October 31, 2026

Mutual Fund Report - Fixed Income

NYLIM MacKay Colorado Muni Class I (COTYX)

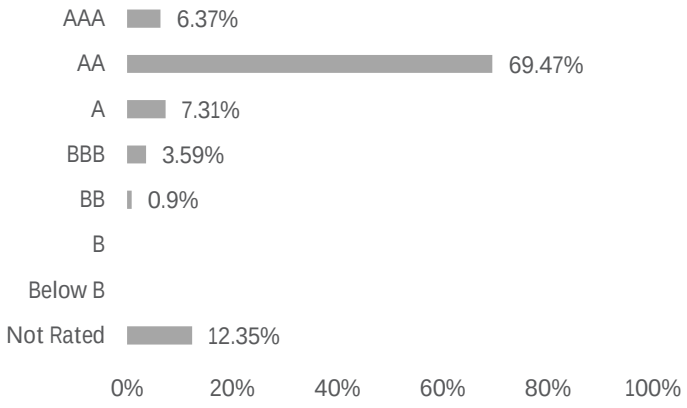
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FUND STRATEGY DESCRIPTION

The investment seeks current income exempt from federal and Colorado income taxes. The fund, under normal circumstances, invests at least 80% of its assets (net assets plus any borrowings for investment purposes) in municipal bonds, whose interest is, in the opinion of bond counsel for the issuers at the time of issuance, exempt from federal and Colorado income taxes. The fund is non-diversified.

FUNDAMENTALS

Morningstar Category:	Muni Single State Intermediate
Morningstar Rating:	* * *
Morningstar ESG Risk Rating:	N/A
Expense Ratio:	0.55%
Total Assets (Mil):	$111
Effective Duration:	6.2 Years
Effective Maturity:	10.5 Years
Average Credit Quality:	A
30 Day SEC Yield:	3.75%
12 Month Yield:	3.56%
Number of Holdings:	106
Initial Minimum Investment:	$1,000,000
Redemption Fees:	None



PERFORMANCE*	YTD	1 YEAR	3 YEARS	5 YEARS	10 YEARS
NYLIM MacKay Colorado Muni Class I	0.2%	0.9%	3.5%	0.6%	1.2%
Bloomberg Municipal Intermediate	-0.3%	0.1%	4.2%	1.0%	2.0%
Muni Single State Intermediate Category	-0.6%	-0.1%	4.0%	0.3%	1.3%
% Rank within Category	7%	9%	75%	27%	64%

Inception Date: 04-30-1996

THREE YEAR RISK MEASURES	COTYX	MORNINGSTAR CATEGORY	BLOOMBERG MUNICIPAL INTERM
Standard Deviation	4.92	5.73	5.47
Sharpe Ratio	-0.19	-0.07	-0.04
R-Squared vs. Bloomberg Municipal Interm	93.48	93.05	
Beta vs. Bloomberg Municipal Interm	0.87	1.00	
Alpha vs. Bloomberg Municipal Interm	-0.72	-0.23	
Correlation vs. Bloomberg Municipal Interm	0.97	0.96	

*Past performance is no guarantee of future results. Periods of greater than one year are annualized total return; returns for periods of one year or less are total return.

Disclosure

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Please carefully read fund prospectus and consider investment objectives, risks, charges, and expenses before investing as there is a possibility of loss. To obtain a current prospectus please contact MainStreet Advisors.

Morningstar Rating: Morningstar rates mutual funds from one to five stars based on how well they've performed (after adjusting for risk and accounting for all sales charges) in comparison to similar funds. Within each Morningstar Category, the top 10% of funds receive five stars, the next 22.5% four stars, the middle 35% three stars, the next 22.5% two stars, and the bottom 10% receive one star. Funds are rated for up to three time periods--three-,five-, and 10 years--and these ratings are combined to produce an overall rating. Funds with less than three years of history are not rated. Ratings are objective, based entirely on a mathematical evaluation of past performance. They're a useful tool for identifying funds worthy of further research, but shouldn't be considered buy or sell recommendations. For more information, see MainStreet Advisors' ADV Part 2 disclosure document.

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