



You Naturally Want to Know The Duty I Owe You: _____

I am an Investment Adviser Representative (“IAR”) of Eagle Strategies LLC (which is a Registered Investment Advisor), a Registered Representative of NYLIFE Securities LLC (a broker-dealer), and an agent of New York Life and New York Life Insurance & Annuity Corporation (“NYLIAC”). I also may broker fixed insurance products for other insurance carriers. In each of these capacities, I am required to place your interests ahead of my own, and in acting in your best interest I recommend products that meet your goals and objectives. I have numerous tools in my toolbox to meet your needs, including life and annuity products that certain other financial professionals are not licensed to offer. This allows me to provide you with trusted advice and guidance.

In certain circumstances, I act in a fiduciary capacity. I act in this capacity when I offer you fee-based financial planning services, advisory programs, and investment advice as an IAR of Eagle. I am also a fiduciary whenever I help you invest qualified monies in an IRA, advise you on rolling over your employer plan account or when I provide investment advice to a retirement plan.

In other circumstances, when I am acting as a registered representative, insurance agent or a broker with respect to non-qualified funds, while not a fiduciary, I am still required to act in your best interest.

In each of these instances, I eliminate or make full and fair disclosure of any conflicts of interest I might have.

There are times when it is most cost-effective for you to purchase a commissioned-based product and other times when it is preferable to pay an investment advisory fee. We will work together to evaluate when each framework is preferable.



When deciding on an appropriate recommendation, if we mutually agree that a commission-based brokerage service, mutual fund or other securities product account is appropriate for your financial situation, I as a Registered Representative with NYLIFE Securities LLC can facilitate these services to you and receive transaction-based compensation.

In addition to commission-based brokerage services and Variable Products offered through NYLIAC, a fixed product insurance-based solution such as life insurance or annuities may make sense for your financial situation.

I can offer these products to you through numerous insurance carriers that I am licensed with throughout the country. I receive a commission for fixed product insurance-based solutions and annuities, except for the fee-based New York Life Premier Advisory Variable Annuity in connection with which I offer advisory services as an Eagle IAR.

Throughout the course of our time together, I will always put your best interest first and foremost, and in so doing I will evaluate with you the costs and benefits of my recommendations.



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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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