

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

**October 31, 2009
MONTHLY PERFORMANCE SUMMARY¹**

This material is authorized for use by the general public only if preceded or accompanied by an effective product and fund prospectus. 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.

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 VUL Separate Account-I, for the time period shown with capital gains and dividends reinvested and the deduction of portfolio investment management and operating expenses.

NYLIAC Pinnacle Variable Universal Life and Survivorship Variable Universal Life 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.

New York Life Insurance and Annuity Corporation is a wholly-owned subsidiary of New York Life Insurance Company.



The Company You Keep®

NYLIAC Pinnacle VUL and NYLIAC Pinnacle SVUL Monthly Performance Summary

Investment Division ¹	Portfolio Inception Date ²	Updated Monthly Through October 31, 2009								Updated Quarterly Through September 30, 2009				
		Month	Year	1	3	5	10	Since Portfolio	Quarter	1	3	5	10	Since Portfolio
		End	to Date	Year	Years	Years	Years	Inception	to Date	Year	Years	Years	Years	Inception
Low Risk														
MainStay VP Cash Management - Current 7 day yield as of 10/31/09 is 0.01% ⁴	1/29/93	0.00%	0.04%	0.16%	2.61%	2.96%	2.81%	3.53%	0.01%	0.29%	2.75%	2.98%	2.85%	3.55%
PIMCO Low Duration - Administrative Class Shares	2/16/99	0.77%	12.68%	14.58%	6.59%	4.81%	5.00%	4.91%	4.71%	12.83%	6.49%	4.73%	4.97%	4.88%
T. Rowe Price Limited-Term Bond Portfolio	5/13/94	0.48%	8.12%	10.46%	5.25%	4.15%	4.92%	5.14%	2.30%	7.83%	5.20%	4.14%	4.88%	5.14%
Moderate Risk														
MainStay VP ICAP Select Equity-Initial Class	5/1/98	-1.53%	22.12%	13.89%	-5.22%	2.19%	1.65%	2.01%	15.43%	-3.50%	-3.59%	2.84%	2.48%	2.17%
MainStay VP Bond - Initial Class	1/23/84	0.78%	8.01%	14.38%	6.39%	5.04%	6.14%	8.12%	4.67%	10.89%	6.35%	5.04%	6.09%	8.12%
MainStay VP Convertible - Initial Class	10/1/96	-1.01%	35.31%	35.73%	1.49%	5.17%	4.51%	6.81%	15.78%	12.22%	2.79%	5.18%	3.40%	6.94%
MainStay VP Floating Rate - Initial Class	5/2/05	0.27%	31.32%	21.75%	1.71%	N/A	N/A	2.67%	6.03%	6.77%	1.85%	N/A	N/A	4.49%
MainStay VP Government - Initial Class	1/29/93	0.34%	2.34%	10.52%	6.42%	5.03%	5.80%	5.78%	2.64%	8.77%	6.50%	5.12%	5.80%	5.79%
MainStay VP High Yield Corporate Bond - Initial Class	5/1/95	1.77%	38.54%	32.22%	3.73%	5.24%	7.11%	8.45%	11.09%	11.85%	3.65%	5.24%	6.86%	8.37%
MainStay VP Total Return - Initial Class	1/29/93	-0.18%	16.16%	14.48%	-2.29%	2.37%	0.56%	6.07%	9.62%	-0.08%	-1.78%	2.50%	0.99%	6.12%
American Century VP Inflation Protection - Class II	12/31/02	1.06%	9.36%	15.85%	5.41%	4.15%	N/A	4.59%	3.28%	6.24%	5.05%	4.11%	N/A	4.49%
Fidelity® VIP Equity-Income - Initial Class	10/9/86	-2.85%	21.95%	13.73%	-9.59%	-0.49%	1.14%	8.27%	19.80%	-5.05%	-7.69%	0.32%	1.80%	8.44%
Fidelity® VIP Investment Grade Bond - Initial Class	12/5/88	0.94%	15.54%	19.37%	5.40%	4.49%	6.13%	6.91%	5.86%	13.03%	5.33%	4.49%	6.05%	6.89%
Janus Aspen Balanced Portfolio - Institutional Shares	9/13/93	-1.33%	19.61%	23.26%	4.32%	6.97%	4.67%	10.03%	11.47%	13.35%	5.58%	7.47%	5.40%	10.18%
MFS® Utilities Series - Initial Class	1/3/95	-3.46%	21.65%	19.30%	1.16%	10.42%	6.53%	11.94%	13.93%	5.38%	4.41%	12.21%	7.58%	12.28%
PIMCO Global Bond - Administrative Class Shares	1/10/02	1.12%	17.96%	27.77%	8.79%	5.72%	N/A	8.64%	11.75%	19.95%	8.71%	6.14%	N/A	8.58%
PIMCO Real Return - Administrative Class Shares	9/30/99	1.54%	17.50%	22.02%	6.15%	4.77%	N/A	7.98%	5.62%	8.91%	5.53%	4.68%	N/A	7.88%
PIMCO Total Return - Administrative Class Shares	12/31/97	0.62%	13.77%	19.45%	9.17%	6.72%	7.03%	6.63%	5.60%	18.11%	9.16%	6.63%	7.05%	6.63%
T.Rowe Price Equity Income Portfolio	3/31/94	-2.08%	16.73%	9.25%	-7.13%	0.58%	2.95%	8.27%	18.03%	-7.57%	-5.49%	1.22%	3.50%	8.46%
Van Kampen's UIF Emerging Markets Debt Portfolio - Class I	6/16/97	0.39%	28.19%	38.47%	6.15%	8.50%	11.54%	7.83%	11.49%	16.52%	6.92%	8.77%	11.91%	7.85%
High Risk														
MainStay VP Capital Appreciation - Initial Class	1/29/93	-0.94%	24.29%	16.22%	-4.87%	0.93%	-3.61%	5.39%	13.96%	-0.65%	-4.01%	1.35%	-2.94%	5.48%
MainStay VP Common Stock - Initial Class	1/23/84	-2.62%	12.90%	7.69%	-7.92%	0.49%	-0.72%	8.51%	15.26%	-9.12%	-6.14%	1.26%	0.21%	8.65%
MainStay VP Large Cap Growth - Initial Class	5/1/98	-2.21%	26.65%	18.24%	-1.58%	2.71%	-0.75%	2.87%	14.52%	-0.23%	-0.02%	3.83%	0.51%	3.09%
MainStay VP S&P 500 Index - Initial Class	1/29/93	-1.88%	16.88%	9.66%	-7.17%	0.15%	-1.17%	6.99%	15.50%	-6.99%	-5.59%	0.83%	-0.37%	7.15%
Alger American Capital Appreciation - Class O Shares	1/25/95	-3.89%	35.08%	25.04%	1.43%	8.33%	0.83%	12.10%	18.51%	8.84%	4.41%	9.72%	1.83%	12.48%
American Century VP International - Class II	8/15/01	-2.16%	25.50%	24.87%	-4.38%	4.96%	N/A	2.27%	18.56%	0.35%	-2.39%	6.03%	N/A	2.57%
American Century VP Value - Class II	8/14/01	-1.39%	11.55%	6.10%	-7.03%	0.74%	N/A	2.99%	15.32%	-6.13%	-5.61%	-0.34%	N/A	3.20%
Dreyfus VIF Developing Leaders - Initial Shares	8/31/90	-6.48%	13.86%	4.36%	-13.49%	-6.03%	0.11%	15.21%	19.86%	-10.81%	-10.01%	-4.38%	1.20%	15.69%
Fidelity® VIP Contrafund® - Initial Class	1/3/95	-3.58%	24.30%	17.00%	-4.78%	3.50%	3.19%	10.00%	18.61%	-0.83%	-2.44%	4.45%	3.94%	10.33%
Fidelity® VIP Growth - Initial Class	10/9/86	-3.90%	16.14%	4.16%	-7.82%	-1.25%	-3.19%	8.10%	15.71%	-11.76%	-5.67%	-0.12%	-2.25%	8.32%
Fidelity® VIP Index 500 - Initial Class	8/27/92	-1.86%	17.17%	9.97%	-7.01%	0.31%	-1.07%	7.36%	15.61%	-6.76%	-5.42%	0.98%	-0.28%	7.52%
Fidelity® VIP Mid Cap - Initial Class	12/28/98	-2.51%	30.74%	26.90%	-1.89%	6.53%	11.83%	13.08%	17.12%	2.42%	0.18%	7.25%	12.83%	13.45%
Fidelity® VIP Overseas - Initial Class	1/28/87	-2.82%	19.34%	18.08%	-5.62%	4.15%	0.94%	5.65%	19.07%	-2.65%	-3.78%	5.39%	1.63%	5.80%
Janus Aspen Enterprise Portfolio - Institutional Shares	9/13/93	-3.30%	30.81%	20.70%	-2.24%	5.06%	-2.62%	8.24%	18.35%	-4.08%	-0.08%	6.43%	-0.86%	8.51%
Janus Aspen Worldwide Portfolio - Institutional Shares	9/13/93	-2.72%	26.99%	22.24%	-6.42%	0.92%	-2.13%	7.35%	14.50%	0.35%	-4.18%	1.84%	-1.13%	7.58%
MFS® Investors Trust Series - Initial Class	10/9/95	-2.20%	17.71%	10.26%	-3.77%	2.69%	0.01%	5.55%	15.10%	-4.39%	-2.25%	3.58%	0.72%	5.75%
MFS® Research Series - Initial Class	7/26/95	-2.29%	21.01%	14.28%	-3.41%	2.66%	-0.18%	5.42%	16.62%	-4.05%	-1.74%	3.80%	0.61%	5.62%
Neuberger Berman AMT Mid-Cap Growth - Class I	11/3/97	-3.13%	18.77%	8.61%	-5.07%	3.22%	0.74%	5.87%	13.67%	-8.55%	-2.69%	4.62%	1.93%	6.20%
Van Eck Worldwide Absolute Return	5/1/03	-1.35%	11.98%	9.43%	1.12%	2.14%	N/A	1.50%	3.33%	6.43%	2.04%	2.27%	N/A	1.73%
Van Eck Worldwide Hard Assets	9/1/89	-3.31%	43.11%	32.05%	4.80%	17.45%	14.83%	8.74%	17.93%	2.25%	9.17%	18.74%	14.67%	8.96%
Van Kampen's UIF U.S. Real Estate Portfolio - Class I	3/3/97	-5.21%	12.67%	-1.06%	-15.24%	0.77%	9.71%	7.73%	30.30%	-26.07%	-12.15%	2.98%	9.97%	8.25%
Highest Risk														
Alger American SmallCap Growth- Class O Shares	9/21/88	-6.12%	29.98%	21.22%	-5.63%	5.17%	-1.07%	8.93%	16.63%	-0.16%	-1.12%	7.11%	0.01%	9.29%
Dreyfus IP Technology Growth - Initial Shares	8/31/99	-1.97%	41.25%	33.11%	-0.70%	2.05%	N/A	-3.17%	17.35%	13.32%	0.00%	3.63%	N/A	-3.01%
MFS® New Discovery Series - Initial Class	5/1/98	-5.73%	45.81%	41.18%	-2.16%	3.67%	3.43%	4.91%	23.23%	12.16%	1.90%	5.55%	4.77%	5.50%
Van Kampen's UIF Emerging Markets Equity Portfolio - Class I	10/1/96	-1.24%	55.48%	52.50%	2.34%	14.63%	9.01%	6.97%	20.72%	10.34%	4.76%	15.61%	9.70%	7.12%

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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 and federal tax charge, monthly contract charge, per \$1,000 of face amount charge, mortality and expense risk charge and cost of insurance charges. Had these expenses been deducted, total returns would be 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 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 6/11/01. For the period from the Inception Date, until June 11, 2001, values assume that the NYLIAC Pinnacle VUL and NYLIAC Pinnacle SVUL policies were available, which they were not.

³The 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.

⁴An Investment in the MainStay VP Cash Management Portfolio 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 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.

We recommend that you obtain a personalized illustration 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 SVUL's policy form number is 300-81.

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