

# Quarterly Snapshot - Retirement Plan Investment Offerings†

As of 09/30/2024

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 Advisory Group (RPAG) Scorecard Rankings & Asset Class	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		
<b>Equity</b>													
<b>NYLI Winslow Large Cap Growth Fund</b> Large Growth	I: MLAIX	12 113/1141	40 368/1076	27 252/1005	20 140/788	★★★★★ 1076 Funds	0 1099	0 1075	16 1001	11 944	19 734	7 (Large-Cap Growth)	Class 1: 64953U106 Class 2: 64953U205
	R6: MLRSX	11 105/1141	39 354/1076	26 240/1005	18 123/788	★★★★★ 1076 Funds	0 1099	0 1075	15 1001	11 944	17 734		
<b>NYLI WMC Value Fund</b> Large Value	I: MUBFX	84 978/1173	68 733/1085	17 144/1031	14 72/804	★★★★★ 1085 Funds	41 1104	35 1083	29 1041	37 987	48 751	9 (Large Cap Value)	Series 1: 94966P224
<b>NYLI Fiera SMID Growth Fund</b> Mid-Cap Growth	I: APSGX	88 470/531	38 140/511	12 46/476	60 229/378	★★★ 511 Funds	17 522	9 507	7 481	25 444	NA 356	9 (Small-Mid Cap Growth)	-
<b>NYLI PineStone International Equity Fund</b> Foreign Large Growth	I: FCIUX	24 102/402	7 22/386	7 25/336	NA	★★★★★ 386 Funds	0 394	0 375	0 350	NA 319	NA 201	10 (International Large Cap Growth)	-
	R6: FCIWX	23 95/402	5 18/386	6 21/336	NA	★★★★★ 386 Funds	0 394	0 375	0 350	NA 319	NA 201		
<b>NYLI CBRE Real Estate Fund</b> Real Estate	I: CRARX	39 85/238	69 155/229	27 64/210	60 89/152	★★★ 229 Funds	33 230	14 220	9 215	26 192	39 145	10 (Real Estate)	-
<b>Fixed Income</b>													
<b>NYLI MacKay Total Return Bond Fund</b> Intermediate Core-Plus Bond	I: MTMIX	2 11/606	21 79/546	17 76/505	29 90/357	★★★★★ 546 Funds	26 558	20 539	20 509	20 463	23 341	10 (Core Fixed Income)	Class 1: 554517102
	R6: MTRDX	2 10/606	22 82/546	16 72/505	NA	★★★★★ 546 Funds	26 558	20 539	19 509	18 463	21 341		
<b>NYLI MacKay Strategic Bond Fund</b> Multisector Bond	I: MSDIX	19 80/358	13 25/325	16 31/272	48 94/189	★★★★★ 325 Funds	0 329	0 318	6 267	9 249	16 150	9 (Multi-Sector Bond)	Class 1: 554517201
	R6: MSYEX	16 72/358	12 24/325	15 28/272	NA	★★★★★ 325 Funds	0 329	0 318	5 267	9 249	NA 150		
<b>NYLI MacKay High Yield Corporate Bond Fund</b> High Yield Bond	I: MHYIX	80 531/654	31 172/598	32 152/563	11 39/425	★★★★★ 598 Funds	22 620	12 605	6 573	8 541	14 366	9 (High Yield)	Class 1: 554517508 Class 2: 554517805 Class 3: 554517888
	R6: MHYSX	76 507/654	29 157/598	26 130/563	10 33/425	★★★★★ 598 Funds	22 620	12 605	5 573	7 541	15 366		
<b>NYLI MacKay U.S. Infrastructure Bond Fund</b> Intermediate Core Bond	I: MGOIX	48 218/456	14 45/414	18 67/373	38 101/268	★★★★★ 414 Funds	0 431	2 414	6 385	29 346	33 260	10 (Core Fixed Income)	-
	R6: MGVDX	45 204/456	13 43/414	NA	NA	★★★★★ 414 Funds	0 431	0 414	13 385	40 346	NA 260		

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



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# Quarterly Snapshot - Retirement Plan Investment Offerings

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 9/30/2024:

**NYLI Winslow Large Cap Growth Class I** shares rated four stars for the overall, three stars for the three-year period, four stars for the five- and ten-year periods from among 1076, 1005 and 788 Large Growth Funds, respectively. **NYLI Winslow Large Cap Growth Class R6** shares rated four stars for the overall, three stars for the three-year period, four stars for the five- and ten-year periods from among 1076, 1005 and 788 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 1085, 1031 and 804 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 511, 476 and 378 Mid-Cap Growth Funds, respectively. **NYLI PineStone International Equity Fund Class I** shares rated five stars for the overall, three- and five-year periods from among 386 and 336 Foreign Large Growth Funds, respectively. **NYLI PineStone International Equity Fund Class R6** shares rated five stars for the overall, three- and five-year periods from among 386 and 336 Foreign Large Growth Funds, respectively. **NYLI CBRE Real Estate Fund Class I** shares rated three stars for the overall, two stars for the three-year periods, three stars for the five- and ten-year periods from among 229, 210 and 152 Real Estate Funds, respectively. **NYLI MacKay Total Return 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 546, 505 and 357 Intermediate Core-Plus Bond Funds, respectively. **NYLI MacKay Total Return Bond Class R6** shares rated four stars for the overall, three- and five-year periods from among 546 and 505 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 325, 272 and 189 Nontraditional Bond Funds, respectively. **NYLI MacKay Strategic Bond Class R6** shares rated four stars for the overall, three- and five-year periods from among 325 and 272 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 598, 563 and 425 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 598, 563 and 425 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 414, 373 and 268 Intermediate Core Bond Funds, respectively. **NYLI MacKay U.S. Infrastructure Bond Class R6** shares rated four stars for the overall and three year periods from among 414 Intermediate Core Bond Funds, respectively.

## Retirement Plan Advisory Group (RPAG) Scorecard Rankings, as of 9/30/2024:

The Retirement Plan Advisory Group™ (RPAG™) Scorecard System™ is a proprietary institutionally based investment scoring system that incorporates both quantitative and qualitative factors. The Scorecard score is based on 10 screens, which include style analysis, risk/return factors, peer group rankings, and certain qualitative factors. The Scorecard System is built around pass/fail criteria, on a scale of 0 to 10 (with 10 being the best). RPAG uses separate methodologies to assess active, passive, and asset allocation strategies. Active and asset allocation strategies are evaluated over a five-year time period, and passive strategies are evaluated over a three-year time period. The RPAG Score is calculated on a quarterly basis. The Score is 80% quantitative and 20% qualitative. Combined, these factors are one way of measuring the relative performance, characteristics, behavior, and overall appropriateness of a fund for inclusion into a plan as an investment option.

RPAG™ is an exclusive alliance of independent retirement financial professionals and institutions inspired to create successful outcomes by protecting plan fiduciaries and engaging plan participants. RPAG supports thousands of financial professionals across the U.S., who collectively serve over 120,000 plan sponsors, about \$1.25 Trillion in assets under influence, and more than 10 million plan participants. Learn more at [rpag.com](http://rpag.com).

All investments are subject to risk and will fluctuate in value.

There are risks involved with investing, including possible loss of principal. Bonds and bond funds are subject to interest rate risk and will decline in value as interest rates rise. High yield bonds involve greater risks of default or downgrade and are more volatile than investment grade securities, due to the speculative nature of their investments. The CIT may invest in derivatives, which are often more volatile than other investments and may magnify the CIT’s gains or losses.

## 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](http://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)

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