

Power Index Premier® New York Index Annuity Lifetime Income **Builder®**

**Guarantee income
growth for a more
secure retirement**



INVESTMENT AND INSURANCE PRODUCTS ARE:

- NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
- NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, ANY BANK OR ANY OF ITS AFFILIATES
- SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF PRINCIPAL AMOUNT INVESTED

What are index annuities and how can they help increase your retirement income?

An index annuity (also known as a fixed index annuity or FIA) is a type of annuity designed for long-term savings. It is a contract between you and an insurance company. In exchange for your premium (the money you allocate), the FIA can help grow your assets, based partly on the performance of an index, while protecting your principal against market downturns. The FIA also offers lifetime income through annuitization for no cost or through an optional feature called the guaranteed living benefit (GLB) rider for an annual fee.

A Power Index Premier NY Index Annuity with the Lifetime Income Builder rider offers the opportunity to increase your income percentage by 0.20% each year that income is deferred for up to 15 years. When it's time to take income, you'll be able to receive up to 7.65% per year for life, according to the schedule below.

Maximum percentage you can take out each year with Lifetime Income Builder

Age of covered person(s) at first lifetime withdrawal	One covered person (Single Life)	Two covered persons (Joint Life)
50	5.00%	4.50%
51	5.10%	4.60%
52	5.20%	4.70%
53	5.30%	4.80%
54	5.40%	4.90%
55	5.50%	5.00%
56	5.60%	5.10%
57	5.70%	5.20%
58	5.80%	5.30%
59	5.90%	5.40%
60	6.00%	5.50%
61	6.10%	5.60%
62	6.20%	5.70%
63	6.30%	5.80%
64	6.40%	5.90%
65	6.50%	6.00%

Age of covered person(s) at first lifetime withdrawal	One covered person (Single Life)	Two covered persons (Joint Life)
66	6.55%	6.05%
67	6.60%	6.10%
68	6.65%	6.15%
69	6.70%	6.20%
70	6.75%	6.25%
71	6.80%	6.30%
72	6.85%	6.35%
73	6.95%	6.45%
74	7.05%	6.55%
75	7.15%	6.65%
76	7.25%	6.75%
77	7.35%	6.85%
78	7.45%	6.95%
79	7.55%	7.05%
80	7.65%	7.15%



Scan code for current rates

Note: Rates are as of January 1, 2026, and subject to change at any time. Please scan the quick response (QR) code or [click this link](#) to see current rates.

If there are two covered persons, the age of the younger of the two covered persons is used to determine the maximum annual withdrawal percentage. See back cover for Key Terms and Definitions and more information about the Power Series of Index Annuities.

Add certainty and flexibility to your retirement income strategy

The Power Index Premier NY Index Annuity is an accumulation and income solution designed to help you grow your retirement assets while protecting your principal against market downturns. It offers upside potential based partly on the performance of equity market indices, and lifetime income through an optional feature known as a guaranteed living benefit (GLB) rider—all with no annual fees!¹

Power Index Premier NY with the Lifetime Income Builder rider provides you with the opportunity to:

Guarantee

your income for life

6.50%

Initial income percentage (Issue age 65, single life)

Guarantee lifetime withdrawals of 4.50% to 7.65% per year if you decide to take income immediately.²

Grow

your retirement income

0.20%

Income credits every year until lifetime income begins¹

Your income percentage is guaranteed to rise every year that you wait to begin lifetime withdrawals for up to 15 years.

Protect

your income from market volatility

1.00%

Minimum guaranteed growth in any market

Your lifetime income is based on the greater of contract value or the Minimum Accumulation Value, increasing at a guaranteed rate of at least 1% per year.³

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See back cover for Key Terms and Definitions and more information about the Power Index Premier NY Index Annuity.

¹There are no annual fees for Power Index Premier NY or Lifetime Income Builder. However, withdrawal charges may apply if you decide to take early withdrawals or surrender your contract. Lifetime income is also available through annuitization. See back cover and the Owner Acknowledgment and Disclosure Statement for details.

²The initial income percentage is based on your issue age and the number of individuals covered under the rider.

³The guaranteed growth rate is set at a minimum of 1% and may change at any time; however, once the contract is issued, this rate will remain the same for the life of the contract. Scan Quick Response (QR) code on page 2 to see the latest rate.

3 steps to increasing your lifetime income

1 GUARANTEE income for life with an initial withdrawal rate of up to 7.65% per year.

Your initial income percentage is based on your age at the time of contract issue and the number of individuals covered under the GLB rider (one or two).⁴ For example, if you purchase at age 65 and elect single coverage, your initial income percentage is 6.50%. Lifetime Income Builder is available for individuals aged 50-80.

Initial Income Percentage		
Issue Age	Single Life	Joint Life
50	5.00%	4.50%
55	5.50%	5.00%
60	6.00%	5.50%
65	6.50%	6.00%
70	6.75%	6.25%
75	7.15%	6.65%
80	7.65%	7.15%

2 GROW your lifetime income percentage by 0.20% per year

Your income percentage increases by 0.20% each year that income is deferred for up to 15 years (see example below). If you need income sooner, you have the flexibility to take pre-activation withdrawals without eliminating the guaranteed 0.20% increases, but these withdrawals will reduce your contract value and the Minimum Accumulation Value, upon which your guaranteed income is based.

Determining your income percentage at activation

$$\begin{array}{ccc} 6.50\% & + & 0.20\% \times 11 \text{ years} \\ \text{Initial income percentage} & & \text{Income percentage increase} \\ \text{(Issue age 65, single life)} & & \\ & & = \\ & & 8.70\% \\ & & \text{Income percentage} \\ & & \text{at activation (Age 76)} \end{array}$$

Hypothetical example assumptions: Issue age 65 with activation 11 years later at age 76. See hypothetical example notes on page 4 and Key Terms and Definitions on back cover for more information.

Note: Rates are as of January 1, 2026, and subject to change at any time. Please scan the QR code on page 2 or [click this link](#) to see current rates.

⁴Scan the QR code on page 2 to see specific rates for issue ages not shown in the Initial Income Percentage table.

3 PROTECT your income with guaranteed growth of at least 1%

Your Guaranteed Lifetime Income Amount (GLIA) – the maximum amount you can withdraw each year under Lifetime Income Builder – is calculated by taking your income percentage at the time of activation and multiplying it by the greater of:

- **Minimum Accumulation Value (MAV)**, which is equal to 100% of your premium accumulated at a guaranteed minimum growth rate of 1% per year (adjusted for withdrawals and any associated withdrawal charges); OR
- **Your contract value** including your premium and any interest earned from your index interest accounts (adjusted for withdrawals and any associated withdrawal charges).

In addition, beginning on the 7th contract anniversary, Power Index Premier NY with Lifetime Income Builder locks in the greater of your MAV or contract value on each contract anniversary, ensuring your annuity value will rise, even if index performance is flat or down.⁵

Calculating your annual Guaranteed Lifetime Income Amount



This annual income is protected for life and will not decline in a down market, adding more certainty to your financial future.

Hypothetical example assumptions: \$100,000 premium, issue age 65 and activation after 11 years at age 76 with a contract value and MAV of \$129,782. The hypothetical example on the next page provides more details on these calculations.

Note: Rates are as of January 1, 2026, and subject to change at any time. Please scan the QR code on page 2 or [click this link](#) to see current rates.

Important information on the hypothetical examples

The examples shown in this brochure are hypothetical and do not represent actual cases. They are intended only to show how Lifetime Income Builder may work. Actual interest earned in the index interest accounts is subject to index rate caps that limit the upside potential. These examples assume that any withdrawals are taken within the parameters of the GLB rider.

⁵Withdrawals may reduce your contract value and Minimum Accumulation Value. Please see the Owner Acknowledgment and Disclosure Statement for more information. See Key Terms and Definitions on back cover for more information.

Creating a brighter financial future

The following example shows how Power Index Premier NY with Lifetime Income Builder can help you secure a more comfortable retirement by guaranteeing lifetime income growth for up to 15 years or until income is activated, whichever comes first.

Guaranteed annual increases in your retirement income

Hypothetical example assumptions: \$100,000 premium, issue age 65, interest earned as noted below, 1% guaranteed growth rate and no withdrawals until lifetime income activation at age 76. It assumes a hypothetical withdrawal rate of 6.5% of the Income Base, which may not align with current rates.

Year	Age	Index Interest Earned	Contract Value	MAV	Income Percentage	GLIA	Withdrawal Taken
At issue	65	—	\$100,000	\$100,000	6.50%	\$6,500	-
1	66	0.00%	\$100,000	\$101,000	6.70%	\$6,767	-
2	67	0.75%	\$100,750	\$102,010	6.90%	\$7,039	-
3	68	2.00%	\$102,765	\$103,030	7.10%	\$7,315	-
4	69	3.00%	\$105,848	\$104,060	7.30%	\$7,727	-
5	70	5.00%	\$111,140	\$105,101	7.50%	\$8,336	-
6	71	4.00%	\$115,586	\$106,152	7.70%	\$8,900	-
7	72	2.50%	\$118,476	\$118,476	7.90%	\$9,360	-
8	73	1.25%	\$119,957	\$119,957	8.10%	\$9,716	-
9	74	0.00%	\$121,156	\$121,156	8.30%	\$10,056	-
10	75	4.00%	\$126,002	\$126,002	8.50%	\$10,710	-
11	76	3.00%	\$129,782	\$129,782	8.70%	\$11,291	11,291
12	77	5.00%	\$124,416	\$124,416	-	\$11,291	11,291
13	78	2.00%	\$115,387	\$115,387	-	\$11,291	11,291
14	79	1.75%	\$105,918	\$105,918	-	\$11,291	11,291
15	80	4.00%	\$98,412	\$98,412	-	\$11,291	11,291

■ Initial rate ■ Guaranteed 0.20% step-ups ■ Minimum Accumulation Value (MAV)

■ Guaranteed Lifetime Income Amount (GLIA)

1 **6.50% initial rate**
single life.

2 **0.20% guaranteed increases**
in income percentage
each year that income
is deferred for up to
15 years.

3 **Guaranteed step-up**
of your index annuity to
the greater of contract
value or MAV on the 7th
contract anniversary and
every year thereafter.
You can benefit from 1%
guaranteed minimum
growth, even in years
with no interest earned.

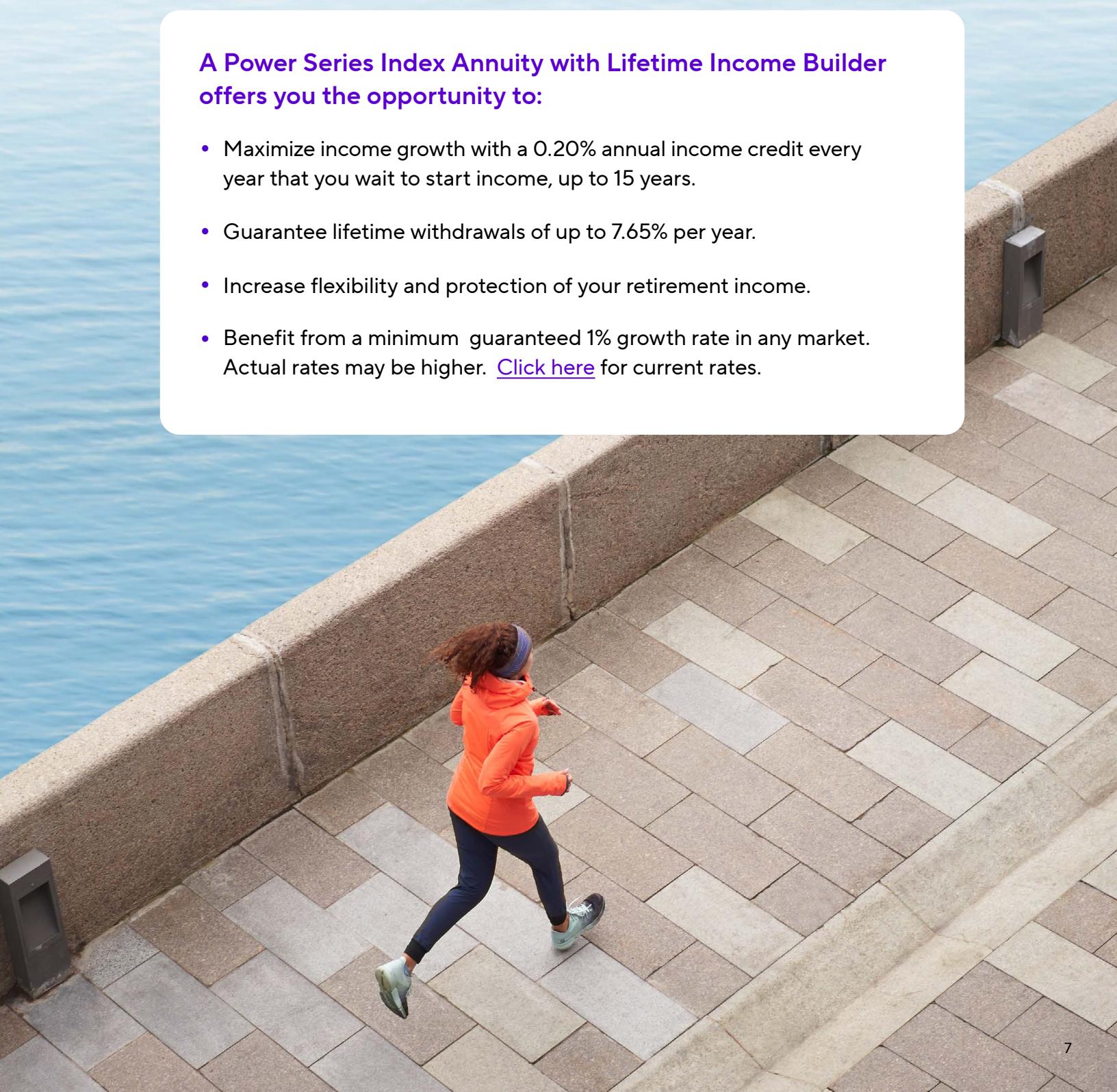
◀ **Protected income
for life**
upon activation, even
if your contract value
goes to zero.

Note: Rates are as of January 1, 2026, and subject to change at any time. Please scan the QR code on page 2 or [click this link](#) to see current rates. The examples on these pages are hypothetical and do not represent actual cases. They are intended only to show how Lifetime Income Builder can work. See Key Terms and Definitions on back cover for more information.

Ensure that your retirement income will grow every year until lifetime income begins

A Power Series Index Annuity with Lifetime Income Builder offers you the opportunity to:

- Maximize income growth with a 0.20% annual income credit every year that you wait to start income, up to 15 years.
- Guarantee lifetime withdrawals of up to 7.65% per year.
- Increase flexibility and protection of your retirement income.
- Benefit from a minimum guaranteed 1% growth rate in any market. Actual rates may be higher. [Click here](#) for current rates.



Action is everything.

Talk to your financial professional or agent today to see how you can secure a brighter tomorrow with Power Index Premier NY with Lifetime Income Builder.

Understanding the Power Index Premier NY Index Annuity with Lifetime Income Builder

Power Index Premier NY is part of The Power Series of Index Annuities and a fixed index annuity (FIA) issued by The United States Life Insurance Company in the City of New York (US Life). FIAs are not direct investments in the stock market or any particular index. They are long-term insurance products with guarantees backed by the claims-paying ability of the issuing insurance company. In exchange for your money (premium), the FIA provides you with the opportunity to earn interest based on a fixed rate or specific indices without the risk of loss of premium due to market downturns or fluctuations. When you need income, US Life promises to make regular income payments through annuitization that can last from five years to life or through guaranteed lifetime income under the Guaranteed Living Benefit (GLB) rider. Lifetime Income Builder is an optional feature of the Power Index Premier NY Index Annuity and cannot be purchased without the index annuity.

Key Terms and Definitions

Activation of Lifetime Income Builder: The decision to begin lifetime withdrawals under the rider. Activation must be requested in writing.

Annuitization: A process that permanently converts your annuity contract to income payments that can be guaranteed for life. Once you annuitize the contract you will no longer have access to your principal.

Contract Value: The amount of your premium plus any interest earned in the annuity (adjusted for any withdrawals and associated withdrawal charges). Your contract value will step up to equal the Minimum Accumulation Value (MAV) if the MAV is greater than the contract value on the 7th contract anniversary and every contract anniversary thereafter.

Excess Withdrawals: Withdrawals that exceed the Guaranteed Lifetime Income Amount once Lifetime Income Builder is activated. Excess withdrawals will reduce your future income. If an excess withdrawal reduces the contract value to zero, the contract and rider will terminate, and you will no longer be eligible to take withdrawals or receive lifetime income payments.

Fee: There is no fee for the Power Index Premier NY Index Annuity or the Lifetime Income Builder GLB rider.

Guaranteed Living Benefit (GLB) Rider: A feature that provides lifetime income. With a GLB rider, you retain access to your principal, even after the rider is activated and lifetime withdrawals begin.

Guaranteed Lifetime Income Amount (GLIA): The maximum amount that may be withdrawn each contract year under Lifetime Income Builder.

Income Percentage: A percentage used to determine the Guaranteed Lifetime Income Amount at the time of income activation. The initial income percentage is based on the issue age and the number of covered persons.

Income Percentage Increase: A percentage added to the income percentage every year until the earlier of 15 years or until the rider is activated.

Minimum Accumulation Value (MAV): An amount used in the calculation of the Guaranteed Lifetime Income Amount, cash surrender value, amount applied at annuitization or payment of a death benefit. The MAV is equal to your premium, accumulated at the guaranteed growth rate of at least 1% per year (adjusted for withdrawals and any applicable withdrawal charges). In addition, Power Index Premier NY locks in the greater of MAV or contract value on each contract anniversary beginning on the 7th contract anniversary. If the contract value is greater than the MAV on a contract anniversary, the MAV will be reset to equal the contract value, and vice versa. The MAV, like your contract value, is reduced by withdrawals and any related withdrawal charges.

Guaranteed Growth Rate: The rate the Minimum Accumulation Value will increase each year. It is set at a minimum rate of 1% and will not change for the life of the contract. Please scan the QR code on page 2 to see the latest rate.

Premium: The money used to purchase the annuity. Power Index Premier NY allows only a single premium at contract issue.

Single and Joint Life: The number of individuals covered under the rider. This coverage is elected at the time of contract issue and may not be changed.

Withdrawal Charges: Charges that may apply when certain withdrawals are taken from Power Index Premier NY with Lifetime Income Builder. These charges reduce both the contract value and the Minimum Accumulation Value. Please see your contract and the Owner Acknowledgment and Disclosure Statement for more information. See below for tax implications of withdrawals.

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Withdrawals may be subject to federal and/or state income taxes. An additional 10% federal tax may apply if you make withdrawals or surrender your annuity before age 59½. Consult your tax advisor regarding your specific situation.

All contract and optional benefit guarantees, including any fixed account crediting rates or annuity rates, are backed by the claims-paying ability of the issuing insurance company. They are not obligations of or backed by the distributor, insurance agency or any affiliates of those entities and none makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

The Power Index Premier NY Index Annuity is issued by **The United States Life Insurance Company in the City of New York (US Life)**, New York, NY. Power Index Premier NY Single Premium Deferred Fixed Index Annuity, Contract Number: USL-800-GLB (12/19). US Life is a wholly owned subsidiary of Corebridge Financial, Inc. The underwriting risks, financial and contractual obligations, and support functions associated with the annuities issued by US Life are its responsibility. Guarantees are backed by the claims-paying ability of US Life.

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