

NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION
NYLIAC PINNACLE VARIABLE UNIVERSAL LIFE (VUL)
NYLIAC PINNACLE SURVIVORSHIP VARIABLE UNIVERSAL LIFE (SVUL)



January 31, 2024 Monthly Performance Summary¹

For more information about these products, please refer to your product and fund prospectuses. 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. Please note this product is no longer available for sale.

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 contract, when surrendered may be worth more or less than the original cost. For current month-end performance information, please visit:

<http://www.newyorklife.com>

Monthly Performance Summary

Performance reflects the average annual total returns of each Investment Division, of the NYLIAC Separate Account-I (Separate Account), for the time period shown with capital gains and dividends reinvested and the deduction of portfolio investment management and operating expenses.



¹Performance reflects the percentage change for the period shown with capital gains and dividends reinvested and the deduction of portfolio investment management and operating expenses. It does not reflect the policy's sales expense charge, state premium tax and federal tax charges, monthly contract charge, per thousand face amount charge, mortality and expense risk charge and cost of insurance charges or any rider charges. Had these expenses been deducted, total returns would be significantly lower. Consequently, the returns shown are greater than actual returns that would have been achieved under the policy during the periods shown.

The advisors to some of the Portfolios have assumed or reduced some of those Portfolios' fees and expenses. Had these expenses not been assumed or reduced, the total return for these Investment Divisions would have been lower.

²The Investment Divisions offered through NYLIAC Pinnacle VUL and NYLIAC Pinnacle SVUL are different from mutual funds that may have similar names but are available directly to the public. Investment results will differ.

³The Inception Date is the date the underlying portfolio was established, not the date the portfolio was added as an Investment Division to the Separate Account. NYLIAC Pinnacle VUL and NYLIAC Pinnacle SVUL were first introduced for sale on 6/11/2001. For the period from the Inception Date, until 6/11/2001, values assume that the NYLIAC Pinnacle VUL and NYLIAC Pinnacle SVUL policies were available, which they were not. NYLIAC Pinnacle VUL and NYLIAC Pinnacle SVUL are no longer being offered for sale.

⁴An Investment in the MainStay VP U.S. Government Money Market Investment Division is not 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 MainStay VP U.S. Government Money Market Investment Division 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.

⁵Premiums 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.

⁶MainStay 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 MainStay VP S&P 500 Index Portfolio. The MainStay 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 MainStay VP S&P 500 Index Portfolio. Investors cannot directly purchase an index.

We recommend that you obtain a personalized illustration from your registered representative which takes into account the amount of insurance purchased, complete charges and expenses under the policy, age, sex, and underwriting classification of the insured(s).

In most jurisdictions, NYLIAC Pinnacle VUL's policy form number is 300-80 and NYLIAC Pinnacle SVUL's policy form number is 300-81.

NYLIAC Pinnacle VUL and NYLIAC Pinnacle SVUL are issued by New York Life Insurance and Annuity Corporation (A Delaware Corporation), 51 Madison Avenue, New York, NY 10010 and distributed by NYLIFE Distributors LLC, Member FINRA/SIPC. NYLIAC and NYLIFE Distributors are wholly-owned subsidiaries of New York Life Insurance Company.