

Power Index 5[®] NY Index Annuity

Current rates as of January 2, 2025



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

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)	7.75%
Initial index rate cap (less than \$100,000)	6.75%

Annual Point-to-Point Performance Triggered

Initial declared interest rate (\$100,000 or more)	6.30%
Initial declared interest rate (less than \$100,000)	5.30%
Minimum index value change	0.00%

Russell 2000[®] Index Interest Account

Annual Point-to-Point

Initial index rate cap (\$100,000 or more)	7.75%
Initial index rate cap (less than \$100,000)	6.75%

MSCI EAFE Index Interest Account

Annual Point-to-Point

Initial index rate cap (\$100,000 or more)	7.75%
Initial index rate cap (less than \$100,000)	6.75%

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.

Premium: Money used to purchase the annuity.

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%.

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

Power Index 5[®] NY Index Annuity

Minimum rates for index interest accounts

Index	Index Interest Account	With no living benefit
S&P 500 [®] Index	Annual Point-to-Point Rate Cap years 1 - 5	3.50%
	Annual Point-to-Point Rate Cap years 6+	3.50%
	Annual Point-to-Point Performance-Triggered minimum index interest percentage years 1 - 5	3.25%
	Annual Point-to-Point Performance-Triggered minimum index interest percentage years 6+	3.25%
Russell 2000	Annual Point-to-Point Rate Cap years 1 - 5	3.50%
	Annual Point-to-Point Rate Cap years 6+	3.50%
MSCI EAFE	Annual Point-to-Point Rate Cap years 1 - 5	3.50%
	Annual Point-to-Point Rate Cap years 6+	3.50%

Important information on the indices

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Index annuities are not a direct investment in the stock market. They are long-term insurance products with guarantees backed by the claims-paying ability of the issuing insurance company. They provide the potential for interest to be credited based in part on the performance of the specified index, without the risk of loss of premium due to market downturns or fluctuations. Index annuities may not be appropriate for all individuals.

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.

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