

Performance Data for Portfolios Available in New York Life Insurance and Annuity Corporation's Variable Universal Life Insurance Products¹



This report shows the actual investment performance of the Registered Investment Divisions available with NYLIAC's retail variable universal life insurance products. These performance figures reflect investment management fees and direct operating expenses of the Investment Divisions. They do not reflect administrative costs, cost of insurance, and other policy charges (see the prospectus for details.) If these charges were applied, the returns would be lower. Consequently, the returns shown are greater than actual returns that would have been received under the policy during the periods shown. Policy fees and expenses vary by product. We recommend that you obtain a personalized illustration from your registered representative which takes into account the amount of insurance purchased, complete fees and charges under your specific policy, gender, age and underwriting classification. Performance data shown represents past performance and is not a guarantee of future results. Due to market volatility, current performance may be more or less than the figures shown.

These rates of return are not an estimate or guarantee of future performance. Your policy and the actual investment return of the subaccounts will fluctuate in response to market conditions and the specific Investment Divisions you choose. The advisors to some of the Investment Divisions have assumed or reduced some of those Investment Division's fees and expenses. Had these expenses not been assumed or reduced, the total returns for these Investment Divisions would have been lower.

Policyowners may invest in one or more of the Registered Investment Divisions. Each Investment Division has its own investment objective, which will affect its return and its risk. The Investment Divisions offered through a NYLIAC variable universal life insurance product are different from mutual funds that may have similar names but are available directly to the public. Fixed-income securities fluctuate in value in response to interest rate changes, with high-yield bonds being both speculative and potentially more volatile. Equity securities have been volatile historically. The securities of non-US issuers are subject to currency-fluctuation risks, risks of political and economic instability, and they can be volatile. Availability of Investment Divisions will differ for the various products. Please refer to your product prospectus for Investment Division availability.

An investment in the NYLI VP U.S. Government Money Market Investment Division is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the NYLI VP U.S. Government Money Market Investment Division seeks to preserve the value of your investment at \$1.00 per unit, it is possible to lose money. The current yield more closely reflects the Investment Division's earnings than the total return figures shown.

Investments in equities are subject to the risk of loss due to changing economic, stock market, industry and company conditions. Stock prices have been volatile historically. Fixed-income securities fluctuate in value in response to changes in interest rates, and lower-rated fixed income securities involve greater credit risk and may be speculative. Non-US securities have been volatile and involve special currency fluctuation risks and risks related to political and economic events. Any investment division concentrated in commodity investments or economic sectors will tend to be more volatile.

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

For more information, you should refer to your product and fund prospectuses or visit www.newyorklife.com. Policyowners 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.

In Oregon, the policy form numbers are as follows: New York Life Variable Universal Life Accumulator II: ICC17-317-30, New York Life Variable Universal Life Accumulator Plus: ICC13313-30, New York Life Variable Universal Life Accumulator: 308-30.27, New York Life Survivorship Variable Universal Life Accumulator: 308-150.27, Legacy Creator SPVUL: 308.95.27, VUL Provider: 303-30.27 & 303-31.27, VUL 2000: 302-90.27, VUL: 799-90.27, SVUL: 302-150.27 and SPVUL: 303-95.27.

Issued by New York Life Insurance and Annuity Corporation (a Delaware Corporation), and distributed by NYLIFE Distributors LLC, member FINRA/SIPC, which are wholly owned subsidiaries of New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010.

SMRU # 7671297.1 (exp. 6/27/2026)

Performance Data for Portfolios Available in New York Life Insurance and Annuity Corporation's Variable Universal Life Insurance Products ¹										
Average Annual Total Rates of Return: Updated Monthly Through October 31, 2025										
Risk	Fund ID	Registered Investment Division	Portfolio Inception Date ²	Month End	Year to Date	1 Year	3 Year	5 Year	10 Year	Since Inception
Low	102	NYLI VP U.S. Government Money Market - Initial Class	1/29/1993	0.33%	3.42%	4.17%	4.61%	2.89%	1.82%	2.36%
	178	PIMCO VIT Low Duration Portfolio - Institutional Class	4/10/2000	0.37%	4.77%	5.49%	5.28%	1.63%	1.83%	3.26%
	348	PIMCO VIT Short-Term Portfolio - Institutional Class ^{3,4}	9/30/1999	0.39%	3.87%	4.99%	5.53%	3.00%	2.60%	2.08%
Moderate	145	NYLI VP Balanced - Initial Class	5/2/2005	-0.12%	7.80%	6.81%	8.22%	8.97%	6.75%	6.68%
	107	NYLI VP Bond - Initial Class	1/23/1984	0.59%	6.39%	5.82%	5.61%	-0.40%	1.84%	6.00%
	148	NYLI VP Conservative Allocation - Initial Class	2/13/2006	1.07%	8.67%	8.68%	9.19%	5.24%	5.13%	5.53%
	144	NYLI VP Floating Rate - Initial Class	5/2/2005	-0.01%	4.19%	5.35%	8.59%	5.91%	4.74%	4.18%
	106	NYLI VP Income Builder - Initial Class	1/29/1993	1.08%	15.13%	13.82%	13.82%	8.37%	6.90%	7.20%
	192	NYLI VP Hedge Multi Strategy - Initial Class	5/1/2013	0.73%	7.55%	8.24%	9.17%	3.90%	1.89%	0.79%
	159	NYLI VP Janus Henderson Balanced - Initial Class	2/17/2012	1.62%	14.92%	16.89%	15.97%	10.58%	10.07%	9.92%
	119	NYLI VP MacKay Convertible - Initial Class	10/1/1996	2.05%	14.56%	15.35%	9.97%	8.81%	10.06%	8.61%
	103	NYLI VP MacKay U.S. Infrastructure Bond - Initial Class	1/29/1993	0.77%	8.04%	7.37%	5.58%	0.12%	1.30%	3.87%
	110	NYLI VP MacKay High Yield Corporate Bond - Initial Class	5/1/1995	0.12%	5.72%	6.41%	8.70%	5.21%	5.60%	7.35%
	156	NYLI VP MacKay Strategic Bond - Initial Class	4/29/2011	0.70%	8.10%	8.53%	9.57%	4.48%	4.12%	4.04%
	149	NYLI VP Moderate Allocation - Initial Class	2/13/2006	1.28%	10.27%	10.49%	11.36%	7.52%	6.57%	6.36%
	162	NYLI VP PIMCO Real Return - Initial Class	2/17/2012	0.48%	8.49%	7.33%	5.17%	1.91%	3.21%	2.13%
	191	American Funds IS Asset Allocation Fund - Class 2	8/1/1989	0.34%	13.44%	15.07%	15.69%	10.96%	9.38%	7.82%
	345	American Funds IS Capital World Bond Fund® - Class 23,4	11/6/2006	-0.29%	8.45%	5.70%	5.55%	-2.01%	0.73%	0.25%
	235	American Funds IS The Bond Fund of America® - Class 23,4	4/30/1997	0.63%	6.76%	6.15%	5.35%	0.20%	2.24%	3.81%
	346	American Funds IS U.S. Government Securities Fund® - Class 23,4	4/30/1997	0.50%	6.97%	6.32%	4.09%	-0.47%	1.32%	1.31%
	157	BlackRock® Global Allocation V.I. Fund - Class III	11/18/2003	1.35%	17.22%	17.53%	13.89%	7.89%	6.96%	7.38%
	173	BlackRock® High Yield V.I. Fund - Class I	4/20/1982	0.42%	7.78%	8.69%	10.14%	5.65%	5.72%	8.30%
	177	Columbia Variable Portfolio - Emerging Markets Bond Fund - Class 1 ³	4/30/2012	2.16%	11.56%	11.43%	12.13%	2.84%	3.99%	3.36%
	238	Columbia Variable Portfolio - Intermediate Bond Fund - Class 13,4	5/3/2010	0.59%	8.68%	7.90%	7.03%	0.11%	2.65%	3.20%
	179	DWS Alternative Asset Allocation VIP - Class A	2/2/2009	0.52%	9.69%	8.52%	7.97%	7.27%	4.52%	5.30%
	232	Fidelity® VIP Bond Index Portfolio - Initial Class	4/19/2018	0.70%	6.69%	6.04%	5.45%	-0.40%	-	1.89%
	339	Fidelity® VIP Freedom 2020 Portfolio - Initial Class	4/26/2005	0.97%	12.81%	11.97%	12.49%	6.82%	7.17%	6.69%
	340	Fidelity® VIP Freedom 2030 Portfolio - Initial Class	4/26/2005	1.12%	14.91%	13.96%	14.71%	8.74%	8.65%	7.63%
	210	Fidelity® VIP Investment Grade Bond Portfolio - Initial Class ^{3,4}	12/5/1988	0.60%	7.01%	6.29%	6.03%	0.43%	2.57%	5.28%
	227	Franklin Templeton Conservative Model Portfolio - Class I	5/1/2020	0.84%	8.80%	9.04%	8.70%	3.71%	-	4.47%
	229	Franklin Templeton Moderate Model Portfolio - Class I	5/1/2020	1.36%	12.83%	13.90%	13.48%	8.50%	-	9.48%
	230	Franklin Templeton Moderately Aggressive Model Portfolio - Class I	5/1/2020	1.48%	14.59%	16.05%	15.77%	10.36%	-	11.74%
	228	Franklin Templeton Moderately Conservative Model Portfolio - Class I	5/1/2020	1.12%	11.03%	11.77%	11.32%	6.47%	-	7.43%
	171	PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Institutional Class	4/10/2000	1.19%	4.27%	6.34%	6.39%	1.51%	3.05%	4.81%
	226	PIMCO VIT Income Portfolio - Institutional Class	4/29/2016	1.46%	9.12%	10.03%	8.84%	4.22%	-	4.90%
	344	PIMCO VIT Total Return Portfolio - Institutional Class	4/10/2000	1.12%	8.53%	8.23%	7.01%	0.38%	2.41%	4.65%
	237	Western Asset Core Plus VIT Portfolio - Class I3,4	6/16/1994	0.62%	7.30%	6.68%	5.70%	-0.80%	1.98%	5.00%
High	161	NYLI VP American Century Sustainable Equity - Initial Class	2/17/2012	1.79%	11.54%	14.69%	18.54%	18.52%	11.62%	11.31%
	176	NYLI VP CBRE Global Infrastructure - Initial Class	5/1/2015	-1.05%	14.13%	10.60%	10.83%	8.92%	1.34%	-0.20%
	121	NYLI VP Epoch U.S. Equity Yield - Initial Class	5/1/1998	-0.20%	11.91%	10.37%	14.37%	14.48%	9.38%	6.86%
	151	NYLI VP Equity Allocation - Initial Class	2/13/2006	1.51%	12.44%	12.90%	14.49%	11.50%	8.93%	7.43%
	160	NYLI VP Fidelity Institutional AM® Utilites - Initial Class	2/17/2012	3.72%	18.96%	16.44%	17.11%	14.74%	10.76%	10.12%
	150	NYLI VP Growth Allocation - Initial Class	2/13/2006	1.40%	11.06%	11.42%	12.94%	10.00%	7.93%	7.12%
	109	NYLI VP Pinestone International Equity - Initial Class	5/1/1995	1.77%	10.53%	6.89%	8.97%	3.25%	5.41%	5.79%
	105	NYLI VP S&P 500 Index - Initial Class	1/29/1993	2.33%	17.40%	21.29%	22.51%	17.49%	14.44%	10.56%
	104	NYLI VP Wellington Growth - Initial Class ⁴	1/29/1993	3.34%	19.23%	25.59%	26.57%	14.04%	13.57%	8.95%
	136	NYLI VP Schroders Mid Cap Opportunities - Initial Class	7/2/2001	2.28%	3.92%	5.90%	9.29%	8.44%	6.78%	8.03%
	108	NYLI VP Dimensional U.S. Equity - Initial Class	1/23/1984	0.09%	14.06%	16.13%	20.45%	15.66%	12.53%	10.37%
	122	NYLI VP Winslow Large Cap Growth - Initial Class	5/1/1998	4.81%	19.66%	26.51%	30.36%	16.66%	16.62%	10.36%
	239	AB VPS Relative Value Portfolio - Class A	1/14/1991	-0.84%	6.85%	5.49%	11.02%	14.81%	10.10%	9.68%
	188	American Funds IS Washington Mutual Investors Fund - Class 2 ³	7/5/2001	0.17%	14.87%	16.30%	18.03%	17.09%	11.90%	7.98%
	187	American Funds IS Growth Fund - Class 2 ³	2/8/1984	2.26%	21.06%	29.46%	29.32%	18.22%	17.98%	12.92%
	241	BNY Mellon Sustainable US Equity Portfolio - Initial Shares ^{3,4}	10/7/1993	3.09%	16.45%	18.08%	21.06%	15.23%	13.35%	9.52%
	185	ClearBridge Variable Appreciation Portfolio - Class I	10/16/1991	1.10%	14.61%	18.15%	19.30%	15.74%	13.23%	9.98%
	175	Columbia Variable Portfolio - Commodity Strategy Fund - Class 1 ³	4/30/2013	2.56%	12.95%	14.42%	4.87%	14.16%	5.47%	0.54%
	115	Fidelity® VIP Contrafund SM Portfolio - Initial Class	1/3/1995	1.90%	20.38%	24.86%	28.74%	17.67%	15.55%	12.51%

**Performance Data for Portfolios Available in New York Life Insurance and Annuity Corporation's
Variable Universal Life Insurance Products¹**

Average Annual Total Rates of Return: Updated Monthly Through October 31, 2025

Fund Risk	ID	Registered Investment Division	Portfolio Inception Date ²	Month End	Year to Date	1 Year	3 Year	5 Year	10 Year	Since Inception
High	113	Fidelity® VIP Equity-Income SM Portfolio - Initial Class	10/9/1986	0.20%	14.64%	13.01%	14.22%	15.52%	11.00%	9.52%
	341	Fidelity® VIP Freedom 2040 Portfolio - Initial Class	4/8/2009	1.35%	17.93%	17.08%	18.64%	12.30%	10.61%	12.24%
	342	Fidelity® VIP Growth Opportunities Portfolio - Initial Class	1/3/1995	2.91%	23.85%	31.50%	33.55%	16.05%	20.17%	11.58%
	198	Fidelity® VIP International Index Portfolio - Initial Class	4/17/2018	1.90%	29.41%	25.73%	20.56%	11.30%	-	6.82%
	202	Fidelity® VIP Mid Cap Portfolio - Initial Class	12/28/1998	0.00%	7.32%	8.37%	13.72%	13.64%	9.86%	11.84%
	231	Franklin Templeton Aggressive Model Portfolio - Class I	5/1/2020	1.66%	16.44%	18.38%	18.40%	13.27%	-	14.79%
	154	Invesco V.I. EQV International Equity Fund - Series 1 Shares	5/5/1993	0.51%	14.66%	11.56%	14.34%	6.64%	5.88%	6.83%
	206	Janus Henderson Enterprise Portfolio - Institutional Shares ³	9/13/1993	-0.02%	5.82%	7.65%	13.37%	11.24%	12.45%	11.10%
	117	Janus Henderson Global Research Portfolio - Institutional Shares	9/13/1993	1.36%	19.97%	22.24%	24.48%	16.12%	12.54%	9.49%
	194	LVIP SSGA Mid-Cap Index Fund - Standard Class	9/2/2014	-0.50%	4.96%	6.02%	11.48%	12.63%	9.79%	8.89%
	324	MFS® International Intrinsic Value Portfolio - Initial Class	10/2/1995	-0.11%	27.74%	24.00%	20.80%	9.26%	9.43%	8.82%
	353	NYLI VP MFS® Investors Trust - Initial Class ⁶	5/1/2014	1.27%	12.91%	14.91%	17.42%	14.31%	12.23%	11.66%
	225	MFS® Mid Cap Value Portfolio - Initial Class	3/7/2008	-1.60%	3.15%	1.42%	10.45%	13.27%	9.37%	9.22%
	240	MFS® Research International Portfolio - Initial Class ^{3,4}	5/6/1998	0.81%	18.44%	13.92%	15.20%	8.29%	6.91%	6.06%
	354	NYLI VP MFS® Research - Initial Class ⁶	5/1/2012	1.81%	12.80%	15.36%	18.01%	14.07%	12.80%	12.92%
	207	Neuberger Berman AMT Mid Cap Growth Portfolio - Class I	11/3/1997	-0.21%	13.63%	18.68%	17.76%	9.47%	11.48%	9.92%
	350	Putnam VT International Value Fund - Class IA ^{3,4}	1/2/1997	-1.50%	28.14%	24.32%	22.20%	16.67%	7.92%	5.06%
	351	Voya Growth and Income Portfolio - Class I ^{3,4}	12/31/1979	4.06%	16.55%	20.76%	22.12%	18.71%	13.93%	10.30%
Highest	163	NYLI VP Candriam Emerging Markets Equity - Initial Class ⁴	2/17/2012	3.83%	34.89%	32.48%	19.98%	6.04%	6.90%	2.83%
	180	NYLI VP Wellington Small Cap - Initial Class ⁶	5/2/2016	-0.48%	3.80%	7.42%	9.24%	9.74%	-	6.94%
	158	NYLI VP Natural Resources - Initial Class	2/17/2012	-2.12%	5.09%	1.47%	2.16%	20.19%	8.09%	2.51%
	164	NYLI VP Small Cap Growth - Initial Class	2/17/2012	1.31%	3.98%	5.55%	9.46%	6.18%	8.94%	8.62%
	152	AB VPS Discovery Value Portfolio - Class A	5/2/2001	-1.46%	0.53%	2.03%	8.70%	12.97%	7.88%	9.30%
	174	American Funds IS Global Small Capitalization Fund - Class 23	4/30/1998	1.02%	12.94%	12.62%	12.08%	4.51%	6.95%	8.42%
	172	American Funds IS New World Fund® - Class 2	6/17/1999	2.90%	26.71%	23.36%	18.88%	8.82%	9.02%	8.21%
	356	NYLI VP Newton Technology Growth - Initial Class ⁶	8/31/1999	5.10%	30.54%	37.70%	35.60%	12.84%	17.37%	8.48%
	322	Macquarie VIP Emerging Markets Series - Standard Class	5/1/1997	15.26%	65.36%	58.40%	30.92%	10.33%	10.63%	8.02%
	323	Macquarie VIP Small Cap Value Series - Standard Class	12/27/1993	-1.05%	3.79%	4.10%	7.70%	13.69%	8.18%	9.89%
	310	DWS Small Cap Index VIP - Class A	8/22/1997	1.84%	12.26%	14.15%	11.70%	11.23%	9.08%	7.59%
	153	DWS Small Mid Cap Value VIP - Class A	5/1/1996	-0.07%	13.26%	14.76%	10.95%	13.43%	6.82%	8.07%
	190	Fidelity® VIP Emerging Markets Portfolio - Initial Class	1/23/2008	3.39%	37.98%	32.53%	24.94%	9.41%	10.33%	5.10%
	347	Fidelity® VIP Extended Market Index Portfolio - Initial Class ^{3,4}	4/17/2018	0.51%	10.29%	12.14%	12.36%	12.12%	-	8.52%
	199	Fidelity® VIP Health Care Portfolio - Initial Class	7/18/2001	5.70%	8.72%	3.79%	6.45%	5.29%	8.60%	9.87%
	223	Invesco V.I. Main Street Small Cap Fund® - Series I Shares	5/1/1998	-0.74%	5.20%	7.44%	11.40%	12.54%	10.04%	8.70%
	216	MFS® New Discovery Series - Initial Class	5/1/1998	2.74%	11.37%	11.29%	10.30%	3.81%	10.45%	8.79%
	349	Principal VC Real Estate Securities Account - Class I ^{3,4}	5/1/1998	-1.79%	1.61%	-2.40%	6.55%	7.19%	5.90%	5.76%

¹ VUL, VUL 2000, VUL Provider, SPVUL, SVUL, VUL Accumulator, VUL Accumulator Plus, SVUL Accumulator, Legacy Creator SPVUL and current products including VUL Accumulator II and Market Wealth Plus.

² The Portfolio Inception Date is the date the underlying portfolio was established, not the date the portfolio was added as an Investment Division to the NYLIAC Separate Account.

³ These funds are not available on NYLIAC Single Premium Variable Universal Life and New York Life Legacy Creator Single Premium Variable Universal Life products.

⁴ These funds are not available on NYLIAC Variable Universal Life Provider and NYLIAC Survivorship Variable Universal Life products.

⁵ Premiums or transfers will not be accepted into this Investment Division on or after 11/13/2017 if you did not have Cash Value in this Investment Division prior to 11/13/2017. If you remove all of your Cash Value from this Investment Division on or after 11/13/2017, you will not be allowed to reinvest in this Investment Division.

⁶ On February 10, 2025, shares of each of the MFS Investors Trust, MFS Research Series, and the BNY Mellon IP Technology Growth Portfolios ("Replaced Portfolios") were substituted with shares of the NYLI VP MFS Investors Trust Portfolio, NYLI VP MFS Research Portfolio, and NYLI VP Newton Technology Growth Portfolio ("New Portfolios"), respectively. As of the date of the substitutions, each of the New Portfolios had substantially similar investment objectives, principal investment strategies and principal risks as the corresponding Replaced Portfolios. In addition, the investment adviser of each of the Replaced Portfolios became the subadviser of the corresponding New Portfolios and New York Life Investments became the investment adviser of the New Portfolios. Performance shown for periods prior to February 10, 2025 reflects the performance of the Investment Division when it was invested in the applicable Replaced Portfolio. The Portfolio Inception Dates shown in the table reflect the inception date of the Replaced Portfolios. The inception date of each of the New Portfolios was February 10, 2025.



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Performance Data for Portfolios Available in New York Life Insurance and Annuity Corporation's
Variable Universal Life Insurance Products¹

Average Annual Total Rates of Return: Updated Quarterly Through September 30, 2025

Risk	Fund ID	Registered Investment Division	Portfolio Inception Date ²	Month End	Year to Date	1 Year	3 Year	5 Year	10 Year	Since Inception
Low	102	NYLI VP U.S. Government Money Market - Initial Class	1/29/1993	0.33%	3.08%	4.23%	4.58%	2.82%	1.79%	2.35%
	178	PIMCO VIT Low Duration Portfolio - Institutional Class	4/10/2000	0.33%	4.38%	4.39%	4.93%	1.55%	1.85%	3.25%
	348	PIMCO VIT Short-Term Portfolio - Institutional Class ^{3,4}	9/30/1999	0.25%	3.47%	5.10%	5.36%	2.98%	2.60%	2.07%
Moderate	145	NYLI VP Balanced - Initial Class	5/2/2005	0.67%	7.92%	5.80%	10.37%	8.88%	7.21%	6.72%
	107	NYLI VP Bond - Initial Class	1/23/1984	1.12%	5.77%	2.74%	4.88%	-0.60%	1.81%	6.00%
	148	NYLI VP Conservative Allocation - Initial Class	2/13/2006	1.52%	7.52%	5.53%	10.08%	4.74%	5.38%	5.50%
	144	NYLI VP Floating Rate - Initial Class	5/2/2005	0.37%	4.20%	6.11%	9.03%	5.94%	4.75%	4.20%
	106	NYLI VP Income Builder - Initial Class	1/29/1993	2.06%	13.90%	9.80%	15.45%	7.73%	7.34%	7.18%
	192	NYLI VP Hedge Multi Strategy - Initial Class	5/1/2013	1.68%	6.77%	6.97%	9.36%	3.70%	1.98%	0.74%
	159	NYLI VP Janus Henderson Balanced - Initial Class	2/17/2012	2.30%	13.08%	13.21%	16.85%	9.71%	10.47%	9.86%
	119	NYLI VP MacKay Convertible - Initial Class	10/1/1996	1.82%	12.26%	12.19%	11.27%	8.46%	10.34%	8.56%
	103	NYLI VP MacKay U.S. Infrastructure Bond - Initial Class	1/29/1993	0.83%	7.21%	4.28%	4.78%	-0.10%	1.22%	3.85%
	110	NYLI VP MacKay High Yield Corporate Bond - Initial Class	5/1/1995	0.45%	5.59%	5.88%	9.56%	5.22%	5.80%	7.37%
	156	NYLI VP MacKay Strategic Bond - Initial Class	4/29/2011	0.54%	7.34%	5.77%	9.29%	4.40%	4.22%	4.02%
	149	NYLI VP Moderate Allocation - Initial Class	2/13/2006	1.87%	8.88%	6.97%	12.76%	6.88%	6.96%	6.32%
	162	NYLI VP PIMCO Real Return - Initial Class	2/17/2012	0.34%	7.97%	4.64%	5.51%	1.70%	3.23%	2.10%
	191	American Funds IS Asset Allocation Fund - Class 2	8/1/1989	2.56%	13.06%	14.29%	17.93%	10.46%	10.06%	7.83%
	345	American Funds IS Capital World Bond Fund® - Class 23,4	11/6/2006	0.49%	8.77%	2.26%	5.65%	-1.95%	0.79%	0.27%
	235	American Funds IS The Bond Fund of America® - Class 23,4	4/30/1997	0.84%	6.09%	2.78%	4.75%	0.02%	2.20%	3.80%
	346	American Funds IS U.S. Government Securities Fund® - Class 23,4	4/30/1997	0.71%	6.44%	2.76%	3.54%	-0.67%	1.27%	1.28%
	157	BlackRock® Global Allocation V.I. Fund - Class III	11/18/2003	2.64%	15.65%	13.14%	14.66%	7.19%	7.28%	7.34%
	173	BlackRock® High Yield V.I. Fund - Class I	4/20/1982	0.70%	7.33%	7.62%	11.04%	5.68%	5.94%	8.30%
	177	Columbia Variable Portfolio - Emerging Markets Bond Fund - Class 1 ³	4/30/2012	1.25%	9.20%	7.21%	11.55%	2.45%	4.12%	3.22%
	238	Columbia Variable Portfolio - Intermediate Bond Fund - Class 13,4	5/3/2010	0.95%	8.05%	4.05%	5.85%	0.01%	2.58%	3.18%
	179	DWS Alternative Asset Allocation VIP - Class A	2/2/2009	1.96%	9.13%	6.17%	8.24%	7.02%	4.67%	5.30%
	232	Fidelity® VIP Bond Index Portfolio - Initial Class	4/19/2018	1.01%	5.95%	2.68%	4.76%	-0.65%	-	1.81%
	339	Fidelity® VIP Freedom 2020 Portfolio - Initial Class	4/26/2005	1.82%	11.72%	7.94%	12.97%	6.45%	7.58%	6.67%
	340	Fidelity® VIP Freedom 2030 Portfolio - Initial Class	4/26/2005	2.18%	13.64%	9.46%	15.45%	8.26%	9.19%	7.61%
	210	Fidelity® VIP Investment Grade Bond Portfolio - Initial Class ^{3,4}	12/5/1988	1.04%	6.37%	3.12%	5.40%	0.22%	2.60%	5.27%
	227	Franklin Templeton Conservative Model Portfolio - Class I	5/1/2020	1.33%	7.89%	5.85%	8.71%	3.40%	-	4.38%
	229	Franklin Templeton Moderate Model Portfolio - Class I	5/1/2020	2.12%	11.31%	10.39%	14.22%	7.99%	-	9.37%
	230	Franklin Templeton Moderately Aggressive Model Portfolio - Class I	5/1/2020	2.44%	12.92%	12.58%	16.85%	9.77%	-	11.63%
	228	Franklin Templeton Moderately Conservative Model Portfolio - Class I	5/1/2020	1.62%	9.81%	8.49%	11.73%	6.11%	-	7.34%
	171	PIMCO VIT International Bond Portfolio (US Dollar-Hedged) - Institutional Class	4/10/2000	0.49%	3.05%	4.27%	6.21%	1.39%	3.00%	4.78%
	226	PIMCO VIT Income Portfolio - Institutional Class	4/29/2016	0.70%	7.54%	6.61%	8.41%	3.94%	-	4.78%
	344	PIMCO VIT Total Return Portfolio - Institutional Class	4/10/2000	1.31%	7.32%	4.33%	5.98%	0.07%	2.38%	4.61%
	237	Western Asset Core Plus VIT Portfolio - Class I ^{3,4}	6/16/1994	1.05%	6.64%	2.70%	5.04%	-1.02%	1.94%	4.99%
High	161	NYLI VP American Century Sustainable Equity - Initial Class	2/17/2012	2.80%	9.58%	10.36%	21.23%	18.00%	12.32%	11.24%
	176	NYLI VP CBRE Global Infrastructure - Initial Class	5/1/2015	2.23%	15.35%	9.25%	12.63%	9.03%	2.23%	-0.10%
	121	NYLI VP Epoch U.S. Equity Yield - Initial Class	5/1/1998	1.77%	12.14%	9.59%	17.95%	14.08%	10.39%	6.89%
	151	NYLI VP Equity Allocation - Initial Class	2/13/2006	2.32%	10.77%	8.94%	16.95%	10.73%	9.55%	7.38%
	160	NYLI VP Fidelity Institutional AM® Utilites - Initial Class	2/17/2012	5.00%	14.69%	11.58%	16.83%	15.21%	10.84%	9.89%
	150	NYLI VP Growth Allocation - Initial Class	2/13/2006	2.05%	9.53%	7.83%	15.01%	9.31%	8.45%	7.08%
	109	NYLI VP PineStone International Equity - Initial Class	5/1/1995	1.74%	8.61%	-0.34%	9.59%	2.12%	5.83%	5.75%
	105	NYLI VP S&P 500 Index - Initial Class	1/29/1993	3.65%	14.72%	17.44%	24.76%	16.32%	15.11%	10.51%
	104	NYLI VP Wellington Growth - Initial Class ⁴	1/29/1993	3.30%	15.37%	19.75%	27.72%	12.39%	14.01%	8.87%
	136	NYLI VP Schroders Mid Cap Opportunities - Initial Class	7/2/2001	1.03%	1.61%	4.08%	11.81%	7.69%	7.16%	7.96%
	108	NYLI VP Dimensional U.S. Equity - Initial Class	1/23/1984	3.77%	13.96%	14.99%	23.07%	14.98%	13.43%	10.39%
	122	NYLI VP Winslow Large Cap Growth - Initial Class	5/1/1998	2.93%	14.17%	19.74%	31.46%	14.69%	17.07%	10.20%
	239	AB VPS Relative Value Portfolio - Class A	1/14/1991	0.85%	7.76%	5.62%	15.72%	14.59%	11.03%	9.73%
	188	American Funds IS Washington Mutual Investors Fund - Class 2 ³	7/5/2001	1.91%	14.68%	14.72%	21.54%	16.34%	12.79%	8.00%
	187	American Funds IS Growth Fund - Class 2 ³	2/8/1984	3.90%	18.38%	26.65%	30.28%	17.05%	18.69%	12.88%
	241	BNY Mellon Sustainable US Equity Portfolio - Initial Shares ^{3,4}	10/7/1993	2.70%	12.96%	14.15%	22.40%	13.78%	13.84%	9.44%
	185	ClearBridge Variable Appreciation Portfolio - Class I	10/16/1991	2.55%	13.37%	15.75%	22.19%	14.87%	14.02%	9.98%
	175	Columbia Variable Portfolio - Commodity Strategy Fund - Class 1 ³	4/30/2013	2.09%	10.13%	9.85%	4.70%	13.70%	5.15%	0.33%
	115	Fidelity® VIP Contrafund SM Portfolio - Initial Class	1/3/1995	2.80%	18.14%	21.93%	30.38%	16.49%	16.22%	12.48%

Performance Data for Portfolios Available in New York Life Insurance and Annuity Corporation's
Variable Universal Life Insurance Products¹

Average Annual Total Rates of Return: Updated Quarterly Through September 30, 2025

Risk	Fund ID	Registered Investment Division	Portfolio Inception Date ²	Month End	Year to Date	1 Year	3 Year	5 Year	10 Year	Since Inception
High	113	Fidelity® VIP Equity-Income SM Portfolio - Initial Class	10/9/1986	1.68%	14.42%	11.36%	18.00%	14.94%	11.65%	9.54%
	341	Fidelity® VIP Freedom 2040 Portfolio - Initial Class	4/26/2005	2.63%	16.36%	12.00%	20.03%	11.69%	11.19%	12.22%
	342	Fidelity® VIP Growth Opportunities Portfolio - Initial Class	1/3/1995	4.48%	20.35%	29.02%	34.35%	14.85%	20.83%	11.51%
	198	Fidelity® VIP International Index Portfolio - Initial Class	4/17/2018	3.70%	27.00%	17.52%	21.32%	10.36%	-	6.63%
	202	Fidelity® VIP Mid Cap Portfolio - Initial Class	12/28/1998	1.64%	7.32%	6.86%	16.87%	13.57%	10.46%	11.88%
	231	Franklin Templeton Aggressive Model Portfolio - Class I	5/1/2020	2.83%	14.53%	14.82%	19.88%	12.59%	-	14.69%
	154	Invesco V.I. EQV International Equity Fund - Series 1 Shares	5/5/1993	2.60%	14.08%	5.45%	15.51%	5.94%	6.56%	6.83%
	206	Janus Henderson Enterprise Portfolio - Institutional Shares ³	9/13/1993	0.04%	5.85%	5.67%	16.51%	11.20%	13.16%	11.13%
	117	Janus Henderson Global Research Portfolio - Institutional Shares	9/13/1993	2.30%	18.37%	19.50%	27.13%	15.06%	13.14%	9.48%
	194	LVIP SSgA Mid-Cap Index Fund - Standard Class	9/2/2014	0.43%	5.49%	5.76%	15.45%	13.23%	10.44%	9.01%
	324	MFS® International Intrinsic Value Portfolio - Initial Class	10/2/1995	3.38%	27.89%	18.57%	22.00%	8.46%	10.08%	8.85%
	353	NYLI VP MFS® Investors Trust - Initial Class ⁶	5/1/2014	2.37%	11.50%	12.46%	19.89%	13.45%	12.87%	11.63%
	225	MFS® Mid-Cap Value Portfolio - Initial Class	3/7/2008	-0.40%	4.82%	2.31%	14.59%	13.89%	10.14%	9.37%
	240	MFS® Research International Portfolio - Initial Class ^{3,4}	5/6/1998	2.01%	17.49%	7.69%	16.60%	7.20%	7.43%	6.05%
	354	NYLI VP MFS® Research - Initial Class ⁶	5/1/2012	1.85%	10.80%	12.64%	20.15%	13.00%	13.39%	12.86%
	207	Neuberger Berman AMT Mid Cap Growth Portfolio - Class I	11/3/1997	1.22%	13.87%	20.31%	19.56%	9.98%	11.87%	9.96%
	350	Putnam VT International Value Fund - Class IA ^{3,4}	1/2/1997	2.27%	30.09%	21.32%	25.49%	16.01%	8.77%	5.13%
Highest	351	Voya Growth and Income Portfolio - Class I ^{3,4}	12/31/1979	2.91%	12.00%	15.89%	23.90%	17.35%	14.40%	10.15%
	163	NYLI VP Candriam Emerging Markets Equity - Initial Class ⁴	2/17/2012	8.75%	29.91%	24.22%	18.08%	5.82%	7.12%	2.56%
	180	NYLI VP Wellington Small Cap - Initial Class ⁶	5/2/2016	0.63%	4.30%	6.32%	13.54%	10.12%	-	7.06%
	158	NYLI VP Natural Resources - Initial Class	2/17/2012	3.37%	7.36%	1.29%	8.50%	20.98%	9.35%	2.69%
	164	NYLI VP Small Cap Growth - Initial Class	2/17/2012	0.75%	2.64%	2.92%	11.24%	6.05%	9.32%	8.57%
	152	AB VPS Discovery Value Portfolio - Class A	5/2/2001	-1.85%	2.02%	1.69%	12.85%	14.26%	8.64%	9.40%
	174	American Funds IS Global Small Capitalization Fund - Class 2 ³	4/30/1998	0.27%	11.80%	7.83%	13.47%	4.19%	7.13%	8.40%
	172	American Funds IS New World Fund® - Class 2	6/17/1999	4.23%	23.14%	14.96%	18.70%	8.22%	9.42%	8.12%
	356	NYLI VP Newton Technology Growth - Initial Class ⁶	8/31/1999	7.42%	24.21%	30.62%	35.20%	11.45%	17.63%	8.30%
	322	Macquarie VIP Emerging Markets Series - Standard Class	5/1/1997	14.30%	43.47%	31.46%	23.03%	7.30%	10.19%	7.50%
	323	Macquarie VIP Small Cap Value Series - Standard Class	12/27/1993	-0.82%	4.90%	4.61%	12.66%	14.90%	9.03%	9.95%
	310	DWS Small Cap Index VIP - Class A	8/22/1997	3.09%	10.24%	10.46%	14.94%	11.29%	9.48%	7.54%
	153	DWS Small Mid Cap Value VIP - Class A	5/1/1996	2.04%	13.35%	11.73%	14.81%	13.82%	7.44%	8.10%
	190	Fidelity® VIP Emerging Markets Portfolio - Initial Class	1/23/2008	7.06%	33.45%	22.81%	22.24%	9.58%	10.76%	4.92%
	347	Fidelity® VIP Extended Market Index Portfolio - Initial Class ^{3,4}	4/17/2018	1.76%	9.73%	10.63%	15.80%	12.41%	-	8.55%
	199	Fidelity® VIP Health Care Portfolio - Initial Class	7/18/2001	3.22%	2.86%	-5.41%	6.22%	3.72%	8.55%	9.66%
	223	Invesco V.I. Main Street Small Cap Fund® - Series I Shares	5/1/1998	-1.05%	5.98%	6.06%	15.27%	13.18%	10.65%	8.76%
	216	MFS® New Discovery Series - Initial Class	5/1/1998	0.88%	8.40%	8.24%	12.12%	3.37%	10.53%	8.71%
	349	Principal VC Real Estate Securities Account - Class I ^{3,4}	5/1/1998	-0.05%	3.46%	-3.82%	8.03%	6.97%	6.65%	5.88%

¹ VUL, VUL 2000, VUL Provider, SPVUL, SVUL, VUL Accumulator, VUL Accumulator Plus, SVUL Accumulator, Legacy Creator SPVUL and current products including VUL Accumulator II and Market Wealth Plus.

² The Portfolio Inception Date is the date the underlying portfolio was established, not the date the portfolio was added as an Investment Division to the NYLIAC Separate Account.

³ These funds are not available on NYLIAC Single Premium Variable Universal Life and New York Life Legacy Creator Single Premium Variable Universal Life products.

⁴ These funds are not available on NYLIAC Variable Universal Life Provider and NYLIAC Survivorship Variable Universal Life products.

⁵ Premiums or transfers will not be accepted into this Investment Division on or after 11/13/2017 if you did not have Cash Value in this Investment Division prior to 11/13/2017. If you remove all of your Cash Value from this Investment Division on or after 11/13/2017, you will not be allowed to reinvest in this Investment Division.

⁶ On February 10, 2025, shares of each of the MFS Investors Trust, MFS Research Series, and the BNY Mellon IP Technology Growth Portfolios ("Replaced Portfolios") were substituted with shares of the NYLI VP MFS Investors Trust Portfolio, NYLI VP MFS Research Portfolio, and NYLI VP Newton Technology Growth Portfolio ("New Portfolios"), respectively. As of the date of the substitutions, each of the New Portfolios had substantially similar investment objectives, principal investment strategies and principal risks as the corresponding Replaced Portfolios. In addition, the investment adviser of each of the Replaced Portfolios became the subadviser of the corresponding New Portfolios and New York Life Investments became the investment adviser of the New Portfolios. Performance shown for periods prior to February 10, 2025 reflects the performance of the Investment Division when it was invested in the applicable Replaced Portfolio. The Portfolio Inception Dates shown in the table reflect the inception date of the Replaced Portfolios. The inception date of each of the New Portfolios was February 10, 2025.



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