New York Life Stable Value Investments

Stable Value Solutions

As of 12/31/2020

<table>
<thead>
<tr>
<th>FUND</th>
<th>FUND TYPE</th>
<th>CUSIP</th>
<th>NSCC TRADING</th>
<th>REVENUE SHARE</th>
<th>EXPENSE CHARGE</th>
<th>NET CREDITING RATE</th>
<th>GUARANTEED BOOK VALUE DISCONTINUANCE OPTION</th>
<th>403(b) ELIGIBLE</th>
<th>MINIMUM</th>
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<tbody>
<tr>
<td>NYL Anchor Account</td>
<td>35</td>
<td>Separate Account</td>
<td>64953ABN9</td>
<td>Yes</td>
<td>0.00%</td>
<td>0.35%</td>
<td>1.98%</td>
<td>Yes</td>
<td>No</td>
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<td></td>
<td>45</td>
<td>Separate Account</td>
<td>64953ABK5</td>
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<td>0.45%</td>
<td>1.88%</td>
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<td>65</td>
<td>Separate Account</td>
<td>64953ABL3</td>
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<td>0.30%</td>
<td>0.65%</td>
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<td>90</td>
<td>Separate Account</td>
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<td>0.90%</td>
<td>1.43%</td>
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<td>NYL Guaranteed Interest Account (GIA)</td>
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<td>General Account</td>
<td>Various</td>
<td>Yes</td>
<td>0.00%</td>
<td>0.10%</td>
<td>1.45%*</td>
<td>Yes</td>
<td>Yes</td>
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<tr>
<td></td>
<td>25</td>
<td>General Account</td>
<td>Various</td>
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<td>0.25%</td>
<td>1.30%*</td>
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<td>General Account</td>
<td>Various</td>
<td>Yes</td>
<td>0.25%</td>
<td>0.35%</td>
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<td>Yes</td>
<td>Yes</td>
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<td>50</td>
<td>General Account</td>
<td>Various</td>
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<td>Reliance Trust NYL Anchor Account</td>
<td>Series I – Class 0</td>
<td>CIT†</td>
<td>75954K103</td>
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<td>0.47%</td>
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<td>Series I – Class 25</td>
<td>CIT†</td>
<td>75954K202</td>
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<td>Series I – Class 35</td>
<td>CIT†</td>
<td>75954K400</td>
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<td>CIT†</td>
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<tr>
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<td>Series I – Class 65</td>
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<td>75954K509</td>
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<td>1.12%</td>
<td>1.21%</td>
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</tbody>
</table>

*New issue crediting rate 1/1/21 through 6/30/21. **This share class is not currently available to new clients. †Collective Investment Trust.

The GIA initial rate will apply from the effective date through December 31st of the first contract year.

While the GIA carries relatively low risk, there are some risks associated with the GIA group annuity contract, including, but not limited to: (1) the risk that New York Life will default on its obligations under the contract or that other events could render the contract invalid; (2) the risk that the contract is terminated and, as a result, payments from the contract are subject to a negative market value adjustment or are paid over an extended period of time, depending on the terms of the particular contract; or (3) that certain transfers will require a 90-day holding period in an investment option with increased exposure to risk; (4) the risk that certain actions taken by an employer or in participant withdrawals and transfers being subject to payment restrictions, withdrawal charges or negative market value adjustments. The GIA is a group annuity contract and not a mutual fund or a collective trust. New York Life Insurance Company (NYL) provides the guarantee of principal and accumulated interest. This option is not guaranteed by the FDIC or the federal government. Past performance is no guarantee of future results.

While the Anchor Account carries relatively low risk, primary inherent risks include: (1) the risk that increases in interest rates may decrease the value of existing debt securities held in the Anchor Account and the risk of reinvesting cash flows at lower interest rates; (2) the risk that downgrades to the credit ratings of existing debt securities held in the Anchor Account may decrease their value and the risk that issuers of debt securities will default on scheduled payments of interest and/or principal; (3) the risk of the effect on the Anchor Account’s total value of large unexpected withdrawals; (4) the risk that New York Life will default on its obligations under the contract or that other events could render the contract invalid; or the contract is terminated and a contractual negative adjustment to the withdrawal amount applies; or that New York Life will not provide book value coverage for redemptions following certain employer-initiated events or actions (such as a plan termination, layoffs, early retirement programs, or bankruptcy of the plan sponsor). Depending upon the nature of the event, the occurrence could result in a loss in value to the contract holder’s interest in the Anchor Account and/or may cause participants to receive less than book value.

The Anchor Account is a group annuity contract and not a mutual fund or a collective trust. New York Life Insurance Company (NYL) provides the guarantee of principal and accumulated interest. This option is not guaranteed by the FDIC or the federal government. Past performance is no guarantee of future results.

The Reliance Trust NYL Anchor Account is a collective investment trust (CIT) for which Reliance Trust Company (RTC) serves as trustee and investment manager. The guarantee is subject to the financial strength and claims paying ability of New York Life Insurance Company (NYL). This option is not guaranteed by the FDIC, RTC, the federal government or any governmental agency. There is no assurance that this option will meet its objective.

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Platform Availability*

As of 12/31/2020

ADP
Alerus
Ascensus
Bank of America/Merrill Lynch
BB&T
Benefit Trust
BPAS
Broadridge (MG Trust)
Charles Schwab Retirement Plan Services
Charles Schwab Trust
Conduent
Empower
EPIC Retirement Plan Services
Fidelity Advisor
Fidelity NFS
Fidelity Workplace Investing
John Hancock Enterprise
John Hancock Retirement Services
John Hancock Signature
July Business Services

Mid Atlantic Clearing & Settlement
Milliman
Nationwide
Newport Group
One America
Paychex
Pentegra
Principal Financial
Reliance Trust
Securian
Sentinel Benefits
Standard
SunTrust
TD Ameritrade
Transamerica Emerging
Transamerica Institutional
T. Rowe Price
Vanguard Institutional Retirement Group
Vanguard Retirement Plan Access (VRPA)
Voya

*Not all New York Life products are traded on these platforms, please contact your New York Life representative for more information. Most independent recordkeepers are able to access New York Life stable value solutions through many of these platforms.

Thank you for your interest!

For participation in NYL Anchor Account or NYL Guaranteed Interest Account, please contact your NYL representative listed on the next page.

To invest in the Reliance Trust NYL Anchor Account Series I, please contact NYL_CIT@newyorklife.com
Meet our team

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

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