58%	-7.38%	-3.25%	-0.43%	1.26%
Sandardized		Moderate	8/15/2005	5/1/2022	1 38%	4 20%	1 08%	0.18%	0.60%
Fidelity NIP Bond Index - Service Class 2									
NonStandardized		Woderate	0/10/2000	3/1/2022	-0.0270	-0.4370	-2.0070	0.1070	-0.57 70
Sandardized Moderate A/19/2018 11/23/2020 6.18% -7,06% -3,27% N/A -6,35% Main Sizsy VP MacKay U.S. Infrastructure Bond - Service Class Moderate 6/22003 62/2003 6.27003		Moderate	4/19/2018	11/23/2020	0.82%	-4.79%	-2.06%	N/A	-4.73%
Moderate	Standardized				-6.18%	-7.06%	-3.27%	N/A	
Sandardized Moderate 6/22003 6/22003 6.71% 6.75% -3.55% -1.15% 0.51% MainStay VP PIMCO Real Return – Service Class Moderate 2/17/2012 2/17/2012 1.56% -2.94% 0.51% 0.02% -0.11% Standardized Moderate 2/17/2012 2/17/2012 1.56% -2.94% 0.51% 0.02% -0.11% Standardized Moderate 2/17/2012 2/17/2012 -5.44% -5.26% -0.69% 0.02% -0.11% Standardized Moderate 2/17/2012 2/17/2012 -5.44% -5.26% -0.69% 0.02% -0.11% Standardized Moderate 2/17/2012 -5.44% -5.26% -0.69% 0.02% -0.11% Standardized Moderate 4/29/2016 5/1/2012 -5.44% -5.26% -0.69% 0.02% -0.11% Standardized Moderate 4/29/2016 5/1/2012 -5.44% -5.26% -0.69% 0.02% -0.11% Standardized Moderate 5/1/2016 5/1/2012 -5.44% -5.26% -0.69% 0.02% -0.11% Standardized Moderate 5/1/2016 5/1/2012 -5.44% -5.26% -0.69% 0.02% -0.11% Standardized Moderate 5/1/2016 5/1/2012 -5.44% -5.26% -0.69% 0.02% -0.11% Standardized Moderate 5/1/2014 5/1/2014 -1.68% -1.59% -0.27% -0.81%	MainStay VP MacKay U.S. Infrastructure Bond – Service Class								
MainStay VP PIMCO Real Return — Service Class Moderate 2/17/2012 2/17/2012 1.56% -2.94% 0.51% 0.02% -0.11%		Moderate			0.29%	-4.47%			0.51%
NonStandardized		Moderate	6/2/2003	6/2/2003	-6.71%	-6.75%	-3.55%	-1.15%	0.51%
Standardized Moderate 2/17/2012 2/17/2012 5.44% -5.26% -0.69% 0.02% -0.11%									
PIMCO VIT Income Portfolio - Advisor Class Moderate 4/29/2016 5/1/2020 5.34% -0.75% 0.92% N/A 2.18% NonStandardized Moderate 4/29/2016 5/1/2020 5.34% -0.75% 0.92% N/A 0.81% PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class Moderate 5/1/2014 5.11% 5.11% -2.01% -0.77% 1.09% 1.21% NonStandardized Moderate 5/1/2014 5.11% 5.11% -2.01% -0.77% 1.09% 1.21% NonStandardized Moderate 5/1/2014 5.11% -1.69% -4.55% -1.99% 1.09% 1.21% NonStandardized Moderate 2/28/2006 5/1/2014 2.61% -4.55% -1.59% -0.13% -0.03% -0.03% NonStandardized Moderate 2/28/2006 5/1/2014 2.61% -4.55% -1.59% -0.13% -0.03% -0.03% NonStandardized Moderate 2/28/2006 5/1/2014 -4.39% -6.86% -2.80% -0.13% -0.03% -0.03% NonStandardized Moderate 5/1/2015 5/1/2022 0.26% -6.19% -2.33% -0.89% -1.51% -1.55% NonStandardized NonS									
NonStandardized		Moderate	2/17/2012	2/17/2012	-5.44%	-5.26%	-0.69%	0.02%	-0.11%
Standardized Moderate 4/29/2016 5/1/2020 -1.66% -3.13% -0.26% N/A 0.81% PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class NonStandardized Moderate 5/1/2014 5/1/2014 5/1/2014 5.31% -2.01% -0.77% 1.09% 1.21% Standardized Moderate 5/1/2014 5/1/2014 5/1/2014 -1.69% -4.35% -1.99% 1.09% 1.21% PIMCO VIT Total Return Portfolio - Advisor Class NonStandardized Moderate 2/28/2006 5/1/2014 -4.39% -6.86% -2.80% -0.13% -0.03% Standardized Moderate 2/28/2006 5/1/2014 -4.39% -6.86% -2.80% -0.13% -0.03% Standardized Moderate 5/1/2015 5/1/2022 -0.26% -6.19% -2.33% -0.89% -1.51% Standardized Moderate 5/1/2015 5/1/2022 -0.26% -6.19% -2.33% -0.89% -1.51% Standardized Moderate 5/1/2015 5/1/2022 -0.26% -6.19% -2.33% -0.89% -4.76% NonStandardized Moderate 2/15/2012 5/1/2014 -8.98% 0.35% 2.67% 2.51% 2.63% Standardized Moderate 2/15/2012 5/1/2014 -1.99% -2.02% 1.57% 2.51% 2.63% Standardized Moderate 4/30/2012 5/1/2015 7.14% -3.81% -1.55% 0.10% 0.58% Standardized Moderate 4/30/2012 5/1/2015 7.14% -3.81% -1.55% 0.10% 0.58% Standardized Moderate 5/1/2005 5/1/2005 5/1/2015 7.14% -3.81% -1.55% 0.10% 0.58% Standardized Moderate 5/1/2005 5/1/2005 5/1/2015 7.14% -3.81% -1.55% 0.10% 0.58% Standardized Moderate 5/1/2005 5/1/2005 5/1/2005 7.14% -3.81% -1.55% 0.10% 0.58% Standardized Moderate 5/1/2005 5/1/2005 5/1/2005 7.14% -3.81% -1.55% 0.10% 0.58% Standardized Moderate 5/1/2005 5/1/2005 5/1/2005 7.14% -3.81% -1.55% 0.10% 0.58% Standardized Moderate 5/1/2005 5/1/2005 5/1/2005 7.14% -3.81% 7.17% 7.17% 0.29% Standardized Moderate 5/1/2005 5/1/2005 5/1/2005 7.14% -3.81% 7.17% 7.17% 0.29% 0.58% Standardized Moderate 5/		Madanata	4/00/0046	E/4/0000	E 0.40/	0.750/	0.000/	NI/A	0.400/
Moderate S/1/2014									
NonStandardized²		Woderate	4/29/2010	3/1/2020	-1.0070	-3.1370	-0.2070	111/75	0.0170
Standardized Moderate S/1/2014 S/1/2014 -1.69% -4.35% -1.99% 1.09% 1.21%		Moderate	5/1/2014	5/1/2014	5.31%	-2.01%	-0.77%	1.09%	1.21%
NonStandardized	Standardized								
Standardized Moderate 2/28/2006 5/1/2014 4.39% -6.86% -2.80% -0.13% -0.03%	PIMCO VIT Total Return Portfolio - Advisor Class								
Moderate S/1/2015 S/1/2022 0.26% -6.19% -2.33% -0.89% -1.51%	NonStandardized ²	Moderate	2/28/2006	5/1/2014	2.61%		-1.59%	-0.13%	-0.03%
NonStandardized² Moderate 5/1/2015 5/1/2022 0.26% -6.19% -2.33% -0.89% -1.51% Standardized Bond Standardized Bond Standardized Standardized Standardized Standardized Standardized Standardized Moderate 2/15/2012 5/1/2014 8.88% 0.35% 2.67% 2.51% 2.63% Standardized Standardized Standardized Standardized Standardized Standardized Standardized Moderate 4/30/2012 5/1/2014 1.98% -2.02% 1.57% 2.51% 2.63% Standardized Standardized Standardized Moderate 4/30/2012 5/1/2014 1.98% -2.02% 1.57% 2.51% 2.63% Standardized Moderate 4/30/2012 5/1/2015 7.14% -3.81% -1.55% 0.10% 0.58% Standardized Moderate 4/30/2012 5/1/2015 7.14% -3.81% -1.55% 0.10% 0.58% Standardized Moderate 4/30/2012 5/1/2015 7.14% -3.81% -1.55% 0.10% 0.58% Moderate 9/30/2012 5/1/2015 7.14% -3.81% 0.11% 0.11% 0.27% 0.10% 0.58% Moderate 9/30/2012 5/1/2015 7.14% 0.11% 0.11% 0.11% 0.27% 0.10% 0.58% Moderate 9/30/2012 5/1/2005 5/1/2005 8.01% 0.10% 0.28%		Moderate	2/28/2006	5/1/2014	-4.39%	-6.86%	-2.80%	-0.13%	-0.03%
Standardized Moderate 5/1/2015 5/1/2022 -6.74% -8.44% -3.53% -0.89% -4.76%									
Non-Investment Grade Bond									-
BlackRock® High Yield V.I. Fund - Class III Shares NonStandardized* Moderate 2/15/2012 5/1/2014 8.98% 0.35% 2.67% 2.51% 2.63%		Moderate	5/1/2015	5/1/2022	-6.74%	-8.44%	-3.53%	-0.89%	-4.76%
NonStandardized² Moderate 2/15/2012 5/1/2014 8.98% 0.35% 2.67% 2.51% 2.63% Standardized 2/15/2012 5/1/2014 1.98% 2.00% 1.57% 2.51% 2.63% Standardized 2/15/2012 5/1/2014 1.98% 2.00% 1.57% 2.51% 2.63%									
Standardized Moderate 2/15/2012 5/1/2014 1.98% -2.02% 1.57% 2.51% 2.63%		Moderate	2/15/2012	5/1/2014	8 09%	0.35%	2 67%	2 51%	2 63%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2 Moderate 4/30/2012 5/1/2015 7.14% -3.81% -1.55% 0.10% 0.58%									
NonStandardized² Moderate 4/30/2012 5/1/2015 7.14% -3.81% -1.55% 0.10% 0.58% Standardized Moderate 4/30/2012 5/1/2015 0.14% -6.11% -2.77% 0.10% 0.58% Moderate 4/30/2012 5/1/2015 0.14% -6.11% -2.77% 0.10% 0.58% MainStay VP Floating Rate – Service Class NonStandardized² Moderate 5/1/2005 5/1/2005 8.01% 3.40% 2.89% 2.27% 2.29% Standardized Moderate 5/1/2005 5/1/2005 1.01% 1.17% 1.79% 2.27% 2.29% MainStay VP MacKay Convertible – Service Class NonStandardized² Moderate 6/2/2003 6/2/2003 4.45% -1.28% 7.17% 6.29% 6.55%		Woderate	21 1012012	5/1/2014	1.5070	-L.JL /U	1.07 /0	2.0170	2.0070
Standardized Moderate 4/30/2012 5/1/2015 0.14% -6.11% -2.77% 0.10% 0.58%		Moderate	4/30/2012	5/1/2015	7.14%	-3.81%	-1.55%	0.10%	0.58%
MainStay VP Floating Rate – Service Class NonStandardized* Moderate 5/1/2005 5/1/2005 8.01% 3.40% 2.89% 2.27% 2.29% Standardized Moderate 5/1/2005 5/1/2005 1.01% 1.17% 1.79% 2.27% 2.29% MainStay VP MacKay Convertible – Service Class Moderate 6/2/2003 6/2/2003 4.45% -1.28% 7.17% 6.29% 6.55%									
NonStandardized ² Moderate 5/1/2005 5/1/2005 8.01% 3.40% 2.89% 2.27% 2.29% Standardized Moderate 5/1/2005 5/1/2005 1.01% 1.17% 1.79% 2.27% 2.29% MainStay VP MacKay Convertible – Service Class NonStandardized ² Moderate 6/2/2003 6/2/2003 4.45% -1.28% 7.17% 6.29% 6.55%									
MainStay VP MacKay Convertible – Service Class Moderate 6/2/2003 6/2/2003 4.45% -1.28% 7.17% 6.29% 6.55%	NonStandardized ²	Moderate	5/1/2005	5/1/2005	8.01%	3.40%	2.89%	2.27%	2.29%
NonStandardized ² Moderate 6/2/2003 6/2/2003 4.45% -1.28% 7.17% 6.29% 6.55%		Moderate	5/1/2005	5/1/2005	1.01%	1.17%	1.79%	2.27%	2.29%
Standardized 6/2/2003 6/2/2003 -2.55% -3.64% 6.25% 6.29% 6.55%									
	Standardized	Moderate	6/2/2003	6/2/2003	-2.55%	-3.64%	6.25%	6.29%	6.55%



			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception	1		5	10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Non-Investment Grade Bond								
MainStay VP MacKay High Yield Corporate Bond – Service Class								
NonStandardized ²	Moderate	6/2/2003	6/2/2003	7.86%	0.69%	2.41%	2.78%	4.94%
Standardized	Moderate	6/2/2003	6/2/2003	0.86%	-1.67%	1.30%	2.78%	4.94%
MainStay VP MacKay Strategic Bond – Service Class								
NonStandardized ²	Moderate	5/1/2011	5/1/2011	7.65%	0.20%	1.41%	0.93%	1.81%
Standardized	Moderate	5/1/2011	5/1/2011	0.65%	-2.18%	0.25%	0.93%	1.81%
Alternatives								
DWS Alternative Asset Allocation VIP - Class B								
NonStandardized ²	Moderate	5/18/2009	5/2/2016	4.02%	-0.61%	2.71%	0.79%	2.00%
Standardized	Moderate	5/18/2009	5/2/2016	-2.98%	-2.99%	1.60%	0.79%	2.00%
MainStay VP Hedge Multi-Strategy - Service Class								
NonStandardized ²	Moderate	5/1/2013	5/1/2013	6.27%	-1.02%	0.60%	-2.47%	-1.73%
Standardized	Moderate	5/1/2013	5/1/2013	-0.73%	-3.39%	-0.60%	-2.47%	-1.73%
Asset Allocation								
American Funds IS Asset Allocation Fund - Class 4								
NonStandardized ²	Moderate	12/14/2012	5/1/2018	15.00%	2.46%	6.86%	5.98%	6.43%
Standardized	Moderate	12/14/2012	5/1/2018	8.00%	0.19%	5.92%	5.98%	5.96%
BlackRock® Global Allocation V.I. Fund – Class III Shares								
NonStandardized ²	Moderate	11/18/2003	5/1/2011	10.07%	-1.38%	4.98%	3.39%	3.46%
Standardized	Moderate	11/18/2003	5/1/2011	3.07%	-3.73%	3.97%	3.39%	3.46%
Fidelity® VIP FundsManager® 60% — Service Class								
NonStandardized ²	Moderate	8/22/2007	5/1/2019	10.39%	0.89%	5.76%	4.80%	5.87%
Standardized	Moderate	8/22/2007	5/1/2019	3.39%	-1.45%	4.79%	4.80%	5.09%
MainStay VP Balanced – Service Class								
NonStandardized ²	Moderate	5/1/2005	5/1/2005	6.79%	1.34%	4.81%	3.93%	4.68%
Standardized	Moderate	5/1/2005	5/1/2005	-0.21%	-0.98%	3.80%	3.93%	4.68%
MainStay VP Conservative Allocation – Service Class								
NonStandardized ²	Moderate	2/13/2006	2/13/2006	6.77%	-0.81%	2.58%	2.28%	3.49%
Standardized	Moderate	2/13/2006	2/13/2006	-0.23%	-3.18%	1.48%	2.28%	3.49%
MainStay VP Income Builder – Service Class								
NonStandardized ²	Moderate	6/2/2003	6/2/2003	10.24%	-0.20%	3.37%	3.11%	4.65%
Standardized	Moderate	6/2/2003	6/2/2003	3.24%	-2.59%	2.30%	3.11%	4.65%
MainStay VP Janus Henderson Balanced – Initial Class ⁷								
NonStandardized ²	Moderate	2/17/2012	2/17/2012	15.30%	3.37%	7.72%	7.04%	7.84%
Standardized	Moderate	2/17/2012	2/17/2012	8.30%	1.14%	6.81%	7.04%	7.84%
MainStay VP Janus Henderson Balanced – Service Class								
NonStandardized ²	Moderate	2/17/2012	2/17/2012	15.01%	3.12%	7.45%	6.78%	7.57%
Standardized	Moderate	2/17/2012	2/17/2012	8.01%	0.87%	6.53%	6.78%	7.57%
MainStay VP Moderate Allocation–Service Class								
NonStandardized ²	Moderate	2/13/2006	2/13/2006	9.29%	0.32%	4.34%	3.50%	4.26%
Standardized	Moderate	2/13/2006	2/13/2006	2.29%	-2.06%	3.31%	3.50%	4.26%
Franklin Templeton Conservative Model Portfolio - Class II								
NonStandardized ²	Moderate	5/1/2020	5/1/2020	5.84%	-1.86%	N/A	N/A	1.20%
Standardized	Moderate	5/1/2020	5/1/2020	-1.16%	-4.21%	N/A	N/A	-0.22%
Franklin Templeton Moderate Model Portfolio - Class II								
NonStandardized ²	Moderate	5/1/2020	5/1/2020	11.38%	1.27%	N/A	N/A	6.37%
Standardized	Moderate	5/1/2020	5/1/2020	4.38%	-1.06%	N/A	N/A	5.17%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II								
NonStandardized ²	Moderate	5/1/2020	5/1/2020	13.39%	2.09%	N/A	N/A	8.63%
Standardized	Moderate	5/1/2020	5/1/2020	6.39%	-0.20%	N/A	N/A	7.50%
Franklin Templeton Moderately Conservative Model Portfolio - Class II								
NonStandardized ²	Moderate	5/1/2020	5/1/2020	8.70%	0.10%	N/A	N/A	4.30%
Standardized	Moderate	5/1/2020	5/1/2020	1.70%	-2.29%	N/A	N/A	3.01%



		5 (6)	Investment					Since
	Valatility	Portfolio	Division	4			10	Investment
Investment Biological	Volatility/	Inception	Inception	1	3	5 V4	10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year⁴	Year ⁴	Year⁴	Year⁴	Inception
Asset Allocation								
Franklin Templeton Aggressive Model Portfolio - Class II NonStandardized ²	115-6	E (4 (2020	E/4/0000	17.04%	2.050/	NI/A	NI/A	44.020/
	High	5/1/2020	5/1/2020		3.85%	N/A	N/A	11.93%
Standardized	High	5/1/2020	5/1/2020	10.04%	1.64%	N/A	N/A	10.91%
MainStay VP Equity Allocation – Service Class NonStandardized ²		0/40/0000	0/40/0000	40.040/	4 470/	7.000/	5.42%	5.000/
	High	2/13/2006	2/13/2006	13.34%	1.47%	7.33%		5.28%
Standardized MainStay VP Growth Allocation-Service Class	High	2/13/2006	2/13/2006	6.34%	-0.84%	6.41%	5.42%	5.28%
NonStandardized ²	115-6	0/40/0000	0/40/0000	44.050/	4.470/	C 470/	4.040/	F 000/
	High	2/13/2006	2/13/2006	11.35%	1.47%	6.17%	4.64%	5.00%
Standardized Large Cap Equity	High	2/13/2006	2/13/2006	4.35%	-0.85%	5.21%	4.64%	5.00%
AB VPS Growth & Income - Class B								
NonStandardized ²	115-6	6/1/1999	5/1/2022	15.50%	5.87%	8.91%	7.95%	8.28%
Standardized	High							
American Funds IS Washington Mutual Investors Fund - Class 4	High	6/1/1999	5/1/2022	8.50%	3.74%	8.04%	7.95%	5.28%
NonStandardized ²	High	12/14/2012	11/12/2017	10.220/	8.08%	10.700/	0.200/	8.77%
Nonstandardized Standardized	High	12/14/2012	11/13/2017	19.23%	8.08% 6.04%	10.79% 9.98%	8.39%	8.77% 8.39%
	High	12/14/2012	11/13/2017	12.23%	6.04%	9.98%	8.39%	8.39%
American Funds IS Growth Fund - Class 4 NonStandardized ²	High	12/14/2012	11/13/2017	26.57%	4.97%	16.56%	13.51%	14.77%
Standardized		12/14/2012	11/13/2017	19.57%	2.81%	15.90%	13.51%	14.77%
	High	12/14/2012	11/13/2017	19.57%	2.61%	15.90%	13.51%	14.49%
BNY Mellon Sustainable US Equity - Service Shares NonStandardized ²	115-6	40/04/0000	E/4/0000	05 500/	C F00/	40.000/	0.500/	42 200/
	High	12/31/2000	5/1/2022 5/1/2022	25.59%	6.52% 4.42%	12.88%	9.56%	13.30%
Standardized ClearBridge Variable Appreciation Portfolio — Class II	High	12/31/2000	5/1/2022	18.59%	4.42%	12.13%	9.56%	10.46%
		0/00/0045	5/4/0047	40 500/	7.000/	44.540/	0.000/	44.000/
NonStandardized ²	High	2/28/2015	5/1/2017	19.58%	7.63%	11.51%	9.98%	11.33%
Standardized	High	2/28/2015	5/1/2017	12.58%	5.58%	10.72%	9.98%	11.33%
Fidelity® VIP Contrafund® – Service Class 2 NonStandardized²		4/40/0000	0/0/0000	05 500/	0.400/	45 500/	44.400/	40.070/
	High	1/12/2000	6/2/2003	35.59%	9.48%	15.58%	11.48%	10.07%
Standardized	High	1/12/2000	6/2/2003	28.59%	7.49%	14.90%	11.48%	10.07%
Fidelity® VIP Equity-Income – Service Class 2 NonStandardized²		4/40/0000	0/0/0000	44.500/	F 000/	0.000/	0.000/	0.500/
	High	1/12/2000	6/2/2003	14.50%	5.39%	9.09%	6.90%	6.53%
Standardized	High	1/12/2000	6/2/2003	7.50%	3.25%	8.23%	6.90%	6.53%
Fidelity® VIP Growth Opportunities – Service Class 2 NonStandardized ²		4/40/0000	5/4/0044	00.070/	4 740/	10.700/	45.700/	10.150/
	High	1/12/2000	5/1/2014	36.97%	1.74%	16.78%	15.79%	16.15%
Standardized	High	1/12/2000	5/1/2014	29.97%	-0.57%	16.13%	15.79%	16.15%
MainStay VP Epoch U.S. Equity Yield – Service Class NonStandardized ²	115-6	0/0/0000	0/0/0000	44.750/	C 040/	7.050/	E 0E0/	C 420/
	High	6/2/2003	6/2/2003	14.75%	6.21%	7.35%	5.95%	6.43%
Standardized	High	6/2/2003	6/2/2003	7.75%	4.09%	6.43%	5.95%	6.43%
MainStay VP Wellington U.S. Equity – Service Class NonStandardized ²	115-6	6/2/2003	6/2/2003	24.87%	6.83%	11.65%	9.52%	8.20%
	High			_				
Standardized	High	6/2/2003	6/2/2003	17.87%	4.74%	10.86%	9.52%	8.20%
MainStay VP Wellington Growth – Service Class ⁹ NonStandardized ²		0/0/0005	01010005	07.040/	0.400/	40.000/	0.0001	7.450/
	High	6/2/2003	6/2/2003	27.04%	3.13%	12.09%	9.98%	7.15%
Standardized	High	6/2/2003	6/2/2003	20.04%	0.89%	11.32%	9.98%	7.15%
MainStay VP S&P 500 Index ⁵ – Service Class								
NonStandardized ²	High	6/2/2003	6/2/2003	22.30%	8.04%	12.96%	10.75%	8.50%
Standardized	High	6/2/2003	6/2/2003	15.30%	6.00%	12.21%	10.75%	8.50%
MainStay VP Winslow Large Cap Growth – Service Class								
NonStandardized ²	High	6/2/2003	6/2/2003	35.44%	7.74%	15.21%	13.35%	9.53%
Standardized	High	6/2/2003	6/2/2003	28.44%	5.69%	14.52%	13.35%	9.53%
MainStay VP American Century Sustainable Equity – Service Class								
NonStandardized ²	High	2/17/2012	2/17/2012	21.06%	9.61%	10.67%	7.63%	9.28%
Standardized	High	2/17/2012	2/17/2012	14.06%	7.63%	9.85%	7.63%	9.28%



Part			D 45 11	Investment					Since
March Control Division		Volatility/	Portfolio	Division	1	3	5	10	Investment
Margin M	Investment Divisions ¹								
Might Service Treat Service - Class Might Service Class Might Migh		THISK ECTO	Duto	Duto	roui	Tour	Toul	Tour	тесрион
NosBandesdeed* High 517,000 607,000 10,14% 5,04%									
MESS Research Series - Service Class High \$1/2000 6/20003 19.25% 5.47% 10.68% 6.65% 6.48% 5.68% 5.48% 5.68% 6.48% 5.68% 5.48% 5.68% 6.48% 5.48% 5.68% 6.48% 5.		High	5/1/2000	6/2/2003	20.14%	5.69%	10.45%	9.34%	8.04%
No-Shandsrizer High \$11000 602003 19.29% 5.47% 10.81% 8.48% 8.48% 10.88% 8.48% 10.88% 8.48% 10.88% 8.48% 10.88% 8.48% 10.88% 10.88% 8.48% 10.88% 10.88% 8.48% 10.88% 10.88% 8.48% 10.88%	Standardized	High	5/1/2000	6/2/2003	13.14%	3.56%	9.64%	9.34%	8.04%
Standardized High 51/0000 0/20000 12.29% 3.33% 9.87% 9.63% 8.48% 1.49% 1.29% 1	MFS® Research Series – Service Class								
Negative	NonStandardized ²	High	5/1/2000	6/2/2003	19.25%	5.47%	10.68%	9.63%	8.48%
No-Standardized* High 12311199 5112024 21.05 8.28 12.72 10.10 5.48 5.88 5.18 10.10 5.48 5.88 5.28	Standardized	High	5/1/2000	6/2/2003	12.25%	3.33%	9.87%	9.63%	8.48%
Standardized High 12311197 5112024 14.05% 6.25% 12.75% 10.10% 1.25% 12.25% 10.10% 1.25% 1.	Voya Growth and Income Portfolio - Class S								
Small Multi-Cap Educid Class 2 High	NonStandardized ²								
Filestings VIP Mid Cap - Service Class 2 Non-Standardized High 1/12/2000 88/2003 7,81% 3,80% 8,0% 6,77% 8,72% 8,		High	12/31/1979	5/1/2024	14.05%	6.82%	12.72%	10.10%	-1.52%
NonStandardized* High 11/22/00 98/20/03 7,91% 3,00% 0,05% 0,77% 8,72% 2,05%									
Standardized									
James Henderson VIT Enterprises Portfolio - Service Shares High 12/31/1999 11/13/2017 8.45% 2.04% 7.53% 10.24% 8.25% Standardized High 12/31/1999 11/13/2017 1.45% 2.02% 6.25% 6.25% 10.24% 8.25% Standardized High 6/2/2003									
NonShandratizerd High 123111999 1111320117 1.48 1.20		High	1/12/2000	9/8/2003	7.91%	1.38%	8.22%	6.77%	8.72%
High 12/11/1999 11/13/2017 1.45% 0.25% 6.22% 10.24% 8.25% 10.24% 8.25% 10.24% 8.25% 10.24% 8.25% 10.24% 8.25% 10.24% 8.25% 10.24% 8.25% 10.24		10.1	10/01/1000	44/40/0047	0.450/	0.040/	7.500/	40.040/	0.000/
MainStay PV Wellington Mid Cap - Service Class									
NonShandardzead* High 6/22/003 6/22/00		Hign	12/31/1999	17/13/2017	1.45%	-0.25%	6.62%	10.24%	8.92%
High 6/2/2003 6/		High	6/3/3003	8/3/3003	6 20%	-3 26%	3 76%	A 170/	7 22%
MSS MICROP Value Portfolio - Service Class Migh 37/2008 5/1/2020 10.92% 4.45% 8.31% 0.089% 15.67% Standardized Migh 37/2008 5/1/2020 3.92% 2.27% 7.42% 0.089% 14.75% NonStandardized 14/190 2/18/2003 6/2/2003 14.87% 2.24% 7.42% 0.089% 14.75% NonStandardized 14/190 2/18/2003 6/2/2003 14.87% 2.24% 7.42% 0.089% 14.75% NonStandardized 14/190 2/18/2003 6/2/2003 14.87% 2.24% 7.65% 8.11% 8.61% Standardized 14/190 2/18/2003 6/2/2003 14.87% 2.24% 7.65% 8.11% 8.61% NonStandardized 14/190 2/18/2003 6/2/2003 14.87% 2.24% 5.57% 6.74% 8.11% 8.61% NonStandardized 14/190 2/18/2003 6/2/2003 14.87% 2.24% 5.57% 6.74% 6.03% 15.28% NonStandardized 14/190 2/18/200 1.91% 0.31% 8.55% 6.03% 15.28% NonStandardized 14/190 2/18/200 1.91% 0.31% 8.55% 6.03% 15.28% Standardized 14/190 2/18/200 1.11/15/2004 10.25% 2.24% 8.84% 6.15% 6.59% NonStandardized 14/190 1.11/15/2004 1									
NonStandardized* High 37/2008 51/2002 10/20% 4.45% 8.31% 0.69% 15.67% 13.75% 15.67% 13.75% 14.75		riigii	31212003	0/2/2003	-0.7170	-0.01 /0	2.1070	4.17 /0	1.2370
Sandardized High 3/72008 5/120200 3.29% 2.27% 7.42% 0.69% 14.75%		High	3/7/2008	5/1/2020	10.92%	4 45%	8.31%	-0.69%	15.67%
Neuberge Berman AMT Mich Cap Growth - Class S High 2/18/2003 6/2/2003 7.87% 5.77% 6.74% 8.11% 8.61%									
NonStandardized* High 2/18/2003 6/2/2003 14.87% 2.74% 7.65% 8.11% 8.61% Standardized* High 2/18/2003 6/2/2003 14.87% 2.74% 7.65% 6.74% 8.11% 8.61% Standardized* Highest 7/16/2001 5/1/2002 2.10% 2.06% 7.67% 6.74% 8.11% 8.61% Standardized* Highest 7/16/2001 5/1/2002 2.10% 2.06% 7.67% 6.39% 14.35% 5.20% 5.20% 5.20% 6.		g	0,1,12000	0/ 1/2020	0.0270	L.L.I 70	7.1270	0.0070	11070
Sandardized		High	2/18/2003	6/2/2003	14.87%	-2.74%	7.65%	8.11%	8.61%
Impact VI Main Street Small Cap Fund - Series II Highest									
Highest 7/16/2001 5/1/2020 2.16% 2.06% 7.67% 6.93% 14.35% Columbia Variable Portfolio – Small Cap Value Fund — Class 2 Highest 6/1/2000 11/15/2004 10.25% 2.24% 8.94% 6.15% 6.50% Standardized Highest 6/1/2000 11/15/2004 3.25% -0.04% 8.06% 6.15% 6.50% Standardized Highest 4/17/2018 5/1/2004 10.25% 2.24% 8.94% 6.15% 6.50% Standardized Highest 4/17/2018 5/1/2004 10.25% 2.24% 8.94% 6.15% 6.50% Standardized Highest 4/17/2018 5/1/2004 10.25% 2.24% 8.94% 6.15% 6.50% Standardized Highest 4/17/2018 5/1/2004 8.65% 1.72% 6.39% N/A 2.02% No.Standardized Highest 5/1/2006 1/1/3/2017 9.09% 0.67% 5.59% 4.86% 4.00% Standardized Highest 5/1/2000 1/1/3/2017 2.00% 1.68% 4.00% 3.51% MainStay VP Wellington Small Cap - Service Class Highest 5/1/2016 5/2/2016 5/2/2016 4.09% 5.59% 2.42% N/A 4.65% MainStay VP Wellington Small Cap - Service Class Highest 5/1/2001 5/2/2016 5/2/2016 4.09% 5.59% 2.42% N/A 4.65% MainStay VP Wellington Small Cap - Service Class Highest 5/1/2012 2/17/2012 4.86% 5.54% 5.73% 6.10% 7.05% Standardized Highest 2/17/2012 2/17/2012 2/17/2012 4.86% 5.54% 5.73% 6.10% 7.05% Standardized Highest 2/17/2012 2/17/2									
Columbia Variable Portfolio - Small Cap Value Fund — Class 2 Highest 61/2000 11/15/2004 10.25% 2.24% 8.94% 6.15% 6.50%	NonStandardized ²	Highest	7/16/2001	5/1/2020	9.16%	0.31%	8.55%	6.93%	15.28%
Highest 6/1/2000 11/16/2004 3.25% 2.24% 8.94% 6.15% 6.50% 5.05% 5.	Standardized	Highest	7/16/2001	5/1/2020	2.16%	-2.06%	7.67%	6.93%	14.35%
Highest High	Columbia Variable Portfolio – Small Cap Value Fund — Class 2								
Fidelity VIP Extended Market Index Portfolio - Service Class 2	NonStandardized ²	Highest	6/1/2000		10.25%	2.24%	8.94%	6.15%	6.50%
NonStandardized		Highest	6/1/2000	11/15/2004	3.25%	-0.04%	8.08%	6.15%	6.50%
Highest 4/17/2018 5/1/2024 1.65% 4.07% 5.44% N/A 4.98% Macquarie VIP® Small Cap Value Series - Service Class Macquarie VIP® Small Cap Value Series - Service Class Highest 5/1/2000 11/13/2017 9.09% 0.67% 5.59% 4.86% 4.00% Standardized Highest 5/1/2000 11/13/2017 2.09% 1.68% 4.60% 4.86% 3.51% MainStay VP Wellington Small Cap - Service Class MainStay VP Wellington Small Cap - Service Class MainStay VP Wellington Small Cap - Service Class MainStay VP Small Cap Growth - Initial Class MainStay VP Small Cap Growth - Service Class MainStay V									
Macquarie VIP® Small Cap Value Series - Service Class Highest 5/1/2000 11/13/2017 2.09% 0.67% 5.59% 4.86% 4.00% 5.58% 4.86% 3.51% 5/1/2000 11/13/2017 2.09% 0.67% 5.59% 4.86% 3.51% 5/1/2000 11/13/2017 2.09% 0.67% 5.59% 4.86% 3.51% 5/1/2000 11/13/2017 2.09% 0.67% 5.59% 4.86% 3.51% 5/1/2000 11/13/2017 2.09% 0.67% 5.59% 4.86% 3.51% 5/1/2000 11/13/2017 2.09% 0.67% 5.59% 4.86% 3.51% 5/1/2001 5/1/2016 5/1/2016 5/1/2016 5/1/2016 11.09% -3.28% 3.49% N/A 4.65% 5.584 5.65% 5.6									
NonStandardized		Highest	4/17/2018	5/1/2024	1.65%	-4.07%	5.44%	N/A	-4.98%
Highest Standardized Highest Standardized Standardized Highest Standardized Standardized Highest Standardized Highest Standardized Standardized Highest Standardized Standardized Highest									
MainStay VP Wellington Small Cap - Service Class Highest 5/2/2016 5/2/2016 11.09% -3.28% 3.49% N/A 4.65% Standardized Highest 5/2/2016 5/2/2016 5/2/2016 11.09% -3.28% 3.49% N/A 4.65% MainStay VP Small Cap Growth - Initial Class Highest 5/2/2016 5/2/2016 4.09% -5.59% 2.42% N/A 4.65% MainStay VP Small Cap Growth - Initial Class Highest 2/17/2012 2/17/2012 4.86% -5.54% 5.73% 6.10% 7.05% Standardized Highest 2/17/2012 2/17/2012 2/17/2012 -2.14% -7.80% 4.76% 6.10% 7.05% MainStay VP Small Cap Growth - Service Class Highest 2/17/2012 2/17/2012 2/17/2012 4.60% -5.78% 5.47% 5.83% 6.79% Standardized Highest 2/17/2012 2/17/2012 2/17/2012 2/17/2012 -2.40% -8.03% 4.48% 5.83% 6.79% Standardized Highest 2/17/2012 2/17/2012 2/17/2012 -2.40% -8.03% 4.48% 5.83% 6.79% Standardized Highest 1/2/14/2012 5/1/2015 3.01% -9.02% 2.73% 3.34% 3.50% Standardized Highest 1/2/14/2012 5/1/2015 3.01% -9.02% 2.73% 3.34% 3.50% Standardized Highest 1/2/14/2012 5/1/2015 3.99% -11.19% 1.63% 3.34% 3.50% Standardized Highest 1/2/14/2018 5/1/2019 2.44% -3.47% 2.80% N/A 3.79% Standardized Highest 1/2/14/2018 5/1/2019 2.44% -3.47% 2.80% N/A 2.94% N/A									
NonStandardized		Highest	5/1/2000	11/13/2017	2.09%	-1.68%	4.60%	4.86%	3.51%
Standardized Highest 5/2/2016 5/2/2016 4.09% -5.59% 2.42% N/A 4.65% MainStay VP Small Cap Growth – Initial Class* Highest 2/17/2012 2/17/2012 4.86% -5.54% 5.73% 6.10% 7.05% Standardized* Highest 2/17/2012		I limbook	E/0/0046	E/0/0046	44.000/	2.200/	2.400/	NI/A	4.050/
MainStay VP Small Cap Growth - Initial Class Mighest 2/17/2012 2/17/2012 2/17/2012 2/17/2012 2.14% -7.80% 4.76% 6.10% 7.05%									
NonStandardized		nignest	3/2/2010	3/2/2010	4.09%	-5.59%	2.4270	N/A	4.05%
Standardized Highest 2/17/2012 2/17/2012 2/17/2012 2.1.4% -7.80% 4.76% 6.10% 7.05% MainStay VP Small Cap Growth – Service Class Highest 2/17/2012 2/17/2012 2/17/2012 4.60% -5.78% 5.47% 5.83% 6.79% Standardized Highest 2/17/2012 2/17/2012 2/17/2012 -2.40% -8.03% 4.48% 5.83% 6.79% International/Global Equity Standardized High 12/14/2012 5/11/2015 3.01% -9.02% 2.73% 3.34% 3.50% Standardized High 12/14/2012 5/11/2015 5.11/2015 -3.99% -11.19% 1.63% 3.34% 3.50% Standardized High 12/14/2012 5/11/2015 5/11/2015 -3.99% -11.19% 1.63% 3.34% 3.50% Standardized High 4/16/2018 5/11/2019 9.44% -3.47% 2.80% N/A 3.79% Standardized High 4/16/2018 5/11/2019 2.44% -3.47% 2.80% N/A 2.94% Invesco VI. EQV International Equity Fund - Service Name High 9/19/2001 5/11/2014 5.27% -2.13% 3.34% 2.22% 2.52% Standardized High 9/19/2001 5/11/2014 5.27% -2.13% 3.34% 2.22% 2.52% Standardized High 9/19/2001 5/11/2014 5.27% -2.13% 3.34% 2.22% 2.52% Standardized High 9/19/2001 5/11/2014 5.27% -2.13% 3.44% 2.27% 2.22% 2.52% Standardized High 9/19/2001 5/11/2014 5.27% -2.13% 3.44% 2.27% 2.22% 2.52% Standardized High 9/19/2001 5/11/2014 5.17% 4.47% 2.27% 2.22% 2.52% Standardized High 9/19/2001 5/11/2014 5.17% 4.47% 2.27% 2.22% 2.52% Standardized High 9/19/2001 5/11/2014 5.17% 4.47% 2.27% 2.22% 2.52% Standardized High 9/19/2001 5/11/2014 5.17% 4.47% 2.27% 2.22% 5.25% Standardized High 9/19/2001 5/11/2014 5.27% 5.27% 5.27% 5.27% 5.28% Standardized High 9/19/2001 5/11/2014 5.27% 5.27% 5.27% 5.28%		Highest	2/17/2012	2/17/2012	4 86%	5 54%	5 73%	6 10%	7.05%
MainStay VP Small Cap Growth - Service Class Highest 2/17/2012 2/17/2012 2/17/2012 4.60% -5.78% 5.47% 5.83% 6.79% International/Global Equity Highest 2/17/2012 2/17/2012 2/17/2012 2.40% -8.03% 4.48% 5.83% 6.79% International/Global Equity Highest 2/17/2012 2/17/2012 2/17/2012 2.40% -8.03% 4.48% 5.83% 6.79% International/Global Equity Highest 2/17/2012 2/17/2012 2/17/2012 2.40% -8.03% 4.48% 5.83% 6.79% International/Global Equity High 12/14/2012 5/1/2015 3.01% -9.02% 2.73% 3.34% 3.50% Standardized High 12/14/2012 5/1/2015 3.01% -9.02% 2.73% 3.34% 3.50% Fidelity VIP International Index — Service Class 2 High 4/16/2018 5/1/2019 9.44% -1.10% 3.85% N/A 3.79% Standardized High 4/16/2018 5/1/2019 5/1/2019 2.44% -3.47% 2.80% N/A 2.94% Invesco VI. EQV International Equity Fund - Series II NonStandardized High 9/19/2001 5/1/2014 5.27% -2.13% 3.34% 2.22% 2.52% Standardized High 9/19/2001 5/1/2014 -1.73% -4.47% 2.27% 2.22% 2.52% Standardized High 12/31/1999 6/2/2003 25.19% 6.05% 11.20% 8.26% 6.52% NonStandardized High 12/31/1999 6/2/2003 25.19% 6.05% 11.20% 8.26% 6.52% Standardized High 12/31/1999 6/2/2003 25.19% 6.05% 11.20% 8.26% 6.52% Standardized High 12/31/1999 6/2/2003 25.19% 6.05% 11.20% 8.26% 6.52% Standardized High 12/31/1999 6/2/2003 25.19% 6.05% 11.20% 8.26% 6.52% Standardized High 12/31/1999 6/2/2003 25.19% 6.05% 11.20% 8.26% 6.52% Standardized High 12/31/1999 6/2/2003 25.19% 6.05% 11.20% 8.26% 6.52% Standardized High 12/31/1999 6/2/2003 25.19% 6.05% 11.20% 8.26% 6.52% Standardized High 12/31/1999 6/2/2003 25.19% 6.05% 11.20% 8.26% 6.52% Standardized High 12/31/1999 6/2/2003 25.19% 6.05% 11.20% 6.05% 6.52%									
NonStandardized		Highest	2/11/2012	2/11/2012	-Z. 14 /0	-1.0070	4.7070	0.1070	7.0070
Standardized Highest 2/17/2012 2/17/2012 2.4.0% -8.03% 4.48% 5.83% 6.79% International/Global Equity		Highest	2/17/2012	2/17/2012	4.60%	-5.78%	5.47%	5.83%	6.79%
International/Global Equity American Funds IS Global Small Cap Fund - Class 4 High 12/14/2012 5/1/2015 3.01% -9.02% 2.73% 3.34% 3.50% Standardized High 12/14/2012 5/1/2015 -3.99% -11.19% 1.63% 3.34% 3.50% Fidelity VIP International Index — Service Class 2 High 4/16/2018 5/1/2019 9.44% -1.10% 3.85% N/A 3.79% Standardized High 4/16/2018 5/1/2019 2.44% -3.47% 2.80% N/A 2.94% Invesco VI. EQV International Equity Fund - Series II Standardized High 9/19/2001 5/1/2014 5.27% -2.13% 3.34% 2.22% 2.52% 3.54%									
American Funds IS Global Small Cap Fund - Class 4 High 12/14/2012 5/1/2015 3.01% -9.02% 2.73% 3.34% 3.50% 5/1/2015 3.01% -9.02% 2.73% 3.34% 3.50% 5/1/2015 3.01% -9.02% 2.73% 3.34% 3.50% 5/1/2016 3.01% -9.02% 2.73% 3.34% 3.50% 5/1/2018 5/1/2015 -3.99% -11.19% 1.63% 3.34% 3.50% 5/1/2018 -1.19% -1.19		J==-							
NonStandardized									
Standardized High 12/14/2012 5/1/2015 -3.99% -11.19% 1.63% 3.34% 3.50% Fidelity VIP International Index — Service Class 2	NonStandardized ²	High	12/14/2012	5/1/2015	3.01%	-9.02%	2.73%	3.34%	3.50%
Fidelity VIP International Index — Service Class 2									
Standardized High 4/16/2018 5/1/2019 2.44% -3.47% 2.80% N/A 2.94% Invesco VI. EQV International Equity Fund - Series II NonStandardized	Fidelity® VIP International Index — Service Class 2								
Standardized High 4/16/2018 5/1/2019 2.4% -3.47% 2.80% N/A 2.94% Invesco VI. EQV International Equity Fund - Series II High 9/19/2001 5/1/2014 5.27% -2.13% 3.34% 2.22% 2.52% Standardized High 9/19/2001 5/1/2014 5.27% -4.47% 2.27% 2.22% 2.52% Janus Henderson VIT Global Research Portfolio - Service Shares High 1/2/31/1999 6/2/2003 25.19% 6.05% 11.20% 8.26% 6.52%	NonStandardized ²	High	4/16/2018	5/1/2019	9.44%	-1.10%	3.85%	N/A	3.79%
NonStandardized	Standardized				2.44%	-3.47%	2.80%	N/A	2.94%
Standardized High 9/19/2001 5/1/2014 -1.73% -4.47% 2.27% 2.22% 2.52% Janus Henderson VIT Global Research Portfolio – Service Shares High 12/31/1999 6/2/2003 25.19% 6.05% 11.20% 8.26% 6.52%	Invesco V.I. EQV International Equity Fund - Series II	-							
Janus Henderson VIT Global Research Portfolio – Service Shares NonStandardized² High 12/31/1999 6/2/2003 25.19% 6.05% 11.20% 8.26% 6.52%	NonStandardized ²	High	9/19/2001	5/1/2014	5.27%	-2.13%	3.34%	2.22%	2.52%
NonStandardized ² High 12/31/1999 6/2/2003 25.19% 6.05% 11.20% 8.26% 6.52%		High	9/19/2001	5/1/2014	-1.73%	-4.47%	2.27%	2.22%	2.52%
	Janus Henderson VIT Global Research Portfolio – Service Shares								
Standardized High 12/31/1999 6/2/2003 18.19% 3.94% 10.40% 8.26% 6.52%	NonStandardized ²	High	12/31/1999	6/2/2003	25.19%	6.05%	11.20%	8.26%	6.52%
	Standardized	High	12/31/1999	6/2/2003	18.19%	3.94%	10.40%	8.26%	6.52%



Average Annual Total Return as of June 30, 2024 (Updated Quarterly)

			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception				10	Division
Investment Divisions ¹	Risk Level ³	Date	Date ¹	Year⁴	Year ⁴	Year ⁴	Year ⁴	Inception
International/Global Equity								
MainStay VP MacKay International Equity – Service Class								
NonStandardized ²	High	6/2/2003	6/2/2003	5.23%	-6.60%	2.79%	2.57%	4.43%
Standardized	High	6/2/2003	6/2/2003	-1.77%	-8.84%	1.69%	2.57%	4.43%
MFS® International Intrinsic Value Portfolio – Service Class								
NonStandardized ²	High	8/31/2001	5/1/2017	9.73%	-1.27%	4.82%	5.24%	5.64%
Standardized	High	8/31/2001	5/1/2017	2.73%	-3.63%	3.80%	5.24%	5.64%
MFS® VIT Research International - Service Class								
NonStandardized ²	High	8/24/2001	5/1/2022	6.26%	-1.21%	4.35%	2.60%	5.19%
Standardized	High	8/24/2001	5/1/2022	-0.74%	-3.57%	3.32%	2.60%	2.09%
Putnam VT International Value Fund - Class IB								
NonStandardized ²	High	1/2/1997	5/1/2024	8.48%	4.07%	6.84%	2.60%	0.78%
Standardized	High	1/2/1997	5/1/2024	1.48%	1.87%	5.91%	2.60%	-6.22%
American Funds IS New World Fund - Class 4	-							
NonStandardized ²	Highest	12/14/2012	5/1/2014	8.89%	-4.37%	4.51%	3.12%	3.58%
Standardized	Highest	12/14/2012	5/1/2014	1.89%	-6.66%	3.48%	3.12%	3.58%
Fidelity® VIP Emerging Markets – Service Class 2								
NonStandardized ²	Highest	1/23/2008	5/1/2018	11.92%	-6.17%	4.10%	3.71%	2.99%
Standardized	Highest	1/23/2008	5/1/2018	4.92%	-8.41%	3.06%	3.71%	2.42%
MainStay VP Candriam Emerging Markets Equity – Service Class ⁹		1/20/2000	0/1/2010					
NonStandardized ²	Highest	2/17/2012	2/17/2012	12.29%	-10.57%	0.58%	-0.78%	-1.13%
Standardized	Highest	2/17/2012	2/17/2012	5.29%	-12.71%	-0.62%	-0.78%	-1.13%
Sector	riigricst	2/11/2012	2/11/2012	0.2370	-12.7 170	-0.0270	-0.7070	-1.1070
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 ¹⁰								
NonStandardized ²	High	4/30/2013	5/1/2015	6.25%	6.19%	7.87%	-2.21%	0.83%
Standardized	High	4/30/2013	5/1/2015	-0.75%	4.07%	6.97%	-2.21%	0.83%
MainStay VP Fidelity Institutional AM® Utilities – Service Class	riigii	4/00/2010	0/1/2010	-0.7070	4.01 70	0.01 70	-2.2170	0.0070
NonStandardized ²	High	2/17/2012	2/17/2012	12.08%	8.20%	6.20%	4.16%	6.63%
Standardized	High	2/17/2012	2/17/2012	5.08%	6.17%	5.24%	4.16%	6.63%
Morgan Stanley VIF U.S. Real Estate - Class II	riigii	2/11/2012	2/11/2012	0.0070	0.1170	J.2470	4.1070	0.0070
NonStandardized ²	High	11/5/2002	5/1/2013	5.52%	-2.68%	-1.17%	1.19%	1.44%
	High	11/5/2002	5/1/2013	-1.48%	-5.01%	-2.39%	1.19%	1.44%
Standardized MainStay VP CBRE Global Infrastructure — Service Class	riigii	11/3/2002	3/1/2013	-1.40 /0	-0.0170	*Z.J370	1.10/0	1.44 /0
NonStandardized ²	High	5/1/2015	5/1/2015	-0.01%	-0.59%	-3.62%	N/A	-4.33%
Standardized	High	5/1/2015	5/1/2015	-7.01%	-2.96%	-4.81%	N/A	-4.33%
BNY Mellon IP Technology Growth – Service Shares	піgіі	3/1/2013	3/1/2013	-7.01%	-2.90%	-4.0170	IV/A	-4.33%
the state of the s	Highest	12/29/2000	6/2/2003	36.94%	-0.17%	13.83%	13.11%	9.94%
NonStandardized ²		12/29/2000	6/2/2003	29.94%	-2.56%	13.03%	13.11%	9.94%
Standardized Fidelity® VIP Health Care — Service Class 2	Highest	12/29/2000	0/2/2003	29.94%	-2.00%	13.11%	13.11%	9.94%
	10.1			0.540/	0.040/	0.050/	7.550	7.500/
NonStandardized ²	Highest	7/18/2001	5/1/2019	3.51%	-2.31%	6.25%	7.55%	7.58%
Standardized	Highest	7/18/2001	5/1/2019	-3.49%	-4.64%	5.29%	7.55%	6.85%
MainStay VP Natural Resources – Initial Class								
NonStandardized ²	Highest	2/17/2012	2/17/2012	11.86%	16.51%	16.36%	0.81%	1.49%
Standardized	Highest	2/17/2012	2/17/2012	4.86%	14.77%	15.70%	0.81%	1.49%
Principal VC Real Estate Securities Account - Class 2								
NonStandardized ² Standardized	Highest	5/1/1998 5/1/1998	5/1/2024 5/1/2024	4.34% -2.66%	-2.63% -4.95%	2.36% 1.24%	4.97% 4.97%	7.74% 0.74%

Please read the important disclosures below regarding the product performance.



As of July 31, 2024 For policies purchased June 2, 2003 to August 15, 2010

To obtain a copy of the product and funds prospectuses, please contact your NYLIFE Securities LLC Registered Representative or call 1-800-598-2019. 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 hefore investing.

¹ The performance shown is for the indicated classes/shares only. These classes/shares impose a 12b-1 fee (except MainStay VP U.S. Government Money Market, MainStay VP Small Cap Growth — Initial Class, MainStay VP Janus Henderson Balanced — Initial Class and MainStay 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 NYLIFE Securities LLC Registered Representative or call 1-800-598-2019 for more information. Investment Division Inception Date is the date in which the Investment Division is first offered in the product. Portfolio Inception Date is the date that the Portfolio in which the Investment Division invests was first offered.

² Assumes no deduction for contingent deferred sales charge.

³ Volatility/Risk Levels are assigned by New York Life. The Investment Divisions are grouped by risk classifications that reflect performance volatility based on Morningstar classifications as of December 31, 2020. Morningstar is a widely used independent research firm, which ranks mutual funds and other investment companies by overall performance, investment objectives and assets. Policy owners need to keep in mind, as applicable, that equity investments have been volatile historically. Investment options concentrated in bonds fluctuate in value in response to changes in interest rates. High-yield securities are generally considered speculative because they present a greater risk of loss than higher-quality debt securities and may be subject to greater price volatility. Non-US securities are subject to currency fluctuation risks and the risks of political and economic instability in the country of issuance. Investment options which are concentrated in economic sectors may be more volatile than more broadly diversified portfolios.

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

⁴ The New York Life Essentials Variable Annuity was first offered for sale on May 10, 2002. Certain Portfolios and Investment Divisions existed prior to this date. The performance for MainStay VP Series Fund, Inc. portfolios are based on the 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. All performance 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 Essentials Variable Annuity invests in New York Life Insurance and Annuity Corporation (NYLIAC) Variable Annuity Separate Account III.

⁵ The S&P 500 Index is an unmanaged index and is widely regarded as the standard for measuring Large-Cap U.S. stock market performance. "S&P 500" is a trademark of the McGraw-Hill Companies, Inc. and has been licensed for use by the MainStay VP S&P 500 Index Portfolio. The MainStay 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 MainStay VP S&P 500 Index Portfolio. Investors cannot invest directly in an Index.

⁶ New allocations to the MainStay VP Small Cap Growth – Initial Class Investment Division will not be accepted from Policyowners who were not invested in the MainStay VP Small Cap Growth – Initial Class on February 17, 2012. For existing Policyowners, if you remove all of your Accumulation Value from the MainStay VP Small Cap Growth – Initial Class Investment Division on or after February 17, 2012, you will not be able to reinvest in this Investment Divisions.

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

New allocations to the MainStay VP Janus Henderson Balanced – Initial Class Investment Division will not be accepted from Policyowners who were not invested in the MainStay VP Janus Henderson Balanced – Initial Class on February 17, 2012. For existing Policyowners, if you remove all of your Accumulation Value from the MainStay VP Janus Henderson Balanced – Initial Class Investment Division on or after February 17, 2012, you will not be able to reinvest in this Investment Divisions. The MainStay VP Janus Henderson Balanced – Service Class imposes a 12b-1 fee.

⁸ An Investment in the MainStay 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.

⁹ New allocations to the MainStay VP Wellington Growth and MainStay 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 17b-1 fee

¹⁰ 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.

Performance information less than 1 year has not been annualized

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.

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

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