

MainStay Large Cap Growth Fund Class I

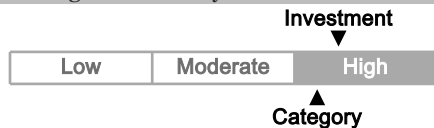
A Mutual Fund

Fourth Quarter 2019 Fund Fact Sheet

Key Facts	
Investment Advisor	New York Life Investment Management LLC
Asset Class	Large Cap - Growth
Primary Index	Russell 1000 Growth Index
Net Assets	\$6,354.3 Million
Inception Date	04/01/2005
Ticker	MLAIX
Gross Expense Ratio	0.73%
Morningstar Category	Large Growth
Morningstar Overall Rating™	★★★★
Overall # of Funds in Morningstar Category	1218
Portfolio Manager(s)	Patrick M. Burton CFA; Justin H. Kelly CFA

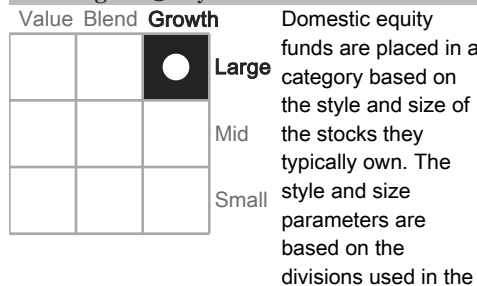
Overall Morningstar Rating as of quarter ending 12/31/2019. The Morningstar Rating shown is for the share class of this fund only; other classes may have different performance characteristics. ©2019 Morningstar, Inc. All Rights Reserved. Additional Morningstar information is available in the User Guide.

Morningstar Volatility Rank As of 12/31/2019



In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.

Morningstar® Style Box™ As of 10/31/2019



investment style box: Value, Blend, or Growth style and Small, Medium, or Large geometric average market capitalization.

Description / Objective
The investment seeks long-term growth of capital. The fund invests at least 80% of its assets (net assets plus any borrowings for investment purposes) in large capitalization companies, which are companies having a market capitalization in excess of \$4 billion at the time of purchase. The Subadvisor invests substantially all of the fund's investable assets in domestic securities. However, the fund is permitted to invest up to 20% of its net assets in foreign securities, which are generally securities issued by companies organized outside the U.S. or that trade primarily in non-U.S. securities markets. There is no assurance the objectives will be met.

Top Five Holdings	As of 10/31/2019	Top Five Sectors	As of 10/31/2019
Microsoft Corp	7.72%	Technology	29.81%
Amazon.com Inc	6.53%	Consumer Cyclical	18.70%
Apple Inc	5.13%	Financial Services	14.25%
Visa Inc Class A	4.81%	Health Care	14.09%
Facebook Inc A	4.64%	Communication Services	11.37%

Holdings and Sector allocations are ranked as a percentage of net assets and subject to change without notice.

Portfolio Allocation	As of 10/31/2019	Characteristics	As of 10/31/2019
US Stocks	92.03%	Fund Index	165.09 131.53
Non-US Stocks	7.67%	Weighted Geometric Market Cap (\$Bil)	31.00x 23.78x
Other	0.30%	Price/Earnings Ratio (Forward)	8.61x 7.37x
		Price/Book Ratio	28.41 24.69
		3-Year Earnings Growth Rate (%)	49 529
		Number of Holdings - Long	

Performance (%) As of 12/31/2019

	Cumulative Returns		Average Annual Total Returns				Since Inception
	QTD	YTD	1 Year	3 Year	5 Year	10 Year	
Fund	9.27	33.67	33.67	22.45	13.75	14.18	--
Primary Index	10.62	36.39	36.39	20.49	14.63	15.22	
Morningstar Rating™				★★★★	★★★★	★★★	
# of Funds in Category				1218	1086	811	

*Fees that Prudential Retirement and its affiliates may receive in connection with plan investments in this fund include:

Finders Fee	No	12b-1 Fee	0%
Sub-accounting fee %	0.25%	Sub-accounting fee (\$ per participant)	--
Other Service fee %	0%	Other Service fee (\$ per participant)	--

Fees if applicable to this fund, compensate Prudential Retirement for selling the fund's shares and servicing your retirement plan. The fund's expense ratio includes these fees. Other investment options may generate more or less revenue than the fees associated with this fund. If the aggregate revenue from your plan exceeds our associated costs, we earn a profit. Otherwise, we incur a loss. Other share classes of this fund may have a lower expense ratio, but your plan's investment options do not include such shares to compensate us for distribution and plan servicing.

The performance quoted represents past performance. The investment value and return will fluctuate so that an investment, when redeemed, may be worth more or less than original cost. Past performance does not guarantee future results. Current performance may be lower or higher than the performance quoted. For performance data current to the most recent month end, please call 888-71A-LOHA. These performance results represent the change in net asset value of an investment over a stated period, assuming the reinvestment of dividends and capital gain distributions. Past performance is not indicative of future performance and short periods of performance may be particularly unrepresentative of long-term performance.

Investors should consider the fund's investment objectives, risks, charges and expenses before investing. The prospectus, and if available the summary prospectus, contain complete information about the investment options available through your plan. Please call 888-71A-



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Annual Performance			<i>LOHA for a free prospectus and if available, a summary prospectus that contain this and other information about the mutual funds. You should read the prospectus and the summary prospectus, if available, carefully before investing. It is possible to lose money when investing in securities.</i>
	Fund	Primary Index	
2019	33.67%	36.39%	
2018	3.74%	-1.51%	
2017	32.39%	30.21%	
2016	-2.28%	7.08%	
2015	6.17%	5.67%	

Securities products and services are offered through Prudential Investment Management Services LLC (PIMS), Newark, NJ, a Prudential Financial company.
For more information, go to www.prudential.com/islandsavings or call toll-free 888-71A-LOHA.

Market Timing: Frequent exchanging of investment options may harm long-term investors. Policies may be in effect at the plan or the investment level to detect and deter exchanges that may be abusive. Such policies may require us to modify, restrict, suspend or terminate purchase or exchange privileges and impose redemption fees. Please refer to the prospectus, if available for the investment, for information on these potential restrictions and any applicable redemption fees. Otherwise, please contact your Prudential Representative.

Indices are unmanaged and cannot be invested in directly. See User Guide for index definitions and an explanation of terms used in this factsheet. The index shown, if applicable, in the Characteristics chart refers to the primary index.

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