

CONSISTENCY

INTEGRITY

PERFORMANCE

Overview

NYLIM is a leading investment management firm and an indirect wholly owned subsidiary of one of the world's best known and highly regarded companies, New York Life Insurance Company. Our reputation is built on our core values of consistency of investment style, integrity and performance. NYLIM and its investment management affiliates offer a broad array of investment capabilities through a team of investment professionals focused on virtually every investment style in an institution's or individual's portfolio. Our products and services are tailored to reflect the unique needs of the clients we serve.

Investment Managers

Capabilities

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| <ul style="list-style-type: none"> • Fixed Income Investors Group • MacKay Shields • Real Estate • Equity Investors Group • Institutional Capital Corporation • McMorgan & Co. • NYL Capital Partners • Madison Capital Funding | <ul style="list-style-type: none"> Core Fixed Income, High Yield, Emerging Markets, Bank Loans, ABS, Private Debt Active Equity and Fixed Income, Multi-style Mortgages, Real Estate Equity Quantitative Equity Strategies including Value, Core and Growth Value Equity Core Fixed Income, Real Estate Private Equity Commercial Financing |
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Products and Services

Guaranteed Products

- Traditional GICs
- Funding Agreements
- Medium Term Notes
- Single Premium/Terminal Funding
- Separate Accounts

Retirement Plan Services

- Full Service Retirement Programs
- Taft-Hartley Plans
- Defined Benefit/Defined Contribution Plans
- 403(b) Plans
- Rollover Consulting Group

Retail Investments

- MainStay Funds*
- Morgan Funds*
- 529 College Saving Program

Institutional Investments

- Separate Accounts
- Private Equity
- Cash Management

For further information contact Peter Brigando
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*Securities distributed by NYLIFE Distributors LLC.

Contact your investment professional for a prospectus. Investors are asked to consider the investment objectives, risks, and charges and expenses of the investment carefully before investing. The prospectus contains this and other information about the investment company. Please read the prospectus carefully before investing.