



Privacy Notice

The following pages contain New York Life's Privacy Notice and covers all clients who open and maintain an Eagle Strategies, LLC (an affiliate of New York Life Insurance Company) investment advisory account.

The Privacy Notice and related information includes some state specific components. Therefore, clients should read the pages applicable to their state of residence.

All clients, except those who reside in Minnesota and Montana should reference the Privacy Notice information provided on pages 2 and 3.

California residents should also reference page 4 for additional information applicable to them.

Minnesota and Montana residents should reference pages 5 and 6 for their Privacy Notice information.



Privacy Notice

Our information practices

This Privacy Notice applies to information collected in connection with financial products or services you obtain or seek to obtain from members of the New York Life Family of Companies* that are subject to the Gramm-Leach-Bliley Act.

Types of information we collect

In the normal course of business we collect:

- Information requested on applications and other forms (including name, address, email address, phone number, date of birth, Social Security number, and financial and household information);
- Data about your transactions (such as the products you purchase and your account status);
- Information from outside sources such as public information;
- Information gathered from our websites, such as through online forms, site visit data and internet collection devices ("cookies");
- Information collected from consumer reporting agencies; and
- Health information collected with your permission when you apply for products, such as life insurance, long-term care insurance, or disability insurance.

Safeguarding your information

We maintain physical, electronic and procedural safeguards that meet state and federal regulations. Access to customer information is limited to people who need the information to perform their job responsibilities. We regularly update and improve our security standards, procedures and technology to protect against unauthorized access to your confidential information.

How we use your information

We may share the information we collect about you as allowed by law, including for normal business administration and related business activities.

The information may be shared:

- Within the New York Life Family of Companies; and
- With non-affiliates, such as banks, third parties that perform research and marketing functions for us or service providers that help us process transactions or service your accounts. Our service providers may include New York Life Agents, billing, printing and mail service companies. If you are an investment advisory services customer, we may share your information with third parties who help us service your investment and financial planning needs.

We may disclose the information we collect about you when required or permitted by law, such as to:

- Respond to a subpoena;
- Prevent fraud or other crimes;
- Comply with legal requirements; or
- Respond to a government inquiry.

IMPORTANT PRIVACY CHOICES

We respect your privacy choices. Customers who have purchased products or services from the New York Life Family of Companies have the option to tell us not to share information as follows:

- Within the New York Life Family of Companies to let you know about our products and services. The information we share may include your contact information, household and financial information, and information about your transactions with us.
- With non-affiliated companies with which we have joint agreements, such as banks, credit card issuers and online services, to offer you their products and services. The information we share may include your contact information and information about your transactions with us.
- With your agent and his or her new company if your agent leaves the New York Life Family of Companies. The information we share may include your contact information and information about your New York Life Family products so that your agent can continue to service your needs.

If you do not want us to share your information in one of the ways described above, call (800) 695-4331.

The choice you make will apply to all the products you purchased from the New York Life Family of Companies. If one joint owner requests that we not share information, that choice will also apply to the other owner(s). **If you have already told us of your choices, there's no need to call again.**

The accuracy of your information is important to us. You have the right to access and seek correction of your information, and we will respond to your request in accordance with applicable law. We will follow the privacy law in your state if that law has different requirements than the policy described in this Privacy Notice.

Informing customers about privacy

This Privacy Notice was last updated in August 2022. Customers will receive our Privacy Notice at least once a year, as long as they are a policyholder or client. You can receive additional copies of our Privacy Notice by writing to:

New York Life
P.O. Box 6916
Cleveland, OH 44101

You can also call us at (800) 695-4331.

Important information about procedures for opening a new account

Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

*The New York Life Family of Companies (also referred to as "New York Life Family," "we," "our" or "us") currently includes the following insurance and financial services affiliates and funds:

New York Life Insurance Company
New York Life Insurance and Annuity Corporation
New York Life Investment Management LLC
New York Life Enterprises LLC
Apogem Capital LLC
Ausbil Investment Management Limited
Candriam S.C.A.
Eagle Strategies LLC
Flatiron RR LLC, Manager Series
IndexIQ, LLC
IndexIQ Advisors LLC
IndexIQ ETF Trust
IndexIQ Active ETF Trust
Kartesia Management SA
Life Insurance Company of North America
MacKay Shields LLC

MainStay MacKay DefinedTerm Municipal Opportunities Fund
Mainstay CBRE Global Infrastructure Megatrends Fund
The MainStay Funds
MainStay Funds Trust
MainStay VP Funds Trust
New York Life Group Insurance Company of NY
New York Life Investment Management Asia Limited
New York Life Trust Company
NYLIFE Distributors LLC
NYLIFE Insurance Company of Arizona
NYLIFE Securities LLC
NYLIM Service Company LLC
NYLINK Insurance Agencies, Inc.
NYL Investors LLC
Tristan Capital Partners



Important Privacy Choices for Consumers

***You have the right to control whether we share some of your personal information.
Please read the following information carefully before you make your choices below.***

Your Rights

You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products and services.

Your Choices

Restrict information sharing with companies we own or control (Affiliates): Unless you say "No," we may share personal and financial information about you with our affiliated companies, so they can market their products and services to you.

☐ NO, please do not share personal and financial information with your affiliated companies for marketing.

Restrict Information sharing with other companies we do business with to provide financial products and services: Unless you say "NO," we may share personal and financial information about you with outside companies we contract with, such as banks, credit card issuers and online services, so they can market their financial products and services to you. The information we share may include name, address and information about your transactions with us.

☐ NO, please do not share personal and financial information with outside companies you contract with, so they can market their financial products and services to me.

The choices you make will apply to all the products you purchased from the New York Life Family of Companies. If one joint owner requests that we not share information, that choice will also apply to the other owner(s).

Time Sensitive Reply

You may make your privacy choice(s) at any time. Your choice(s) marked here will remain unless you state otherwise. However, if we do not hear from you, we may share some of your information with affiliated companies and other companies with whom we have contracts to provide products and services.

Name: _____

Account or Policy Number(s): _____

Signature: _____

If you would like to make a privacy choice, you can either:

- (1) Complete, sign, and return this form in the enclosed envelope.
- (2) Call us at 1-800-695-9873, Monday to Friday, 8am to 7pm ET.



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Candriam S.C.A.
Eagle Strategies LLC
Flatiron RR LLC, Manager Series
IndexIQ, LLC
IndexIQ Advisors LLC
IndexIQ ETF Trust
IndexIQ Active ETF Trust
Kartesia Management SA
Life Insurance Company of North America
MacKay Shields LLC

MainStay MacKay DefinedTerm Municipal Opportunities Fund
Mainstay CBRE Global Infrastructure Megatrends Fund
The MainStay Funds
MainStay Funds Trust
MainStay VP Funds Trust
New York Life Group Insurance Company of NY
New York Life Investment Management Asia Limited
New York Life Trust Company
NYLIFE Distributors LLC
NYLIFE Insurance Company of Arizona
NYLIFE Securities LLC
NYLIM Service Company LLC
NYLINK Insurance Agencies, Inc.
NYL Investors LLC
Tristan Capital Partners

Please note that this notice applies to residents of Minnesota and Montana