



Eagle Strategies Investment Due Diligence



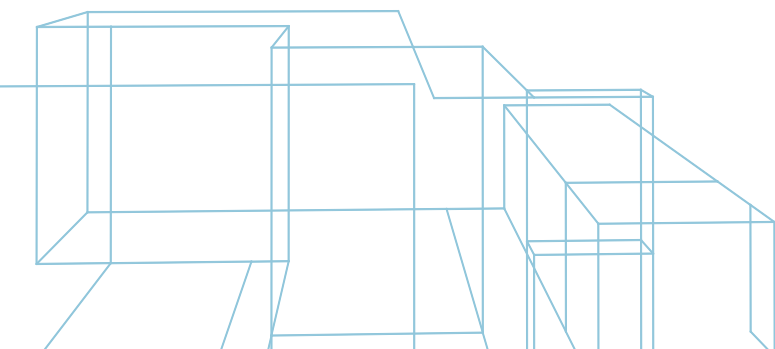


As you work with your advisor to create a portfolio aligned to your goals, you want to be confident that the investments you select are being managed by skilled investment managers who maintain consistent, repeatable investment processes.

That's why our Investment Research team works closely with experienced third-party firms to conduct ongoing due diligence and monitoring on our partner investment managers. The team reports out to our own Investment Committee who makes the final decision on which investments are made available to clients.

THE STRENGTH OF OUR DUE DILIGENCE

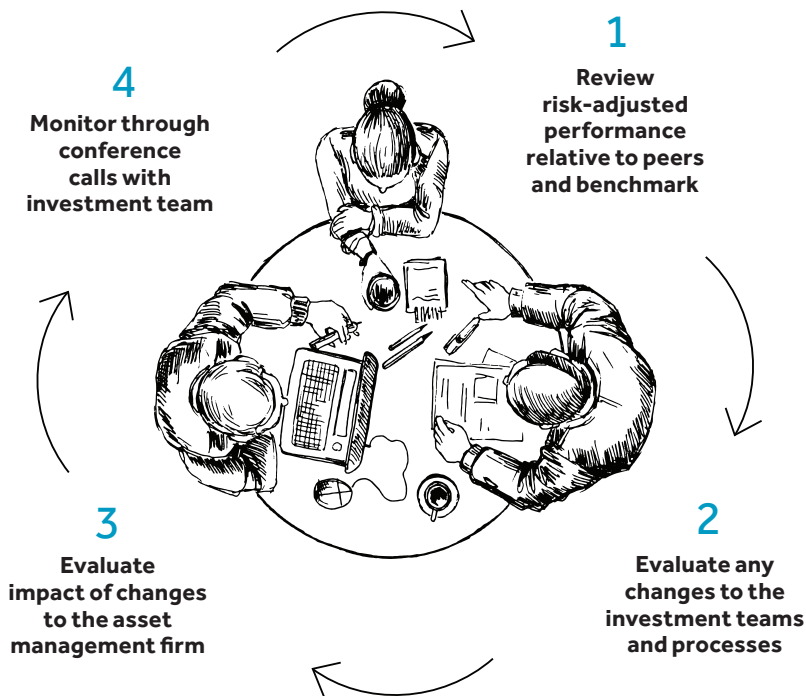
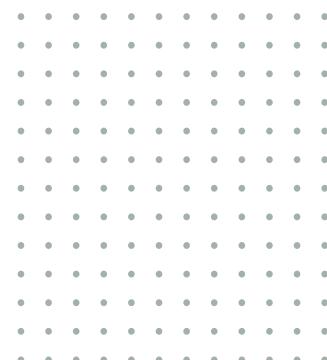
Preserving your trust is critical to our success. That's why we offer access to high-caliber investment managers and monitor them continuously. Whether you're just beginning to put an investment plan in place, or have an existing complex portfolio, Eagle Strategies (Eagle) Investment Research team ensures access to investment managers that meet our highest standards to help you reach your goals.



Eagle Strategies investment manager review process

Our team oversees a comprehensive research and due diligence process to provide in-depth, ongoing, and objective guidance that ensures high-quality investments.

By partnering with leading research and advisory firms Envestnet | PMCSM and Segal Advisors, Inc. (Rogerscasey), the Eagle Investment Research team monitors your investments to ensure they perform consistently according to their mandate and investment discipline.



**OUR RIGOROUS
APPROACH TO MANAGER
SELECTION AND
ONGOING MONITORING
OF YOUR INVESTMENTS
HELPS YOU AND YOUR
EAGLE STRATEGIES
ADVISOR MAXIMIZE
INVESTMENT OUTCOMES.**

ONGOING MONITORING

Quarterly questionnaire
Performance review
Portfolio analysis
Qualitative analysis
Conference calls

REVIEW

Governance and oversight by Eagle Strategies Investment Committee

INVESTMENT MANAGER STATUS

Available¹
Hold²
Terminated³



¹ Investment manager continues to exhibit performance in line with stated mandate; available for new clients and new contributions.

² Eagle has a significant concern about the investment manager; strategy is not available for new clients.

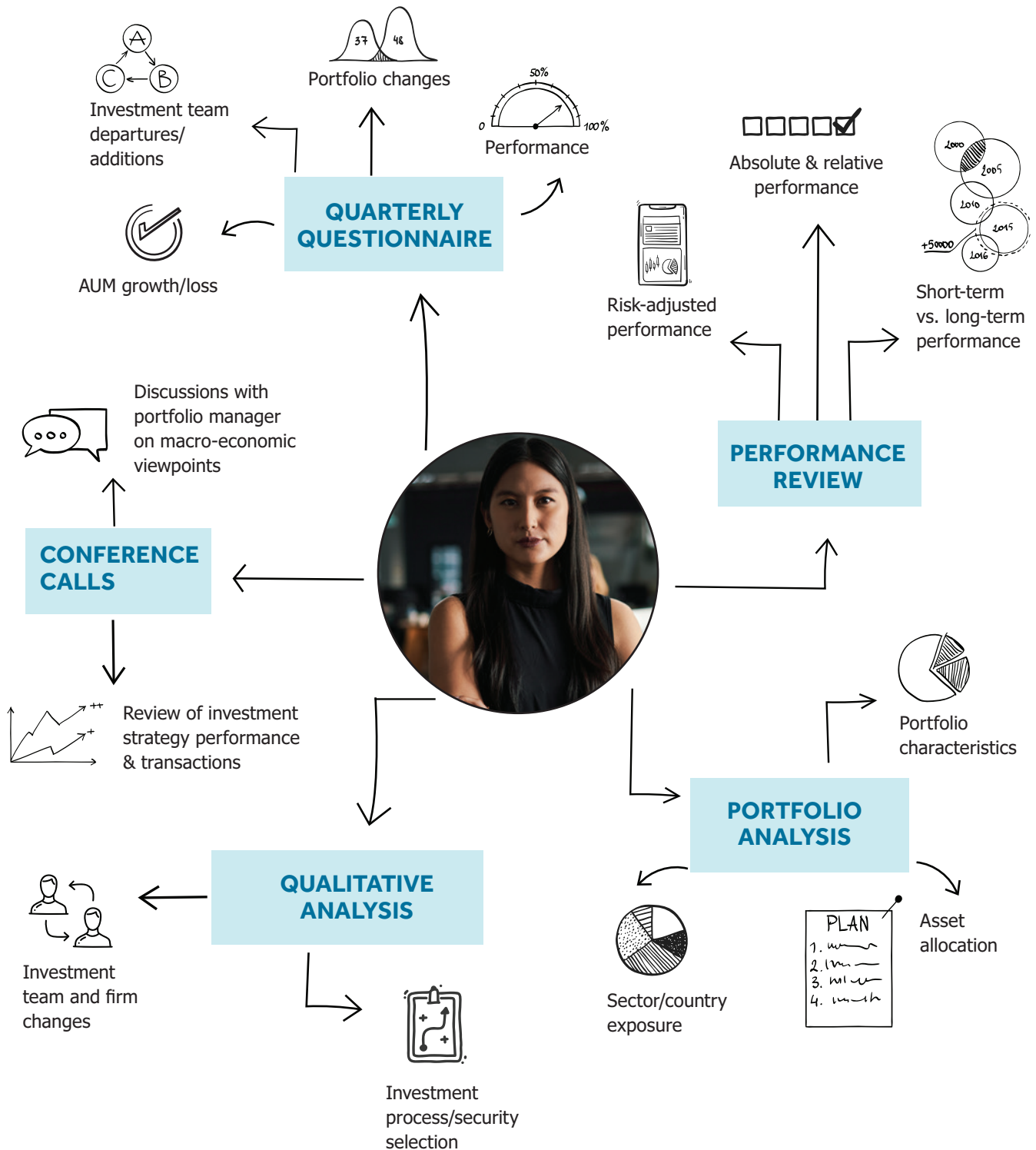
³ Eagle has determined that the firm/strategy poses a material risk to Eagle Strategies and clients; a substitute investment manager may be recommended by Eagle Strategies.

Eagle Strategies Investment Committee

The Investment Committee assists Eagle Strategies in fulfilling its duties with respect to governance and oversight of the investment offering on a quarterly basis. The Investment Committee, which consists of Senior Management of New York Life Insurance Company, New York Life Investment Management, and Eagle Strategies, is responsible for the following:



Ongoing Monitoring





**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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LLC