New York Life Stable Value Investments

Stable Value Solutions

As of 9/30/2021

FUND	FUND TYPE	CUSIP	NSCC TRADING	REVENUE SHARE	EXPENSE CHARGE	NET CREDITING RATE	GUARANTEED BOOK VALUE DISCONTINUANCE OPTION	403(b) ELIGIBLE	MINIMUM
NYL Anchor Account									
35	Separate Account	64953ABN9	Yes	0.00%	0.35%	1.75%	Yes	No	$3 Million
45	Separate Account	64953ABK5	Yes	0.10%	0.45%	1.65%	Yes	No	$3 Million
65	Separate Account	64953ABL3	Yes	0.30%	0.65%	1.45%	Yes	No	$3 Million
90	Separate Account	64953ABM1	Yes	0.55%	0.90%	1.20%	Yes	No	$3 Million
NYL Guaranteed Interest Account (GIA)									
10	General Account	Various	Yes	0.00%	0.10%	1.50%*	Yes	Yes	$3 Million
25	General Account	Various	Yes	0.15%	0.25%	1.35%*	Yes	Yes	$3 Million
35	General Account	Various	Yes	0.25%	0.35%	**	Yes	Yes	$3 Million
50	General Account	Various	Yes	0.40%	0.50%	**	Yes	Yes	$3 Million
75	General Account	Various	Yes	0.65%	0.75%	**	Yes	Yes	$3 Million
Reliance Trust NYL Anchor Account									
Series I – Class 0	CIT†	75954K103	Yes	0.00%	0.47%	1.63%	Yes	No	None
Series I – Class 25	CIT†	75954K202	Yes	0.25%	0.72%	1.38%	Yes	No	None
Series I – Class 35	CIT†	75954K400	Yes	0.35%	0.82%	1.28%	Yes	No	None
Series I – Class 50	CIT†	75954K301	Yes	0.50%	0.97%	1.13%	Yes	No	None
Series I – Class 65	CIT†	75954K509	Yes	0.65%	1.12%	0.98%	Yes	No	None

*New issue crediting rate 7/1/21 through 12/31/21. **This share class is not currently available to new clients. †Collective Investment Trust.

The GIA initial rate will apply from the effective date through December 31st of the first contract year.

While the GIA carries relatively low risk, there are some risks associated with the GIA group annuity contract, including, but not limited to: (1) the risk that New York Life will default on its obligations under the contract or that other events could render the contract invalid; (2) the risk that the contract is terminated and, as a result, payments from the contract are subject to a negative market value adjustment or are paid over an extended period of time, depending on the terms of the particular contract; or (3) that certain transfers will require a 90-day holding period in an investment option with increased exposure to risk; (4) the risk that certain actions taken by an employer or in participant withdrawals and transfers being subject to payment restrictions, withdrawal charges or negative market value adjustments.

The GIA is a group annuity contract and not a mutual fund or a collective trust. New York Life Insurance Company (NYL) provides the guarantee of principal and accumulated interest. This option is not guaranteed by the FDIC or the federal government. Past performance is no guarantee of future results.

While the Anchor Account carries relatively low risk, primary inherent risks include: (1) the risk that increases in interest rates may decrease the value of existing debt securities held in the Anchor Account and the risk of reinvesting cash flows at lower interest rates; (2) the risk that downgrades to the credit ratings of existing debt securities held in the Anchor Account may decrease their value and the risk that issuers of debt securities will default on scheduled payments of interest and/or principal; (3) the risk of the effect on the Anchor Account's total value of large unexpected withdrawals; (4) the risk that New York Life will default on its obligations under the contract or that other events could render the contract invalid; or the contract is terminated and a contractual negative adjustment to the withdrawal amount applies; or that New York Life will not provide book value coverage for redemptions following certain employer-initiated events or actions (such as a plan termination, layoffs, early retirement programs, or bankruptcy of the plan sponsor). Depending upon the nature of the event, the occurrence could result in a loss in value to the contract holder's interest in the Anchor Account and/or may cause participants to receive less than book value.

The Anchor Account is a group annuity contract and not a mutual fund or a collective trust. New York Life Insurance Company (NYL) provides the guarantee of principal and accumulated interest. This option is not guaranteed by the FDIC or the federal government. Past performance is no guarantee of future results.

The Reliance Trust NYL Anchor Account is a collective investment trust (CIT) for which Reliance Trust Company (RTC) serves as trustee and investment manager. The guarantee is subject to the financial strength and claims paying ability of New York Life Insurance Company (NYL). This option is not guaranteed by the FDIC, RTC, the federal government or any governmental agency. There is no assurance that this option will meet its objective.

Platform Availability*

As of 9/30/2021

- ADP
- Alerus
- Ascensus
- Bank of America/Merrill Lynch
- Benefit Trust
- BPAS
- Broadridge (MG Trust)
- Charles Schwab Retirement Plan Services
- Charles Schwab Trust
- Conduent
- Empower
- EPIC Retirement Plan Services
- Fidelity Advisor
- Fidelity NFS
- Fidelity Workplace Investing
- Insperity
- John Hancock Enterprise
- John Hancock Retirement Services
- John Hancock Signature
- July Business Services
- Mid Atlantic Clearing & Settlement
- Milliman
- Nationwide
- Newport Group
- One America
- Paychex
- Pentegra
- Principal Financial
- Reliance Trust
- Securian
- Sentinel Benefits
- Slavic401k
- Standard
- Transamerica Emerging
- Transamerica Institutional
- T. Rowe Price
- Vanguard Institutional Retirement Group
- Vanguard Retirement Plan Access (VRPA)
- Voya

*Not all New York Life products are traded on these platforms, please contact your New York Life representative for more information.
Most independent recordkeepers are able to access New York Life stable value solutions through many of these platforms.

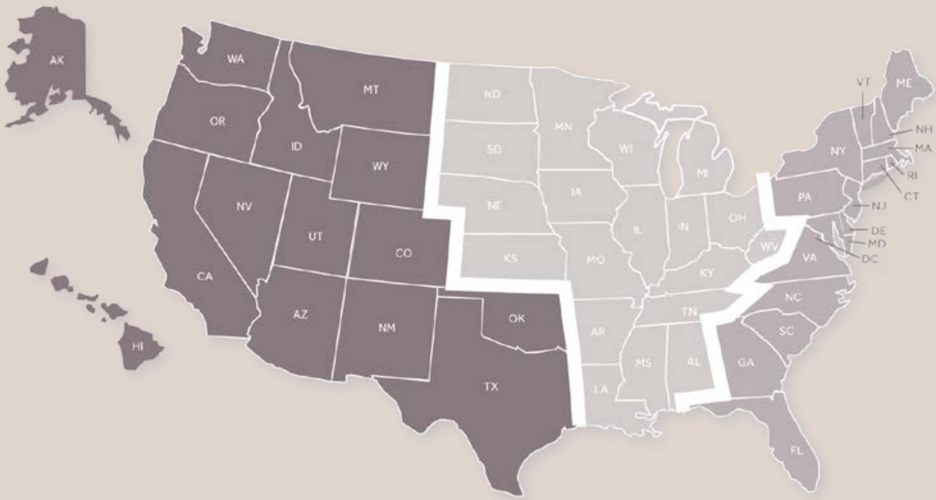
Thank you for your interest!

For participation in NYL Anchor Account or NYL Guaranteed Interest Account, please contact your NYL representative listed on the next page.

To invest in the Reliance Trust NYL Anchor Account Series I, please contact NYL_CIT@newyorklife.com

Meet our team

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



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SV001-19 1661400 10/2021 SV02b-06/19

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