

Funding Agreements

BROUGHT TO YOU BY NEW YORK LIFE STABLE VALUE INVESTMENTS

New York Life Stable Value Investments

A leading provider of stable value products for over 40 years, with more than \$35 billion of stable value assets under management.

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 Plans
- Foundations & Endowments
- Non-Qualified Plans
- Corporate Cash Pools
- Trusts
- Short-Term Investment Funds
- Health Savings Account
- Construction Financing Loans
- 529 Plans
- Securities Lending Programs

Minimum Investment

- \$10 million

Liquidity & Early Termination

- None, until stated maturity date

What are the benefits?⁴

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

Are New York Life Funding Agreements available in all 50 states?

No, AK, OR and WA do not allow investments in Funding Agreements.

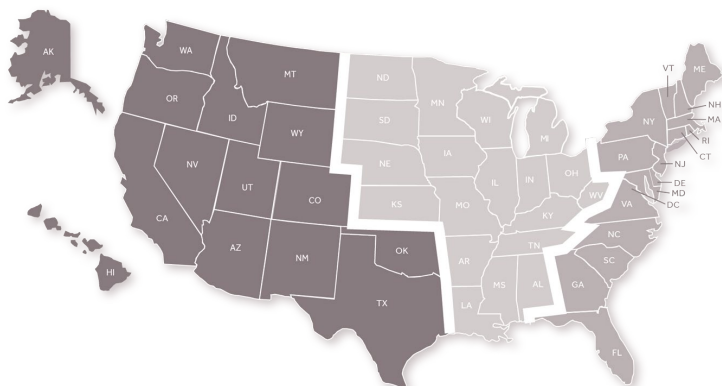
Can Producer compensation be built-in to the New York Life Funding Agreement?

Yes, as long as it is disclosed to the Client and the Producer is properly licensed and can be appointed by New York Life.



The New York Life 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



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



Glenn Macdonald, CFP®
HEAD OF STABLE VALUE INVESTMENT ONLY
glenn_macdonald@newyorklife.com
617.771.2549



Robert Mountain, CFA®
EAST
rcmountain@newyorklife.com
781.868.7142



Debbie Vince
WEST
deborah_vince@newyorklife.com
562.533.3013



Fred Spreen
MIDWEST
frederick_spreen@newyorklife.com
646.752.1835



Brian Sullivan
KEY ACCOUNTS & RELATIONSHIP MANAGEMENT
brian_j_sullivan@newyorklife.com
617.610.5757



Edward Kaminski, CIMA®
BUSINESS CONSULTANT
edward_kaminski@newyorklife.com
201.685.6378



Rosanne Dolan, RPA
MARKETING
rosanne_m_dolan@newyorklife.com
201.685.6199



Kimberly Robinson
RELATIONSHIP MANAGER
kmrobinson@newyorklife.com
617-416-5306

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 4, 2024. AM Best A++; Moody's Aaa; Fitch AAA; S&P AA+.

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Stable Value Investments
New York Life Insurance Company
30 Hudson Street, Jersey City, NJ 07302
stablevalueinvestments.com

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