

New York Life Stable Value Investments

Funding Agreements

What is a funding agreement?

A funding agreement is a general account contract that provides a guarantee of principal and accumulated interest for a specific time frame.^{1,2}

How flexible is the structure of a funding agreement?

Our funding agreements are designed to be customized for each client's needs.

Choice of Funding

- Lump sum payments
- Installment payments

Maturity Features³

- Fixed maturity schedule
- Flexible maturity schedule
- 2 – 10 years
- Laddered maturities
- Lump sum payout
- Scheduled installment payouts

What types of plans and programs can use it?

- Qualified & Non-Qualified Plans
- 529 Plans
- Corporate cash pools
- Trusts
- Securities Lending Programs
- Short-term investment funds
- Health Savings Accounts (HSA)
- Foundations & Endowments
- Construction Financing Loans

Minimum Investment:

- \$10 million

Liquidity & Early Termination:

- None, until stated maturity date

What are the benefits?⁴

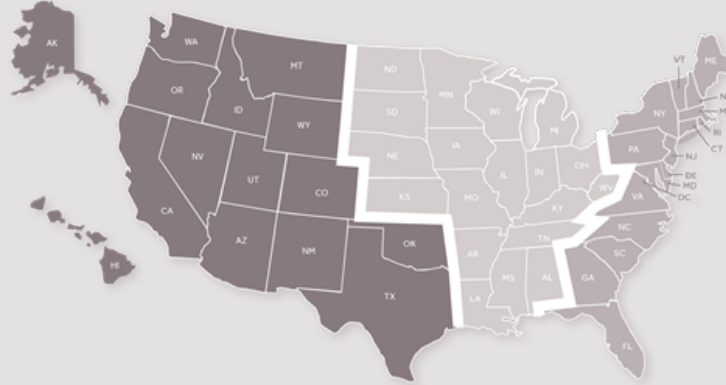
- Ability to match to specific liabilities
- Fixed, competitive yields
- Customized design structures
- Predictable returns

Guarantee

The guarantee behind every funding agreement issued by New York Life is supported by our unparalleled financial strength.¹ We remain one of only two life insurance companies with the highest financial strength ratings currently awarded to any U.S. life insurer by all four major rating agencies, out of 800 life insurers operating in the U.S. today.⁵

Meet our team

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



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1. Guarantees are based on the claims paying ability of New York Life Insurance Company.
2. Each funding agreement issued will have its own declared fixed rate and maturity date.
3. Amounts invested are subject to restrictions on liquidity.
4. Funding Agreements are not benefit-responsive.
5. Individual independent rating agency commentary as of October 15, 2020. AM Best A++; Moody's Aaa; Fitch AAA; S&P AA+.

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