Power Index 5® NY

5-year Fixed Index Annuity

Current rates as of **November 9, 2026**

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

Multiple ways to protect principal, pursue growth and diversify across market exposures[1]

Highest current performance-triggered rate

8.25%

Nasdaq 100

Highest current annual cap rate

10.00%

MSCI EAFE ℠, Nasdaq-100®, Russell 2000

The above are examples of our current rates and are not intended as an allocation recommendation.

Two ways to build an allocation

Choose individual index strategies

Focus on a specific market exposure and crediting approach

OR

Combine multiple index strategies

Diversify across market exposures and crediting options

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 THE PRINCIPAL AMOUNT INVESTED

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Index annuities issued by **The United States Life Insurance Company** (US Life), New York, NY.

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Cap rates[1] (rates shown are not interest rates)

Strategy / crediting method	Market exposure	$100,000+	< $100,000
S&P 500® | Annual PtP Cap	U.S. large-cap equity	9.60%	8.60%
MSCI EAFE | Annual PtP Cap	International equity	10.00%	9.00%
Nasdaq-100® | Annual PtP Cap	U.S. large-cap equity	10.00%	9.00%
Russell 2000 | Annual PtP Cap	U.S. large-cap equity	10.00%	9.00%

Performance-triggered rates[1, 2] (rates shown are not interest rates)

Strategy / crediting method	Market exposure	$100,000+	< $100,000
S&P 500® | Performance-triggered	U.S. large-cap equity	8.00%	7.00%
Nadsaq-100® | Performance-triggered	U.S. large-cap equity	8.25%	7.25%

[1] The initial caps and performance-triggered rates shown are current non-guaranteed elements. They are not guaranteed beyond the initial index term and may be changed by the insurer, subject to the minimum guarantees and other limitations in the contract. Speak with your financial professional or broker dealer for applicable minimum rates. Actual interest credited may be higher or lower and may be zero for an index term.

[2] The minimum index value change rate for the Annual Point-to-Point Performance Triggered strategy is 0%.

Please note: Cap rates vary by index, strategy and term. Higher cap rates, including those associated with multi-year strategies, do not represent expected index performance, and the index may not reach the cap over the strategy term. Cap and performance-triggered rates will not be less than the minimum rates specified in the contract. Please refer to your contract or speak with your financial professional 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. Example: 10% index change > 5% cap = 5% interest earned.

Performance-triggered: Initial declared interest rate is credited if index performance is zero or greater. Example: 10% index change → 5% declared interest rate = 5% interest earned.

Premium: Money used to purchase the annuity. No additional premiums are allowed.

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Contact your financial professional or agent or call the Annuity Service Center at 800-445-7862 for more information.

Diversification does not ensure a profit or protect against market loss.

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.

Index interest accounts are not a permanent part of the contract and may be removed due to circumstances beyond the control of The 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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Index Annuities are issued by **The United States Life Insurance Company in the City of New York** (US Life), New York, NY. Power Series Modified Single Premium Deferred Fixed Index Annuity, Contract numbers: USL-800 (12/19) and USL-800-GLB (12/19). **The United States Life Insurance Company in the City of New York** (US Life) is a member 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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