



INVESTMENTS

David Azzati, Director

New York Life Investment Management LLC
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February 2024

Dear Valued Client:

As you know, New York Life Investment Management LLC (“NYL Investments”), through our sub-advisor, Epoch Investment Partners (“Epoch”), serves as the investment adviser to your wrap fee account. NYL Investments and Epoch are registered as investment advisers under the Investment Advisers Act of 1940. As registered investment advisers, we are required to comply with certain rules relating to the disclosure of background information and business practices at specific times to everyone that has entered into an investment advisory relationship with us. As such, you are now being offered a copy of Epoch’s Form ADV Part 2A Brochure which was updated on January 29, 2024. If you would like to receive a copy of this document, please contact us at the above address, phone, or fax number, or by sending an email to sma@mainstayinvestments.com. A Summary of Material Changes that have occurred since Epoch’s last annual update of the firm’s Form ADV Part 2A is attached hereto as Exhibit A.

Additionally, NYL Investments will be updating its Form ADV in March. At that time, you will receive a second notice offering you a copy of this document.

Sincerely,

A handwritten signature in blue ink, appearing to read "DA", with a stylized flourish at the end.

David Azzati
Director
201-685-6183

EXHIBIT A

Summary of Material Changes for Epoch Investment Partners, Inc.

Our last annual update was dated January 27, 2023. Since the last annual update there were no material changes to our Form ADV Part 2A. While we have not changed our legal name, the Firm now uses the "TD Epoch" brand name to do business. We also have rebranded some of our investment strategies under the TD Epoch name. Our cover page also reflects the new website address for TD Epoch.

To the extent that we materially amend our Brochure in the future, you will receive either an amended Brochure or a summary of any material changes to the annual update within 120 days of the close of our fiscal year or earlier if required. We may also provide you with an interim amended Brochure based on material changes or new information.