



Federal Home Loan Bank
NEW YORK

A GROWING PARTNERSHIP WITH INSURANCE COMPANIES

The FHLBNY is a reliable provider of liquidity to members in all operating environments.

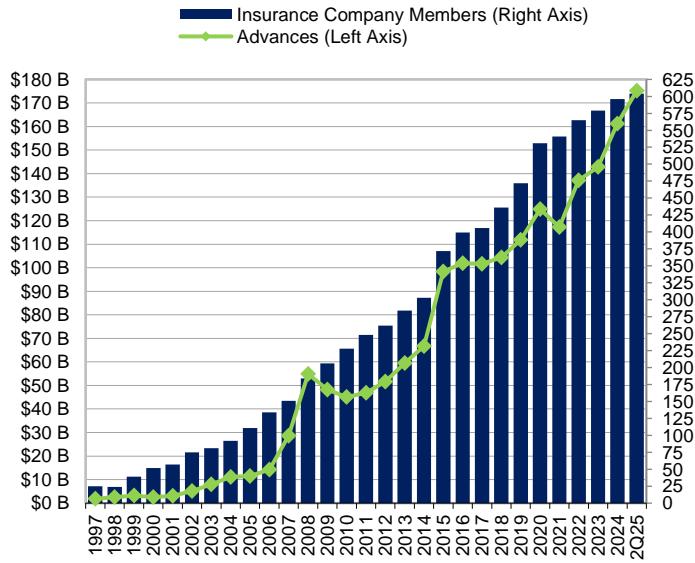
Insurers continue to see the benefit of having access to our low-cost funding, readily available in any market condition. A variety of credit products, called “advances,” are available to our members for added financial flexibility. Advances include fixed- and floating-rate advances, all available with 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.

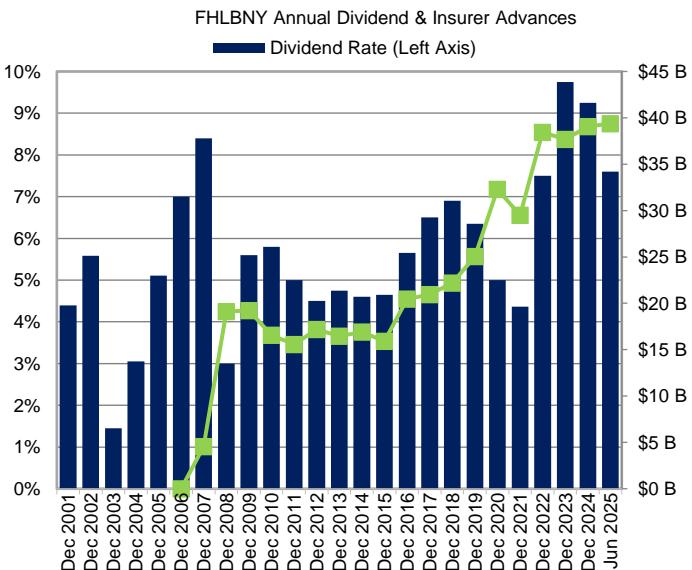
Membership Benefits

- 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 2Q2025.

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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