

NYLIFE Securities LLC
Customer Relationship Summary November 30, 2024

<p style="text-align: center;">Introduction</p>	<p>NYLIFE Securities LLC is registered with the Securities and Exchange Commission as a broker-dealer. Brokerage and investment advisory services and fees differ. It is important for you to understand the differences. For information about investment advisory services offered by our affiliate Eagle Strategies LLC, please refer to the summary on pages 3 and 4 of this document.</p> <p><i>Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.</i></p>
<p style="text-align: center;">What investment services and advice can you provide me?</p>	<p>We offer brokerage services to retail investors. These services include buying and selling securities at your direction. The investment products and services we offer are selected based on various factors we consider including client needs, due diligence reviews, and our business model. We don't offer all products available in the marketplace. Your financial professional may not be eligible to offer or make recommendations with respect to all our products and services depending on his or her licenses or other criteria we determine.</p> <p>We offer mutual funds and Section 529 plans from several different fund families that meet our screening criteria. We only offer variable life insurance and variable annuities issued by our affiliate. We may also offer privately placed securities to qualified investors. Investment minimums vary by product and are described in the applicable offering documents. All recommendations are non-discretionary, which means your financial professional will recommend products and investments, but you make the decision to purchase or sell investments. We provide online access and periodic statements and notices, so that you can monitor your own investments. We do not provide ongoing monitoring of your investments. We do not provide legal or tax advice.</p> <p>You can buy and sell stocks, bonds, options, exchange-traded funds, unit investment trusts and other securities <u>on your own initiative</u>, without our recommendation.</p> <p>For additional information about account minimums and other information, visit newyorklife.com/nylife-crg.</p>
<p style="text-align: center;">Ask your financial professional</p>	<ul style="list-style-type: none"> ✓ Given my financial situation, should I choose a brokerage service? Why or why not? ✓ How will you choose investments to recommend to me? ✓ What is your relevant experience, including your licenses, education and other qualifications? ✓ What do these qualifications mean?
<p style="text-align: center;">What fees will I pay?</p>	<p>For variable annuities and variable life insurance products, you pay product, service, insurance and investment-related fees that are charged on an on-going basis. Surrender charges typically apply if you withdraw money above a threshold or decrease the face amount within a specified period.</p> <p>For Mutual Funds and 529 Plans, depending on the amount of your investment, you pay upfront sales charges on purchases, as well as trail fees and other expenses charged on an on-going basis. A back-end sales charge is typically applied when you sell shares within a specified period. For accounts below a certain value, you pay small account fees, and there are additional fees on individual retirement accounts.</p> <p>For other securities including stocks, bonds, options, exchange-traded funds, and unit investment trusts, you pay transaction fees each time you buy or sell investments. Our financial professionals do not recommend such investments; you can only buy or sell them on your own initiative.</p> <p>We or the clearing firm may charge other fees, such as wire transfer fees and account closing fees. For more information about fees and costs you will pay, refer to the prospectuses, offering documents, account agreements, fee schedules, and trade confirmations.</p> <p>You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.</p> <p><i>For more information about these fees and costs, visit newyorklife.com/nylife-crg.</i></p>

<p>Ask your financial professional</p>	<p>✓ Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?</p>
<p>What are your legal obligations to me when providing recommendations?</p> <p>How else does your firm make money and what conflicts of interest do you have?</p>	<p><i>When we provide you with a recommendation, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they affect the recommendations we provide you. Here are some examples to help you understand what this means.</i></p> <p>We have an incentive to recommend certain mutual funds and cash sweep options on our brokerage platform, because our clearing firm shares revenues from the manager or sponsor of those investments with us. Our financial professionals do not share in this revenue. We have an incentive to recommend some investments over others because our revenue varies across products and securities. We also have an incentive to recommend products issued or managed by our affiliates over third party products because our affiliates earn money when you invest in these products.</p> <p>For more information about our conflicts, visit newyorklife.com/nylife-crg.</p>
<p>Ask your financial professional</p>	<p>✓ How might your conflicts of interest affect me, and how will you address them?</p>
<p>How do your financial professionals make money?</p>	<p>For variable life insurance and annuity products, when you pay a premium, our financial professionals receive cash compensation as a commission plus expense or training allowance directly from the insurer.</p> <p>When you buy mutual funds and 529 Plans, our financial professionals receive cash compensation as a percentage of the upfront sales charges you pay. The pay-out percentage is based on overall sales of insurance and investment products offered by us and our affiliates over a 12-month period. Financial professionals must meet production standards to remain eligible to offer certain products and to qualify for certain benefits. Compensation differs by product.</p> <p>Financial professionals also receive a portion of ongoing distribution fees or “trails” paid to us by mutual fund companies and insurance companies over the life of the account or insurance policy.</p> <p>Purchases of all products offered by us and our affiliates determine compensation and benefits to our financial professionals, including eligibility to receive retirement, medical and life insurance benefits, and to attend business meetings with educational, development and recognition components. When selling mutual funds and 529 Plans, the cash and non-cash compensation depends in part on the extent to which the financial professional has earned equivalent commissions on the sale of our affiliates’ insurance products.</p>
<p>Do you or your financial professionals have legal or disciplinary history?</p>	<p>Yes. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.</p>
<p>Ask your financial professional</p>	<p>✓ As a financial professional, do you have any disciplinary history? For what type of conduct?</p>
<p>Additional Information</p>	<p>For additional information about our services, visit our website at nylifesecurities.com. If you would like up-to-date information or a copy of this disclosure, you can also call 800-695-4785.</p>
<p>Ask your financial professional</p>	<p>✓ Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?</p>

Eagle Strategies LLC
Customer Relationship Summary November 30, 2024

<p style="text-align: center;">Introduction</p>	<p>Eagle Strategies LLC is registered with the Securities and Exchange Commission as an investment adviser. Investment advisory and brokerage services and fees differ. It is important for you to understand the differences. For information about brokerage services offered by our affiliate NYLIFE Securities LLC, please refer to the summary on pages 1 and 2 of this document.</p> <p><i>Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.</i></p>		
<p style="text-align: center;">What investment services and advice can you provide me?</p>	<p>We offer a variety of investment advisory services to retail investors, including products issued or managed by third parties and our affiliates. The services we offer are selected based on various factors we consider, including client needs, due diligence reviews, and our business model. We don't offer all products available in the marketplace. Your financial professional may not be eligible to offer all our services depending on his or her licenses or other criteria we determine.</p> <p>We offer "discretionary" and "non-discretionary" advisory accounts:</p> <table border="1" data-bbox="423 682 1523 821"> <tr> <td data-bbox="423 682 933 821"> <p>In a "discretionary" account, your financial professional or a third-party adviser decides which investments to buy or sell on your behalf. You do not approve each transaction.</p> </td> <td data-bbox="933 682 1523 821"> <p>In a "non-discretionary" account, your financial professional recommends which investments to buy or sell, but you must approve each transaction.</p> </td> </tr> </table> <p>Regardless of who makes the ultimate decision, you receive ongoing investment advice. Investments in your account must be consistent with the parameters in your account-opening documents or subsequent amendments.</p> <p>We monitor accounts on an ongoing basis, typically monthly or quarterly. In addition, your financial professional will contact you at least annually to review your account. Certain advisory services are subject to minimum investment amounts detailed in offering materials and program brochures.</p> <p>We also offer comprehensive financial planning and provide advice on specific topics and general seminars on investing and retirement planning. We do not provide ongoing monitoring of these services.</p> <p>For more detailed information about our services, including account and investment minimums and other program limitations, please review our Form ADV brochures available at eaglestrategies.com/important-disclosures/</p>	<p>In a "discretionary" account, your financial professional or a third-party adviser decides which investments to buy or sell on your behalf. You do not approve each transaction.</p>	<p>In a "non-discretionary" account, your financial professional recommends which investments to buy or sell, but you must approve each transaction.</p>
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<p style="text-align: center;">Ask your financial professional</p>	<ul style="list-style-type: none"> ✓ Given my financial situation, should I choose an investment advisory service? Why or why not? ✓ How will you choose investments to recommend to me? ✓ What is your relevant experience, including your licenses, education and other qualifications? ✓ What do these qualifications mean? 		
<p style="text-align: center;">What fees will I pay?</p>	<p>For advisory services, you pay ongoing advisory fees monthly or quarterly. The fee is calculated as a percentage of the assets invested in your account according to the fee schedule in your advisory agreement with us. The fee includes advisory services provided by us and third parties, as well as administrative, service, and transaction costs and expenses.</p> <p>The more assets in your advisory account, the more you pay in fees, so we have an incentive to encourage you to increase your account assets. Securities such as mutual funds, exchange-traded funds and exchange-traded notes have their own fees and expenses, in addition to the fees described above.</p> <p>We or the clearing firm may charge other fees, such as wire transfer fees and account closing fees. Asset-based fees that include most transaction costs and fees are typically higher than asset-based advisory fees not covering transaction costs and fees.</p>		

	<p>For financial planning, you pay either a fixed dollar amount or an hourly rate specified in your agreement, which you pay upfront or in installments.</p> <p>You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.</p> <p>For more information on fees, see our Form ADV brochures, available at eaglestrategies.com/important-disclosures/</p>
Ask your financial professional	✓ Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?
<p>What are your legal obligations to me when acting as my investment adviser?</p> <p>How else does your firm make money and what conflicts of interest do you have?</p>	<p>When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.</p> <p>We have an incentive to recommend some investments over others because our revenue varies across our services. Third parties, including our clearing firm makes payments to us or our affiliates for certain investments made through the programs we offer. We also have an incentive to recommend products issued or managed by our affiliates, because our affiliates earn money when you invest in these products.</p> <p>For more information on conflicts, see our Form ADV brochures available at eaglestrategies.com/important-disclosures/</p>
Ask your financial professional	✓ How might your conflicts of interest affect me, and how will you address them?
How do your financial professionals make money?	<p>Your financial professional receives cash compensation based on a percentage of the fees you pay for financial planning and asset-based fees for advisory services. The pay-out percentage is based on overall sales of certain insurance and investment products offered by us and our affiliates over a 12-month period. Financial professionals must meet production standards to remain eligible to offer certain services and to qualify for certain benefits. Compensation differs by product.</p> <p>Purchases of all products offered by us and our affiliates determine compensation and benefits to our financial professionals, including eligibility to receive retirement, medical and life insurance benefits, and to attend business meetings with educational, development and recognition components. For investment advisory services, the cash and non-cash compensation depends in part on the extent to which the financial professional has earned equivalent commissions on the sale of our affiliates' insurance products.</p>
Do you or your financial professionals have legal or disciplinary history?	Yes. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.
Ask your financial professional	✓ As a financial professional, do you have any disciplinary history? For what type of conduct?
Additional Information	For additional information about our services , visit our website at eaglestrategies.com/ . If you would like up-to-date information or a copy of this disclosure, you can also call 888-695-3245.
Ask your financial professional	✓ Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?