

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

October 31, 2025
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.



NYLIAC Pinnacle VUL and NYLIAC Pinnacle SVUL Monthly Performance Summary

| | | | Portfolio Inception Date ³ | Updated Monthly Through October 31, 2025 | | | | | | | Updated Quarterly Through September 30, 2025 | | | | | | |
|----------|---------|---|---------------------------------------|--|--------------|--------|---------|---------|----------|---------------------------|--|--------|---------|---------|----------|---------------------------|--|
| | | | | Month End | Year to Date | 1 Year | 3 Years | 5 Years | 10 Years | Since Portfolio Inception | Quarter to Date | 1 Year | 3 Years | 5 Years | 10 Years | Since Portfolio Inception | |
| Risk | Fund ID | Investment Division ² | | | | | | | | | | | | | | | |
| Low | 102 | NYLI VP U.S. Government Money Market - Initial Class ⁴ | 1/29/1993 | 0.33% | 3.42% | 4.17% | 4.61% | 2.89% | 1.82% | 2.36% | 1.03% | 4.23% | 4.58% | 2.82% | 1.79% | 2.35% | |
| | 219 | PIMCO VIT Low Duration Portfolio - Administrative Class | 2/16/1999 | 0.36% | 4.64% | 5.34% | 5.13% | 1.48% | 1.68% | 3.12% | 1.31% | 4.23% | 4.77% | 1.40% | 1.69% | 3.11% | |
| | 209 | T. Rowe Price Limited-Term Bond Portfolio | 5/13/1994 | 0.39% | 4.76% | 5.51% | 5.34% | 2.17% | 2.23% | 3.49% | 1.30% | 4.58% | 5.04% | 2.12% | 2.18% | 3.48% | |
| Moderate | 107 | NYLI VP Bond - Initial Class | 1/23/1984 | 0.59% | 6.39% | 5.82% | 5.61% | -0.40% | 1.84% | 6.00% | 2.08% | 2.74% | 4.88% | -0.60% | 1.81% | 6.00% | |
| | 144 | NYLI VP Floating Rate - Initial Class | 5/1/2005 | -0.01% | 4.19% | 5.35% | 8.59% | 5.91% | 4.74% | 4.18% | 1.57% | 6.11% | 9.03% | 5.94% | 4.75% | 4.20% | |
| | 106 | NYLI VP Income Builder - Initial Class | 1/29/1993 | 1.08% | 15.13% | 13.82% | 8.37% | 6.90% | 7.20% | 4.33% | 9.80% | 15.45% | 7.73% | 7.34% | 7.18% | | |
| | 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% | 4.82% | 13.21% | 16.85% | 9.71% | 10.47% | 9.86% | |
| | 119 | NYLI VP MacKay Convertible - Initial Class | 10/1/1996 | 2.05% | 14.56% | 15.35% | 9.97% | 8.81% | 10.06% | 8.61% | 3.55% | 12.19% | 11.27% | 8.46% | 10.34% | 8.56% | |
| | 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% | 1.76% | 5.88% | 9.56% | 5.22% | 5.80% | 7.37% | |
| | 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% | 2.30% | 4.28% | 4.78% | -0.10% | 1.22% | 3.85% | |
| | 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% | 2.38% | 4.64% | 5.51% | 1.70% | 3.23% | 2.10% | |
| | 210 | Fidelity® VIP Investment Grade Bond Portfolio - Initial Class | 12/5/1988 | 0.60% | 7.01% | 6.29% | 6.03% | 0.43% | 2.57% | 5.28% | 2.02% | 3.12% | 5.40% | 0.22% | 2.60% | 5.27% | |
| | 217 | LVIP American Century Inflation Protection - Service Class | 8/14/2001 | 0.26% | 6.82% | 5.66% | 4.23% | 1.24% | 2.54% | 3.24% | 2.19% | 3.35% | 4.48% | 1.10% | 2.59% | 3.24% | |
| | 211 | Morgan Stanley VIF Emerging Markets Debt Portfolio - Class I | 6/16/1997 | 2.12% | 12.77% | 13.60% | 15.72% | 3.50% | 4.06% | 5.87% | 4.70% | 10.43% | 14.68% | 3.06% | 4.21% | 5.81% | |
| High | 222 | PIMCO VIT Global Bond Opportunities Portfolio (Unhedged) - Administrative Class | 1/10/2002 | 0.01% | 11.01% | 9.97% | 7.43% | 0.83% | 2.14% | 4.32% | 1.48% | 6.12% | 7.26% | 0.90% | 2.14% | 4.34% | |
| | 221 | PIMCO VIT Total Return Portfolio - Administrative Class | 12/31/1997 | 1.11% | 8.39% | 8.07% | 6.85% | 0.23% | 2.26% | 4.49% | 2.58% | 4.18% | 5.83% | -0.08% | 2.23% | 4.46% | |
| | 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% | 6.86% | 10.36% | 21.23% | 18.00% | 12.32% | 11.24% | |
| | 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% | 5.32% | 9.59% | 17.95% | 14.08% | 10.39% | 6.89% | |
| | 160 | NYLI VP Fidelity Institutional AM® Utilities - Initial Class | 2/17/2012 | 3.72% | 18.96% | 16.44% | 17.11% | 14.74% | 10.76% | 10.12% | 8.06% | 11.58% | 16.83% | 15.21% | 10.84% | 9.89% | |
| | 105 | NYLI VP S&P 500 Index - Initial Class ⁶ | 1/29/1993 | 2.33% | 17.40% | 21.29% | 22.51% | 17.49% | 14.44% | 10.56% | 8.10% | 17.44% | 24.76% | 16.32% | 15.11% | 10.51% | |
| | 104 | NYLI VP Wellington Growth - Initial Class ⁵ | 1/29/1993 | 3.34% | 19.23% | 25.59% | 26.57% | 14.04% | 13.57% | 8.95% | 6.52% | 19.75% | 27.72% | 12.39% | 14.01% | 8.87% | |
| | 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% | 7.75% | 14.99% | 23.07% | 14.98% | 13.43% | 10.39% | |
| | 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% | 3.26% | 19.74% | 31.46% | 14.69% | 17.07% | 10.20% | |
| | 205 | Alger Capital Appreciation Portfolio - Class 1-2 Shares | 1/25/1995 | 3.21% | 37.70% | 50.83% | 40.72% | 20.15% | 18.58% | 14.97% | 17.38% | 47.68% | 41.02% | 18.64% | 19.13% | 14.89% | |
| | 115 | Fidelity® VIP ContrafundSM - Initial Class | 1/3/1995 | 1.90% | 20.38% | 24.86% | 28.74% | 17.67% | 15.55% | 12.51% | 6.82% | 21.93% | 30.38% | 16.49% | 16.22% | 12.48% | |
| | 113 | Fidelity® VIP Equity-IncomeSM Portfolio - Initial Class | 10/9/1986 | 0.20% | 14.64% | 13.01% | 14.22% | 15.52% | 11.00% | 9.52% | 5.63% | 11.36% | 18.00% | 14.94% | 11.65% | 9.54% | |
| | 201 | Fidelity® VIP Growth Portfolio - Initial Class | 10/9/1986 | 2.95% | 17.36% | 20.81% | 27.20% | 17.31% | 17.82% | 11.83% | 7.49% | 16.48% | 27.91% | 16.27% | 18.33% | 11.78% | |
| Highest | 204 | Fidelity® VIP Index 500 Portfolio - Initial Class | 8/27/1992 | 2.33% | 17.43% | 21.34% | 22.57% | 17.52% | 14.52% | 10.77% | 8.10% | 17.50% | 24.83% | 16.35% | 15.19% | 10.72% | |
| | 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% | 5.97% | 6.86% | 16.87% | 13.57% | 10.46% | 11.88% | |
| | 203 | Fidelity® VIP Overseas Portfolio - Initial Class | 1/28/1987 | 0.53% | 20.77% | 17.72% | 18.67% | 10.18% | 7.83% | 6.43% | 0.10% | 9.85% | 20.73% | 9.00% | 8.46% | 6.43% | |
| | 206 | Janus Henderson Enterprise Portfolio - Institutional Shares | 9/13/1993 | -0.02% | 5.82% | 7.65% | 13.37% | 11.24% | 12.45% | 11.10% | 2.51% | 5.67% | 16.51% | 11.20% | 13.16% | 11.13% | |
| | 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% | 5.47% | 19.50% | 27.13% | 15.06% | 13.14% | 9.48% | |
| | 214 | LVIP American Century International - Service Class | 8/15/2001 | 0.55% | 15.59% | 12.92% | 13.54% | 4.86% | 6.01% | 4.97% | 0.61% | 5.88% | 15.37% | 4.18% | 6.54% | 4.97% | |
| | 213 | LVIP American Century Value - Service Class | 8/14/2001 | -0.65% | 11.28% | 10.10% | 10.70% | 14.93% | 9.40% | 7.95% | 6.80% | 9.73% | 15.31% | 14.98% | 10.28% | 8.01% | |
| | 353 | NYLI VP MFS® Investors Trust - Initial Class ⁷ | 5/1/2014 | 1.27% | 12.91% | 14.91% | 17.42% | 14.31% | 12.23% | 11.66% | 5.68% | 12.46% | 19.89% | 13.45% | 12.87% | 11.63% | |
| | 354 | NYLI VP MFS® Research - Initial Class ⁷ | 5/1/2012 | 1.81% | 12.80% | 15.36% | 18.01% | 14.07% | 12.80% | 12.92% | 5.70% | 12.64% | 20.15% | 13.00% | 13.39% | 12.86% | |
| | 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% | 3.40% | 20.31% | 19.56% | 9.98% | 11.87% | 9.96% | |
| Highest | 163 | NYLI VP Candriam Emerging Markets Equity - Initial Class ⁵ | 2/17/2012 | 3.83% | 34.89% | 32.48% | 19.98% | 6.04% | 6.90% | 2.83% | 14.66% | 24.22% | 18.08% | 5.82% | 7.12% | 2.56% | |
| | 158 | NYLI VP Natural Resources - Initial Class | 2/17/2012 | -2.12% | 5.09% | 1.47% | 2.16% | 20.19% | 8.09% | 2.51% | 8.33% | 1.29% | 8.50% | 20.98% | 9.35% | 2.69% | |
| | 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% | 4.13% | 2.92% | 11.24% | 6.05% | 9.32% | 8.57% | |
| | 356 | NYLI VP Newton Technology Growth - Initial Class ⁷ | 8/31/1999 | 5.10% | 30.54% | 37.70% | 35.60% | 12.84% | 17.37% | 8.48% | 10.40% | 30.62% | 35.20% | 11.45% | 17.63% | 8.30% | |
| | 215 | BNY Mellon VIF Opportunistic Small Cap Portfolio - Initial Shares | 8/31/1990 | 0.23% | 8.63% | 7.42% | 6.45% | 8.95% | 7.56% | 12.83% | 5.61% | 4.03% | 10.09% | 8.89% | 8.03% | 12.86% | |
| | 216 | MFS® New Discovery Series - Initial Class | 5/1/1998 | 2.74% | 11.37% | 11.29% | 10.30% | 3.81% | 10.45% | 8.79% | 4.25% | 8.24% | 12.12% | 3.37% | 10.53% | 8.71% | |

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 NYLI 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 NYLI 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.

⁶NYLI 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.

⁷ On 2/10/2025, 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 2/10/2025 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 2/10/2025.

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.

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