

Brokerage Solutions from New York Life.

Investment platforms and guidance customized to your unique needs and goals.

What is a brokerage account?

A brokerage account serves as a gateway to the financial markets, allowing individuals to invest in mutual funds, stocks, bonds, and other securities.

Brokerage accounts vary based on your investment goals.

Individuals use brokerage accounts for varied reasons, whether for retirement-related goals such as supplementing an employer-sponsored retirement plan, or for other goals like establishing an emergency fund.

Brokerage solutions: Investing for retirement

These accounts are called “tax-qualified plans” because they benefit from tax advantages that the IRS reserves for retirement savings. Along with tax advantages, there are guidelines around eligibility, contribution amounts, and when you can access, or withdraw, your money.¹

Types of Individual Retirement Accounts (“IRAs”)	Tax-deductible contributions	Tax-deferred growth	Tax-free withdrawals
Traditional IRA – Allows eligible individuals to invest pre-tax dollars for retirement while lowering their taxable income	•	•	
Roth IRA – Allows eligible individuals to invest post-tax dollars for retirement for tax-free income in the future.		•	•
Rollover IRA – Allows individuals to “roll over” retirement funds to a Traditional IRA when they leave a job, so as to continue growing their tax-advantaged retirement savings	•	•	

Brokerage solutions: General investing

If you have put the maximum allowed into tax-advantaged retirement savings accounts like a 401k or IRA, a general brokerage account may help you continue to set aside and invest assets to address other goals.

Retail brokerage accounts for general investing have fewer restrictions than retirement accounts; for example, there are no restrictions on the amount you can invest. You can also take money out at any age without a 10% penalty tax.

¹ Income thresholds may apply. Contributions to a traditional IRA may be tax-deductible depending on the taxpayer’s income, tax-filing status, annual contribution limits, and other factors.

² In addition to income tax, withdrawals prior to age 59½ are subject to a 10% penalty tax.



New York Life offers brokerage solutions suited to your individual needs—from the simple to the sophisticated.

Opening a brokerage account at New York Life means working hand-in-hand with a NYLIFE Securities LLC registered representative who can provide financial guidance, empower you to make informed decisions, and help you build a diversified portfolio tailored to your financial goals. Whether you lean toward keeping it simple or maximizing your options, we can accommodate your investment preferences through a choice of platforms.

	NYLIFE Securities retirement accounts	NYLIFE Securities general accounts
Simple and streamlined A wide array of mutual funds	Mutual fund Advantage IRA	Mutual Fund Advantage
Robust and flexible A variety of mutual funds, stocks, ETFs, bonds, treasuries, CDs, other individual securities ³	Premiere Select IRA	InvestorOne

Enjoy access to the expertise of well-known money managers.

Our brokerage platforms provide access to top, global brand names. We look for firms with varied investment strategies, experienced portfolio managers, and a disciplined investment process.



BlackRock



BLACKROCK is a registered trademark of BlackRock Inc. or its subsidiaries in the United States and elsewhere. Fidelity and the Fidelity Investments Logo are registered service marks of FMR LLC. Used with permission. All other trademarks are those of their respective owners.

Want to know more? Meet with your New York Life Registered Representative to begin investing toward your goals with a NYLIFE Securities brokerage account.

³NYLIFE Securities financial services professionals may not solicit or recommend the purchase or sale of general securities, such as stocks and bonds.

Investments are subject to market risk and fluctuate in value, including gains and losses. Be sure to consider the investment objectives, risk, and charges of an investment. The prospectus contains this and other important information and can be obtained by your NYLIFE Securities financial services professional. Please read the prospectus carefully before investing.

NYLIFE Securities is a registered broker-dealer and a wholly owned subsidiary of New York Life Insurance Company.

New York Life Insurance Company

51 Madison Avenue
New York, NY 10010
www.newyorklife.com

AR11948.042026 SMRU6851247 (Exp.04.14.2029)