

Power Index 5[®] NY Index Annuity

Current rates as of December 8, 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)	7.50%
Initial index rate cap (less than \$100,000)	6.50%

Annual Point-to-Point Performance Triggered

Initial declared interest rate (\$100,000 or more)	5.90%
Initial declared interest rate (less than \$100,000)	4.90%
Minimum index value change	0.00%

Nasdaq 100[®] Index Interest Accounts

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)	5.90%
Initial declared interest rate (less than \$100,000)	4.90%
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%

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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	3.05%
	Annual Point-to-Point Rate Cap years 6+	3.05%
	Annual Point-to-Point Performance-Triggered minimum index interest percentage years 1 - 5	2.80%
	Annual Point-to-Point Performance-Triggered minimum index interest percentage years 6+	2.80%
Nasdaq 100	Annual Point-to-Point with Rate Cap years 1-5	3.05%
	Annual Point-to-Point with Rate Cap years 6+	3.05%
	Annual Point-to-Point Performance-Triggered minimum initial declared interest rate years 1-5	2.80%
	Annual Point-to-Point Performance-Triggered minimum initial declared interest rate years 6+	2.80%
Russell 2000	Annual Point-to-Point Rate Cap years 1 - 5	3.05%
	Annual Point-to-Point Rate Cap years 6+	3.05%
MSCI EAFE	Annual Point-to-Point Rate Cap years 1 - 5	3.05%
	Annual Point-to-Point Rate Cap years 6+	3.05%

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

Important information on the indices

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