

# Quarterly Snapshot - Retirement Plan Investment Offerings†

As of 12/31/2024

At New York Life Investments, we are more than investing, we are invested in building lasting relationships with our clients.

Mutual Fund Name Mutual Fund Morningstar Category	Mutual Fund Share Class Ticker	Mutual Fund Morningstar Category Percentile Rank (%) Absolute Rank				Mutual Fund Overall Morningstar Rating based on risk-adjusted returns	Mutual Fund Fi360 Fiduciary Score					Retirement Plan Collective Investment Trust (CIT) Availability & CUSIPs
		1-Year	3-Year	5-Year	10-Year		Score # of Peers	1-Year # of Peers	3-Year # of Peers	5-Year # of Peers	10-Year # of Peers	
Equity												
NYLI Winslow Large Cap Growth Fund Large Growth	I: MLAIX	50 540/1088	34 306/1020	33 277/952	25 162/748	★★★★★ 1020 Funds	0 1141	14 1108	18 1051	11 986	21 766	Class 1: 64953U106 Class 2: 64953U205
	R6: MLRSX	49 536/1088	33 289/1020	31 265/952	23 145/748	★★★★★ 1020 Funds	0 1141	13 1108	17 1051	11 986	20 766	
NYLI WMC Value Fund Large Value	I: MUBFX	82 951/1170	72 795/1095	24 214/1036	16 90/808	★★★★★ 1095 Funds	41 1146	35 1126	31 1077	37 987	48 767	Series 1: 94966P224
NYLI Fiera SMID Growth Fund Mid-Cap Growth	I: APSGX	90 449/495	49 210/479	19 66/440	53 194/358	★★★ 479 Funds	17 536	9 524	7 494	31 466	0 373	—
NYLI PineStone International Equity Fund Foreign Large Growth	I: FCIUX	53 199/384	17 52/365	9 26/334	NA	★★★★★ 365 Funds	0 394	0 377	2 356	0 319	0 202	—
	R6: FCIWX	52 196/384	16 49/365	7 22/334	NA	★★★★★ 365 Funds	0 394	0 377	2 356	0 319	0 202	
NYLI CBRE Real Estate Fund Real Estate	I: CRARX	88 203/220	85 179/210	44 87/194	66 98/146	★★ 210 Funds	33 237	15 232	9 223	32 205	39 148	—
Fixed Income												
NYLI MacKay Total Return Bond Fund Intermediate Core-Plus Bond	I: MTMIX	5 22/585	25 90/535	17 63/480	25 71/347	★★★★★ 535 Funds	26 571	20 554	20 523	23 490	23 360	Class 1: 554517102
	R6: MTRDX	5 21/585	25 89/535	17 61/480	23 64/347	★★★★★ 535 Funds	26 571	20 554	19 523	20 490	0 360	
NYLI MacKay Strategic Bond Fund Multisector Bond	I: MSDIX	38 126/366	17 38/334	20 39/286	48 100/198	★★★★★ 334 Funds	0 329	0 318	6 267	9 249	16 150	Class 1: 554517201
	R6: MSYEX	38 123/366	17 37/334	18 33/286	NA	★★★★★ 334 Funds	0 329	0 318	5 267	9 249	0 150	
NYLI MacKay High Yield Corporate Bond Fund High Yield Bond	I: MHYIX	70 431/626	32 178/580	33 155/539	12 44/421	★★★★★ 580 Funds	22 624	3 605	6 576	9 545	17 366	Class 1: 554517508 Class 2: 554517805 Class 3: 554517888
	R6: MHYSX	65 404/626	28 152/580	30 136/539	11 36/421	★★★★★ 580 Funds	22 624	3 605	5 576	8 545	18 366	
NYLI MacKay U.S. Infrastructure Bond Fund Intermediate Core Bond	I: MGOIX	11 44/473	14 47/431	12 43/387	37 100/274	★★★★★ 431 Funds	0 446	2 426	6 395	35 355	34 260	—
	R6: MGVDX	10 36/473	14 45/431	11 35/387	NA	★★★★★ 431 Funds	0 446	0 426	23 395	0 355	0 260	

†Effective 8/28/24, the MainStay mutual fund family name was renamed the NYLI family of funds.



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A Collective Investment Trust (“CIT”) is an investment vehicle similar to a U.S. mutual fund but that is available only to qualified retirement plans, such as 401(k) plans and governmental plans. CITs are sponsored by bank or trust companies under the supervision of the U.S. Office of the Comptroller of the Currency (“OCC”) or state banking regulators. CITs are institutional products sold only to plan sponsors and/or plan fiduciaries. CITs consist solely of assets of retirement, pension, profit sharing, stock bonus or other tax-qualified retirement accounts and governmental plans that are exempt from federal income tax. CITs are excluded from the definition of a registered security and an investment company under various securities laws, but are subject to the Office of the Comptroller of the Currency (OCC) Regulation 12 CFR 9.18, state banking rules or both. If one or more employee benefit plans regulated by ERISA participate in CIT, the CIT is subject to ERISA’s Plan Asset Rules.

The Morningstar and fi360 scores outlined on this document are reflected of the Mutual Funds only and not the CITs.

## Past performance is no guarantee of future results.

The Morningstar Rating™ for funds, or “star rating”, is calculated for managed products (including mutual funds, variable annuity and variable life subaccounts, exchange traded funds, closed-end funds, and separate accounts) with at least a three-year history. Exchange traded funds and open-ended mutual funds are considered a single population for comparative purposes. It is calculated based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a managed product’s monthly excess performance, placing more emphasis on downward variations and rewarding consistent performance (this does not include the effects of sales charges, loads, and redemption fees). The top 10% of products in each product category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars, and the bottom 10% receive 1 star. The Overall Morningstar Rating for a managed product is derived from a weighted average of the performance figures associated with its three-, five-, and 10-year (if applicable) Morningstar Rating metrics. The weights are: 100% three-year rating for 36-59 months of total returns, 60% five-year rating/40% three-year rating for 60-119 months of total returns, and 50% 10-year rating/30% five year rating/20% three-year rating for 120 or more months of total returns. While the 10-year overall star rating formula seems to give the most weight to the 10-year period, the most recent three-year period actually has the greatest impact because it is included in all three rating periods.

## Morningstar Ratings as of 12/31/2024:

**NYLI Winslow Large Cap Growth Class I** shares rated four stars for the overall, three stars for the three- and five-year periods and four stars for the ten-year periods from among 1020, 952 and 748 Large Growth Funds, respectively. **NYLI Winslow Large Cap Growth Class R6** shares rated four stars for the overall, three stars for the three- and five-year periods and four stars for the ten-year periods from among 1020, 952 and 748 Large Growth Funds, respectively. **NYLI WMC Value Fund Class I** shares rated four stars for the overall, three stars for the three-year periods, four stars for the five-year periods and ten-year periods from among 1095, 1036 and 808 Large Value Funds, respectively. **NYLI Fiera SMID Growth Fund Class I** shares rated three stars for the overall and three-year periods and four stars for the five-year periods and three stars for the ten-year periods from among 479, 440 and 358 Mid-Cap Growth Funds, respectively. **NYLI PineStone International Equity Fund Class I** shares rated five stars for the overall, four stars for the three-year periods and five stars for the five-year periods from among 365 and 334 Foreign Large Growth Funds, respectively. **NYLI PineStone International Equity Fund Class R6** shares rated five stars for the overall, four stars for the three-year periods and five stars for the five-year periods from among 365 and 334 Foreign Large Growth Funds, respectively. **NYLI CBRE Real Estate Fund Class I** shares rated two stars for the overall and three-year periods and three stars for the five-year periods and two stars for the ten-year periods from among 210, 194 and 146 Real Estate Funds, respectively. **NYLI MacKay Total Return Bond Class I** shares rated four stars for the overall, three-, five and ten-year periods from among 535, 480 and 347 Intermediate Core-Plus Bond Funds, respectively. **NYLI MacKay Total Return Bond Class R6** shares rated four stars for the overall, three-, five- and ten-year periods from among 535, 480 and 347 Intermediate Core-Plus Bond Funds, respectively. **NYLI MacKay Strategic Bond Class I** shares rated four stars for the overall, three- and five-year periods and three stars for the ten-year periods from among 334, 286 and 198 Multisector Bond Funds, respectively. **NYLI MacKay Strategic Bond Class R6** shares rated four stars for the overall, three- and five-year periods from among 334 and 286 Multisector Bond Funds, respectively. **NYLI MacKay High Yield Corporate Bond Class I** shares rated four stars for the overall, three-, five- and ten-year periods from among 580, 539 and 421 High Yield Bond Funds, respectively. **NYLI MacKay High Yield Corporate Bond Class R6** shares rated five stars for the overall, four stars for the three- and five-year periods and five stars for the ten-year periods from among 580, 539 and 421 High Yield Bond Funds, respectively. **NYLI MacKay U.S. Infrastructure Bond Class I** shares rated four stars for the overall, three- and five-year periods and three stars for the ten-year periods from among 431, 387 and 274 Intermediate Core Bond Funds, respectively. **NYLI MacKay U.S. Infrastructure Bond Class R6** shares rated five stars for the overall, four stars for the

three- and five stars for the five-year periods from among 431 and 387 Intermediate Core Bond Funds, respectively.

## About Risk

All mutual funds are subject to market risk, including possible loss of principal. Diversification cannot assure a profit or protect against loss in a declining market. Class I Shares are only available to institutional investors. R shares are available through corporate-sponsored retirement plans.

**Consider the Funds’ investment objectives, risks, charges, and expenses carefully before investing. The prospectus and summary prospectus include this and other information about the Funds and are available by visiting the [Prospectus](#). Read the prospectus carefully before investing.**

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The fi360 Fiduciary Score is a peer percentile ranking of an investment against a set of quantitative due diligence criteria selected to reflect prudent fiduciary management. For each investment with at least a three-year history, fi360 calculates the fi360 Fiduciary Score based on the following due diligence criteria: regulatory oversight, minimum track record, stability of the organization, assets in the investment, composition consistency with asset class, style consistency, expense ratio/fees relative to peers, risk-adjusted performance relative to peers and performance relative to peers. Investments are evaluated on a monthly basis. If an investment does not meet an individual due diligence criterion, points are awarded. Investments that satisfy all the due diligence criteria receive a fi360 Fiduciary Score of 0. Every other investment is given a Score of 1-100 based on their point total, and representing their percentile ranking within their peer group. The fi360 Fiduciary Score Average is a one, five- or 10-year rolling average of an investment’s Fiduciary Score. The Average is also calculated on a monthly basis. The fi360 Fiduciary Score represents a suggested course of action and is not intended, nor should it be used, as the sole source of information for reaching an investment decision. Visit [fi360.com/fi360-Fiduciary-Score](https://fi360.com/fi360-Fiduciary-Score) for the complete methodology document.

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## About SEI Trust Company

SEI Trust Company serves as the Trustee of the Trust, maintaining the ultimate fiduciary authority of the management, operation and the investments made in the Trust. The Trustee is a trust company organized under the laws of the Commonwealth of Pennsylvania and wholly owned subsidiary of SEI Investments Company (SEI).

## Past performance is no guarantee of future results.

The principal value and investment return will fluctuate so that you may have a gain or loss when you sell your units. The S&P 500 Index measures the performance of 500 widely held stocks in U.S. equity market. Standard and Poor's chooses member companies for the index based on market size, liquidity and industry group representation. Included are the stocks of industrial, financial, utility, and transportation companies. Since mid 1989, this composition has been more flexible and the number of issues in each sector has varied. It is market capitalization-weighted.

## Defined Contribution Investment Only (DCIO)

877-742-6951, option 1  
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