



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

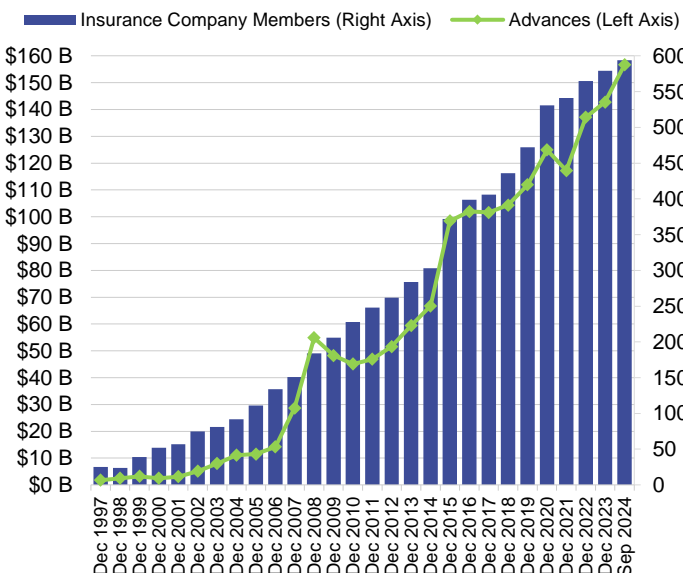
Insurers continue to see the benefit of having access to our low-cost funding, readily available in any market condition. A variety of credit products, called “advances,” are available to our members for added financial flexibility. Advances include fixed- and floating-rate advances, all available with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

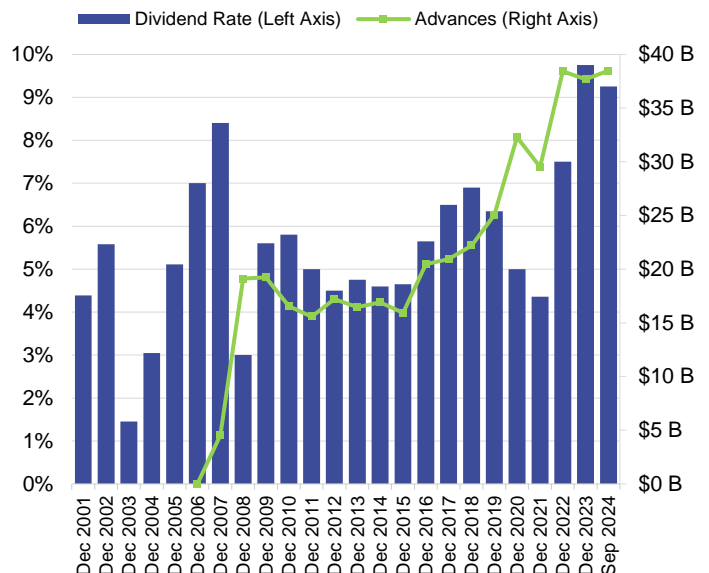
**Membership Benefits**

- 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.

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

## CONTACT US FOR MORE INFORMATION:

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

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UPDATED: November 2024