

New York Life Investments' latest value-add programs have been developed specifically to answer the needs of retirement advisors and the plan sponsor community. Our programs seek not only to provide topical coverage at an expert level, but also to offer reality-based next steps that put the information to good use.

OVERVIEW OF PROGRAMS

- Data Privacy
- Cybersecurity
- Plan Fiduciary Trends
- Women & Investing
- Teaming
- Sustainable Investing

DATA PRIVACY IN THE BENEFITS SPACE

Numerous recent data leaks have led to the exposure of consumer data and other private information. In addition to putting the consumer at risk, these leaks also cause reputational damage for the companies involved and may lead to fines or other actions. Retirement plans, specifically, have access to a variety of Personally Identifiable Information, which is required for regular plan operations and services. Plan sponsors need to ensure that they have processes in place to protect this information.

CE available: CFP, CIMA, CLU/ChFC, CPE/CPA, SHRM, TX CPA



CYBERSECURITY RISK FOR RETIREMENT PLANS

The Need for a Prudent Process

Every few weeks there is news of a cyber breach, either in our industry or another. While it is impossible to eliminate all risk, plan sponsors need to have a process for putting safeguards in place to reduce risk of a cyber breach. Prudent process is the key to reducing liability and this presentation seeks to address different types of cyber breaches and provides a framework to navigate and evaluate risk in:

- Data Management
- Technology Management
- Service Provider Management
- People/Issues Training

CE available for: CFP, CIMA, CLU/ChFC, CPE/CPA, SHRM, TX CPA



PLAN FIDUCIARY TRENDS

In partnership with Groom Law Group these educational programs address current themes retirement advisors and plan sponsors are facing.

Revenue Sharing: Setting the Record Straight

This presentation helps large plan sponsors understand revenue sharing in terms of the overall investment expense and why cost is only one of several considerations in determining prudent investments.

Understanding ERISA's Fiduciary Definitions: Sections 3(21) and 3(38)

This presentation helps define sections 3(21) and 3(38) of ERISA and the arrangements for each under ERISA and the DOL Fiduciary Rule.

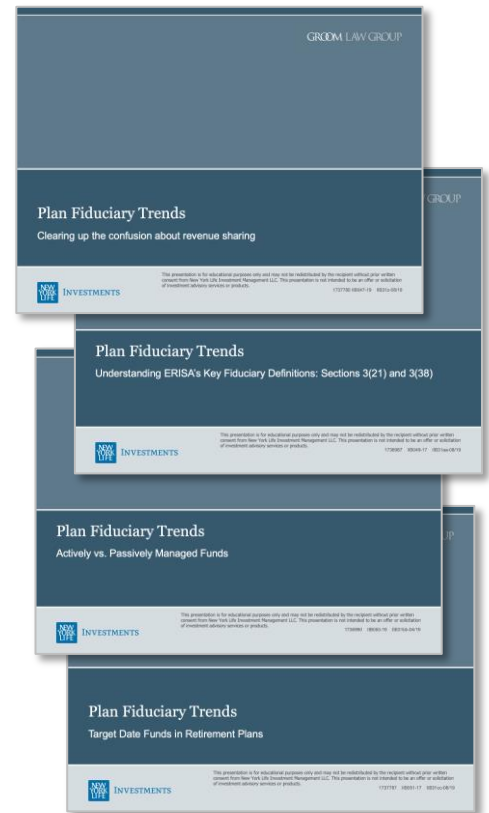
Active vs. Passive Funds: Perception vs. Reality

A rash of recent fee litigation lawsuits have plan sponsors concerned about active funds and the relative higher fees associated with them compared to passively managed funds. This presentation reviews recent fee litigation cases and helps to set the record straight about active vs. passive funds.

Target Date Funds in Retirement Plans

Target date funds are the most commonly used QDIA in retirement plans. The presentation reviews proprietary TDFs and open architecture TDFs, and highlights the potential advantages and disadvantages of open architecture TDFs.

May be combined into one CE program, available for: CPE/CPA, SHRM



WOMEN & INVESTING

Women are controlling an increasing portion of American personal wealth, which means they represent a significant opportunity for your business. Recognizing this, New York Life Investments commissioned a research study to better understand what is most important to women in a financial advisor. We interviewed over 800 women to understand the complexities of working with their financial advisor. This research also highlights opportunities for client acquisition and improved retention. Supporting materials include:

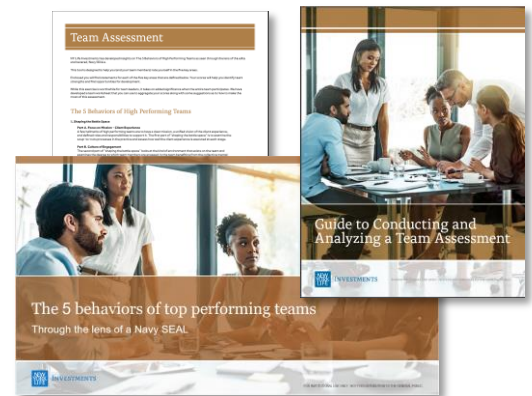
- Masterclass presentations
- 5 attributes women are looking for in an advisor flipbook
- Client educational seminars



TEAMING

As our industry continues to evolve, the need for advisory teams to improve greater specialization has never been greater. Our partnership with retired Navy SEAL Jon Fussell has enabled us to bring proven insights from the Navy SEALs and tailor those behaviors into helping you build stronger teams. Our program takes you all the way from the build out of your team to the assessment of it. Supporting materials include:

- **Masterclass presentations**
- **Guide to conducting and analyzing a team assessment**
- **Team Assessment**



SUSTAINABLE INVESTING

Sustainable Investing has been a topic accelerating in interest immensely over the past decade, yet there still seems to be a disconnect between advisor and client. Our research debunks a few myths, uncovers new truths, and highlights opportunities that create a deeper sense of partnership between client and advisor. Our program provides educational opportunities as well as recommendations to help guide the conversation around ESG & Sustainable Investing. Supporting materials include:

- **Masterclass presentations**
- **Essentials Guides**
- **Candriam Academy Training Platform**



New York Life Investments

Access to institutional expertise and high conviction boutiques

We believe our multi-boutique structure and dedicated team of service specialists provide a solid foundation to develop and nurture long-lasting relationships for our institutional clients.

Multi-boutique structure

Access to unique, autonomous institutional asset managers. Each is a deep specialist in a particular area and completely independent, but they share common attributes, including decades of experience, strict adherence to their investment philosophy, long-term track records and a history of delivering high conviction active world class solutions.

Risk management

Our boutiques are well versed in meeting the investment mandates of large institutions. Each is dedicated to delivering style consistency, downside risk protection, and following a consistent, time-tested process regardless of the market cycle.

Client consulting

Delivering personalized support to proactively address the ever-changing needs of our institutional clients. We take a consultative approach and provide quality information in a timely manner, including regular portfolio positioning and performance updates, as well as access to our asset managers. This level of support has led to multiple Dalbar Service Awards.

FOR DCIO USE ONLY

Neither New York Life nor its agents or affiliates provide tax, legal, investment, or accounting advice. Plan sponsors, investment committees and registered representatives should advise their clients to speak to their own tax, legal, investment advisor, or accounting professional regarding their specific situation. The information contained herein is general in nature and is provided solely for educational and informational purposes.



INVESTMENTS

For more information

Defined Contribution Investment Only (DCIO)

877-742-6951, option 1

newyorklifeinvestments.com/dcio

"New York Life Investments" is both a service mark, and the common trade name, of the investment advisors affiliated with New York Life Insurance Company. NYLIFE Distributors LLC is located at 30 Hudson Street, Jersey City, NJ 07302. ALPS Distributors, Inc. is not affiliated with NYLIFE Distributors LLC. NYLIFE Distributors LLC is a Member FINRA/SIPC.