

Key Guaranteed Portfolio Fund

Empower Life & Annuity Insurance Company of New York

Type of fund

The Key Guaranteed Portfolio Fund (KGPF) is a general account product of Empower Life & Annuity Insurance Company of New York (ELAINY), a subsidiary of Empower Annuity Insurance Company of America. Because the KGPF is a general account product offered through the group annuity contract, participant principal and interest are fully guaranteed by the entire general account assets of ELAINY.

Underlying product facts

Inception date: 8/23/2006

Asset class: Stable value/Insurance company general account

Guarantor: ELAINY

Investment Manager: Empower Capital Management, LLC

Investment strategy

The investment strategy employed for this product seeks to achieve consistent returns to support a competitive crediting rate. Bonds invested in the general account segment have an average maturity between three and seven years; are investment-grade in quality; and are diversified across a range of fixed-income asset classes such as asset-backed securities, mortgage-backed securities, commercial mortgage-backed securities, commercial mortgages, private equity, etc.

Interest-crediting method

The KGPF credits interest daily to the group contract holder on a portfolio basis. The crediting interest rate may change or stay the same each quarter. The quarterly crediting rate applies to all money deposited in the group contract holder's KGPF account regardless of when it was deposited.

Participant transfer restrictions

Participants may transfer their account balance in the KGPF to any other investment option offered under the plan at any time with no restrictions or penalties because the KGPF is designed to be a plan's only capital preservation option.

In order to provide the participant investments with liquidity (100% for participant-initiated transfers), there cannot be any actively competing investment options (i.e., guaranteed products, stable value funds, short-term bond funds, money market funds) in the plan. Bond funds of durations longer than three years are not considered competing. Competing funds must be agreed to by both parties, and if so agreed, subject to an equity wash.

Based on ELAINY's excessive trading policy, participant transfers may be restricted for up to 30 days in the event of excessive participant trading. If the plan sponsor chooses a book value payout for termination, there are participant transfer restrictions that apply until the money is paid to the next provider. KGPF transactions are processed after the resolution of closed or disrupted financial exchanges or markets.

Plan sponsor provisions and termination of the group annuity contract

Upon termination of the ELAINY group annuity contract, the plan sponsor may choose the following options associated with KGPF depending on the provisions in the applicable KGPF rider:

- Receive the payout of the fund in a lump sum with a market value adjustment
- Receive the payout of the fund in 20 quarterly installment payments
- Mutually agree in writing to any other payout option allowable under applicable law



New York Key Guaranteed Portfolio Fund

New York Key Guaranteed Portfolio Fund Crediting Rate History

Qtr	Annualized Net Rate ¹	Monthly Net Rate	Year to Date Net Rate	ANNUALIZED							
				Rolling 3 Month Ended	Rolling 1 Year Ended	Rolling 3 Year Ended	Rolling 5 Year Ended	Rolling 7 Year Ended	Rolling 10 Year Ended	Since Inception ²	
July-06	3.55%	0.30%	0.30%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.30%
August-06	3.55%	0.30%	0.59%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.59%
September-06	3.55%	0.29%	0.88%	0.88%	N/A	N/A	N/A	N/A	N/A	N/A	0.88%
October-06	3.55%	0.30%	1.18%	0.88%	N/A	N/A	N/A	N/A	N/A	N/A	1.18%
November-06	3.55%	0.29%	1.47%	0.87%	N/A	N/A	N/A	N/A	N/A	N/A	1.47%
December-06	3.55%	0.30%	1.77%	0.88%	N/A	N/A	N/A	N/A	N/A	N/A	1.77%
January-07	3.45%	0.29%	0.29%	0.87%	N/A	N/A	N/A	N/A	N/A	N/A	2.07%
February-07	3.45%	0.26%	0.55%	0.85%	N/A	N/A	N/A	N/A	N/A	N/A	2.33%
March-07	3.45%	0.29%	0.84%	0.84%	N/A	N/A	N/A	N/A	N/A	N/A	2.63%
April-07	3.55%	0.29%	1.13%	0.84%	N/A	N/A	N/A	N/A	N/A	N/A	2.92%
May-07	3.55%	0.30%	1.43%	0.87%	N/A	N/A	N/A	N/A	N/A	N/A	3.23%
June-07	3.55%	0.29%	1.72%	0.87%	3.53%	N/A	N/A	N/A	N/A	N/A	3.53%
July-07	3.55%	0.30%	2.02%	0.88%	3.53%	N/A	N/A	N/A	N/A	N/A	3.53%
August-07	3.55%	0.30%	2.33%	0.88%	3.53%	N/A	N/A	N/A	N/A	N/A	3.54%
September-07	3.55%	0.29%	2.62%	0.88%	3.53%	N/A	N/A	N/A	N/A	N/A	3.54%
October-07	3.55%	0.30%	2.92%	0.88%	3.53%	N/A	N/A	N/A	N/A	N/A	3.54%
November-07	3.55%	0.29%	3.22%	0.87%	3.53%	N/A	N/A	N/A	N/A	N/A	3.54%
December-07	3.55%	0.30%	3.53%	0.88%	3.53%	N/A	N/A	N/A	N/A	N/A	3.54%
January-08	3.55%	0.30%	0.30%	0.88%	3.53%	N/A	N/A	N/A	N/A	N/A	3.55%
February-08	3.55%	0.28%	0.57%	0.87%	3.55%	N/A	N/A	N/A	N/A	N/A	3.54%
March-08	3.55%	0.30%	0.87%	0.87%	3.56%	N/A	N/A	N/A	N/A	N/A	3.54%
April-08	3.55%	0.29%	1.16%	0.86%	3.56%	N/A	N/A	N/A	N/A	N/A	3.54%
May-08	3.55%	0.30%	1.46%	0.88%	3.56%	N/A	N/A	N/A	N/A	N/A	3.54%
June-08	3.55%	0.29%	1.75%	0.87%	3.55%	N/A	N/A	N/A	N/A	N/A	3.54%
July-08	3.55%	0.30%	2.05%	0.88%	3.55%	N/A	N/A	N/A	N/A	N/A	3.54%
August-08	3.55%	0.30%	2.35%	0.88%	3.55%	N/A	N/A	N/A	N/A	N/A	3.55%
September-08	3.55%	0.29%	2.65%	0.88%	3.55%	N/A	N/A	N/A	N/A	N/A	3.54%
October-08	3.55%	0.30%	2.95%	0.88%	3.55%	N/A	N/A	N/A	N/A	N/A	3.55%
November-08	3.55%	0.29%	3.24%	0.87%	3.55%	N/A	N/A	N/A	N/A	N/A	3.54%
December-08	3.55%	0.30%	3.55%	0.88%	3.55%	N/A	N/A	N/A	N/A	N/A	3.55%
January-09	3.35%	0.28%	0.28%	0.86%	3.53%	N/A	N/A	N/A	N/A	N/A	3.54%
February-09	3.35%	0.25%	0.53%	0.83%	3.51%	N/A	N/A	N/A	N/A	N/A	3.53%
March-09	3.35%	0.28%	0.82%	0.82%	3.49%	N/A	N/A	N/A	N/A	N/A	3.52%
April-09	3.15%	0.26%	1.07%	0.79%	3.46%	N/A	N/A	N/A	N/A	N/A	3.51%
May-09	3.15%	0.26%	1.34%	0.80%	3.43%	N/A	N/A	N/A	N/A	N/A	3.50%
June-09	3.15%	0.26%	1.60%	0.78%	3.40%	3.49%	N/A	N/A	N/A	N/A	3.49%
July-09	3.15%	0.26%	1.87%	0.78%	3.36%	3.48%	N/A	N/A	N/A	N/A	3.48%
August-09	3.15%	0.26%	2.14%	0.78%	3.33%	3.47%	N/A	N/A	N/A	N/A	3.48%
September-09	3.15%	0.26%	2.40%	0.78%	3.30%	3.46%	N/A	N/A	N/A	N/A	3.47%
October-09	3.00%	0.25%	2.65%	0.77%	3.25%	3.44%	N/A	N/A	N/A	N/A	3.46%
November-09	3.00%	0.24%	2.90%	0.75%	3.21%	3.43%	N/A	N/A	N/A	N/A	3.45%
December-09	3.00%	0.25%	3.16%	0.75%	3.16%	3.41%	N/A	N/A	N/A	N/A	3.44%
January-10	2.65%	0.22%	0.22%	0.72%	3.10%	3.39%	N/A	N/A	N/A	N/A	3.42%
February-10	2.65%	0.20%	0.42%	0.68%	3.05%	3.37%	N/A	N/A	N/A	N/A	3.40%
March-10	2.65%	0.22%	0.65%	0.65%	2.99%	3.35%	N/A	N/A	N/A	N/A	3.38%
April-10	2.50%	0.20%	0.85%	0.63%	2.94%	3.32%	N/A	N/A	N/A	N/A	3.36%
May-10	2.50%	0.21%	1.06%	0.64%	2.88%	3.29%	N/A	N/A	N/A	N/A	3.34%
June-10	2.50%	0.20%	1.27%	0.62%	2.83%	3.26%	N/A	N/A	N/A	N/A	3.33%
July-10	2.40%	0.20%	1.47%	0.62%	2.76%	3.23%	N/A	N/A	N/A	N/A	3.31%
August-10	2.40%	0.20%	1.68%	0.61%	2.70%	3.19%	N/A	N/A	N/A	N/A	3.29%
September-10	2.40%	0.20%	1.88%	0.60%	2.64%	3.16%	N/A	N/A	N/A	N/A	3.27%
October-10	2.40%	0.20%	2.08%	0.60%	2.59%	3.13%	N/A	N/A	N/A	N/A	3.26%
November-10	2.40%	0.20%	2.28%	0.59%	2.54%	3.10%	N/A	N/A	N/A	N/A	3.24%
December-10	2.40%	0.20%	2.49%	0.60%	2.49%	3.07%	N/A	N/A	N/A	N/A	3.22%

The Key Guaranteed Portfolio Fund is backed by the general assets of Empower Annuity Insurance Company of America, or Empower Life & Annuity Insurance Company of New York.



New York Key Guaranteed Portfolio Fund

New York Key Guaranteed Portfolio Fund Crediting Rate History

Qtr	Annualized Net Rate ¹	Monthly Net Rate	Year to Date Net Rate	ANNUALIZED						
				Rolling 3 Month Ended	Rolling 1 Year Ended	Rolling 3 Year Ended	Rolling 5 Year Ended	Rolling 7 Year Ended	Rolling 10 year Ended	Since Inception ²
January-11	2.10%	0.18%	0.18%	0.57%	2.44%	3.02%	N/A	N/A	N/A	3.20%
February-11	2.10%	0.16%	0.34%	0.54%	2.40%	2.98%	N/A	N/A	N/A	3.18%
March-11	2.10%	0.18%	0.51%	0.51%	2.35%	2.94%	N/A	N/A	N/A	3.16%
April-11	2.10%	0.17%	0.69%	0.51%	2.32%	2.90%	N/A	N/A	N/A	3.14%
May-11	2.10%	0.18%	0.86%	0.53%	2.28%	2.86%	N/A	N/A	N/A	3.13%
June-11	2.10%	0.17%	1.04%	0.52%	2.25%	2.82%	3.11%	N/A	N/A	3.11%
July-11	2.10%	0.18%	1.21%	0.53%	2.23%	2.78%	3.08%	N/A	N/A	3.09%
August-11	2.10%	0.18%	1.39%	0.53%	2.20%	2.74%	3.06%	N/A	N/A	3.08%
September-11	2.10%	0.17%	1.57%	0.53%	2.18%	2.70%	3.04%	N/A	N/A	3.06%
October-11	1.80%	0.15%	1.72%	0.50%	2.12%	2.65%	3.01%	N/A	N/A	3.04%
November-11	1.80%	0.15%	1.87%	0.47%	2.08%	2.61%	2.98%	N/A	N/A	3.02%
December-11	1.80%	0.15%	2.02%	0.45%	2.02%	2.56%	2.95%	N/A	N/A	3.01%
January-12	1.45%	0.12%	0.12%	0.42%	1.97%	2.50%	2.91%	N/A	N/A	2.98%
February-12	1.45%	0.11%	0.24%	0.39%	1.92%	2.46%	2.88%	N/A	N/A	2.96%
March-12	1.45%	0.12%	0.36%	0.36%	1.87%	2.40%	2.85%	N/A	N/A	2.94%
April-12	1.45%	0.12%	0.48%	0.35%	1.81%	2.35%	2.81%	N/A	N/A	2.91%
May-12	1.45%	0.12%	0.60%	0.36%	1.76%	2.31%	2.78%	N/A	N/A	2.89%
June-12	1.45%	0.12%	0.72%	0.36%	1.70%	2.26%	2.74%	N/A	N/A	2.87%
July-12	1.45%	0.12%	0.84%	0.36%	1.65%	2.21%	2.71%	N/A	N/A	2.85%
August-12	1.45%	0.12%	0.96%	0.36%	1.59%	2.16%	2.67%	N/A	N/A	2.84%
September-12	1.45%	0.12%	1.08%	0.36%	1.54%	2.12%	2.64%	N/A	N/A	2.82%
October-12	1.45%	0.12%	1.21%	0.36%	1.51%	2.07%	2.60%	N/A	N/A	2.80%
November-12	1.45%	0.12%	1.33%	0.36%	1.48%	2.03%	2.57%	N/A	N/A	2.78%
December-12	1.45%	0.12%	1.45%	0.36%	1.45%	1.99%	2.53%	N/A	N/A	2.76%
January-13	1.25%	0.11%	0.11%	0.35%	1.43%	1.95%	2.49%	N/A	N/A	2.75%
February-13	1.25%	0.10%	0.20%	0.32%	1.41%	1.91%	2.46%	N/A	N/A	2.73%
March-13	1.25%	0.11%	0.31%	0.31%	1.40%	1.87%	2.42%	N/A	N/A	2.71%
April-13	1.25%	0.10%	0.41%	0.30%	1.38%	1.84%	2.38%	N/A	N/A	2.69%
May-13	1.25%	0.11%	0.52%	0.31%	1.36%	1.80%	2.34%	N/A	N/A	2.67%
June-13	1.25%	0.10%	0.62%	0.31%	1.35%	1.77%	2.30%	2.65%	N/A	2.65%
July-13	1.25%	0.11%	0.72%	0.31%	1.33%	1.73%	2.26%	2.63%	N/A	2.64%
August-13	1.25%	0.11%	0.83%	0.31%	1.32%	1.70%	2.22%	2.60%	N/A	2.62%
September-13	1.25%	0.10%	0.93%	0.31%	1.30%	1.67%	2.19%	2.57%	N/A	2.61%
October-13	1.30%	0.11%	1.04%	0.32%	1.29%	1.64%	2.15%	2.54%	N/A	2.59%
November-13	1.30%	0.11%	1.15%	0.32%	1.27%	1.61%	2.11%	2.52%	N/A	2.58%
December-13	1.30%	0.11%	1.26%	0.33%	1.26%	1.58%	2.07%	2.49%	N/A	2.56%
January-14	1.30%	0.11%	0.11%	0.33%	1.27%	1.56%	2.04%	2.46%	N/A	2.55%
February-14	1.30%	0.10%	0.21%	0.32%	1.27%	1.54%	2.01%	2.44%	N/A	2.53%
March-14	1.30%	0.11%	0.32%	0.32%	1.27%	1.51%	1.97%	2.41%	N/A	2.52%
April-14	1.30%	0.11%	0.43%	0.32%	1.28%	1.49%	1.94%	2.39%	N/A	2.51%
May-14	1.30%	0.11%	0.54%	0.33%	1.28%	1.47%	1.91%	2.36%	N/A	2.50%
June-14	1.30%	0.11%	0.64%	0.32%	1.29%	1.45%	1.88%	2.33%	N/A	2.48%
July-14	1.20%	0.10%	0.74%	0.32%	1.28%	1.42%	1.85%	2.31%	N/A	2.47%
August-14	1.20%	0.10%	0.85%	0.31%	1.28%	1.40%	1.82%	2.28%	N/A	2.46%
September-14	1.20%	0.10%	0.95%	0.30%	1.27%	1.37%	1.78%	2.25%	N/A	2.44%
October-14	1.20%	0.10%	1.05%	0.30%	1.27%	1.35%	1.75%	2.22%	N/A	2.43%
November-14	1.20%	0.10%	1.15%	0.30%	1.26%	1.34%	1.72%	2.19%	N/A	2.42%
December-14	1.20%	0.10%	1.25%	0.30%	1.25%	1.32%	1.69%	2.17%	N/A	2.41%
January-15	1.20%	0.10%	0.10%	0.30%	1.24%	1.31%	1.67%	2.14%	N/A	2.40%
February-15	1.20%	0.09%	0.19%	0.29%	1.23%	1.31%	1.65%	2.11%	N/A	2.38%
March-15	1.20%	0.10%	0.29%	0.29%	1.22%	1.30%	1.62%	2.08%	N/A	2.37%
April-15	1.20%	0.10%	0.39%	0.29%	1.22%	1.29%	1.60%	2.05%	N/A	2.36%
May-15	1.20%	0.10%	0.49%	0.30%	1.21%	1.29%	1.58%	2.03%	N/A	2.35%
June-15	1.20%	0.10%	0.59%	0.30%	1.20%	1.28%	1.56%	2.00%	N/A	2.34%
July-15	1.20%	0.10%	0.70%	0.30%	1.20%	1.27%	1.54%	1.97%	N/A	2.33%
August-15	1.20%	0.10%	0.80%	0.30%	1.20%	1.26%	1.52%	1.94%	N/A	2.32%
September-15	1.20%	0.10%	0.90%	0.30%	1.20%	1.26%	1.50%	1.91%	N/A	2.31%
October-15	1.20%	0.10%	1.00%	0.30%	1.20%	1.25%	1.48%	1.89%	N/A	2.30%
November-15	1.20%	0.10%	1.10%	0.30%	1.20%	1.24%	1.46%	1.86%	N/A	2.29%
December-15	1.20%	0.10%	1.20%	0.30%	1.20%	1.24%	1.44%	1.83%	N/A	2.28%

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New York Key Guaranteed Portfolio Fund

New York Key Guaranteed Portfolio Fund Crediting Rate History

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January-16	1.20%	0.10%	0.10%	0.30%	1.20%	1.24%	1.42%	1.81%	N/A	2.27%
February-16	1.20%	0.09%	0.20%	0.30%	1.20%	1.24%	1.41%	1.78%	N/A	2.26%
March-16	1.20%	0.10%	0.30%	0.30%	1.20%	1.23%	1.39%	1.76%	N/A	2.25%
April-16	1.20%	0.10%	0.40%	0.29%	1.20%	1.23%	1.38%	1.73%	N/A	2.24%
May-16	1.20%	0.10%	0.50%	0.30%	1.20%	1.23%	1.36%	1.71%	N/A	2.23%
June-16	1.20%	0.10%	0.59%	0.30%	1.20%	1.23%	1.35%	1.69%	2.23%	2.23%
July-16	1.15%	0.10%	0.69%	0.30%	1.20%	1.23%	1.33%	1.66%	2.20%	2.22%
August-16	1.15%	0.10%	0.79%	0.29%	1.19%	1.22%	1.32%	1.64%	2.18%	2.21%
September-16	1.15%	0.09%	0.88%	0.29%	1.19%	1.22%	1.30%	1.62%	2.16%	2.20%
October-16	1.10%	0.09%	0.98%	0.28%	1.18%	1.22%	1.29%	1.59%	2.14%	2.19%
November-16	1.10%	0.09%	1.07%	0.28%	1.17%	1.21%	1.28%	1.57%	2.12%	2.18%
December-16	1.10%	0.09%	1.16%	0.28%	1.16%	1.20%	1.26%	1.55%	2.10%	2.17%
January-17	1.10%	0.09%	0.09%	0.28%	1.15%	1.20%	1.26%	1.53%	2.08%	2.16%
February-17	1.10%	0.08%	0.18%	0.27%	1.14%	1.19%	1.25%	1.51%	2.06%	2.16%
March-17	1.10%	0.09%	0.27%	0.27%	1.14%	1.19%	1.25%	1.49%	2.05%	2.15%
April-17	1.10%	0.09%	0.36%	0.27%	1.13%	1.18%	1.24%	1.48%	2.02%	2.14%
May-17	1.10%	0.09%	0.45%	0.28%	1.12%	1.18%	1.24%	1.46%	2.00%	2.13%
June-17	1.10%	0.09%	0.54%	0.27%	1.11%	1.17%	1.23%	1.44%	1.98%	2.12%
July-17	1.10%	0.09%	0.64%	0.28%	1.11%	1.17%	1.22%	1.43%	1.96%	2.12%
August-17	1.10%	0.09%	0.73%	0.28%	1.10%	1.17%	1.22%	1.41%	1.94%	2.11%
September-17	1.10%	0.09%	0.82%	0.28%	1.10%	1.16%	1.21%	1.40%	1.92%	2.10%
October-17	1.10%	0.09%	0.92%	0.28%	1.10%	1.16%	1.21%	1.38%	1.90%	2.09%
November-17	1.10%	0.09%	1.01%	0.27%	1.10%	1.16%	1.20%	1.37%	1.88%	2.09%
December-17	1.10%	0.09%	1.10%	0.28%	1.10%	1.15%	1.19%	1.35%	1.86%	2.08%
January-18	1.10%	0.09%	0.09%	0.28%	1.10%	1.15%	1.19%	1.34%	1.84%	2.07%
February-18	1.10%	0.08%	0.18%	0.27%	1.10%	1.15%	1.19%	1.33%	1.82%	2.06%
March-18	1.10%	0.09%	0.27%	0.27%	1.10%	1.15%	1.19%	1.31%	1.80%	2.06%
April-18	1.10%	0.09%	0.36%	0.27%	1.10%	1.14%	1.19%	1.30%	1.78%	2.05%
May-18	1.10%	0.09%	0.45%	0.28%	1.10%	1.14%	1.18%	1.29%	1.76%	2.04%
June-18	1.10%	0.09%	0.54%	0.27%	1.10%	1.14%	1.18%	1.28%	1.74%	2.04%
July-18	1.10%	0.09%	0.64%	0.28%	1.10%	1.13%	1.18%	1.27%	1.72%	2.03%
August-18	1.10%	0.09%	0.73%	0.28%	1.10%	1.13%	1.17%	1.25%	1.70%	2.02%
September-18	1.10%	0.09%	0.82%	0.28%	1.10%	1.13%	1.17%	1.24%	1.68%	2.02%
October-18	1.10%	0.09%	0.92%	0.28%	1.10%	1.13%	1.17%	1.23%	1.66%	2.01%
November-18	1.10%	0.09%	1.01%	0.27%	1.10%	1.12%	1.17%	1.23%	1.64%	2.01%
December-18	1.10%	0.09%	1.10%	0.28%	1.10%	1.12%	1.16%	1.22%	1.62%	2.00%
January-19	1.20%	0.10%	0.10%	0.28%	1.11%	1.12%	1.16%	1.21%	1.60%	2.00%
February-19	1.20%	0.09%	0.19%	0.29%	1.12%	1.12%	1.16%	1.21%	1.58%	1.99%
March-19	1.20%	0.10%	0.29%	0.29%	1.12%	1.12%	1.16%	1.21%	1.56%	1.98%
April-19	1.20%	0.10%	0.39%	0.29%	1.13%	1.12%	1.16%	1.21%	1.55%	1.98%
May-19	1.20%	0.10%	0.49%	0.30%	1.14%	1.12%	1.15%	1.20%	1.53%	1.97%
June-19	1.20%	0.10%	0.59%	0.30%	1.15%	1.12%	1.15%	1.20%	1.52%	1.97%
July-19	1.20%	0.10%	0.70%	0.30%	1.16%	1.12%	1.15%	1.20%	1.50%	1.96%
August-19	1.20%	0.10%	0.80%	0.30%	1.17%	1.12%	1.15%	1.19%	1.48%	1.96%
September-19	1.20%	0.10%	0.90%	0.30%	1.17%	1.12%	1.15%	1.19%	1.47%	1.95%
October-19	1.20%	0.10%	1.00%	0.30%	1.18%	1.13%	1.15%	1.19%	1.45%	1.95%
November-19	1.20%	0.10%	1.10%	0.30%	1.19%	1.13%	1.15%	1.19%	1.44%	1.95%
December-19	1.20%	0.10%	1.20%	0.30%	1.20%	1.13%	1.15%	1.18%	1.42%	1.94%
January-20	1.15%	0.10%	0.10%	0.30%	1.20%	1.13%	1.15%	1.18%	1.41%	1.94%
February-20	1.15%	0.09%	0.19%	0.29%	1.19%	1.14%	1.15%	1.18%	1.40%	1.93%
March-20	1.15%	0.10%	0.28%	0.28%	1.19%	1.14%	1.15%	1.18%	1.39%	1.93%
April-20	1.00%	0.08%	0.37%	0.27%	1.17%	1.14%	1.15%	1.18%	1.37%	1.92%
May-20	1.00%	0.08%	0.45%	0.26%	1.16%	1.13%	1.14%	1.17%	1.36%	1.92%
June-20	1.00%	0.08%	0.53%	0.25%	1.14%	1.13%	1.14%	1.17%	1.35%	1.91%
July-20	1.00%	0.08%	0.62%	0.25%	1.12%	1.13%	1.14%	1.17%	1.34%	1.90%
August-20	1.00%	0.08%	0.70%	0.25%	1.11%	1.12%	1.13%	1.16%	1.32%	1.90%
September-20	1.00%	0.08%	0.78%	0.25%	1.09%	1.12%	1.13%	1.16%	1.31%	1.89%
October-20	1.00%	0.08%	0.87%	0.25%	1.07%	1.12%	1.13%	1.16%	1.30%	1.89%
November-20	1.00%	0.08%	0.95%	0.25%	1.05%	1.12%	1.12%	1.15%	1.29%	1.88%
December-20	1.00%	0.08%	1.04%	0.25%	1.04%	1.11%	1.12%	1.15%	1.28%	1.88%

The Key Guaranteed Portfolio Fund is backed by the general assets of Empower Annuity Insurance Company of America, or Empower Life & Annuity Insurance Company of New York.



New York Key Guaranteed Portfolio Fund

New York Key Guaranteed Portfolio Fund Crediting Rate History

Qtr	Annualized Net Rate ¹	Monthly Net Rate	Year to Date Net Rate	ANNUALIZED						
				Rolling 3 Month Ended	Rolling 1 Year Ended	Rolling 3 Year Ended	Rolling 5 Year Ended	Rolling 7 Year Ended	Rolling 10 year Ended	Since Inception ²
January-21	0.90%	0.08%	0.08%	0.24%	1.02%	1.11%	1.11%	1.14%	1.27%	1.87%
February-21	0.90%	0.07%	0.14%	0.23%	0.99%	1.10%	1.11%	1.14%	1.26%	1.87%
March-21	0.90%	0.08%	0.22%	0.22%	0.97%	1.10%	1.10%	1.14%	1.25%	1.86%
April-21	0.90%	0.07%	0.30%	0.22%	0.97%	1.09%	1.10%	1.13%	1.24%	1.86%
May-21	0.90%	0.08%	0.37%	0.23%	0.96%	1.08%	1.09%	1.13%	1.23%	1.85%
June-21	0.90%	0.07%	0.45%	0.22%	0.95%	1.08%	1.09%	1.12%	1.22%	1.85%
July-21	0.90%	0.08%	0.52%	0.23%	0.94%	1.07%	1.09%	1.12%	1.21%	1.84%
August-21	0.90%	0.08%	0.60%	0.23%	0.93%	1.07%	1.08%	1.11%	1.20%	1.83%
September-21	0.90%	0.07%	0.67%	0.23%	0.92%	1.06%	1.08%	1.11%	1.19%	1.83%
October-21	0.90%	0.08%	0.75%	0.23%	0.92%	1.06%	1.07%	1.11%	1.18%	1.82%
November-21	0.90%	0.07%	0.82%	0.22%	0.91%	1.05%	1.07%	1.10%	1.17%	1.82%
December-21	0.90%	0.08%	0.90%	0.23%	0.90%	1.05%	1.07%	1.10%	1.17%	1.81%
January-22	0.80%	0.07%	0.07%	0.22%	0.89%	1.03%	1.06%	1.10%	1.16%	1.81%
February-22	0.80%	0.06%	0.13%	0.21%	0.88%	1.02%	1.06%	1.09%	1.16%	1.80%
March-22	0.80%	0.07%	0.20%	0.20%	0.88%	1.01%	1.05%	1.09%	1.15%	1.80%
April-22	0.85%	0.07%	0.27%	0.20%	0.87%	1.00%	1.05%	1.08%	1.14%	1.79%
May-22	0.85%	0.07%	0.34%	0.21%	0.87%	0.99%	1.04%	1.08%	1.14%	1.79%
June-22	0.85%	0.07%	0.41%	0.21%	0.86%	0.98%	1.04%	1.07%	1.13%	1.78%
July-22	1.00%	0.08%	0.49%	0.23%	0.87%	0.98%	1.04%	1.07%	1.13%	1.78%
August-22	1.00%	0.08%	0.58%	0.24%	0.88%	0.97%	1.04%	1.07%	1.13%	1.78%
September-22	1.00%	0.08%	0.66%	0.25%	0.89%	0.97%	1.04%	1.07%	1.12%	1.77%
October-22	1.05%	0.09%	0.75%	0.26%	0.90%	0.96%	1.03%	1.06%	1.12%	1.77%
November-22	1.05%	0.09%	0.84%	0.26%	0.91%	0.96%	1.03%	1.06%	1.12%	1.76%
December-22	1.05%	0.09%	0.93%	0.26%	0.93%	0.95%	1.03%	1.06%	1.11%	1.76%
January-23	1.15%	0.10%	0.10%	0.27%	0.96%	0.95%	1.03%	1.06%	1.11%	1.76%
February-23	1.15%	0.09%	0.19%	0.27%	0.98%	0.95%	1.03%	1.06%	1.11%	1.75%
March-23	1.15%	0.10%	0.28%	0.28%	1.01%	0.95%	1.04%	1.06%	1.11%	1.75%
April-23	1.35%	0.11%	0.39%	0.30%	1.05%	0.96%	1.04%	1.06%	1.11%	1.75%
May-23	1.35%	0.11%	0.51%	0.32%	1.10%	0.97%	1.04%	1.06%	1.11%	1.75%
June-23	1.35%	0.11%	0.62%	0.33%	1.14%	0.98%	1.05%	1.06%	1.11%	1.75%
July-23	1.40%	0.12%	0.74%	0.34%	1.17%	0.99%	1.05%	1.07%	1.11%	1.74%
August-23	1.40%	0.12%	0.86%	0.35%	1.20%	1.01%	1.06%	1.07%	1.12%	1.74%
September-23	1.40%	0.11%	0.97%	0.35%	1.24%	1.02%	1.06%	1.07%	1.12%	1.74%
October-23	1.45%	0.12%	1.09%	0.36%	1.27%	1.03%	1.07%	1.08%	1.12%	1.74%
November-23	1.45%	0.12%	1.21%	0.36%	1.30%	1.04%	1.07%	1.08%	1.12%	1.74%
December-23	1.45%	0.12%	1.34%	0.36%	1.34%	1.05%	1.08%	1.09%	1.12%	1.74%
January-24	1.50%	0.13%	0.13%	0.37%	1.37%	1.07%	1.09%	1.09%	1.12%	1.74%
February-24	1.50%	0.12%	0.24%	0.37%	1.40%	1.09%	1.09%	1.10%	1.12%	1.73%
March-24	1.50%	0.13%	0.37%	0.37%	1.43%	1.10%	1.10%	1.10%	1.13%	1.73%
April-24	1.55%	0.13%	0.50%	0.37%	1.44%	1.12%	1.10%	1.11%	1.13%	1.73%
May-24	1.55%	0.13%	0.63%	0.38%	1.46%	1.14%	1.11%	1.11%	1.13%	1.73%
June-24	1.55%	0.13%	0.76%	0.38%	1.48%	1.16%	1.11%	1.12%	1.13%	1.73%
July-24	1.60%	0.13%	0.89%	0.39%	1.49%	1.18%	1.12%	1.12%	1.14%	1.73%
August-24	1.60%	0.13%	1.03%	0.40%	1.51%	1.20%	1.13%	1.13%	1.14%	1.73%
September-24	1.60%	0.13%	1.16%	0.40%	1.53%	1.22%	1.13%	1.13%	1.14%	1.73%
October-24	1.60%	0.13%	1.29%	0.40%	1.54%	1.24%	1.14%	1.14%	1.15%	1.73%
November-24	1.60%	0.13%	1.43%	0.40%	1.55%	1.26%	1.15%	1.15%	1.15%	1.73%
December-24	1.60%	0.13%	1.56%	0.40%	1.56%	1.28%	1.15%	1.15%	1.15%	1.73%
January-25	1.60%	0.13%	0.13%	0.40%	1.57%	1.30%	1.16%	1.16%	1.16%	1.73%
February-25	1.60%	0.12%	0.26%	0.39%	1.58%	1.32%	1.17%	1.16%	1.16%	1.73%
March-25	1.60%	0.13%	0.39%	0.39%	1.58%	1.34%	1.17%	1.17%	1.16%	1.73%

¹ Above are base rates and exclude any adjustment for asset size or underwriting criteria. An individual plan's performance could vary from the returns presented.

² Returns shown for periods of less than one year are not annualized.

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As of 12/31/2024

General account information

Key Facts

Net admitted assets²: \$6.9 billion

Liabilities²: \$6.5 billion

Shareholder equity and accumulated surplus: \$417 million

Admitted cash and invested assets²: \$6.4 billion

Outside rating agencies have rated ELAINY as follows:*

AA

Standard & Poor's Ratings Services

Financial strength: Very strong
(second highest of nine categories)

Aa3

Moody's Investors Service

Financial strength: Excellent
(second highest of nine categories)

AA

Fitch Ratings

Financial strength: Very strong
(second highest of nine categories)

A+

A.M. Best Company, Inc.

Financial strength: Superior
(highest of seven rating categories and second highest of 13 possible ratings)

* As of December 31, 2024. Ratings are subject to change and represent the opinions of the rating agencies regarding the financial strength of ELAINY and its ability to meet ongoing obligations to its policyholders. Ratings do not pertain to any offered product or any affiliates or subsidiaries.

Portfolio composition of admitted cash and invested assets¹

Bonds	84.9%
Policy Loans	0.3%
Mortgages	8.6%
Real Estate	0.0%
Cash & Short-term Investments	5.4%
Stocks & Other	0.8%
TOTAL	100.0%

Asset allocation of admitted cash and invested assets

Public Corporate Bonds	38.5%
Private Securities	26.4%
Non-Agency RMBS	0.6%
Non-Agency ABS	9.7%
Agency MBS	0.0%
Agency CMBS	0.0%
Non-Agency CMBS	2.7%
CMOs	1.7%
US Treasury & Agencies	5.3%
SVO Identified Funds (Bond ETFs)	0.0%
Cash and Short-Term	5.4%
Policy Loans	0.3%
Mortgage Loans	8.6%
Real Estate	0.0%
Other	0.8%
TOTAL	100.0%

**Other includes common stock, other invested assets, derivatives, securities lending collateral assets, preferred stock, and receivables for securities

¹ As of December 31, 2024. Line items are mostly carrying/book value. However, other methods of measurement (i.e., market value) may be used per statutory financial reporting standards.

² As of December 31, 2024.

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