



NYL Guaranteed Interest Account

AS OF 2025-12-31

INVESTMENT STRATEGY: This is not a mutual fund. The Option seeks to provide a low risk, stable investment offering competitive yields. This Option may also invest in cash and cash equivalents from time to time, for liquidity purposes. The rate you receive is a blend of the rates of the Option's investments. While the Option's primary objective is to maintain a stable value, the Option is not guaranteed by the FDIC or the federal government. This Option may serve to balance other higher risk/return investments. The Option may be appropriate for investors who are seeking to accumulate current income while preserving the value of their original investment.

Fund Category:
Cash

PORTFOLIO DETAILS

Inception Date	2011-01-14
Gross Expense Ratio ^{f1} (%)	0.05
Net Expense Ratio ^{f1} (%)	0.05
Fund Total Net Assets (\$M)	42.69

TOP TEN HOLDINGS AS OF 2025-12-31

	% of Assets
NYL Guaranteed Int Accoun	100.00

PRINCIPAL RISKS

Principal Risks include: Capital Preservation and Private Fund. See disclosure for details.

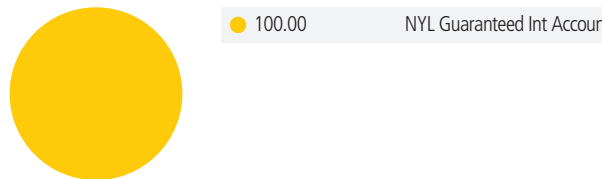
Average Annual Total Returns %

As of 2025-12-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
NYL Guaranteed Interest Account	2.98	2.98	2.87	2.60	2.41	--
FTSE Treasury Bill 3 Month Ind ^{f1}	4.40	4.40	5.03	3.31	2.23	--

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log onto myplan.johnhancock.com or call a John Hancock representative at (800) 294-3575.

Portfolio Snapshot^{b2} (%)



^{f1} The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change. Marketing support services are provided by John Hancock Distributors LLC.



Important Notes

Other:

b2. The portfolio composition, industry sectors, top ten holdings, and credit analysis are presented to illustrate examples of securities that the fund has bought and diversity of areas in which the fund may invest and may not be representative of the fund's current or future investments. The top ten holdings do not include money market instruments and/or futures contracts. The figures presented are as of date shown, do not include the fund's entire investment portfolio, and may change at any time.

Index Description:

i41. FTSE Treasury Bill 3 Month Index is an unmanaged, market capitalization weighted, index of 3-month Treasury bills. An investment cannot be made directly into an index.

Principal Risks

Capital Preservation: The fund seeks capital preservation, but there can be no assurances that it will achieve this goal.

Private Fund: The fund is not a mutual fund and is privately offered. Prospectuses are not required and prices are not available in local publications.