

New York Life Insurance & Annuity Corporation

<p>Home Office: #51 Madison Avenue New York, NY 10010 (212) 576-7000</p> <p>Website: http://www.newyorklife.com/</p>	<p>Agent of Record: Rolla Grace Stephens Building 1005 Cherry, Suite 109 Columbia, MO 65201 (573) 442-3261</p>		
Fixed & Variable			
Name & Description:	LifeStages® Variable Annuity: includes thirty-one investment divisions and a fixed account.		
Withdrawal Fees:	Surrender charge is 7% of amount withdrawn during the first three policy years. Declines 1% each additional policy year until the sixth year. After the sixth year the charge is zero. No fee for accounts of \$20,000 or more.		
Loan Available:	Yes – minimum amount is \$500. The maximum amount is the lesser of 50% of the cash value of your policy or \$50,000. A minimum accumulation value of \$5,000 is required to take a loan. Repayment of the loan must not be greater than five years from the date the loan is taken. There is a \$25 fee for processing the loan.		
Front End Load Fees:	None		
Administrative Management Fees:	Fixed: Annual account charge is \$30. No annual policy fee charged if policy has a cash value of \$20,000 or more. For fund management fees, contact the company.		
Available Funds:	<p style="text-align: center;">MainStay VP Series Funds</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none; vertical-align: top;"> <p>New York Life Investment Management LLC MainStay VP Bond MainStay VP Growth Equity MainStay VP Indexed Equity MainStay VP Mid Cap Core</p> <p>McKay Shields LLC MainStay VP Capital Appreciation MainStay VP Cash Management MainStay VP Convertible MainStay VP Equity Income MainStay VP Government MainStay VP High Yield Corporate Bond MainStay VP International Equity MainStay VP Mid Cap Growth MainStay VP Small Cap Growth MainStay VP Total Return MainStay VP Value</p> <p>Fred Alger Management, Inc. Alger American Small Capitalization</p> <p>American Century Investment Management, Inc. MainStay VP American Century Income & Growth</p> <p>Calvert Asset Management Company, Inc. Calvert Social Balanced</p> <p>The Dreyfus Corporation MainStay VP Dreyfus Large Company Value Dreyfus IP Technology Growth – Initial Shares</p> </td> <td style="width: 50%; border: none; vertical-align: top;"> <p>Eagle Asset Management, Inc. MainStay VP Eagle Asset Management Growth Equity Fidelity Management and Research Company Fidelity VIP Contrafund® - Initial Class Fidelity VIP Equity-Income – Initial Class</p> <p>Janus Capital Corporation Janus Aspen Series Balanced Janus Aspen Series Worldwide Growth</p> <p>Lord, Abnett & Co. MainStay VP Lord Abnett Developing Growth</p> <p>MFS Investment Management® MFS® Investors Trust Series MFS® Research Series</p> <p>Morgan Stanley Asset Management Morgan Stanley UIF Emerging Markets Equity</p> <p>T. Rowe Price Associates, Inc. T. Rowe Price Equity Income</p> <p>Van Eck Global Van Eck Worldwide Hard Assets</p> </td> </tr> </table>	<p>New York Life Investment Management LLC MainStay VP Bond MainStay VP Growth Equity MainStay VP Indexed Equity MainStay VP Mid Cap Core</p> <p>McKay Shields LLC MainStay VP Capital Appreciation MainStay VP Cash Management MainStay VP Convertible MainStay VP Equity Income MainStay VP Government MainStay VP High Yield Corporate Bond MainStay VP International Equity MainStay VP Mid Cap Growth MainStay VP Small Cap Growth MainStay VP Total Return MainStay VP Value</p> <p>Fred Alger Management, Inc. Alger American Small Capitalization</p> <p>American Century Investment Management, Inc. MainStay VP American Century Income & Growth</p> <p>Calvert Asset Management Company, Inc. Calvert Social Balanced</p> <p>The Dreyfus Corporation MainStay VP Dreyfus Large Company Value Dreyfus IP Technology Growth – Initial Shares</p>	<p>Eagle Asset Management, Inc. MainStay VP Eagle Asset Management Growth Equity Fidelity Management and Research Company Fidelity VIP Contrafund® - Initial Class Fidelity VIP Equity-Income – Initial Class</p> <p>Janus Capital Corporation Janus Aspen Series Balanced Janus Aspen Series Worldwide Growth</p> <p>Lord, Abnett & Co. MainStay VP Lord Abnett Developing Growth</p> <p>MFS Investment Management® MFS® Investors Trust Series MFS® Research Series</p> <p>Morgan Stanley Asset Management Morgan Stanley UIF Emerging Markets Equity</p> <p>T. Rowe Price Associates, Inc. T. Rowe Price Equity Income</p> <p>Van Eck Global Van Eck Worldwide Hard Assets</p>
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Note:	Fidelity VIP refers to Variable Insurance Products Fund Initial Class. Dreyfus IP refers to Initial Class Shares of the Dreyfus Investment Portfolios. The Morgan Stanley UIF Emerging Markets Equity Portfolio is a portfolio of The Universal Institutional Funds, Inc.		

**Last amended 2005