

# Stable Value Solutions

## NEW YORK LIFE STABLE VALUE INVESTMENTS

As of 12/31/25

FUND SHARE CLASS	FUND TYPE	CUSIP	REVENUE SHARE	EXPENSE CHARGE	NET CREDITING RATE	GUARANTEED BOOK VALUE DISCONTINUANCE OPTION	403(b) ELIGIBLE	MINIMUM INVESTMENT AMOUNT
<b>NEW YORK LIFE ANCHOR ACCOUNT (ANCHOR ACCOUNT)</b>								
Class 35	Separate Account	64953ABN9	0.00%	0.35%	3.96%	Yes	No	\$3 Million
Class 45	Separate Account	64953ABK5	0.10%	0.45%	3.86%	Yes	No	\$3 Million
Class 65	Separate Account	64953ABL3	0.30%	0.65%	3.66%	Yes	No	\$3 Million
Class 90	Separate Account	64953ABM1	0.55%	0.90%	3.41%	Yes	No	\$3 Million
<b>NEW YORK LIFE GUARANTEED INTEREST ACCOUNT (GIA)*</b>								
Class 10	General Account	Various	0.00%	0.10%	4.40%	Yes	Yes	\$3 Million
Class 25**	General Account	Various	0.15%	0.25%	4.25%	Yes	Yes	\$3 Million
<b>NEW YORK LIFE ANCHOR ACCOUNT COLLECTIVE INVESTMENT TRUST (ANCHOR CIT) Expense Charges Effective 1/1/25</b>								
Class 0	CIT	75954K103	0.00%	0.40%	3.91%	Yes	No	None
Class 25	CIT	75954K202	0.25%	0.65%	3.66%	Yes	No	None
Class 35	CIT	75954K400	0.35%	0.75%	3.56%	Yes	No	None
Class 50	CIT	75954K301	0.50%	0.90%	3.41%	Yes	No	None
Class 65	CIT	75954K509	0.65%	1.05%	3.26%	Yes	No	None

\*New issue crediting rate 1/1/26 through 6/30/26. The GIA initial rate will apply from the effective date through December 31st of the first contract year.

\*\*This share class is available upon request and requires New York Life approval.

Note: The minimum investment amount is waived if an existing plan has more than \$3 million in put status.



## Platform Availability\*

ADP	Fidelity Advisor	Northwest Plan Services
Alerus	Fidelity NFS	Paychex
Alliance Benefit Group	<b>Fidelity Workplace Investing</b>	PCS
Alliance Pension Consultants	Fringe Benefits	Pentegra
American Trust (fka Mid Atlantic)	Hooker and Holcomb	Principal Financial
<b>Ascensus</b>	Insperty	Reliance Trust
Bank of America (ML2)	John Hancock Enterprise	Securian
Benefit Trust	John Hancock Retirement Services	Sentinel Benefits
BPAS	John Hancock Signature	Standard
Broadridge (MG Trust/Matrix)	JP Morgan Retirement Link	Transamerica Mid-Market/Menu 4
<b>Charles Schwab Retirement Plan Services</b>	July Business Services	Transamerica Large/Mega
Charles Schwab Trust	Ktrade	T. Rowe Price
Conduent	Lincoln	Vanguard
Corebridge (AIG/VALIC)	<b>Milliman</b>	<b>Vestwell</b>
CUNA Mutual Retirement	MissionSquare (fks ICMA)	Voya Institutional Plan Services (Braintree)
Empower	MVP Plan Administrators	Voya Small/Mid (Windsor)
EPIC Retirement Plan Services	Nationwide	

\*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.

All New York Life stable value solutions are traded on NSCC.

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

To invest in the New York Life Anchor Account CIT, please contact: [NYL\\_CIT@newyorklife.com](mailto:NYL_CIT@newyorklife.com)

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.

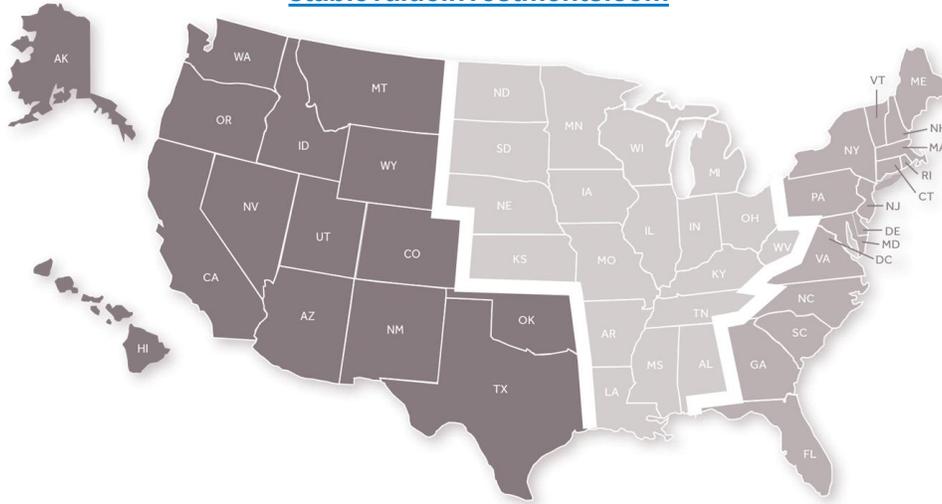
The GIA is a group annuity contract and not a mutual fund or a collective trust. New York Life Insurance Company (NYL) provides the guarantee of principal and accumulated interest. This option is not guaranteed by the FDIC or the federal government. Past performance is no guarantee of future results.

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 New York Life 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.

Ready to discuss stable value options in more detail? Contact your New York Life representative or visit us at [stablevalueinvestments.com](http://stablevalueinvestments.com)



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