

New York Life Stable Value Investments

Funding Agreements

What is a funding agreement?

A funding agreement is a general account contract that provides a guarantee of principal and accumulated interest for a specific time frame.^{1,2}

How flexible is the structure of a funding agreement?

Our funding agreements are designed to be customized for each client's needs.

Choice of Funding

- Lump sum payments
- Installment payments

Maturity Features³

- Fixed maturity schedule
- Flexible maturity schedule
- 2 – 10 years
- Laddered maturities
- Lump sum payout
- Scheduled installment payouts

What types of plans and programs can use it?

- Qualified & Non-Qualified Plans
- 529 Plans
- Corporate cash pools
- Trusts
- Securities Lending Programs
- Short-term investment funds
- Health Savings Accounts (HSA)
- Foundations & Endowments
- Construction Financing Loans

Minimum Investment:

- \$10 million

Liquidity & Early Termination:

- None, until stated maturity date

What are the benefits?⁴

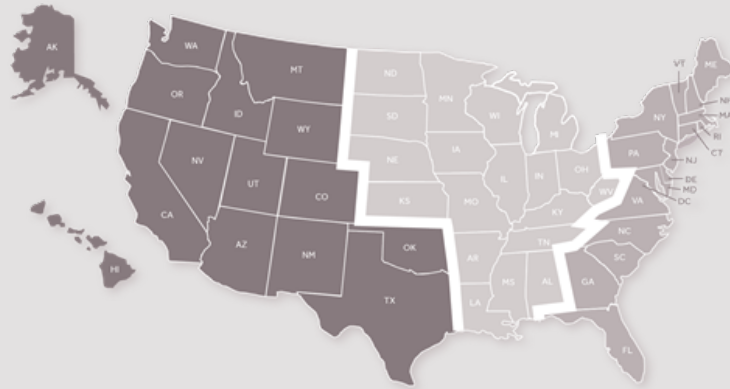
- Ability to match to specific liabilities
- Fixed, competitive yields
- Customized design structures
- Predictable returns

Guarantee

The guarantee behind every funding agreement issued by New York Life is supported by our unparalleled financial strength.¹ We remain one of only two life insurance companies with the highest financial strength ratings currently awarded to any U.S. life insurer by all four major rating agencies, out of 800 life insurers operating in the U.S. today.⁵

Meet our team

Ready to discuss funding agreements in more detail? Contact your New York Life representative or visit us at stablevalueinvestments.com.



HEAD OF STABLE VALUE INVESTMENT ONLY
Kevin T. Mansfield
Corporate Vice President
kevin_mansfield@newyorklife.com
973.830.7983



EAST ■
Glenn Macdonald, CFP®
Corporate Vice President
glenn_macdonald@newyorklife.com
617.771.2549



WEST ■
Deborah Vince
Corporate Vice President
deborah_vince@newyorklife.com
562.533.3013



MIDWEST ■
Fred Spreen
Corporate Vice President
frederick_spreen@newyorklife.com
732.614.7847



KEY ACCOUNTS & RELATIONSHIP MANAGEMENT
Brian Sullivan
Corporate Vice President
brian_j_sullivan@newyorklife.com
617.610.5757



RELATIONSHIP MANAGEMENT
Amanda Savini, CMFC®
Senior Associate
amanda_savini@newyorklife.com
781.251.2164



MARKETING
Rosanne Dolan, RPA
Corporate Vice President
rosanne_m_dolan@newyorklife.com
201.685.6199



BUSINESS CONSULTANT
Edward Kaminski, CIMA®
Senior Associate
edward_kaminski@newyorklife.com
201.685.6378

1. Guarantees are based on the claims paying ability of New York Life Insurance Company.
2. Each funding agreement issued will have its own declared fixed rate and maturity date.
3. Amounts invested are subject to restrictions on liquidity.
4. Funding Agreements are not benefit-responsive.
5. Individual independent rating agency commentary as of October 15, 2020. AM Best A++; Moody's Aaa; Fitch AAA; S&P AA+.

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Stable Value Investments
New York Life Insurance Company
30 Hudson Street, Jersey City, NJ 07302
stablevalueinvestments.com
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