



Eagle Strategies Prosper Portfolios™

Power up your investment journey

Eagle Strategies Prosper Portfolios™ is a digital hybrid solution offering the best of both worlds—automated investing coupled with trusted human guidance from an advisor when you need it. Whether you're at the starting line of your investment journey or thinking about your retirement, you can take control of your finances with our easy-to-use and intuitive digital solution.



Portfolio solutions designed to help make your money work for you

Our low-cost digital investment solution offers full transparency—anytime and anywhere access into your portfolio's performance. Eagle Strategies Prosper Portfolios is powered by risk-based asset allocation model portfolios, offered through the New York Life Investment Management, LLC's Multi-Asset Solutions team, providing diverse access to capital markets based on your individual goals and preferences. Two portfolio suites (taxable and tax-deferred) are available, and the seven models in each suite invest in low-cost ETFs based on top-down asset class determinations.

HUMAN GUIDANCE WHEN YOU NEED IT

Your Eagle Strategies advisor is someone who can help you translate your dreams into quantifiable goals and identify the appropriate strategies and solutions to achieve each of those goals based on your risk tolerance.

Through ongoing advice and guidance, you can expect to receive well-thought-out guidance that will:

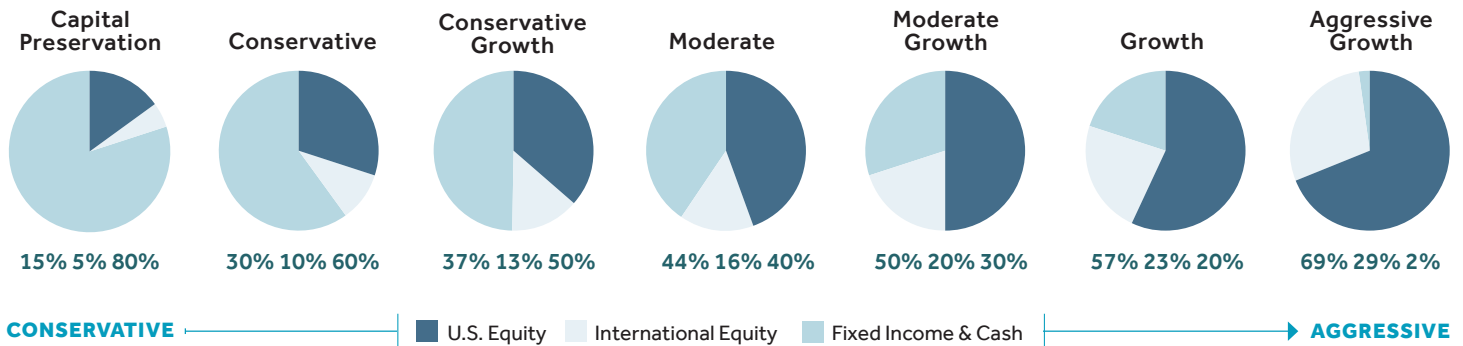
- Be in your best interest
- Put you on a clearer path toward your financial goals
- Help you pivot when life changes or unexpected circumstances arise
- Address your specific needs



Models aligned with your investment needs, risk tolerance, and time horizon

NEW YORK LIFE INVESTMENT MANAGEMENT, LLC'S MULTI-ASSET SOLUTIONS ASSET ALLOCATIONS MODELS

Two suites of seven model portfolios are offered (taxable and tax-deferred).



WHAT EACH ASSET ALLOCATION LEVEL MEANS

- **Capital Preservation:** You are focused on preservation of capital as opposed to higher returns.
- **Conservative:** You prefer less uncertainty.
- **Conservative Growth:** You tread cautiously but accept some fluctuations in returns.
- **Moderate:** You prefer a balanced approach and accept a modest degree of fluctuation in returns.
- **Moderate Growth:** You are relatively comfortable with a higher degree of uncertainty and fluctuations in returns.
- **Growth:** You are comfortable with uncertainty and fluctuation in returns.
- **Aggressive Growth:** You are comfortable knowing that returns can fluctuate significantly.





A SIMPLIFIED WAY TO START YOUR INVESTMENT JOURNEY

HOW IT WORKS:

1.

Your journey starts with a conversation between you and your Eagle Strategies advisor, who will work with you to gain a full picture of your financial life and understand your financial aspirations.

2.

Once your financial aspirations have been established, your advisor will guide you through a series of questions to assess your goals and risk tolerance.

3.

The recommended model portfolio will be presented based on your responses.

4.

Get ready to start investing by funding the account and signing the automatically generated documents.

Building strategies to meet your needs

New York Life Investment Management, LLC's Multi-Asset Solutions team of seasoned professionals employs a robust investment process and practical portfolio analysis to create the models offered. The team leverages fundamental and quantitative approaches to identify opportunities while maintaining risk oversight and consistency.

PARTIES PROVIDING SERVICES IN THE EAGLE STRATEGIES PROSPER PORTFOLIOS PROGRAM

Eagle Strategies LLC ("Eagle"), your investment adviser, is a wholly owned subsidiary of New York Life Insurance Company. Eagle, through your Financial Adviser, gathers information regarding your risk tolerance, investment objectives, and financial goals in order to provide an investment strategy based on your investment profile. In the Eagle Strategies Prosper Portfolios Program, Eagle has appointed SigFig Wealth Management LLC ("SigFig"), a registered investment adviser not affiliated with Eagle, to operate a platform to deliver the program, implement portfolios, generate trade orders, and various other portfolio management and administrative tasks. SigFig receives investment models from a model provider, which is currently New York Life Investment Management LLC ("NYLIM"), a registered investment adviser and affiliate of Eagle. Please see your Client Agreement and Statement of Investment Selection, and each of Eagle's, SigFig's and NYLIM's Form ADV Part 2 (available at <https://www.adviserinfo.sec.gov/>) for more information on their respective roles and responsibilities. Those documents contain other important information about the Eagle Strategies Prosper Portfolios Program, including the fees you will pay if you open an account. "New York Life Investments" is both a service mark, and the common trade name, of certain investment advisors affiliated with New York Life Insurance Company.

PURPOSE OF THIS DOCUMENT

This document contains general information about the Eagle Strategies Prosper Portfolios Program and does not take into account an individual's financial circumstances. Do not rely on this information as a primary basis for an investment decision. This document should not be construed as an offer, solicitation or recommendation to purchase, sell or hold any of your current securities holdings, nor does it constitute an offer to purchase or sell any securities product by NYLIFE Securities LLC, a broker dealer affiliate of Eagle Strategies LLC, or any of its registered representatives. Nothing contained in this proposal is intended to offer any opinion with respect to the suitability of your current securities holdings or to provide you with any advice concerning those holdings.

RISK

Investing involves risk. The value of your investments will fluctuate over time, and you may gain or lose money. Before investing in an exchange-traded fund ("ETF"), carefully consider the fund's investment objectives, risks, charges and expenses. Contact your IAR for a prospectus containing this and other important information. Read it carefully before investing.

Your account's performance depends, among other things, on NYLIM's skill in determining the asset class allocations and the ETFs in the applicable model portfolio.

The ETFs selected by NYLIM may underperform the market or other investments, including investments available in the same asset classes. The risks of owning an ETF generally reflect the risks of owning the underlying securities they are designed to track those securities, although lack of liquidity in an ETF's shares could result in the market price of the ETF's shares being more volatile than the value of the underlying portfolio of securities. Disruptions in the markets for the underlying securities could result in losses on ETFs in your account. ETFs have management fees that increase their costs versus the costs of owning the underlying securities directly.

Although allocation among different asset classes generally limits your account's exposure to the risks of any one class, NYLIM may favor an asset class that performs poorly relative to the other asset classes. For example, deteriorating economic conditions might cause an overall weakness in corporate earnings that reduces the absolute level of stock prices in that market. Under these circumstances, if your account, through ETFs, were invested primarily in stocks, it would perform poorly relative to an account invested primarily in bonds. A model portfolio may invest more than 25% of its assets in one ETF, which may significantly affect your account's performance. Each model portfolio has less flexibility in its investment strategy than mutual funds, because of the model portfolios' limits on the assets that may normally be allocated to each asset class.

Particular asset class risks are as follows:

- **Equities:** Investments in common stocks and other equity securities are particularly subject to the risk of changing economic, stock market, industry and company conditions.
- **Debt:** Investments in bonds are subject to interest rate risk and can lose principal value when interest rates rise. Bonds are also subject to credit risk which is the possibility that the bond issuer may fail to pay interest and principal in a timely manner.
- **Foreign Securities:** Foreign securities can be subject to greater risks than U.S. investments, including currency fluctuations, less liquid trading markets, greater price volatility, political and economic instability, less publicly available information, and changes in tax or currency laws or monetary policy. These risks are likely to be greater for emerging markets than in developed markets.
- **High Yield:** High yield securities (junk bonds) have speculative characteristics and present a greater risk of loss than higher quality debt securities. These securities can also be subject to greater price volatility.



**PROTECTION. RETIREMENT.
INVESTMENT. ESTATE.**

Trusted Guidance. Comprehensive Solutions.

Eagle Strategies LLC (Eagle) is an SEC-registered investment adviser. Registration with the SEC does not imply a certain level of skill or training. Eagle investment adviser representatives (IARs) act solely in their capacity as insurance agents of New York Life, its affiliates, or other unaffiliated insurance carriers when recommending insurance products and as registered representatives when recommending securities through NYLIFE Securities LLC (member FINRA/SIPC), an affiliated registered broker-dealer and licensed insurance agency. Eagle Strategies LLC and NYLIFE Securities LLC are New York Life Companies. Investment products are not guaranteed and may lose value. No tax or legal advice is provided by Eagle, its IARs or its affiliates.

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ES.ProspersPortfolio
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