

HART—NYLI Healthy Hearts ETF[†]

Formerly IQ Healthy Hearts ETF

All data as of 3/31/25

Fund description: The NYLI Healthy Hearts ETF (HART) tracks the NYLI Candriam Healthy Hearts Index, which is designed to deliver exposure to global companies that help people prevent cardiovascular disease by allowing them to adopt healthier lifestyles, as well as companies providing cutting edge treatment of those diseases.

Healthier hearts

Gain exposure to the "healthy hearts" theme, through companies involved in the treatment of cardiovascular disease and those supporting healthy, active lifestyles.

Take a stand

Investing in HART helps further NYLIM's ongoing contributions to support the American Heart Association's Social Impact Fund^{††}.

A strategic ESG investment

HART can serve as a thematic satellite position^{††} in an ESG portfolio, or complement an existing core equity portfolio by providing an ESG tilt.

Average Annual Total Returns (%)

	SI = Since Fund Inception (01/14/2021)				
	QTR	YTD	1 Yr	3 Yrs	SI
NYLI Healthy Hearts ETF (NAV)	1.73	1.73	4.65	4.34	6.73
NYLI Healthy Hearts ETF (MP)	2.21	2.21	5.03	4.47	6.79
NYLI Candriam Healthy Hearts Index	1.86	1.86	5.16	4.87	7.21
MSCI ACWI Index (Net) ³	-1.32	-1.32	7.15	6.91	7.17
MSCI World Health Care Index (Net)	5.10	5.10	-1.10	2.58	4.81

Calendar Year Returns (%)

	2024	2023	2022
NYLI Healthy Hearts ETF (NAV)	7.59	9.92	-7.66
NYLI Healthy Hearts ETF (MP)	7.40	9.67	-7.64
NYLI Candriam Healthy Hearts Index	8.16	10.53	-7.32
MSCI ACWI Index (Net) ³	17.49	22.20	-18.36
MSCI World Health Care Index (Net)	1.13	3.76	-5.41

Returns represent past performance which is no guarantee of future results. Current performance may be lower or higher. Investment return and principal value will fluctuate, and shares, when redeemed, may be worth more or less than their original cost. Performance reflects a contractual fee waiver and/or expense limitation agreement in effect until terminated by the board of Trustees of the ETF, without which total returns may have been lower. Visit [newyorklifeinvestments.com](https://www.newyorklifeinvestments.com) for the most recent month-end performance. Expenses stated are as of the fund's most recent prospectus.

Portfolio data as of 3/31/25. Percentages based on total net assets and may change daily.

Top Holdings¹ (%)

UnitedHealth Group Incorporated	5.75
Novartis AG	5.33
Sanofi	5.29
Johnson & Johnson	5.24
Boston Scientific Corporation	5.07
AstraZeneca PLC	5.03
Abbott Laboratories	5.02
Pfizer Inc.	5.00
Apple Inc.	4.79
Alphabet Inc.	4.74

Shares are bought and sold at market price (not NAV) and are not individually redeemed from the Fund. Total Returns are calculated using the daily 4:00 pm ET net asset value (NAV). Since May 31, 2016, the price used to calculate the market price returns ("MP") is the mean between the day's last bid and ask prices on the fund's primary exchange. Any market price returns prior to May 31, 2016 were calculated using the day's closing price on the fund's primary exchange. The market price returns do not represent returns an investor would receive if shares were traded at other times.

Index performance is for illustrative purposes only and does not represent actual Fund performance. One cannot invest directly in an index. Performance data for the Index assumes reinvestment of dividends and is net of the management fees for the Index's components, as applicable, but it does not reflect management fees, transaction costs or other expenses that you would pay if you invested in the Fund directly. No representation is being made that any investment will achieve performance similar to that shown.

¹Effective 8/28/24, IQ Healthy Hearts ETF was renamed NYLI Healthy Hearts ETF.

^{††}The American Heart Association's Social Impact Fund supports programs aimed at addressing the economic and social conditions that can affect a person's health, such as Social cohesion, Employment, Education, Housing and Food access.

New York Life Investment Management LLC (NYLIM) donates to and supports American Heart Association's Social Impact Fund and are making a substantial contribution to the Social Impact Fund.

Not FDIC/NCUA Insured | Not a Deposit | May Lose Value | No Bank Guarantee | Not Insured by Any Government Agency

Morningstar Ratings²

as of 3/31/25



Overall Morningstar Rating[™] based on the risk-adjusted returns from among 165 Health funds.

	Stars	# of Funds
3 Yr	5	165

Fund Details

Ticker	HART
Stock Exchange	NYSE Arca
Inception Date	01/14/2021
Total Net Assets	\$9.33 M
Morningstar Category	Health
Benchmark	NYLI Candriam Healthy Hearts Index
Number of Holdings	67
Weighted Average Market Cap	\$421.87 B
Price/Earnings	23.35
Price/Book Value	3.32

Fund Expenses^{*}

Management Fee	0.45%
Other Expenses	0.01%
Total Annual Fund Operating Expenses	0.46%
Expense Waiver/Reimbursement	0.01%
Total Annual Fund Operating Expenses After Waiver/Reimbursement	0.45%

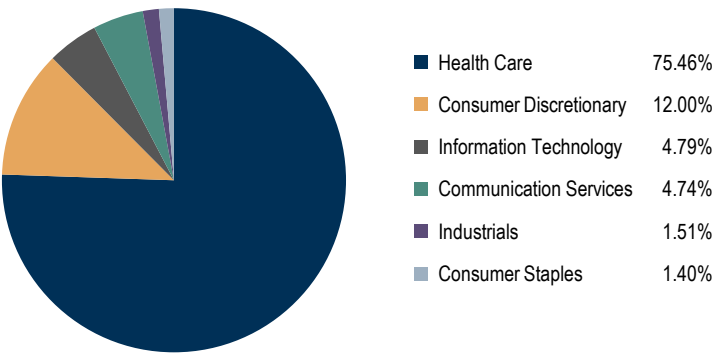
Index Details

Ticker	IQHEARTN
Inception Date	9/30/2020

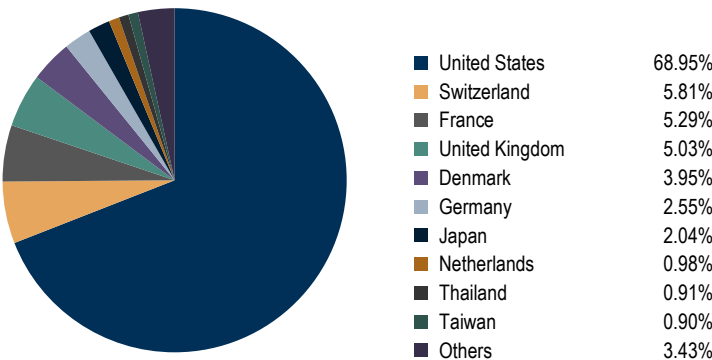
^{*}As stated in the Fund's prospectus, the management fee of 0.45% is expressed as a unitary fee to cover expenses incurred in connection with managing the portfolio.

NYLI Healthy Hearts ETF

Sector Allocation¹ (%)



Country Allocation¹ (%)



Before You Invest

Before considering an investment in the Fund, you should understand that you could lose money.

Shares of the Fund are not sponsored, endorsed or promoted by American Heart Association, Inc. ("AHA"). The Fund's sponsor, New York Life Investment Management LLC ("NYLIM"), and its affiliates are donors to and supporters of AHA's Social Impact Fund and are making a substantial contribution to the Social Impact Fund in connection with AHA's agreement to license use of its name and trademarks to NYLIM and its affiliates. AHA makes no representation or warranty, express or implied, to prospective or actual investors in the Fund or to any member of the public regarding the advisability of investing in any financial product, including one seeking to track the Underlying Index, the ability of the Fund to track the performance of the Underlying Index, the ability of the Underlying Index to meet or exceed stock market performance, the suitability of the Fund or the ability of the Underlying Index or Fund to achieve its investment goals. AHA has no obligation or liability in connection with the administration, marketing or trading of shares of the Fund. AHA is not an investment adviser or a fund distributor or service provider. Inclusion of a security within the Underlying Index is not a recommendation by AHA to buy, sell or hold such security, nor is it considered to be investment advice or a guarantee that the investment goals of the Underlying Index will be achieved. AHA does not guarantee the accuracy and/or the completeness of the Underlying Index or any data included therein.

Principal Risks - Investors in the Fund should be willing to accept a high degree of volatility in the price of the Fund's Shares and the possibility of significant losses. As with all investments, you may lose money in the Fund. **Equity Securities Risk:** Investments in common stocks and other equity securities are particularly subject to the risk of changes in investors' perceptions of the financial condition of an issuer, conditions affecting equity markets generally and political and/or economic events. Equity prices may also be particularly sensitive to rising interest rates, as the cost of capital rises and borrowing costs increase. Holders of an issuer's common stock may be subject to greater risks than holders of its preferred stock and debt securities because common stockholders' claims are subordinated to those of holders of preferred stocks and debt securities upon the bankruptcy of an issuer. **Large-Capitalization Companies Risk:** Large-capitalization companies may be less able than smaller capitalization companies to adapt to changing market conditions. Large-capitalization companies may be more mature and subject to more limited growth potential compared with smaller capitalization companies. During different market cycles, the performance of large-capitalization companies has trailed the overall performance of the broader securities markets. **Small-and/ or Mid-Capitalization Companies Risk:** Small- and mid-capitalization companies may be more vulnerable to adverse general market or economic developments, and their securities may be less liquid and may experience greater price volatility than larger, more established companies. **Foreign Investing Risk:** Foreign securities can be subject to greater risks than U.S. investments, including currency fluctuations, less liquid trading markets, greater price volatility, political and economic instability, less publicly available information, and changes in tax or currency laws or monetary policy. These risks are likely to be greater for **emerging markets** than in developed markets. **Passive Management Risk.** The Fund is not actively managed and instead seeks to track the performance of an Index. **ESG Investing Style Risk:** Impact investing and/or Environmental, Social and Governance (ESG) managers may take into consideration factors beyond traditional financial information to select securities, which could result in relative investment performance deviating from other strategies or broad market benchmarks, depending on whether such sectors or investments are in or out of favor in the market. Further, certain ESG strategies may limit exposures found in similar strategies or broad market benchmarks, which could also result in relative investment performance deviating. There is no assurance that employing ESG strategies will result in more favorable investment performance.

The NYLI Candriam Healthy Hearts Index seeks to provide investors with exposure to select companies that are involved in the diagnosis and/or treatment of heart disease, or that provide goods or services that allow people to adopt or maintain a healthy lifestyle. The Underlying Index was developed by NYLIM with Candriam Belgium S.A. acting as index consultant.

The MSCI ACWI Index (Net) is an unmanaged free-float-adjusted market-capitalization-weighted index designed to measure the equity market performance of developed and emerging markets.

The MSCI World Health Care Index (Net) is a free float-adjusted market capitalization weighted index that is designed to measure the equity market performance of developed markets in the health-care sector.

^{††}A satellite position is a specialist investment which seeks to achieve additional alpha outside of a portfolio's core holdings, which typically seek to achieve market-rate returns. ESG means Environmental, Social and Governance.

1. Percentages based on total net assets and subject to change without notice. **2.** 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. **3.** The MSCI ACWI Index (Net) is generally representative of the market sectors or types of investments in which the Fund invests.

Price/Earnings Ratio is a valuation of a company's current share price compared to its per-share earnings and is not intended to demonstrate growth or income. **Price/Book Ratio** is used to compare a company's stock's value to its book value and is not intended to demonstrate growth or income.

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.

Fund shares are not individually redeemable and will be issued and redeemed at their NAV only through certain authorized broker-dealers in large, specified blocks of shares called "creation units", and otherwise, can be bought and sold only through exchange trading. Creation units are issued and redeemed principally in-kind.

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