



NYLIFE Securities

## **Mutual Fund Investing At NYLIFE Securities**

Mutual funds are a popular investment choice that can help clients achieve their financial goals. NYLIFE Securities LLC offers clients over 2,000 individual mutual funds representing 50 fund families. These funds cover the universe of investment objectives and sectors.

### **What are the Mutual Fund Products We Offer?**

The mutual fund families on the NYLIFE Securities platform have been screened to ensure that the fund family meets certain criteria, including the fund family's level of assets, track record, portfolio manager tenure and diversification of offerings. For certain investment thresholds, we encourage investment in a single mutual fund family to ensure your eligibility for breakpoints and rights of accumulation. This may entitle you to sales charge discounts and free transfer rights within that mutual fund family, and will not alter the rate of commission paid to your financial professional.

When recommending mutual fund products, our financial professionals may recommend either proprietary mutual fund products or certain non-proprietary mutual fund products that generate third party payments to us. Our financial professionals generally will have a greater familiarity with MainStay and IndexIQ Funds, both of which are proprietary, in that they are managed by affiliated investment advisers. Because MainStay and IndexIQ sponsor educational, marketing and other promotional events for our financial professionals, our financial professionals may focus more on MainStay or IndexIQ Funds when making investment recommendations rather than funds from other providers. While we have a financial interest in selling proprietary products, financial professionals are not compensated any differently on the sale of proprietary versus non-proprietary mutual funds.

As a courtesy, we allow our Financial Services Professionals to continue to service mutual funds previously recommended to you even if they no longer meet our screening criteria. In this way, for example, we allow you to amortize sales charges and take advantage of breakpoints or rights of accumulation on mutual funds that you already own. Although you will not be separately billed for such services, your Financial Services Professional may continue to receive compensation, such as 12b-1 payments, from the mutual fund company.

Financial Services Professionals have an obligation to all clients to recommend products that are suitable for their needs.

### **How are NYLIFE Securities and Your Financial Services Professional Compensated for the Sale of Mutual Funds?**

NYLIFE Securities and our Financial Services Professionals receive compensation when clients invest in mutual funds. Total sales of all products determine your financial professional's eligibility for retirement, medical and life insurance benefits, and conferences with educational, development and recognition components.

*Please contact your Financial Services Professional for a Prospectus for the particular mutual fund you are considering. 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. An additional document, known as the Statement of Additional Information, contains supplemental information concerning the fund's investment practices and policies. It can be obtained by contacting the Mutual Fund family. Please refer to the Prospectus for the particular Mutual Fund's contact information.*

For more information on mutual funds you should contact your Financial Services Professional or NYLIFE Securities at 800-695-4785 and select the “Investor Relations” option.



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