

As of June 30, 2024 For Policies Applied for on or after May 1, 2016 Accumulation Value Based M&E Structure

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 1.30% during the surrender charge period for the initial premium and 1.10% after the surrender charge period for the initial premium 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 1% by the 9th year after that premium payment has been in the policy, with no surrender charge thereafter.

Withdrawals and surrenders may be taxable transactions, and prior to age 59½, may be subject to a 10% IRS penalty (the 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 Flexible Premium Variable Annuity III and described herein are different from mutual funds that may have similar names but are available directly to the general public. Investment results may differ.

In most jurisdictions, the policy form number for the New York Life Flexible Premium Variable Annuity III is ICC15-P303 or it may be 215-P303.

Average Annual Total Neturn as of June 30, 2024 (Opulated Monthly)										
			Investment		Year to					Since
		Portfolio	Division	Month to	Date					Investment
,	Volatility/	Inception	Inception	Date	(Updated	1 ,	3	5	10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>		Monthly)	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Investment Grade Bond										
MainStay VP U.S. Government Money Market – Current 7-day yield is 5.09%										
NonStandardized <sup>2</sup>	Low	1/29/1993	5/1/2015	0.32%	1.90%	3.85%	1.55%	0.61%	-0.06%	0.21%
Standardized PIMCO VIT Low Duration Portfolio - Advisor Class	Low	1/29/1993	5/1/2015	-	-	-3.15%	-0.76%	-0.39%	-0.06%	0.09%
	1	2/24/2006	5/2/2016	0.400/	0.75%	4.03%	-1.51%	-0.69%	-0.46%	-0.33%
NonStandardized <sup>2</sup> Standardized	Low Low	3/31/2006 3/31/2006	5/2/2016	0.42%	0.75%	-2.97%	-3.87%	-1.70%	-0.46%	-0.35%
PIMCO VIT Short-Term Portfolio - Advisor Class	LOW	3/31/2000	3/2/2010	-		-2.31 /0	-5.07 /0	-1.7070	-0.4070	-0.4070
NonStandardized <sup>2</sup>	Low	9/30/1999	5/1/2024	0.29%	2.45%	4.97%	1.41%	1.03%	0.71%	0.63%
Standardized	Low	9/30/1999	5/1/2024	-	_	-2.03%	-0.91%	0.05%	0.71%	-6.37%
American Funds IS Capital World Bond Fund® - Class 4										
NonStandardized <sup>2</sup>	Moderate	10/4/2006	5/1/2024	-0.20%	-4.36%	-0.65%	-7.52%	-3.77%	-2.08%	0.96%
Standardized	Moderate	10/4/2006	5/1/2024	-	-	-7.61%	-9.73%	-4.75%	-2.08%	-6.04%
American Funds IS The Bond Fund of America® - Class 4										
NonStandardized <sup>2</sup>	Moderate	12/14/2012	5/1/2022	0.86%	-1.51%	1.06%	-4.38%	-1.12%	0.04%	-1.32%
Standardized American Funds IS U.S. Government Securities Fund® - Class 4	Moderate	12/14/2012	5/1/2022	-	-	-5.94%	-6.67%	-2.13%	0.04%	-4.58%
		12/2/1985	E (4 (000 4	0.86%	-1.84%	-0.02%	-4.45%	-1.59%	0.540/	1.92%
NonStandardized <sup>2</sup> Standardized	Moderate Moderate	12/2/1985	5/1/2024 5/1/2024	0.86%	-1.84%	-0.02% -7.02%	-4.45% -6.73%	-1.59% -2.59%	-0.51% -0.51%	-5.08%
Columbia Variable Portfolio — Intermediate Bond - Class 2	Woderate	12/2/1905	3/1/2024	-		-1.02/0	-0.7370	-2.3370	-0.5170	-3.00 //
NonStandardized <sup>2</sup>	Moderate	5/3/2010	5/1/2022	1.09%	-1.23%	2.12%	-5.95%	-1.40%	0.20%	-1.90%
Standardized	Moderate	5/3/2010	5/1/2022	-	-	-4.88%	-8.20%	-2.41%	0.20%	-5.14%
MainStay VP Bond - Service Class										
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2015	0.87%	-0.99%	1.57%	-4.97%	-1.90%	-0.28%	-0.69%
Standardized	Moderate	6/2/2003	5/1/2015	_	-	-5.43%	-7.24%	-2.90%	-0.28%	-0.81%
Fidelity® VIP Investment Grade Bond - Service Class 2										
NonStandardized <sup>2</sup>	Moderate	8/15/2005	5/1/2022	0.84%	-1.01%	1.53%	-4.05%	-0.94%	0.33%	-0.54%
Standardized	Moderate	8/15/2005	5/1/2022	_	-	-5.47%	-6.35%	-1.95%	0.33%	-3.82%
Fidelity® VIP Bond Index – Service Class 2										
NonStandardized <sup>2</sup>	Moderate	4/19/2018	11/23/2020	0.85%	-1.34%	0.97%	-4.64%	-1.92%	N/A	-4.59%
Standardized	Moderate	4/19/2018	11/23/2020	-	-	-6.03%	-6.92%	-2.92%	N/A	-6.21%
MainStay VP MacKay U.S. Infrastructure Bond – Service Class										
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/2/2016	0.65%	-1.80%	0.44%	-4.33%	-2.21%	-1.00%	-1.35%
Standardized	Moderate	6/2/2003	5/2/2016	-	-	-6.56%	-6.61%	-3.20%	-1.00%	-1.47%
MainStay VP PIMCO Real Return – Service Class	moderate	2.2.2000	2.2.2010			2.3070	2.3170	2.2070	5070	
NonStandardized <sup>2</sup>	Moderate	2/17/2012	5/2/2016	0.64%	0.29%	1.71%	-2.79%	0.66%	0.17%	0.81%
Standardized	Moderate	2/17/2012	5/2/2016	- 0.0470	-	-5.29%	-5.11%	-0.33%	0.17%	0.70%
PIMCO VIT Income Portfolio - Advisor Class	Woodlate	2/11/2012	0/2/2010	-		0.2070	-0.1170	-0.0070	0.1770	0.7070
NonStandardized <sup>2</sup>	Moderate	4/29/2016	5/1/2020	0.17%	1.31%	5.50%	-0.60%	1.08%	N/A	2.33%
Standardized	Moderate	4/29/2016	5/1/2020	0.17 70	1.3170	-1.50%	-2.98%	0.10%	N/A	1.20%
nanuaruizeu	iviouerate	4/29/2016	5/1/2020	_	-	-1.50%	-2.90%	U. IU%	IN/A	1.20%



			Investment		Year to					Since
		Portfolio	Division	Month to						Investment
	Volatility/	Inception	Inception	Date	(Updated				10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>		Monthly)	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Investment Grade Bond										
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class										
NonStandardized <sup>2</sup>	Moderate	5/1/2014	5/2/2016	0.45%	0.54%	5.47%	-1.87%	-0.62%	1.24%	0.78%
Standardized	Moderate	5/1/2014	5/2/2016	-		-1.53%	-4.21%	-1.64%	1.24%	0.66%
PIMCO VIT Total Return Portfolio - Advisor Class										
NonStandardized <sup>2</sup>	Moderate	2/28/2006	5/2/2016	0.78%	-0.37%	2.77%	-4.43%	-1.44%	0.02%	-0.12%
Standardized	Moderate	2/28/2006	5/2/2016	-	-	-4.23%	-6.72%	-2.45%	0.02%	-0.24%
Western Asset Core Plus VIT - Class II NonStandardized <sup>2</sup>		=	=	0.480/						
	Moderate	5/1/2015	5/1/2022	0.47%	-2.29%	0.41%	-6.05%	-2.19%	-0.74%	-1.37%
Standardized Non-Investment Grade Bond	Moderate	5/1/2015	5/1/2022	-	-	-6.59%	-8.30%	-3.18%	-0.74%	-4.62%
BlackRock® High Yield V.I. Fund – Class III Shares										
NonStandardized <sup>2</sup>	Moderate	2/15/2012	5/2/2016	0.86%	2.44%	9.14%	0.50%	2.83%	2.67%	3.78%
Standardized	Moderate	2/15/2012	5/2/2016	-	-	2.14%	-1.86%	1.92%	2.67%	3.68%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2										
NonStandardized <sup>2</sup>	Moderate	4/30/2012	5/2/2016	0.24%	1.37%	7.30%	-3.67%	-1.41%	0.25%	0.80%
Standardized	Moderate	4/30/2012	5/2/2016	-	-	0.30%	-5.97%	-2.41%	0.25%	0.68%
MainStay VP Floating Rate – Service Class		=///000=	= 1010010							
NonStandardized <sup>2</sup>	Moderate	5/1/2005	5/2/2016	0.26%	3.12%	8.17%	3.55%	3.04%	2.42%	2.98% 2.88%
Standardized MainStay VP MacKay Convertible – Service Class	Moderate	5/1/2005	5/2/2016	-	-	1.17%	1.33%	2.14%	2.42%	2.88%
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/2/2016	1.29%	2.56%	4.60%	-1.13%	7.33%	6.45%	8.23%
Standardized	Moderate	6/2/2003	5/2/2016	-	-	-2.40%	-3.49%	6.57%	6.45%	8.16%
MainStay VP MacKay High Yield Corporate Bond – Service Class										
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/2/2016	0.75%	2.26%	8.02%	0.84%	2.57%	2.93%	3.80%
Standardized	Moderate	6/2/2003	5/2/2016	-	-	1.02%	-1.51%	1.65%	2.93%	3.71%
MainStay VP MacKay Strategic Bond – Service Class		F1410044	F (0 (004 0	0.000/	0.440/	7.040/	0.050/	4 570/	4.000/	4.000/
NonStandardized <sup>2</sup> Standardized	Moderate Moderate	5/1/2011 5/1/2011	5/2/2016 5/2/2016	0.99%	2.44%	7.81% 0.81%	0.35% -2.02%	1.57% 0.61%	1.08% 1.08%	1.86%
Alternatives	woderate	5/1/2011	5/2/2016	-	-	0.61%	-2.02%	0.01%	1.06%	1.75%
DWS Alternative Asset Allocation VIP - Class B										
NonStandardized <sup>2</sup>	Moderate	5/18/2009	5/2/2016	-0.50%	1.39%	4.17%	-0.46%	2.86%	0.94%	2.15%
Standardized	Moderate	5/18/2009	5/2/2016	-	-	-2.83%	-2.84%	1.95%	0.94%	2.05%
MainStay VP Hedge Multi-Strategy - Service Class										
NonStandardized <sup>2</sup>	Moderate	5/1/2013	5/2/2016	0.32%	2.12%	6.43%	-0.88%	0.75%	-2.32%	0.03%
Standardized	Moderate	5/1/2013	5/2/2016	-	-	-0.57%	-3.24%	-0.24%	-2.32%	-0.09%
Asset Allocation										
American Funds IS Asset Allocation Fund - Class 4										
NonStandardized <sup>2</sup>	Moderate	12/14/2012	5/1/2018	2.59%	8.59%	15.17%	2.62%	7.02%	6.14%	6.59%
Standardized	Moderate	12/14/2012	5/1/2018	-	-	8.17%	0.35%	6.24%	6.14%	6.24%
BlackRock® Global Allocation V.I. Fund – Class III Shares										
NonStandardized <sup>2</sup>	Moderate	11/8/2003	5/2/2016	1.14%	5.53%	10.24%	-1.23%	5.13%	3.54%	4.88%
Standardized	Moderate	11/8/2003	5/2/2016	-	-	3.24%	-3.59%	4.30%	3.54%	4.80%
Fidelity® VIP FundsManager® 60% — Service Class	Madanate	0/00/0007	E/4/2040	4.200/	E 4E0/	10.55%	4.050/	E 000/	4.05%	6.020/
NonStandardized <sup>2</sup>	Moderate	8/22/2007 8/22/2007	5/1/2019 5/1/2019	1.38%	5.45%	10.55% 3.55%	1.05% -1.29%	5.92% 5.12%	4.95% 4.95%	6.03% 5.41%
Standardized MainStay VP Balanced – Service Class	Moderate	0/22/2007	0/1/2019	-		3.33%	-1.2970	J. 1270	4.95%	5.41%
	Moderate	5/1/2005	5/2/2016	-0.11%	2.00%	6.95%	1.49%	4.97%	4.09%	4.82%
NonStandardized <sup>2</sup> Standardized	Moderate	5/1/2005	5/2/2016	-0.11%	2.00%	-0.05%	-0.83%	4.97%	4.09%	4.62%
MainStay VP Conservative Allocation – Service Class	Moderate	3/1/2003	3/2/2010	-		-0.0070	-0.00 /0	4.1070	4.0370	4.1370
NonStandardized <sup>2</sup>	Moderate	2/13/2006	5/2/2016	0.95%	2.62%	6.93%	-0.66%	2.74%	2.43%	3.22%
Standardized	Moderate	2/13/2006	5/2/2016	-	5270	-0.07%	-3.03%	1.82%	2.43%	3.12%
orania alba	2110001010	10/2000	5,2,20.0			0.01.73	0.0073	1.0270	2.1070	0.1270



			Investment		Year to					Since
	Volatility/	Portfolio	Division	Month to Date	Date (Updated	4	3	5	10	Investment Division
I Bi. i- i 1	Volatility/	Inception	Inception	Date		1 V4				
Investment Divisions <sup>1</sup> Asset Allocation	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>		Monthly)	Year <sup>4</sup>	Year⁴	Year⁴	Year⁴	Inception
MainStay VP Income Builder – Service Class										
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/2/2016	1.18%	5.77%	10.40%	-0.05%	3.53%	3.26%	4.27%
	Moderate	6/2/2003	5/2/2016	1.10%	5.77%	3.40%	-0.05%	2.64%	3.26%	4.27%
Standardized MainStay VP Janus Henderson Balanced – Service Class	Moderate	6/2/2003	5/2/2016	-		3.40%	-2.44%	2.04%	3.20%	4.10%
	Moderate	2/17/2012	5/2/2016	3.04%	9.77%	15.19%	3.27%	7.61%	6.94%	8.45%
NonStandardized <sup>2</sup> Standardized	Moderate	2/17/2012	5/2/2016	3.0470	9.1170	8.19%	1.04%	6.85%	6.94%	8.38%
MainStay VP Moderate Allocation–Service Class	Moderate	2/11/2012	3/2/2010	-		0.1970	1.0470	0.0076	0.9470	0.3070
NonStandardized <sup>2</sup>	Moderate	2/13/2006	5/2/2016	1.19%	4.39%	9.45%	0.47%	4.50%	3.65%	4.83%
Standardized	Moderate	2/13/2006	5/2/2016	1.1570	4.0070	2.45%	-1.90%	3.65%	3.65%	4.74%
Franklin Templeton Conservative Model Portfolio - Class II	Woderate	2/10/2000	0/2/2010			2.4070	-1.0070	0.0070	0.0070	7.7770
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	1.15%	2.17%	6.00%	-1.72%	N/A	N/A	1.35%
Standardized	Moderate	5/1/2020	5/1/2020	1.1370	2.1770	-1.00%	-4.07%	N/A	N/A	0.18%
Franklin Templeton Moderate Model Portfolio - Class II	Woderate	3/ 1/2020	0/1/2020			-1.0070	-4.0170	14//1	14/73	0.1070
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	1.53%	6.53%	11.55%	1.42%	N/A	N/A	6.53%
Standardized	Moderate	5/1/2020	5/1/2020	1.5576	0.5570	4.55%	-0.90%	N/A	N/A	5.54%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II		5, 1,2020	3, .,2020		-	1.5570	5.5070	. 4/13	//	0.0470
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	1.59%	7.92%	13.56%	2.25%	N/A	N/A	8.79%
Standardized	Moderate	5/1/2020	5/1/2020	-	-	6.56%	-0.04%	N/A	N/A	7.86%
Franklin Templeton Moderately Conservative Model Portfolio - Class II										
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	1.37%	4.56%	8.86%	0.25%	N/A	N/A	4.46%
Standardized	Moderate	5/1/2020	5/1/2020	_	-	1.86%	-2.13%	N/A	N/A	3.39%
Franklin Templeton Aggressive Model Portfolio - Class II			0,							
NonStandardized <sup>2</sup>	High	5/1/2020	5/1/2020	1.84%	10.72%	17.22%	4.01%	N/A	N/A	12.10%
Standardized	High	5/1/2020	5/1/2020	_	_	10.22%	1.80%	N/A	N/A	11.26%
MainStay VP Equity Allocation – Service Class										
NonStandardized <sup>2</sup>	High	2/13/2006	5/2/2016	1.02%	6.89%	13.51%	1.63%	7.49%	5.58%	7.59%
Standardized	High	2/13/2006	5/2/2016	-	-	6.51%	-0.68%	6.73%	5.58%	7.52%
MainStay VP Growth Allocation-Service Class										
NonStandardized <sup>2</sup>	High	2/13/2006	5/2/2016	1.00%	5.56%	11.51%	1.62%	6.33%	4.80%	6.46%
Standardized	High	2/13/2006	5/2/2016	-	-	4.51%	-0.69%	5.54%	4.80%	6.38%
Large Cap Equity										
AB VPS Growth & Income - Class B										
NonStandardized <sup>2</sup>	High	6/1/1999	5/1/2022	-0.13%	7.92%	15.67%	6.03%	9.07%	8.11%	8.44%
Standardized	High	6/1/1999	5/1/2022	-	-	8.67%	3.91%	8.36%	8.11%	5.45%
American Funds IS Washington Mutual Investors Fund - Class 4										
NonStandardized <sup>2</sup>	High	12/14/2012	11/13/2017	2.63%	10.50%	19.41%	8.24%	10.95%	8.55%	8.94%
Standardized	High	12/14/2012	11/13/2017	-	-	12.41%	6.21%	10.28%	8.55%	8.65%
American Funds IS Growth Fund - Class 4										
NonStandardized <sup>2</sup>	High	12/14/2012	11/13/2017	4.02%	15.18%	26.76%	5.13%	16.73%	13.68%	14.94%
Standardized	High	12/14/2012	11/13/2017	-	-	19.76%	2.97%	16.19%	13.68%	14.73%
BNY Mellon Sustainable US Equity - Service Shares		101017	=							
NonStandardized <sup>2</sup>	High	12/31/2000	5/1/2022	3.22%	17.58%	25.78%	6.68%	13.05%	9.72%	13.47%
Standardized	High	12/31/2000	5/1/2022	-	-	18.78%	4.59%	12.43%	9.72%	10.63%
ClearBridge Variable Appreciation Portfolio — Class II	10.1	01001001	F141001=	0.0701	40.0007	40.7007	7 700/	44.0001	40.4501	44 5007
NonStandardized <sup>2</sup>	High	2/28/2015	5/1/2017	2.67%	13.83%	19.76%	7.79%	11.68%	10.15%	11.50%
Standardized Fidelity® VIP Contrafund® – Service Class 2	High	2/28/2015	5/1/2017	-		12.76%	5.75%	11.03%	10.15%	11.36%
	Librata	4/40/0000	5/2/2016	4.42%	24.08%	35.79%	9.64%	45 750/	44.050/	13.99%
NonStandardized <sup>2</sup>	High	1/12/2000						15.75%	11.65%	
Standardized Fidelity® VIP Equity-Income – Service Class 2	High	1/12/2000	5/2/2016	-	-	28.79%	7.66%	15.19%	11.65%	13.95%
	High	1/12/2000	E/2/2016	0.060/	0 520/	14 670/	E EE0/	0.25%	7.06%	0.020/
NonStandardized <sup>2</sup>	High	1/12/2000 1/12/2000	5/2/2016 5/2/2016	-0.86%	8.53%	14.67% 7.67%	5.55% 3.41%	9.25% 8.54%	7.06% 7.06%	8.93% 8.86%
Standardized	High	1/12/2000	5/2/2016	· -	-	1.01%	3.41%	0.04%	7.00%	0.00%



Accumulation Value Based M&E Structure

			Investment		Year to					Since
		Portfolio	Division	Month to	Date					Investment
	Volatility/	Inception	Inception	Date	(Updated				10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>		Monthly)	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Large Cap Equity										
Fidelity® VIP Growth Opportunities – Service Class 2										
NonStandardized <sup>2</sup>	High	1/12/2000	5/2/2016	5.75%	23.51%	37.17%	1.89%	16.95%	15.97%	18.98%
Standardized	High	1/12/2000	5/2/2016	-	-	30.17%	-0.41%	16.41%	15.97%	18.95%
MainStay VP Epoch U.S. Equity Yield – Service Class	I II ada	6/2/2003	5/2/2016	0.66%	9.04%	14.92%	6.36%	7.51%	6.11%	8.06%
NonStandardized <sup>2</sup> Standardized	High High	6/2/2003	5/2/2016	0.00%	9.04%	7.92%	4.26%	6.75%	6.11%	7.99%
MainStay VP Wellington U.S. Equity – Service Class	riigii	0/2/2003	3/2/2010	-	-	1.32 /0	4.2070	0.7370	0.1170	7.5570
NonStandardized <sup>2</sup>	High	6/2/2003	5/2/2016	3.61%	16.29%	25.05%	6.99%	11.81%	9.69%	11.32%
Standardized	High	6/2/2003	5/2/2016	-	-	18.05%	4.91%	11.17%	9.69%	11.26%
MainStay VP Wellington Growth – Service Class <sup>7</sup>										
NonStandardized <sup>2</sup>	High	6/2/2003	5/2/2016	5.29%	17.39%	27.23%	3.29%	12.26%	10.15%	12.39%
Standardized	High	6/2/2003	5/2/2016	-	-	20.23%	1.05%	11.62%	10.15%	12.33%
MainStay VP S&P 500 Index <sup>5</sup> – Service Class	Ĭ									
NonStandardized <sup>2</sup>	High	6/2/2003	5/2/2016	3.45%	14.32%	22.48%	8.20%	13.13%	10.97%	12.64%
Standardized	High	6/2/2003	5/2/2016		-	15.48%	6.17%	12.51%	10.97%	12.59%
MainStay VP Winslow Large Cap Growth - Service Class										
NonStandardized <sup>2</sup>	High	6/2/2003	5/2/2016	7.36%	20.03%	35.64%	7.90%	15.38%	13.52%	16.01%
Standardized	High	6/2/2003	5/2/2016	-	-	28.64%	5.86%	14.81%	13.52%	15.97%
MainStay VP American Century Sustainable Equity – Service Class										
NonStandardized <sup>2</sup>	High	2/17/2012	5/2/2016	2.96%	12.95%	21.24%	9.77%	10.83%	7.79%	10.00%
Standardized	High	2/17/2012	5/2/2016	-	-	14.24%	7.80%	10.16%	7.79%	9.94%
MFS® Investors Trust Series – Service Class										
NonStandardized <sup>2</sup>	High	5/1/2000	5/2/2016	2.31%	13.49%	20.32%	5.85%	10.62%	9.51%	11.19%
Standardized	High	5/1/2000	5/2/2016	-		13.32%	3.72%	9.94%	9.51%	11.14%
MFS® Research Series – Service Class	I II ada	E/4/2000	E (0)0046	0.400/	11.06%	19.43%	E 020/	40.050/	9.80%	44 540/
NonStandardized <sup>2</sup> Standardized	High High	5/1/2000 5/1/2000	5/2/2016 5/2/2016	2.42%	11.06%	12.43%	5.63% 3.49%	10.85% 10.18%	9.80%	11.51% 11.45%
Voya Growth and Income Portfolio - Class S	nigii	3/1/2000	5/2/2010	-		12.4370	3.4970	10.1070	9.00%	11.4576
NonStandardized <sup>2</sup>	High	12/31/1979	5/1/2024	1.75%	12.66%	21.23%	8.99%	13.62%	10.26%	5.50%
Standardized	High	12/31/1979	5/1/2024	1.7070	12.0070	14.23%	6.99%	13.02%	10.26%	-1.50%
Small/Mid Cap Equity	g	12/01/10/0	0/1/2021			11.2070	0.0070	10.0270	10.2070	1.0070
Fidelity® VIP Mid Cap – Service Class 2										
NonStandardized <sup>2</sup>	High	1/12/2000	5/2/2016	-2.02%	8.94%	15.08%	3.76%	9.25%	6.93%	8.73%
Standardized	High	1/12/2000	5/2/2016	-	-	8.08%	1.54%	8.53%	6.93%	8.66%
Janus Henderson VIT Enterprise Portfolio – Service Shares										
NonStandardized <sup>2</sup>	High	12/31/1999	11/13/2017	-0.83%	4.74%	8.62%	2.19%	7.69%	10.41%	9.45%
Standardized	High	12/31/1999	11/13/2017	-	-	1.62%	-0.09%	6.94%	10.41%	9.17%
MainStay VP Wellington Mid Cap – Service Class										
NonStandardized <sup>2</sup>	High	6/2/2003	5/2/2016	-1.49%	1.16%	6.45%	-3.12%	3.91%	4.33%	5.26%
Standardized	High	6/2/2003	5/2/2016	-	-	-0.55%	-5.43%	3.04%	4.33%	5.17%
MFS® Mid Cap Value Portfolio - Service Class	11.4	0/7/0000	F.(4.000C	0.400/	E 040/	44.000/	4.040/	0.470/	0.700/	45.040/
NonStandardized <sup>2</sup>	High	3/7/2008	5/1/2020	-2.10%	5.31%	11.09%	4.61%	8.47%	6.79%	15.84%
Standardized	High	3/7/2008	5/1/2020	-	-	4.09%	2.43%	7.74%	6.79%	15.08%
Neuberger Berman AMT Mid-Cap Growth – Class S	High	2/18/2003	5/2/2016	1.89%	11.19%	15.04%	-2.60%	7.81%	8.28%	10.04%
NonStandardized <sup>2</sup> Standardized	High	2/18/2003	5/2/2016	1.09%	11.1970	8.04%	-2.60% -4.93%	7.81%	8.28% 8.28%	9.98%
Invesco V.I. Main Street Small Cap Fund - Series II	riigii	2/10/2003	31212010	l -		J.U4 /U	-4.30 /0	7.0070	0.2070	3.3070
NonStandardized <sup>2</sup>	Highest	7/16/2001	5/1/2020	-1.63%	2.00%	9.32%	0.47%	8.71%	7.08%	15.45%
Standardized	Highest	7/16/2001	5/1/2020	-1.0070	2.0070	2.32%	-1.90%	7.98%	7.08%	14.68%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2			5 2020				50,0			50 70
NonStandardized <sup>2</sup>	Highest	6/1/2000	5/2/2016	-3.59%	-1.50%	10.41%	2.39%	9.11%	6.32%	8.41%
Standardized	Highest	6/1/2000	5/2/2016	-	_	3.41%	0.12%	8.39%	6.32%	8.34%
Fidelity® VIP Extended Market Index Portfolio - Service Class 2		•	•							
NonStandardized <sup>2</sup>	Highest	4/17/2018	5/1/2024	-1.45%	1.45%	8.81%	-1.58%	6.55%	N/A	2.05%
Standardized	Highest	4/17/2018	5/1/2024			1.81%	-3.93%	5.76%	N/A	-4.95%
Macquarie VIP® Small Cap Value Series - Service Class										
NonStandardized <sup>2</sup>	Highest	5/1/2000	11/13/2017	-2.47%	2.49%	9.25%	0.83%	5.74%	5.02%	4.16%
Standardized	Highest	5/1/2000	11/13/2017	-	-	2.25%	-1.52%	4.93%	5.02%	3.80%



		Portfolio	Investment Division	Month to						Since Investment
	Volatility/	Inception	Inception	Date	(Updated	1	3	5	10	Division
Investment Divisions <sup>1</sup> Small/Mid Cap Equity	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>		Monthly)	Year⁴	Year⁴	Year⁴	Year⁴	Inception
MainStay VP Wellington Small Cap - Service Class										
NonStandardized <sup>2</sup>	Highest	5/2/2016	5/2/2016	-1.51%	3.72%	11.26%	-3.14%	3.64%	N/A	4.80%
Standardized	Highest	5/2/2016	5/2/2016	-1.5170	3.7270	4.26%	-5.45%	2.76%	N/A	4.72%
MainStay VP Small Cap Growth – Service Class	riignest	3/2/2010	3/2/2010	-		4.2070	-0.4070	2.7070	IN/A	4.1270
NonStandardized <sup>2</sup>	Highest	2/17/2012	5/2/2016	0.09%	1.99%	4.75%	-5.64%	5.63%	5.99%	8.10%
Standardized	Highest	2/17/2012	5/2/2016	0.0370	1.5570	-2.25%	-7.89%	4.81%	5.99%	8.03%
International/Global Equity	riigriest	ETTTEOTE	3/2/2010			-2.2070	-7.0070	4.0170	0.0070	0.0070
American Funds IS Global Small Cap Fund® – Class 4										
NonStandardized <sup>2</sup>	High	12/14/2012	5/2/2016	-0.13%	-0.28%	3.17%	-8.88%	2.88%	3.49%	5.49%
Standardized	High	12/14/2012	5/2/2016	0.1070	-	-3.83%	-11.06%	1.97%	3.49%	5.40%
Fidelity® VIP International Index — Service Class 2	9	12/11/2012	0/2/2010			0.0070	11.0070	1.01 /0	0.1070	0.1070
NonStandardized <sup>2</sup>	High	4/16/2018	5/1/2019	-0.73%	4.65%	9.60%	-0.95%	4.01%	N/A	3.94%
Standardized	High	4/16/2018	5/1/2019	-0.7370	4.0570	2.60%	-3.32%	3.14%	N/A	3.28%
Invesco V.I. EQV International Equity Fund - Series II	riigii	4/10/2010	0/1/2010	_		2.0070	-0.0270	0.1470	14/73	0.2070
NonStandardized <sup>2</sup>	High	9/19/2001	5/2/2016	-0.85%	1.91%	5.43%	-1.98%	3.50%	2.38%	4.03%
Standardized	High	9/19/2001	5/2/2016			-1.57%	-4.32%	2.61%	2.38%	3.94%
Janus Henderson VIT Global Research Portfolio – Service Shares	9	2. 10/2001	5,2,25.5			1.01.70	1.02.73	2.0170	2.0070	0.0170
NonStandardized <sup>2</sup>	High	12/31/1999	5/2/2016	1.72%	16.24%	25.38%	6.21%	11.37%	8.43%	11.02%
Standardized	High	12/31/1999	5/2/2016	-	-	18.38%	4.10%	10.71%	8.43%	10.97%
MainStay VP MacKay International Equity – Service Class	g									
NonStandardized <sup>2</sup>	High	6/2/2003	5/2/2016	0.35%	7.62%	5.39%	-6.46%	2.95%	2.73%	4.30%
Standardized	High	6/2/2003	5/2/2016	-	-	-1.61%	-8.70%	2.04%	2.73%	4.21%
MFS® International Intrinsic Value Portfolio – Service Class										
NonStandardized <sup>2</sup>	High	8/31/2001	5/1/2017	-2.72%	6.01%	9.89%	-1.12%	4.97%	5.39%	5.80%
Standardized	High	8/31/2001	5/1/2017	-	-	2.89%	-3.49%	4.14%	5.39%	5.60%
MFS® VIT Research International - Service Class										
NonStandardized <sup>2</sup>	High	8/24/2001	5/1/2022	-1.68%	4.14%	6.42%	-1.06%	4.50%	2.75%	5.35%
Standardized	High	8/24/2001	5/1/2022	-	-	-0.58%	-3.43%	3.65%	2.75%	2.25%
Putnam VT International Value Fund - Class IB										
NonStandardized <sup>2</sup>	High	1/2/1997	5/1/2024	-4.19%	3.67%	8.64%	4.22%	7.00%	2.75%	0.81%
Standardized	High	1/2/1997	5/1/2024	-	-	1.64%	2.03%	6.23%	2.75%	-6.19%
American Funds IS New World Fund - Class 4										
NonStandardized <sup>2</sup>	Highest	12/14/2012	5/2/2016	0.67%	6.02%	9.05%	-4.23%	4.66%	3.28%	6.32%
Standardized	Highest	12/14/2012	5/2/2016	-	-	2.05%	-6.52%	3.82%	3.28%	6.25%
Fidelity® VIP Emerging Markets – Service Class 2										
NonStandardized <sup>2</sup>	Highest	1/23/2008	5/1/2018	2.02%	8.84%	12.09%	-6.03%	4.26%	3.87%	3.14%
Standardized	Highest	1/23/2008	5/1/2018	-	-	5.09%	-8.27%	3.40%	3.87%	2.72%
MainStay VP Candriam Emerging Markets Equity – Service Class <sup>7</sup>										
NonStandardized <sup>2</sup>	Highest	2/17/2012	5/2/2016	4.15%	10.29%	12.46%	-10.44%	0.73%	-0.63%	3.42%
Standardized	Highest	2/17/2012	5/2/2016	-	-	5.46%	-12.58%	-0.26%	-0.63%	3.32%
Sector										
Columbia Variable Portfolio — Commodity Strategy Fund — Class 2 <sup>8</sup>										
NonStandardized <sup>2</sup>	High	4/30/2013	5/2/2016	-1.61%	6.12%	6.41%	6.34%	8.03%	-2.07%	3.65%
Standardized	High	4/30/2013	5/2/2016	-	-	-0.59%	4.24%	7.29%	-2.07%	3.55%
MainStay VP Fidelity Institutional AM® Utilities – Service Class						·				
NonStandardized <sup>2</sup>	High	2/17/2012	5/2/2016	-7.29%	10.93%	12.25%	8.36%	6.36%	4.31%	6.88%
Standardized	High	2/17/2012	5/2/2016	-	-	5.25%	6.33%	5.57%	4.31%	6.80%
Morgan Stanley VIF U.S. Real Estate - Class II										
NonStandardized <sup>2</sup>	High	11/5/2002	5/2/2016	2.59%	-0.30%	5.68%	-2.54%	-1.02%	1.34%	-0.08%
Standardized	High	11/5/2002	5/2/2016	-	-	-1.32%	-4.87%	-2.03%	1.34%	-0.20%
MainStay VP CBRE Global Infrastructure — Service Class										
NonStandardized <sup>2</sup>	High	5/1/2015	5/2/2016	-4.14%	-1.27%	0.14%	-0.44%	-3.48%	N/A	-2.24%
Standardized	High	5/1/2015	5/2/2016	-	-	-6.86%	-2.82%	-4.46%	N/A	-2.37%
BNY Mellon IP Technology Growth – Service Shares										
NonStandardized <sup>2</sup>	Highest	12/29/2000	5/2/2016	7.98%	20.32%	37.14%	-0.02%	14.00%	13.29%	15.77%
Standardized	Highest	12/29/2000	5/2/2016	-	-	30.14%	-2.41%	13.40%	13.29%	15.72%
otanuaruizeu	nignesi	12/29/2000	31212010	<u> </u>		30.14%	-2.4170	13.40%	13.29%	10.12%



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

Investment Divisions <sup>1</sup>	Volatility/ Risk Level <sup>3</sup>	Portfolio Inception Date	Investment Division Inception Date <sup>1</sup>	Month to Date	Year to Date (Updated Monthly)	1 Year⁴	3 Year⁴	5 Year⁴	10 Year <sup>4</sup>	Since Investment Division Inception
Sector										
Fidelity® VIP Health Care — Service Class 2										
NonStandardized <sup>2</sup>	Highest	7/18/2001	5/1/2019	2.36%	3.60%	3.66%	-2.16%	6.41%	7.71%	7.74%
Standardized	Highest	7/18/2001	5/1/2019	-	-	-3.34%	-4.50%	5.62%	7.71%	7.16%
MainStay VP Natural Resources – Initial Class										
NonStandardized <sup>2</sup>	Highest	2/17/2012	5/2/2016	-4.36%	7.46%	12.03%	16.69%	16.54%	0.96%	7.77%
Standardized	Highest	2/17/2012	5/2/2016	-	-	5.03%	14.95%	15.99%	0.96%	7.70%
Principal VC Real Estate Securities Account - Class 2										
NonStandardized <sup>2</sup>	Highest	5/1/1998	5/1/2024	1.90%	-2.33%	4.49%	-2.48%	2.51%	5.13%	7.77%
Standardized	Highest	5/1/1998	5/1/2024	-	-	-2.51%	-4.81%	1.59%	5.13%	0.77%

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



As of June 30, 2024 For Policies Applied for on or after May 1, 2016
Accumulation Value Based M&E Structure

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 before investing.

<sup>1</sup> 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 Janus 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 in invests was first offered.

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

<sup>3</sup> 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.

<sup>4</sup> The New York Life Flexible Premium Variable Annuity III was first offered for sale on May 1, 2015. Certain Portfolios and Investment Divisions existed prior to the date that they were added as an Investment Division of the New York Life Insurance and Annuity Corporation (NYLIAC) Variable Annuity Separate Account III. 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. This version of the New York Life Flexible Premium Variable Annuity III invests in New York Life Insurance and Annuity Corporation (NYLIAC) Variable Annuity Separate Account III.

<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 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.

<sup>6</sup> 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.

<sup>7</sup> 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

8 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

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.



As of June 30, 2024 For Policies Applied for on or after May 1, 2016 Accumulation Value Based M&E Structure

		Portfolio	Investment Division					Since Investment
	Volatility/	Inception	Inception	1			10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Investment Grade Bond								
MainStay VP U.S. Government Money Market – Current 7-day yield is 5.09%								
NonStandardized <sup>2</sup>	Low	1/29/1993	5/1/2015	3.85%	1.55%	0.61%	-0.06%	0.21%
Standardized	Low	1/29/1993	5/1/2015	-3.15%	-0.76%	-0.39%	-0.06%	0.09%
PIMCO VIT Low Duration Portfolio - Advisor Class								
NonStandardized <sup>2</sup>	Low	3/31/2006	5/2/2016	4.03%	-1.51%	-0.69%	-0.46%	-0.33%
Standardized	Low	3/31/2006	5/2/2016	-2.97%	-3.87%	-1.70%	-0.46%	-0.46%
PIMCO VIT Short-Term Portfolio - Advisor Class		0.0011000	=::::::::::::::::::::::::::::::::::::::	4.000			0 7 101	
NonStandardized <sup>2</sup>	Low	9/30/1999	5/1/2024	4.97%	1.41%	1.03%	0.71%	0.63%
Standardized American Funds IS Capital World Bond Fund® - Class 4	Low	9/30/1999	5/1/2024	-2.03%	-0.91%	0.05%	0.71%	-6.37%
NonStandardized <sup>2</sup>	Moderate	10/4/2006	5/1/2024	-0.65%	-7.52%	-3.77%	-2.08%	0.96%
Standardized	Moderate	10/4/2006	5/1/2024	-7.61%	-7.52% -9.73%	-3.77% -4.75%	-2.08% -2.08%	-6.04%
American Funds IS The Bond Fund of America® - Class 4	Woderate	10/4/2006	3/1/2024	-7.0170	-9.7370	-4.7370	-2.0070	-0.0476
NonStandardized <sup>2</sup>	Moderate	12/14/2012	5/1/2022	1.06%	-4.38%	-1.12%	0.04%	-1.32%
Standardized	Moderate	12/14/2012	5/1/2022	-5.94%	-6.67%	-2.13%	0.04%	-4.58%
American Funds IS U.S. Government Securities Fund® - Class 4	Woderate	12/14/2012	0/ 1/2022	-0.0470	-0.07 70	-2.1070	0.0470	-4.5676
NonStandardized <sup>2</sup>	Moderate	12/2/1985	5/1/2024	-0.02%	-4.45%	-1.59%	-0.51%	1.92%
Standardized	Moderate	12/2/1985	5/1/2024	-7.02%	-6.73%	-2.59%	-0.51%	-5.08%
Columbia Variable Portfolio — Intermediate Bond - Class 2								
NonStandardized <sup>2</sup>	Moderate	5/3/2010	5/1/2022	2.12%	-5.95%	-1.40%	0.20%	-1.90%
Standardized	Moderate	5/3/2010	5/1/2022	-4.88%	-8.20%	-2.41%	0.20%	-5.14%
MainStay VP Bond – Service Class								
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/1/2015	1.57%	-4.97%	-1.90%	-0.28%	-0.69%
Standardized	Moderate	6/2/2003	5/1/2015	-5.43%	-7.24%	-2.90%	-0.28%	-0.81%
Fidelity® VIP Investment Grade Bond - Service Class 2								
NonStandardized <sup>2</sup>	Moderate	8/15/2005	5/1/2022	1.53%	-4.05%	-0.94%	0.33%	-0.54%
Standardized	Moderate	8/15/2005	5/1/2022	-5.47%	-6.35%	-1.95%	0.33%	-3.82%
Fidelity® VIP Bond Index – Service Class 2								
NonStandardized <sup>2</sup>	Moderate	4/19/2018	11/23/2020	0.97%	-4.64%	-1.92%	N/A	-4.59%
Standardized MainStay VP MacKay U.S. Infrastructure Bond – Service Class	Moderate	4/19/2018	11/23/2020	-6.03%	-6.92%	-2.92%	N/A	-6.21%
NonStandardized <sup>2</sup>	Madanta	6/2/2003	5/2/2016	0.44%	-4.33%	-2.21%	-1.00%	-1.35%
Standardized	Moderate Moderate	6/2/2003	5/2/2016	-6.56%	-4.33 % -6.61%	-3.20%	-1.00%	-1.47%
MainStay VP PIMCO Real Return – Service Class	Moderate	0/2/2003	3/2/2010	-0.30%	-0.0170	-3.20%	-1.00%	-1.4770
NonStandardized <sup>2</sup>	Moderate	2/17/2012	5/2/2016	1.71%	-2.79%	0.66%	0.17%	0.81%
Standardized	Moderate	2/17/2012	5/2/2016	-5.29%	-5.11%	-0.33%	0.17%	0.70%
PIMCO VIT Income Portfolio - Advisor Class	moderate	2/11/2012	0/2/2010	0.2070	0.1170	0.0070	0.1170	0.7070
NonStandardized <sup>2</sup>	Moderate	4/29/2016	5/1/2020	5.50%	-0.60%	1.08%	N/A	2.33%
Standardized	Moderate	4/29/2016	5/1/2020	-1.50%	-2.98%	0.10%	N/A	1.20%
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class								
NonStandardized <sup>2</sup>	Moderate	5/1/2014	5/2/2016	5.47%	-1.87%	-0.62%	1.24%	0.78%
Standardized	Moderate	5/1/2014	5/2/2016	-1.53%	-4.21%	-1.64%	1.24%	0.66%
PIMCO VIT Total Return Portfolio - Advisor Class								
NonStandardized <sup>2</sup>	Moderate	2/28/2006	5/2/2016	2.77%	-4.43%	-1.44%	0.02%	-0.12%
Standardized	Moderate	2/28/2006	5/2/2016	-4.23%	-6.72%	-2.45%	0.02%	-0.24%
Western Asset Core Plus VIT - Class II								
NonStandardized <sup>2</sup>	Moderate	5/1/2015	5/1/2022	0.41%	-6.05%	-2.19%	-0.74%	-1.37%
Standardized	Moderate	5/1/2015	5/1/2022	-6.59%	-8.30%	-3.18%	-0.74%	-4.62%
Non-Investment Grade Bond BlackRock® High Yield V.I. Fund – Class III Shares								
NonStandardized <sup>2</sup>	Moderate	2/15/2012	5/2/2016	9.14%	0.50%	2.83%	2.67%	3.78%
Standardized	Moderate	2/15/2012	5/2/2016	9.14% 2.14%	-1.86%	1.92%	2.67%	3.78%
Columbia Variable Portfolio — Emerging Markets Bond Fund — Class 2	wouerate	211012012	3/2/2010	∠.14%	-1.00%	1.32%	2.0770	3.00%
NonStandardized <sup>2</sup>	Moderate	4/30/2012	5/2/2016	7.30%	-3.67%	-1.41%	0.25%	0.80%
Standardized	Moderate	4/30/2012	5/2/2016	0.30%	-5.97%	-2.41%	0.25%	0.68%
MainStay VP Floating Rate – Service Class	oublate	1700/2012	5,2,2010	0.0070	0.01 /0	£. F170	0.2070	0.5070
NonStandardized <sup>2</sup>	Moderate	5/1/2005	5/2/2016	8.17%	3.55%	3.04%	2.42%	2.98%
Standardized	Moderate	5/1/2005	5/2/2016	1.17%	1.33%	2.14%	2.42%	2.88%
MainStay VP MacKay Convertible – Service Class								
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/2/2016	4.60%	-1.13%	7.33%	6.45%	8.23%
Standardized	Moderate	6/2/2003	5/2/2016	-2.40%	-3.49%	6.57%	6.45%	8.16%
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As of June 30, 2024 For Policies Applied for on or after May 1, 2016 Accumulation Value Based M&E Structure

		Portfolio	Investment Division					Since Investment
	Volatility/	Inception	Inception	1			10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>	Year⁴	Year <sup>4</sup>	Year⁴	Year⁴	Inception
Non-Investment Grade Bond								
MainStay VP MacKay High Yield Corporate Bond – Service Class								
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/2/2016	8.02%	0.84%	2.57%	2.93%	3.80%
Standardized	Moderate	6/2/2003	5/2/2016	1.02%	-1.51%	1.65%	2.93%	3.71%
MainStay VP MacKay Strategic Bond – Service Class								
NonStandardized <sup>2</sup>	Moderate	5/1/2011	5/2/2016	7.81%	0.35%	1.57%	1.08%	1.86%
Standardized	Moderate	5/1/2011	5/2/2016	0.81%	-2.02%	0.61%	1.08%	1.75%
Alternatives								
DWS Alternative Asset Allocation VIP - Class B								
NonStandardized <sup>2</sup>	Moderate	5/18/2009	5/2/2016	4.17%	-0.46%	2.86%	0.94%	2.15%
Standardized	Moderate	5/18/2009	5/2/2016	-2.83%	-2.84%	1.95%	0.94%	2.05%
MainStay VP Hedge Multi-Strategy - Service Class								
NonStandardized <sup>2</sup>	Moderate	5/1/2013	5/2/2016	6.43%	-0.88%	0.75%	-2.32%	0.03%
Standardized	Moderate	5/1/2013	5/2/2016	-0.57%	-3.24%	-0.24%	-2.32%	-0.09%
Asset Allocation								
American Funds IS Asset Allocation Fund - Class 4								
NonStandardized <sup>2</sup>	Moderate	12/14/2012	5/1/2018	15.17%	2.62%	7.02%	6.14%	6.59%
Standardized	Moderate	12/14/2012	5/1/2018	8.17%	0.35%	6.24%	6.14%	6.24%
BlackRock® Global Allocation V.I. Fund – Class III Shares								
NonStandardized <sup>2</sup>	Moderate	11/8/2003	5/2/2016	10.24%	-1.23%	5.13%	3.54%	4.88%
Standardized	Moderate	11/8/2003	5/2/2016	3.24%	-3.59%	4.30%	3.54%	4.80%
Fidelity® VIP FundsManager® 60% — Service Class								
NonStandardized <sup>2</sup>	Moderate	8/22/2007	5/1/2019	10.55%	1.05%	5.92%	4.95%	6.03%
Standardized	Moderate	8/22/2007	5/1/2019	3.55%	-1.29%	5.12%	4.95%	5.41%
MainStay VP Balanced – Service Class								
NonStandardized <sup>2</sup>	Moderate	5/1/2005	5/2/2016	6.95%	1.49%	4.97%	4.09%	4.82%
Standardized	Moderate	5/1/2005	5/2/2016	-0.05%	-0.83%	4.13%	4.09%	4.73%
MainStay VP Conservative Allocation – Service Class								
NonStandardized <sup>2</sup>	Moderate	2/13/2006	5/2/2016	6.93%	-0.66%	2.74%	2.43%	3.22%
Standardized	Moderate	2/13/2006	5/2/2016	-0.07%	-3.03%	1.82%	2.43%	3.12%
MainStay VP Income Builder – Service Class								
NonStandardized <sup>2</sup>	Moderate	6/2/2003	5/2/2016	10.40%	-0.05%	3.53%	3.26%	4.27%
Standardized	Moderate	6/2/2003	5/2/2016	3.40%	-2.44%	2.64%	3.26%	4.18%
MainStay VP Janus Henderson Balanced – Service Class								
NonStandardized <sup>2</sup>	Moderate	2/17/2012	5/2/2016	15.19%	3.27%	7.61%	6.94%	8.45%
Standardized	Moderate	2/17/2012	5/2/2016	8.19%	1.04%	6.85%	6.94%	8.38%
MainStay VP Moderate Allocation–Service Class								
NonStandardized <sup>2</sup>	Moderate	2/13/2006	5/2/2016	9.45%	0.47%	4.50%	3.65%	4.83%
Standardized	Moderate	2/13/2006	5/2/2016	2.45%	-1.90%	3.65%	3.65%	4.74%
Franklin Templeton Conservative Model Portfolio - Class II								
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	6.00%	-1.72%	N/A	N/A	1.35%
Standardized	Moderate	5/1/2020	5/1/2020	-1.00%	-4.07%	N/A	N/A	0.18%
Franklin Templeton Moderate Model Portfolio - Class II								
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	11.55%	1.42%	N/A	N/A	6.53%
Standardized	Moderate	5/1/2020	5/1/2020	4.55%	-0.90%	N/A	N/A	5.54%
Franklin Templeton Moderately Aggressive Model Portfolio - Class II								
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	13.56%	2.25%	N/A	N/A	8.79%
Standardized	Moderate	5/1/2020	5/1/2020	6.56%	-0.04%	N/A	N/A	7.86%
Franklin Templeton Moderately Conservative Model Portfolio - Class II								
NonStandardized <sup>2</sup>	Moderate	5/1/2020	5/1/2020	8.86%	0.25%	N/A	N/A	4.46%
Standardized	Moderate	5/1/2020	5/1/2020	1.86%	-2.13%	N/A	N/A	3.39%
Franklin Templeton Aggressive Model Portfolio - Class II								
NonStandardized <sup>2</sup>	High	5/1/2020	5/1/2020	17.22%	4.01%	N/A	N/A	12.10%
Standardized	High	5/1/2020	5/1/2020	10.22%	1.80%	N/A	N/A	11.26%
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As of June 30, 2024 For Policies Applied for on or after May 1, 2016 Accumulation Value Based M&E Structure

		Portfolio	Investment Division					Since Investment
	Volatility/	Inception	Inception	1			10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>	Year⁴	Year <sup>4</sup>	Year⁴	Year⁴	Inception
Asset Allocation								
MainStay VP Equity Allocation – Service Class								
NonStandardized <sup>2</sup>	High	2/13/2006	5/2/2016	13.51%	1.63%	7.49%	5.58%	7.59%
Standardized	High	2/13/2006	5/2/2016	6.51%	-0.68%	6.73%	5.58%	7.52%
MainStay VP Growth Allocation-Service Class								
NonStandardized <sup>2</sup>	High	2/13/2006	5/2/2016	11.51%	1.62%	6.33%	4.80%	6.46%
Standardized	High	2/13/2006	5/2/2016	4.51%	-0.69%	5.54%	4.80%	6.38%
Large Cap Equity								
AB VPS Growth & Income - Class B								
NonStandardized <sup>2</sup>	High	6/1/1999	5/1/2022	15.67%	6.03%	9.07%	8.11%	8.44%
Standardized	High	6/1/1999	5/1/2022	8.67%	3.91%	8.36%	8.11%	5.45%
American Funds IS Washington Mutual Investors Fund - Class 4								
NonStandardized <sup>2</sup>	High	12/14/2012	11/13/2017	19.41%	8.24%	10.95%	8.55%	8.94%
Standardized	High	12/14/2012	11/13/2017	12.41%	6.21%	10.28%	8.55%	8.65%
American Funds IS Growth Fund - Class 4								
NonStandardized <sup>2</sup>	High	12/14/2012	11/13/2017	26.76%	5.13%	16.73%	13.68%	14.94%
Standardized	High	12/14/2012	11/13/2017	19.76%	2.97%	16.19%	13.68%	14.73%
BNY Mellon Sustainable US Equity - Service Shares								
NonStandardized <sup>2</sup>	High	12/31/2000	5/1/2022	25.78%	6.68%	13.05%	9.72%	13.47%
Standardized	High	12/31/2000	5/1/2022	18.78%	4.59%	12.43%	9.72%	10.63%
ClearBridge Variable Appreciation Portfolio — Class II	g							
NonStandardized <sup>2</sup>	High	2/28/2015	5/1/2017	19.76%	7.79%	11.68%	10.15%	11.50%
Standardized	High	2/28/2015	5/1/2017	12.76%	5.75%	11.03%	10.15%	11.36%
Fidelity® VIP Contrafund® – Service Class 2	g	2/20/2010	0/1/2017	12.7070	0.7 0 70	11.0070	10.1070	11.0070
NonStandardized <sup>2</sup>	High	1/12/2000	5/2/2016	35.79%	9.64%	15.75%	11.65%	13.99%
Standardized	High	1/12/2000	5/2/2016	28.79%	7.66%	15.19%	11.65%	13.95%
Fidelity® VIP Equity-Income – Service Class 2	riigii	1712/2000	0/2/2010	20.7570	7.0070	10.1070	11.0070	10.5570
NonStandardized <sup>2</sup>	High	1/12/2000	5/2/2016	14.67%	5.55%	9.25%	7.06%	8.93%
Standardized	High	1/12/2000	5/2/2016	7.67%	3.41%	8.54%	7.06%	8.86%
Fidelity® VIP Growth Opportunities – Service Class 2	riigii	1/12/2000	3/2/2010	7.0770	J.4 1 /0	0.5470	7.0070	0.0070
NonStandardized <sup>2</sup>	High	1/12/2000	5/2/2016	37.17%	1.89%	16.95%	15.97%	18.98%
Standardized					-0.41%	16.41%		18.95%
MainStay VP Epoch U.S. Equity Yield – Service Class	High	1/12/2000	5/2/2016	30.17%	-0.41%	10.41%	15.97%	16.95%
NonStandardized <sup>2</sup>	117.4	6/2/2003	5/2/2016	14.92%	6.36%	7.51%	6.11%	8.06%
Standardized	High		5/2/2016					7.99%
	High	6/2/2003	5/2/2016	7.92%	4.26%	6.75%	6.11%	7.99%
MainStay VP Wellington U.S. Equity – Service Class NonStandardized <sup>2</sup>		01010000	= 10 10 0 1 0					
	High	6/2/2003	5/2/2016	25.05%	6.99%	11.81%	9.69%	11.32%
Standardized	High	6/2/2003	5/2/2016	18.05%	4.91%	11.17%	9.69%	11.26%
MainStay VP Wellington Growth – Service Class <sup>7</sup>								
NonStandardized <sup>2</sup>	High	6/2/2003	5/2/2016	27.23%	3.29%	12.26%	10.15%	12.39%
Standardized	High	6/2/2003	5/2/2016	20.23%	1.05%	11.62%	10.15%	12.33%
MainStay VP S&P 500 Index <sup>5</sup> – Service Class								
NonStandardized <sup>2</sup>	High	6/2/2003	5/2/2016	22.48%	8.20%	13.13%	10.97%	12.64%
Standardized	High	6/2/2003	5/2/2016	15.48%	6.17%	12.51%	10.97%	12.59%
MainStay VP Winslow Large Cap Growth – Service Class								
NonStandardized <sup>2</sup>	High	6/2/2003	5/2/2016	35.64%	7.90%	15.38%	13.52%	16.01%
Standardized	High	6/2/2003	5/2/2016	28.64%	5.86%	14.81%	13.52%	15.97%
MainStay VP American Century Sustainable Equity – Service Class			-					
NonStandardized <sup>2</sup>	High	2/17/2012	5/2/2016	21.24%	9.77%	10.83%	7.79%	10.00%
Standardized	High	2/17/2012	5/2/2016	14.24%	7.80%	10.16%	7.79%	9.94%
MFS® Investors Trust Series – Service Class	-							
NonStandardized <sup>2</sup>	High	5/1/2000	5/2/2016	20.32%	5.85%	10.62%	9.51%	11.19%
Standardized	High	5/1/2000	5/2/2016	13.32%	3.72%	9.94%	9.51%	11.14%



As of June 30, 2024 For Policies Applied for on or after May 1, 2016 Accumulation Value Based M&E Structure

			Investment					Since
		Portfolio	Division					Investment
	Volatility/	Inception	Inception	1			10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>	Year⁴	Year⁴	Year⁴	Year⁴	Inception
Large Cap Equity								
MFS® Research Series – Service Class								
NonStandardized <sup>2</sup>	High	5/1/2000	5/2/2016	19.43%	5.63%	10.85%	9.80%	11.51%
Standardized	High	5/1/2000	5/2/2016	12.43%	3.49%	10.18%	9.80%	11.45%
Voya Growth and Income Portfolio - Class S								
NonStandardized <sup>2</sup>	High	12/31/1979	5/1/2024	21.23%	8.99%	13.62%	10.26%	5.50%
Standardized	High	12/31/1979	5/1/2024	14.23%	6.99%	13.02%	10.26%	-1.50%
Small/Mid Cap Equity								
Fidelity® VIP Mid Cap – Service Class 2								
NonStandardized <sup>2</sup>	High	1/12/2000	5/2/2016	15.08%	3.76%	9.25%	6.93%	8.73%
Standardized	High	1/12/2000	5/2/2016	8.08%	1.54%	8.53%	6.93%	8.66%
Janus Henderson VIT Enterprise Portfolio – Service Shares								
NonStandardized <sup>2</sup>	High	12/31/1999	11/13/2017	8.62%	2.19%	7.69%	10.41%	9.45%
Standardized	High	12/31/1999	11/13/2017	1.62%	-0.09%	6.94%	10.41%	9.17%
MainStay VP Wellington Mid Cap – Service Class								
NonStandardized <sup>2</sup>	High	6/2/2003	5/2/2016	6.45%	-3.12%	3.91%	4.33%	5.26%
Standardized Standardized	High	6/2/2003	5/2/2016	-0.55%	-5.43%	3.04%	4.33%	5.17%
MFS® Mid Cap Value Portfolio - Service Class			=:::0005					
NonStandardized <sup>2</sup>	High	3/7/2008	5/1/2020	11.09%	4.61%	8.47%	6.79%	15.84%
Standardized Standardized	High	3/7/2008	5/1/2020	4.09%	2.43%	7.74%	6.79%	15.08%
Neuberger Berman AMT Mid-Cap Growth - Class S								
NonStandardized <sup>2</sup>	High	2/18/2003	5/2/2016	15.04%	-2.60%	7.81%	8.28%	10.04%
Standardized	High	2/18/2003	5/2/2016	8.04%	-4.93%	7.06%	8.28%	9.98%
Invesco V.I. Main Street Small Cap Fund - Series II								
NonStandardized <sup>2</sup>	Highest	7/16/2001	5/1/2020	9.32%	0.47%	8.71%	7.08%	15.45%
Standardized	Highest	7/16/2001	5/1/2020	2.32%	-1.90%	7.98%	7.08%	14.68%
Columbia Variable Portfolio – Small Cap Value Fund — Class 2								
NonStandardized <sup>2</sup>	Highest	6/1/2000	5/2/2016	10.41%	2.39%	9.11%	6.32%	8.41%
Standardized	Highest	6/1/2000	5/2/2016	3.41%	0.12%	8.39%	6.32%	8.34%
Fidelity® VIP Extended Market Index Portfolio - Service Class 2			=::::::::::::::::::::::::::::::::::::::		. ===:			
NonStandardized <sup>2</sup>	Highest	4/17/2018	5/1/2024	8.81%	-1.58%	6.55%	N/A	2.05%
Standardized Standardized	Highest	4/17/2018	5/1/2024	1.81%	-3.93%	5.76%	N/A	-4.95%
Macquarie VIP® Small Cap Value Series - Service Class	11.0	F14100000	44/40/0047	9.25%	0.83%	5.74%	5.02%	4.400/
NonStandardized <sup>2</sup>	Highest	5/1/2000	11/13/2017	9.25% 2.25%		4.93%	5.02%	4.16%
Standardized	Highest	5/1/2000	11/13/2017	2.25%	-1.52%	4.93%	5.02%	3.80%
MainStay VP Wellington Small Cap - Service Class	Libertenes	E/0/0046	E 10/0046	44.000/	-3.14%	3.64%	N/A	4.80%
NonStandardized <sup>2</sup>	Highest	5/2/2016	5/2/2016	11.26%				
Standardized MainStay VP Small Cap Growth – Service Class	Highest	5/2/2016	5/2/2016	4.26%	-5.45%	2.76%	N/A	4.72%
	Libertenes	2/17/2012	5/2/2016	4.75%	-5.64%	5.63%	5.99%	8.10%
NonStandardized <sup>2</sup>	Highest Highest	2/17/2012	5/2/2016	-2.25%	-5.64% -7.89%	4.81%	5.99%	8.03%
Standardized International/Global Equity	nignest	2/17/2012	3/2/2010	-2.2370	-1.0970	4.0170	3.9970	6.03%
American Funds IS Global Small Cap Fund® – Class 4								
NonStandardized <sup>2</sup>	High	12/14/2012	5/2/2016	3.17%	-8.88%	2.88%	3.49%	5.49%
Standardized	High	12/14/2012	5/2/2016	-3.83%	-11.06%	1.97%	3.49%	5.49%
Fidelity® VIP International Index — Service Class 2	підіі	12/14/2012	3/2/2010	-3.0370	-11.00%	1.9770	3.4970	5.40%
NonStandardized <sup>2</sup>	High	4/46/0040	E/1/0040	9.60%	-0.95%	4.01%	N/A	3.94%
NonStandardized Standardized		4/16/2018	5/1/2019	2.60%	-0.95% -3.32%	4.01% 3.14%	N/A N/A	3.94%
Invesco V.I. EQV International Equity Fund - Series II	High	4/16/2018	5/1/2019	2.00%	-3.32%	J. 14%	N/A	J.Z070
	Lliab	9/19/2001	5/2/2016	5.43%	-1.98%	3.50%	2.38%	4.03%
NonStandardized <sup>2</sup> Standardized	High High	9/19/2001	5/2/2016	-1.57%	-1.98% -4.32%	3.50% 2.61%	2.38%	4.03% 3.94%
Janus Henderson VIT Global Research Portfolio – Service Shares	піуп	9/ 19/200 I	3/2/2010	-1.3770	-4.3Z 70	2.0170	2.30%	3.9470
NonStandardized <sup>2</sup>	High	12/31/1999	5/2/2016	25.38%	6.21%	11.37%	8.43%	11.02%
Non-standardized Standardized			5/2/2016	18.38%	4.10%	10.71%	8.43%	10.97%
						10.7 170	0.4370	10.9170
	High	12/31/1999	3/2/2010					
MainStay VP MacKay International Equity – Service Class	High							
MainStay VP MacKay International Equity – Service Class NonStandardized <sup>2</sup>	High High	6/2/2003	5/2/2016	5.39%	-6.46%	2.95%	2.73%	4.30%
MainStay VP MacKay International Equity – Service Class NonStandardized <sup>2</sup> Standardized	High							
MainStay VP MacKay International Equity – Service Class NonStandardized Standardized MFS® International Intrinsic Value Portfolio – Service Class	High High High	6/2/2003 6/2/2003	5/2/2016 5/2/2016	5.39% -1.61%	-6.46% -8.70%	2.95% 2.04%	2.73% 2.73%	4.30% 4.21%
MainStay VP MacKay International Equity – Service Class NonStandardized <sup>2</sup> Standardized	High High	6/2/2003	5/2/2016	5.39%	-6.46%	2.95%	2.73%	4.30%



As of June 30, 2024 For Policies Applied for on or after May 1, 2016 Accumulation Value Based M&E Structure

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

		Portfolio	Investment Division					Since Investment
	Volatility/	Inception	Inception	1	3	5	10	Division
Investment Divisions <sup>1</sup>	Risk Level <sup>3</sup>	Date	Date <sup>1</sup>	Year⁴	Year⁴	Year⁴	Year⁴	Inception
International/Global Equity	TRISK ECTO	Date	Duto	Tour	Tour	ı cui	rear	mooption
MFS® VIT Research International - Service Class								
NonStandardized <sup>2</sup>	High	8/24/2001	5/1/2022	6.42%	-1.06%	4.50%	2.75%	5.35%
Standardized	High	8/24/2001	5/1/2022	-0.58%	-3.43%	3.65%	2.75%	2.25%
Putnam VT International Value Fund - Class IB	<u> </u>							
NonStandardized <sup>2</sup>	High	1/2/1997	5/1/2024	8.64%	4.22%	7.00%	2.75%	0.81%
Standardized	High	1/2/1997	5/1/2024	1.64%	2.03%	6.23%	2.75%	-6.19%
American Funds IS New World Fund - Class 4								
NonStandardized <sup>2</sup>	Highest	12/14/2012	5/2/2016	9.05%	-4.23%	4.66%	3.28%	6.32%
Standardized	Highest	12/14/2012	5/2/2016	2.05%	-6.52%	3.82%	3.28%	6.25%
Fidelity® VIP Emerging Markets – Service Class 2								
NonStandardized <sup>2</sup>	Highest	1/23/2008	5/1/2018	12.09%	-6.03%	4.26%	3.87%	3.14%
Standardized	Highest	1/23/2008	5/1/2018	5.09%	-8.27%	3.40%	3.87%	2.72%
MainStay VP Candriam Emerging Markets Equity – Service Class <sup>7</sup>								
NonStandardized <sup>2</sup>	Highest	2/17/2012	5/2/2016	12.46%	-10.44%	0.73%	-0.63%	3.42%
Standardized	Highest	2/17/2012	5/2/2016	5.46%	-12.58%	-0.26%	-0.63%	3.32%
Sector								
Columbia Variable Portfolio — Commodity Strategy Fund — Class 28								
NonStandardized <sup>2</sup>	High	4/30/2013	5/2/2016	6.41%	6.34%	8.03%	-2.07%	3.65%
Standardized	High	4/30/2013	5/2/2016	-0.59%	4.24%	7.29%	-2.07%	3.55%
MainStay VP Fidelity Institutional AM® Utilities – Service Class								
NonStandardized <sup>2</sup>	High	2/17/2012	5/2/2016	12.25%	8.36%	6.36%	4.31%	6.88%
Standardized	High	2/17/2012	5/2/2016	5.25%	6.33%	5.57%	4.31%	6.80%
Morgan Stanley VIF U.S. Real Estate - Class II								
NonStandardized <sup>2</sup>	High	11/5/2002	5/2/2016	5.68%	-2.54%	-1.02%	1.34%	-0.08%
Standardized	High	11/5/2002	5/2/2016	-1.32%	-4.87%	-2.03%	1.34%	-0.20%
MainStay VP CBRE Global Infrastructure — Service Class								
NonStandardized <sup>2</sup>	High	5/1/2015	5/2/2016	0.14%	-0.44%	-3.48%	N/A	-2.24%
Standardized	High	5/1/2015	5/2/2016	-6.86%	-2.82%	-4.46%	N/A	-2.37%
BNY Mellon IP Technology Growth – Service Shares								
NonStandardized <sup>2</sup>	Highest	12/29/2000	5/2/2016	37.14%	-0.02%	14.00%	13.29%	15.77%
Standardized	Highest	12/29/2000	5/2/2016	30.14%	-2.41%	13.40%	13.29%	15.72%
Fidelity® VIP Health Care — Service Class 2								
NonStandardized <sup>2</sup>	Highest	7/18/2001	5/1/2019	3.66%	-2.16%	6.41%	7.71%	7.74%
Standardized	Highest	7/18/2001	5/1/2019	-3.34%	-4.50%	5.62%	7.71%	7.16%
MainStay VP Natural Resources – Initial Class								
NonStandardized <sup>2</sup>	Highest	2/17/2012	5/2/2016	12.03%	16.69%	16.54%	0.96%	7.77%
Standardized	Highest	2/17/2012	5/2/2016	5.03%	14.95%	15.99%	0.96%	7.70%
Principal VC Real Estate Securities Account - Class 2								
NonStandardized <sup>2</sup>	Highest	5/1/1998	5/1/2024	4.49%	-2.48%	2.51%	5.13%	7.77%
Standardized	Highest	5/1/1998	5/1/2024	-2.51%	-4.81%	1.59%	5.13%	0.77%

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



As of June 30, 2024 For Policies Applied for on or after May 1, 2016
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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 before investing.

<sup>1</sup> 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 Janus 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 in invests was first offered.

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

<sup>3</sup> 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.

<sup>4</sup> The New York Life Flexible Premium Variable Annuity III was first offered for sale on May 1, 2015. Certain Portfolios and Investment Divisions existed prior to the date that they were added as an Investment Division of the New York Life Insurance and Annuity Corporation (NYLIAC) Variable Annuity Separate Account III. 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. This version of the New York Life Flexible Premium Variable Annuity III invests in New York Life Insurance and Annuity Corporation (NYLIAC) Variable Annuity Separate Account III.

<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 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.

<sup>6</sup> 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.

<sup>7</sup> 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

<sup>8</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.

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

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