

New York Life Guaranteed Interest Account (GIA)

NEW YORK LIFE STABLE VALUE INVESTMENTS

As of 12/31/2025

Key Facts

Category	Stable Value
Inception Date	7/1/2009
Total Assets	\$6.2 billion
New Client Gross Crediting Rate*	4.50%
Structure	General Account
Crediting Rate Reset ¹	Semi-Annually
Minimum Crediting Rate ¹	2.55%
Duration as of 9/30/25	3.8 years
Issuer	New York Life Insurance Company

* From 1/1-6/30/2026. Existing clients receive a different rate based upon the date of their initial investment.

Expense Class	Expense Ratio	Net Crediting Rate	Revenue Offset
GIA (10)	0.10%	4.40%	0.00%
GIA (25)*	0.25%	4.25%	0.15%

Note: Once funded, a plan will continue to trade on the same CUSIP. However, new CUSIPs are assigned every six months (1/1 and 7/1) for new plans.

* New plans subject to approval by New York Life.

New York Life General Account

Sector Diversification	As of 9/30/2025
Public / Private Corporates & Municipals	54.07%
Commercial Mortgage Loans	13.11%
Asset-Backed Securities	9.34%
Cash / U.S. Govt & Agency Securities	7.91%
Other	6.23%
Policy Loans	4.28%
Commercial Mortgage-Backed Securities	3.38%
Non Agency Mortgage-Backed Securities	1.67%

Investment Profile		
Conservative	Moderate	Aggressive
Money Market	Bond Funds	Stock Funds
STABLE VALUE		

New York Life Insurance Company (New York Life) has been a leading provider of stable value products for over 40 years and has more than \$34 billion of stable value assets under management.

Investment Objective

The GIA is a broadly diversified fixed income portfolio within the New York Life General Account. It was established to provide stable low-risk returns in support of the guarantees of principal and accumulated interest offered under the GIA group annuity contracts² issued by New York Life. This is not a mutual fund.

Investment Strategy

The GIA is not managed to a specific benchmark. Rather, New York Life utilizes a disciplined and highly collaborative investment process that is grounded on the following key principles:

- Portfolio diversification
- Long-term focus
- Bottom-up fundamental research
- Appropriate level of liquidity

New York Life may use affiliated and/or unaffiliated investment managers in the implementation of the overall General Account investment strategy.

New York Life Highlights

New York Life Insurance Company, a mutual life insurance company founded in 1845, holds the highest ratings for financial strength currently awarded to any U.S. life insurer from the four major ratings agencies.

A++	AAA	Aa1	AA+
A.M. BEST	FITCH	MOODY'S	STANDARD & POOR'S

Source: Individual third-party ratings reports as of 9/30/2025.

Note: The financial strength of New York Life Insurance Company applies only to its insurance products and not to investment products which are subject to market risk and fluctuation in value.

Contract Withdrawals & Transfer Restrictions

Participants may deposit and withdraw on a daily basis at contract value. Participants may also transfer to other investment options in the plan. Transfer restrictions may exist for any plan offering competing funds. Competing funds may include money market funds, other guaranteed funds, and bond funds with a duration of less than three years. Participants should contact the plan administrator with questions regarding transfers from this option.

Guarantees are based on the claims-paying ability of New York Life.



1. The initial crediting rate will last through December 31 of the first year and will reset every January 1 and July 1 in subsequent years. Rates in subsequent years are declared in advance and fixed for six-month periods. The GIA has a contractual minimum crediting rate, which ranges from 1.00% to 3.00%, and is calculated at each rate reset date based on the formula described in the GIA group annuity contract.

2. 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 plan sponsor (for example, mergers, spin-offs, lay-offs, early retirement incentives, bankruptcy of the plan sponsor) could, depending on the type of contract, result in participant withdrawals and transfers being subject to payment restrictions, withdrawal charges or negative market value adjustments.

All information in this fact sheet is as of the date in the title, unless otherwise noted.

In an unfunded nonqualified and/or deferred compensation plan, the guarantee of principal and accumulated interest is made to the contractholder. Participant accounts in these types of plans may be subject to other creditors of the plan sponsor, and principal is not guaranteed to the participant.

New York Life may earn more or less from amounts invested in the GIA than the interest amount it credits depending on investment conditions affecting the general account. When the investments in the GIA earn more than what is credited, New York Life retains the difference, known as "spread" revenue.

In accordance with its needs, the plan selects the expense charge rate for its GIA contract from several available rates offered by New York Life. New York Life deducts the expense charge selected by the Plan, a portion of which may be paid to other affiliated or unaffiliated plan service providers.

The GIA is a group annuity contract and not a mutual fund or a collective trust. New York Life provides the guarantee of principal and accumulated interest. New York Life may earn more or less than the interest rate it credits to the GIA. The interest rate that New York Life credits to the GIA will never be less than 1.00%. This option is not guaranteed by the FDIC or the federal government. Past performance is no guarantee of future results.

The product features described in this document are governed by the terms of the group annuity contract between New York Life Insurance Company and the contractholder. For a copy of the GIA group annuity contract and annual statement, please contact your service team member. Policy Form Nos: GP-GIA-GEN, GIA-GEN-2, GIA NON-QUAL, GIA NON-QUAL-2 New York Life Insurance Company, New York, NY.



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Stable Value Investments is a division of New York Life Insurance Company, New York, New York.

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