

The FHLBNY is a trusted source for on-demand access to liquidity.

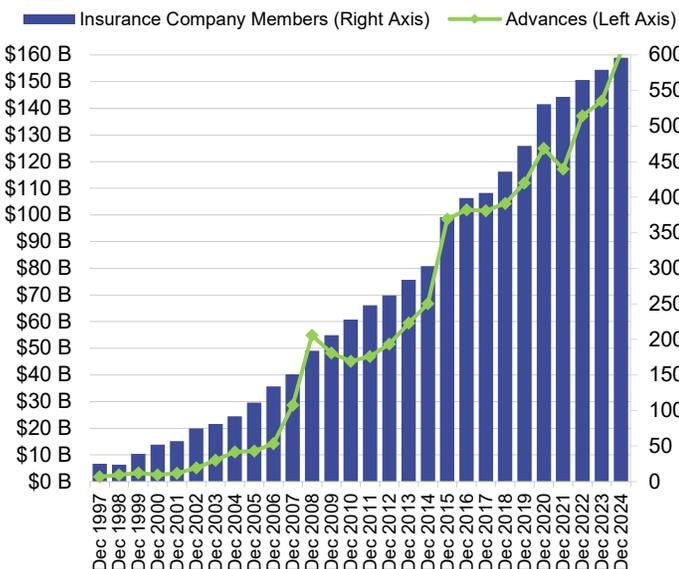
Insurers continue to see the benefit of having access to our low-cost funding, readily available in any market condition. A variety of credit products, called “advances,” are available to our members for added financial flexibility. Advances include fixed- and floating-rate advances, all available with a wide range of maturities. Custom advances are also available that include interest rate caps and floors, collars, putables, and callables. Discounted community investment advances and certain grants are also offered to our members in support of low-income housing and community economic development to help improve communities.

Year-over-year, insurance company membership in the FHLBank system and the FHLBNY has continually grown. Members are taking advantage of attractive borrowing terms — advances to insurance-company members are at all-time highs and used for various funding, including untapped emergency liquidity, spread enhancement, asset and liability management needs and acquisitions.

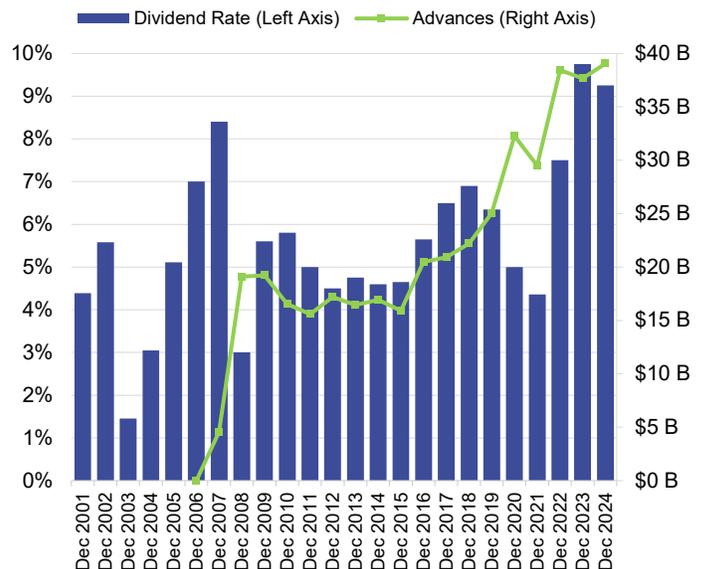
Membership Benefits

- Access flexible, low-cost funding to manage cash flow needs and complement your funding strategy
- Ability to pledge eligible securities and mortgage collateral for funding needs
- Finance capital, acquisition costs, or new facilities without liquidating earning assets
- Increase investment income by reducing cash and short-term liquidity balances and increasing invested asset balances
- Fill liability maturity gaps and support match funding
- Spread enhancement for potential operating leverage treatment
- Access discounted community investment funds and grants
- Earn a high yielding and consistent dividend
- Demonstrate an enhanced liquidity position to regulators and rating agencies

FHLBank System Insurer Members & Advances



FHLBNY Annual Dividend & Insurer Advances



Note: There is no guarantee that the level of future dividends will reflect the level of previous dividend payouts. Dividend information is as of 4Q2024.

View the next page for a list of insurance company members.

FHLBNY INSURANCE COMPANY MEMBERS

Join our fastest growing membership sector over the past 25 years.



AIG Insurance Company - Puerto Rico	New Jersey Manufacturers Insurance Company
Allied World Insurance Company	New York Life Insurance Company
American Home Assurance Company	Prudential Insurance Company of America, The
Ameritas Life Insurance Corp. of New York	SBLI USA Life Insurance Company, Inc.
Anthem HealthChoice Assurance, Inc.	SCOR Reinsurance Company
Build America Mutual Assurance Company	Security Mutual Insurance Company
Chubb Insurance Company of Puerto Rico	Security Mutual Life Insurance Company of New York
Commerce and Industry Insurance Company	Selective Insurance Company of America
Cooperativa de Seguros Múltiples de Puerto Rico	Selective Insurance Company of New York
Cumberland Mutual Fire Insurance Company	Spinnaker Insurance Company
Equitable Financial Life Insurance Company	Sterling Insurance Company
Everest Reinsurance Company	Stratford Insurance Company
Excellus Health Plan, Inc.	Teachers Insurance and Annuity Association of America
Genworth Life Insurance Company of New York	The United States Life Insurance Company in the City of New York
Gerber Life Insurance Company	Trans-Oceanic Life Insurance Company
Guardian Insurance Company, Inc.	Transamerica Financial Life Insurance Company
Guardian Life Insurance Company of America, The	Transatlantic Reinsurance Company
Horizon Healthcare of New Jersey, Inc.	Triple-S Advantage, Inc.
Horizon Healthcare Services, Inc.	Triple-S Salud, Inc.
Kingstone Insurance Company	Triple-S Vida, Inc.
Lincoln Life & Annuity Company of New York	Tudor Insurance Company
MAPFRE PRAICO Insurance Company	United Surety and Indemnity Company
Merchants Mutual Insurance Company	Universal Insurance Company
Metropolitan Life Insurance Company	Utica Mutual Insurance Company
Metropolitan Tower Life Insurance Company	Western World Insurance Company
MONY Life Insurance Company	Wilton Reassurance Life Company of New York

CONTACT US FOR MORE INFORMATION:

Member Services Desk: (212) 441-6600 | Relationship Managers: (212) 441-6700

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