

Power Index Premier® NY Index Annuity

Current rates as of July 1, 2026



Index Annuity rates are subject to change at any time until contract purchase.

No living benefit rider

With Lifetime Income Builder

Index interest accounts based on equity market indices

S&P 500® Index Interest Account

Annual Point-to-Point

Initial index rate cap (\$100,000 or more)	8.00%	5.50%
Initial index rate cap (less than \$100,000)	7.00%	4.50%

Annual Point-to-Point Performance Triggered

Initial declared interest rate (\$100,000 or more)	6.35%	3.90%
Initial declared interest rate (less than \$100,000)	5.35%	3.15%
Minimum index value change	0.00%	0.00%

Nasdaq 100® Index Interest Accounts

Annual Point-to-Point

Initial index rate cap (\$100,000 or more)	8.50%	5.75%
Initial index rate cap (less than \$100,000)	7.50%	4.75%

Annual Point-to-Point Performance Triggered

Initial declared interest rate (\$100,000 or more)	6.35%	3.90%
Initial declared interest rate (less than \$100,000)	5.35%	3.15%
Minimum index value change	0.00%	0.00%

Contact your financial professional or agent or call
the Annuity Service Center at 800-424-4990 for more information.

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Key terms and information

Index rate cap: Maximum percentage of index performance that can be credited as interest over an index term. For example: 10% index change > 5% cap = 5% interest earned.

Performance-triggered: Initial declared interest rate is credited to the account if index performance is equal to or greater than the minimum index value change. For example: 5% declared interest rate = 5% interest earned when index performance is 0% or greater. 5% is credited even if index performance is 10%.

Premium: Money used to purchase the annuity.

Annuities are issued by The United States Life Insurance Company in the City of New York (US Life).

Power Index Premier NY

No living benefit rider

With Lifetime Income Builder

Index interest accounts based on equity market indices (continued)

Russell 2000® Index Interest Account

Annual Point-to-Point

Initial index rate cap (\$100,000 or more)	8.75%	5.75%
Initial index rate cap (less than \$100,000)	7.75%	4.75%

MSCI EAFE Index Interest Account

Annual Point-to-Point

Initial index rate cap (\$100,000 or more)	8.75%	5.75%
Initial index rate cap (less than \$100,000)	7.75%	4.75%

Minimum rates for index interest accounts

Index	Index Interest Account	With no living benefit	With Lifetime Income Builder
S&P 500® Index	Annual Point-to-Point Rate Cap years 1 - 7	3.40%	3.40%
	Annual Point-to-Point Rate Cap years 8+	3.40%	3.40%
	Annual Point-to-Point Performance-Triggered minimum index interest percentage years 1 - 7	3.15%	3.15%
	Annual Point-to-Point Performance-Triggered minimum index interest percentage years 8+	3.15%	3.15%
Nasdaq 100	Annual Point-to-Point with Rate Cap years 1-7	3.40%	3.40%
	Annual Point-to-Point with Rate Cap years 8+	3.40%	3.40%
	Annual Point-to-Point Performance-Triggered minimum initial declared interest rate years 1-7	3.15%	3.15%
	Annual Point-to-Point Performance-Triggered minimum initial declared interest rate years 8+	3.15%	3.15%
Russell 2000	Annual Point-to-Point Rate Cap years 1 - 7	3.40%	3.40%
	Annual Point-to-Point Rate Cap years 8+	3.40%	3.40%
MSCI EAFE	Annual Point-to-Point Rate Cap years 1 - 7	3.40%	3.40%
	Annual Point-to-Point Rate Cap years 8+	3.40%	3.40%

Important information on the indices

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Index interest accounts are not a permanent part of the contract and may be removed due to circumstances beyond the control of United States Life Insurance Company in the City of New York (US Life). Such circumstances include, but are not limited to, the discontinuation of an index, a change in the composition or calculation of an index, the inability to license the use of an index and the inability to hedge risks associated with these index interest accounts. Special rules govern how assets in a discontinued index interest account may be reallocated. These rules may differ by state. Please see the Owner Acknowledgment and Disclosure Statement for more information.

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