## © 2023. New York Life Insurance Company. All rights reserved.

All content and materials available on this site are protected by copyrights, trademarks, service marks, patents, trade secrets, or other proprietary rights and laws. New York Life Insurance Company, its affiliates and those entities providing data and content retain all such rights to their respective property. This means that, except as noted below, you may not: sell, license, rent, modify, distribute, copy, reproduce, transmit, publicly display, publicly perform, publish, adapt, edit, or create derivative works from such materials or content or link to this site without the prior express written permission of New York Life or the owner of such rights. You may, however: print copies of the information or store the files on your own computer for your personal use only.

The New York Life logo, "The Company You Keep" and certain other marks appearing on this site and designated with a ® are registered trademarks or service marks of New York Life or its affiliates. Other products and service names are marks of New York Life, its affiliates or the marks' respective companies and owners.

New York Life and its affiliates reserve all other rights.

The content, material, and links provided on this site are provided by New York Life as a convenience and for informational purposes only. No warranty is made as to the accuracy, completeness or suitability of the content, materials, links, and other items contained on this site or any other site. This site and its content are provided, AS IS, without any express or implied warranty of any kind whatsoever.

The mutual funds and variable insurance products that may be referred to on this site or on the New York Life Insurance Company corporate site may be offered or sold only to persons in the United States. New York Life is licensed to sell insurance in all 50 states. Please be sure to verify the individual agent's state insurance licensing information on this site.

Securities products are offered by NYLIFE Securities LLC., Member FINRA/SIPC licensed to sell securities and variable insurance products in all 50 states. Be sure to refer to individual agent information on state securities licensing on this site. Please call 1-800-624-6782 or contact the agent referenced on this site for a free prospectus, which contains more complete information on applicable fees, charges and expenses, and share classes for each mutual fund referenced on this site. For a free variable insurance product prospectus distributed by NYLIFE Securities LLC., Member FINRA/SIPC, please call 1-800-598-2019.