

## FACTS

### WHAT DOES APOGEM CAPITAL DO WITH YOUR PERSONAL INFORMATION?

#### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

#### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Name, address, birth date, social security number, income and household information.
- Information about your account balances and financial transactions with us, such as types of products you purchased, account status, or trading history.
- Information gathered from our websites, such as through online forms, site visit data and information collection devices ("cookies").
- Information from outside sources, such as public information.
- Information collected from consumer reporting agencies.

#### How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Apogem Capital chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Apogem Capital share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We do not share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For affiliates to market to you</b>	No	We do not share
<b>For nonaffiliates to market to you</b>	No	We do not share

#### Questions?

Apogem Capital LLC

(212) 601-3600



## Who we are

<b>Who is providing this notice?</b>	<p>Apogem Capital is a wholly owned subsidiary of New York Life Investment Management (“NYLIM”), which in turn is a wholly owned subsidiary of New York Life Insurance Company (“NYLIC”). The products and services of NYLIM are not available to all clients and in all jurisdictions or regions.</p> <p>New York Life Investment Management includes the following:</p> <table border="0"> <tr> <td><b>Apogem Capital LLC</b></td> <td><b>Mainstay Funds</b></td> </tr> <tr> <td><b>IndexIQ Advisors, LLC</b></td> <td><b>New York Life Investment Management LLC</b></td> </tr> <tr> <td><b>MacKay Shields LLC</b></td> <td><b>NYL Investors LLC</b></td> </tr> </table>	<b>Apogem Capital LLC</b>	<b>Mainstay Funds</b>	<b>IndexIQ Advisors, LLC</b>	<b>New York Life Investment Management LLC</b>	<b>MacKay Shields LLC</b>	<b>NYL Investors LLC</b>
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## What we do

<b>How does Apogem Capital protect my personal information?</b>	<p>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. We regularly update and improve our security standards, procedures, and technology to protect against unauthorized access to your information.</p>
<b>How does Apogem Capital collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Open an account, or invest or apply to invest in our funds</li> <li>• Conduct transactions in your account, such as trades, deposits or withdrawals</li> <li>• Provide us your income information</li> <li>• Show us your government-issued ID for verification purposes</li> <li>• Provide account information</li> </ul>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

## Definitions

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include companies listed on the New York Life Family of Companies.*</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>New York Life Investments does not share with nonaffiliates for marketing purposes.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>New York Life Investments does not jointly market.</i></li> </ul>



**\*The New York Life Family of Companies currently includes the following insurance and financial service affiliates and funds:**

New York Life Insurance Company	Mainstay CBRE Global Infrastructure Megatrends Fund
New York Life Insurance and Annuity Corporation	MainStay MacKay DefinedTerm Municipal Opportunities Fund
New York Life Investment Management LLC	The MainStay Funds
New York Life Enterprises LLC	MainStay Funds Trust
Apogem Capital LLC	MainStay VP Funds Trust
Ausbil Investment Management Limited	New York Life Group Insurance Company of NY
Candriam S.C.A.	New York Life Investment Management Asia Limited
Eagle Strategies LLC	New York Life Trust Company
Flatiron RR LLC, Manager Series	NYLIFE Distributors LLC
IndexIQ, LLC	NYLIFE Insurance Company of Arizona
IndexIQ Advisors LLC	NYLIFE Securities LLC
IndexIQ ETF Trust	NYLIM Service Company LLC
IndexIQ Active ETF Trust	NYLINK Insurance Agency Incorporated
Kartesia Management SA	NYL Investors LLC
Life Insurance Company of North America	Tristan Capital Partners
MacKay Shields LLC	

For more information about our privacy practices, please visit: <https://apogemcapital.com/privacy>