

Power Index 5[®] NY Index Annuity

Current rates as of July 1, 2026



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)	8.00%
Initial index rate cap (less than \$100,000)	7.00%
Annual Point-to-Point Performance Triggered	
Initial declared interest rate (\$100,000 or more)	6.25%
Initial declared interest rate (less than \$100,000)	5.25%
Minimum index value change	0.00%

Nasdaq 100[®] Index Interest Accounts

Annual Point-to-Point

Initial index rate cap (\$100,000 or more)	8.25%
Initial index rate cap (less than \$100,000)	7.25%
Annual Point-to-Point Performance-Triggered	
Initial declared interest rate (\$100,000 or more)	6.25%
Initial declared interest rate (less than \$100,000)	5.25%
Minimum index value change	0.00%

Russell 2000[®] Index Interest Account

Annual Point-to-Point

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

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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%.

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

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

Power Index 5[®] NY Index Annuity

Index interest accounts based on equity market indices

MSCI EAFE Index Interest Account

Annual Point-to-Point

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

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	3.40%
	Annual Point-to-Point Rate Cap years 6+	3.40%
	Annual Point-to-Point Performance-Triggered minimum index interest percentage years 1 - 5	3.15%
	Annual Point-to-Point Performance-Triggered minimum index interest percentage years 6+	3.15%
Nasdaq 100	Annual Point-to-Point with Rate Cap years 1-5	3.40%
	Annual Point-to-Point with Rate Cap years 6+	3.40%
	Annual Point-to-Point Performance-Triggered minimum initial declared interest rate years 1-5	3.15%
	Annual Point-to-Point Performance-Triggered minimum initial declared interest rate years 6+	3.15%
Russell 2000	Annual Point-to-Point Rate Cap years 1 - 5	3.40%
	Annual Point-to-Point Rate Cap years 6+	3.40%
MSCI EAFE	Annual Point-to-Point Rate Cap years 1 - 5	3.40%
	Annual Point-to-Point Rate Cap years 6+	3.40%

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

Important information on the indices

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