



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. This Privacy Notice applies to the annuity that you purchased through a bank or broker-dealer. You may receive a separate privacy notice from the person or firm through which you purchased your annuity. If you have purchased other products from the New York Life Family of Companies*, you may also receive a separate privacy notice from us specific to that product. We encourage you to review each privacy notice, as they may differ from this Notice.

Types of Information We Collect

In the normal course of business, we may collect:

- Information requested on applications and other forms (including name, address, email address, phone number, date of birth, Social Security number, financial and other 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 as required collected with your permission.

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.

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 with:

- Our affiliates, such as brokers, dealers, transfer agents and investment advisers; and
- Non-affiliates, such as banks, third parties that perform research and marketing functions for us or service providers that administer our products and process your transactions with us. We require these companies to meet strict privacy standards.

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

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

If you are an investment advisory services customer, we may share your information with third parties who help us service your investment and financial services need.

We will never share your health information with third parties for marketing purposes.

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 is different than the policy described in this Privacy Notice.

Informing Customers About Privacy

This Privacy Notice was last updated in July 2021. 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 on our website (www.newyorklife.com) or you can write to:

NYL Annuities – TPD
Mail Code 7390
PO Box 7247
Philadelphia, PA 19170-7390

Please call our Annuity Service Center toll free at (800) 762-6212 for additional information about this privacy notice.

*The New York Life Family of Companies (also referred to as “New York Life Family,” “we,” “our” or “us” throughout this Privacy Notice) currently includes the following 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
Ausbil Investment Management Limited
Candriam Belgium S.A.
Candriam France S.A.S.
Candriam Luxembourg S.C.A.
Eagle Strategies LLC
GoldPoint Partners LLC
IndexIQ, LLC
Kartesia Management SA
Life Insurance Company of North America
MacKay Shields LLC
Madison Capital Funding LLC
MainStay MacKay Defined Term Municipal Opportunities Fund
The MainStay Funds
MainStay Funds Trust
MainStay VP Funds Trust
PA Capital LLC
New York Life Group Insurance Company of NY
New York Life Trust Company
New York Life Investment Management Asia Limited
New York Life Investments Alternatives
NYLIFE Distributors LLC
NYLIFE Insurance Company of Arizona
NYLIFE Securities LLC
NYLIM Service Company LLC
NYLINK Insurance Agency Incorporated
NYL Investors LLC
Tristan Capital Partners