corebridge financial

The Power Series of Index Annuities® NY

Help secure your future with protected growth and lifetime income



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

Index Annuities issued by **The United States Life Insurance Company in the City of New York** (US Life).
Guarantees are backed by the claims-paying ability of US Life.

How will you spend your retirement?

Whether it's paddle boarding on a mountain lake or relaxing in the backyard with family and friends, it's important to find an accumulation and income solution that can help you prepare for today's key retirement challenges, including rising costs, market downturns and longer life expectancies.

Take action today to secure the retirement of your dreams.



Bring your vision of retirement to life

Imagine your future with The Power Series of Index Annuities.® These fixed index annuities offer a powerful combination of tax-deferred growth potential, principal protection and guaranteed income for life that may be the solution to achieving the retirement you've always envisioned.

The Power Series of Index Annuities® can help you:

- **Prepare** for today's key retirement challenges
- **Grow** your retirement assets
- **Protect** your principal from market downturns
- **Guarantee** more income for life

Understanding a fixed index annuity

A fixed index annuity (FIA) is a contract issued by an insurance company. It is not a direct investment in the stock market or any particular index. An FIA works in two stages:

- **Accumulation:** In exchange for your money (premium), the annuity provides you with the opportunity to earn interest based in part on the performance of a particular index and/or based on a fixed rate.
- **Income:** When you need income, the issuing company promises to make regular income payments that can last for life or for a time period you choose using a process known as annuitization (for no additional cost).

In addition, some FIAs have a feature (known as a guaranteed living benefit rider) that can provide lifetime income and access to your money during the payout stage for a fee (unlike annuitization, which permanently converts your contract into an income stream). Withdrawals may be subject to withdrawal charges and federal and/or state income taxes. An additional 10% federal tax may apply if you make withdrawals or surrender your annuity before age 59½. Please consult your tax advisor regarding your specific situation.

Prepare for today's key retirement challenges

Rising costs

Inflation remains a concern, despite declining from its peak of 9.1% in June 2022. To realize your vision of retirement, you may want to consider assets and income that can help you combat rising costs.*

+2.7%

Annual inflation (12/2024 - 12/2025)

Source: Greg Iacurci, "Here's the inflation breakdown for December 2025 - in one chart," CNBC, January 15, 2026.

Market downturns

A bear market can significantly reduce your retirement assets and income. When it comes to building a retirement portfolio, consider financial instruments that can help protect your portfolio from market losses.

Average once every

3.7 years

Stock market declines of 20% or more since 1900

Source: Ned Davis Research, Inc., based on Dow Jones Industrial Average daily closes from 1/2/1900 through 12/31/25.

Living longer

It's simple math. The longer you live, the more assets you will need to accumulate for retirement. Building your retirement savings is important, since retirement for you and your spouse may last 30 years or more.

44%

Chance that one spouse will live to age 95

Source: Insured Retirement Institute (IRI), IRI Retirement Fact Book 2025, based on data from the American Academy of Actuaries and Society of Actuaries, Actuaries Longevity Illustrator, http://www.longevityillustrator.org.

*There is no assurance that income from an annuity will keep pace with inflation.

Important information on CDs, Fixed Annuities, Stocks and Bonds:

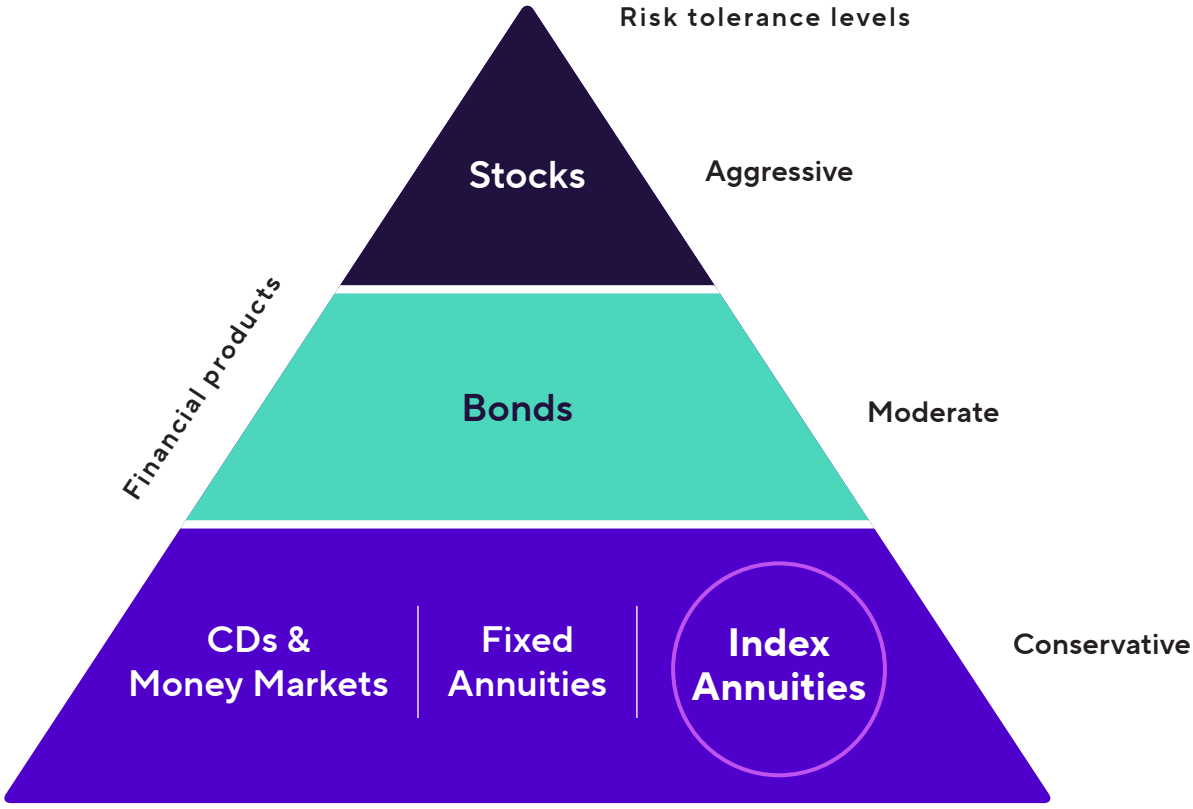
CDs, fixed annuities, stocks and bonds have different objectives, risk tolerance levels and time horizons than index annuities. For example, CDs offer a fixed rate of return and FDIC insurance backed by the full faith and credit of the U.S. government. Income from CDs is subject to ordinary income tax. Some CDs may include an early withdrawal penalty. Fixed annuities offer a fixed rate of return guaranteed by the issuing insurance company. Stocks and bonds offer the potential for capital appreciation and income, but they are subject to risks, including the possible loss of principal. Gains or income from stocks and bonds are subject to capital gains or ordinary income tax. U.S. government bonds and Treasury bills are guaranteed by the U.S. government as to the timely payment of principal and interest and, if held to maturity, offer a fixed rate of return and fixed principal value. Interest from Treasury bills and U.S. government bonds is exempt from state and local income taxes, but may be subject to federal income tax. Earnings for CDs, stocks and bonds are taxable annually, while earnings from an annuity are not taxed until withdrawn. Please consult your financial professional or agent regarding your individual situation when comparing these various instruments to index annuities.

Taking on the Challenges: Diversification as a Strategy

Different retirement challenges may require different financial strategies. Because these challenges often happen at the same time, some investors use portfolio diversification to support their long-term accumulation goals, reduce their overexposure to any single market segment and help balance growth opportunity and risk through changing market conditions.

Allocating assets to a Power Series Index Annuity can strengthen your portfolio with the:

- **Growth potential** you need to help combat rising costs
- **Guarantees** you want to help protect your principal in volatile markets[1]
- **Certainty** you desire to ensure you won't outlive your money[1]



Note: Stocks (also known as equities) are investments that give stockholders a share of ownership in a company. Bonds are debt securities, similar to IOUs. Fixed annuities are insurance products that offer fixed rates of return, while index annuities (also known as fixed index annuities) provide interest based in part on the performance of an index. CDs and money markets are types of savings accounts. See previous page for more information.

[1]Guarantees are backed by the claims-paying ability of the issuing insurance company.

Put tax deferral and index-based performance to work for you

The Power Series of Index Annuities offer growth potential through "index interest accounts" that may generate higher interest than CDs, Treasuries and other fixed income instruments.

Accumulate assets with tax deferral

With a taxable investment, you pay taxes on interest earned each year. With a Power Series Index Annuity, your earnings are not taxed until withdrawn, giving you the potential to accumulate more assets for retirement. Plus, once you begin withdrawals in retirement, you may be in a lower tax bracket, which could provide you with additional tax savings over time.

Add the power of index-based performance

How much interest you earn is linked to an index like the S&P 500.® Although your assets are not invested directly in an index, a Power Series Index Annuity offers you the opportunity to earn interest based on whether the index is up or down at the end of an index term:

- **If index performance is positive, your annuity may increase in value.** As shown in the graph on the next page, the S&P 500® Index has been positive 77% of the time over the last 30 years, earning an average annual return of 10.49%. Keep in mind interest earned is subject to different factors like index rate caps.[2]
- **If index performance is flat or down,** your annuity value remains unaffected. **However, you will still benefit from guaranteed growth through the Minimum Accumulation Value** (see page 8 for more information).

See the Interest Crediting Options & Features at a Glance Brochure for more information on the index annuity and index interest accounts you are considering. Your financial professional or agent can help you determine which account options are right for you.

A word about index diversification

History has shown that market leadership can be unpredictable over time. Because different indices perform differently under varying market conditions, relying on a single index can leave you overexposed in one area of the market, missing out on growth in others.

That's why diversification can help create a more balanced approach to accumulation, reducing the risk associated with over concentration in a single market segment, broadening your opportunities for growth and helping you participate across changing market environments.

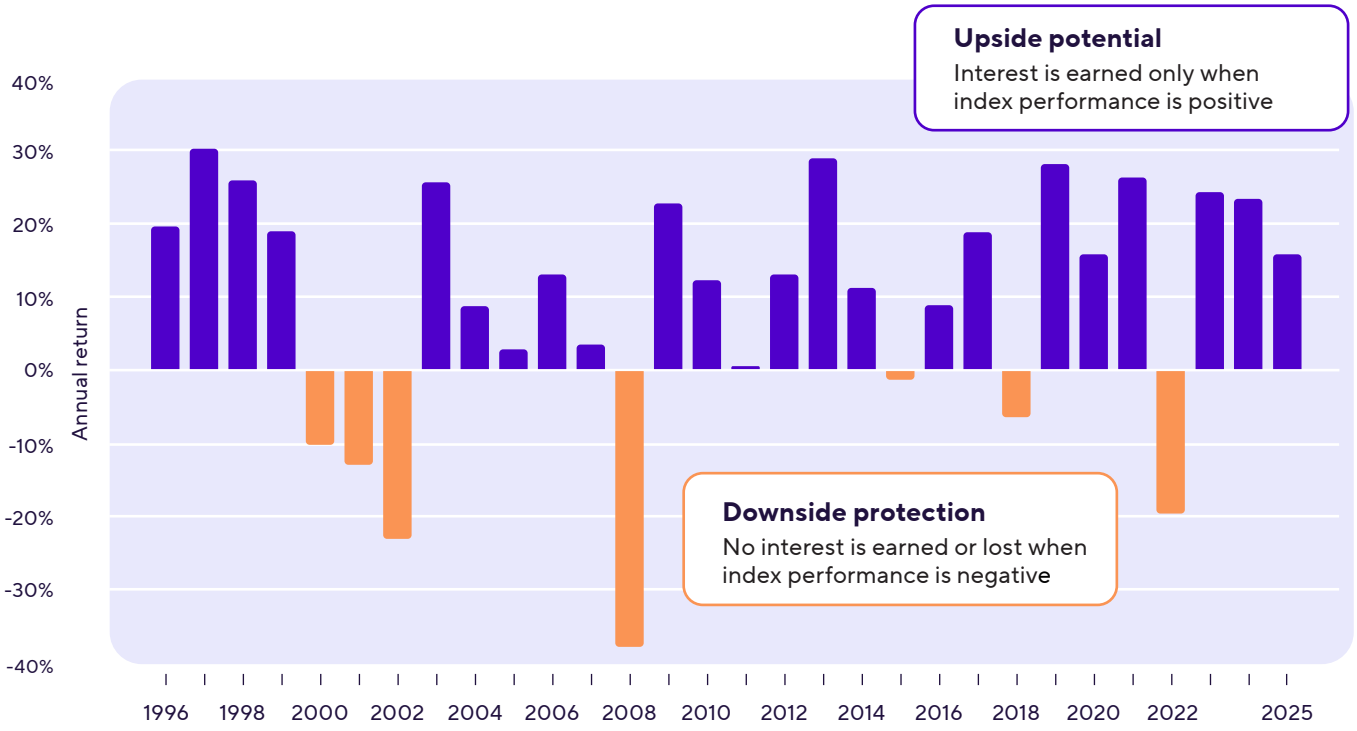
The Power Series offers a range of index options that can be combined to build diversified allocations that align with your investment goals and appetite for risk. See the Interest Crediting Options & Features at a Glance Brochure for more information on the index annuity and index account options available. Your financial professional or agent can help you determine what may be right for you.

[2]An index rate cap is the maximum amount of interest that can be earned over a specific period (an index term).



The S&P 500® Index has been positive 77% of the time over the last 30 years with an average annual return of 10.49%

Index performance (without dividends), 1996 - 2025



Source: S&P Dow Jones Indices LLC, 2026. Past performance is not a guarantee of future results. The S&P 500® Index is a broad-based, market-cap weighted index of 500 U.S. stocks. It is a price return index that does not include the impact of dividends. The above index returns do not reflect the amount of interest credited to an index interest account. Actual results for a specific insurance contract depend on the account chosen and the crediting mechanisms, such as index rate caps, for the time period shown. These mechanisms may limit or reduce the amount of interest earned. Indices are unmanaged and not available for direct investment.

Your principal is protected and guaranteed to grow

A Power Series Index Annuity offers you the confidence of knowing that your money is protected against market downturns and that it will grow in any market. Its Minimum Accumulation Value[3] feature:

- **Guarantees growth** of at least 1% every year even if the market is flat or down.
- **Locks growth into your contract value** after 5 or 7 years[4] and every year thereafter.
- **Provides a "floor" of minimum 1% growth** while ensuring that you'll benefit from the power of index-based performance if greater.



See the power of guaranteed growth in action

As the hypothetical example below shows, your Minimum Accumulation Value is guaranteed to increase by at least 1%, even if the index falls by -38% like the S&P 500® did in 2008.

-38%
Annual decline in the index

→

0%
Interest earned from your index interest accounts

=

At least 1%
Guaranteed increase to your Minimum Accumulation Value

Note: This hypothetical example is for illustrative purposes only. It does not represent the performance of any specific index or index interest account. Contract value will decline due to withdrawals. Guarantees are backed by the claims-paying ability of the issuing insurance company. Past performance is not a guarantee of future results.

The MAV growth rate is guaranteed to be 1% or higher, depending on market conditions and the interest rate environment. Please scan the Quick Response (QR) code on page 10 or click this link to see current rates.

[3] The Minimum Accumulation Value (MAV) is an amount used in the calculation of guaranteed lifetime income, cash surrender value or death benefit payments.

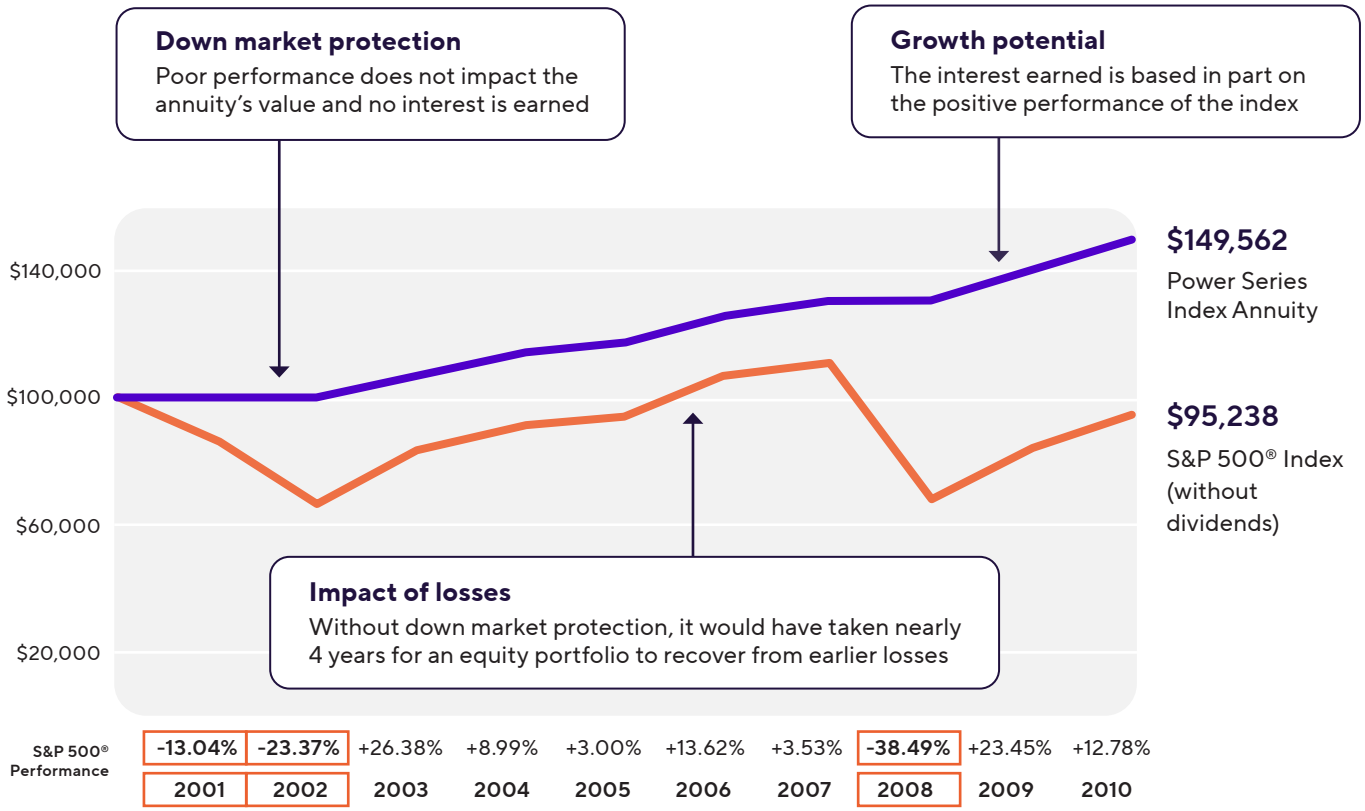
[4] Depending on the annuity selected.

Could you afford a "Lost Decade" during your retirement?

The "Lost Decade" is what many market analysts have labeled the 10 years from 2000-2010 when key U.S. stock market indices posted either low or negative returns. If a Power Series Index Annuity had been available during the "Lost Decade" (based on the assumptions below), it would have protected your annuity's value from sharp market declines and provided growth over this time period. Please note that past performance is not a guarantee of future results.

A Power Series Index Annuity would have provided more growth and protection than the S&P 500® over the Lost Decade

Based on the hypothetical assumptions below



Hypothetical example assumptions: Power Series Index Annuity with Annual Point-to-Point Index Interest Account (S&P 500® Index without dividends), $100,000 premium, 7% annual index rate cap (held constant for the period shown) and no features or accounts with fees. The Annual Point-to-Point Index Interest Account earns interest based on the S&P 500® index performance from one contract anniversary (an anniversary of the date the contract is issued) to the next contract anniversary (and subsequent anniversaries), subject to the 7% index rate cap. This chart is for illustrative purposes only and is produced with the benefit of hindsight for the period, 12/31/2000–12/31/2010. It is not intended to predict actual performance. Indices are unmanaged and are not available for direct investment. The index rate cap is hypothetical and may be reset at a higher or lower rate on each contract anniversary by the issuing insurance company. It assumes no deduction of taxes and no dividends reinvested. If dividends were included in the S&P performance shown, the values shown would be different and the performance gap could be smaller. Past performance is not a guarantee of future results.

Source: S&P Dow Jones Indices LLC, 2025.

Create a retirement "paycheck" that you won't outlive

The Power Series of Index Annuities add certainty to your retirement income by providing you and your spouse with guaranteed income for life. Every Power Series Index Annuity offers no-cost annuitization options, including guaranteed income that can last for your life or the lives of you and your spouse.[5]

If you're concerned about inflation or rising retirement costs, you may want to elect the Lifetime Income Builder guaranteed living benefit (GLB) rider (only available with Power Index Premier NY). This optional feature provides lifetime income that is guaranteed to rise for up to 15 years or until lifetime income is activated.[6] Please see the accompanying Lifetime Income Builder brochure for more information on this enhanced lifetime income feature.

Two ways to protect your retirement income for life

Lifetime income

Guaranteed income for life

Through annuitization at no cost

Lifetime Income Builder

Guaranteed growth of lifetime income

Through a GLB Rider for no annual fee[7] (Available only in select FIAs)

Please scan the Quick Response (QR) code or click this link to see current rates for Lifetime Income Builder.

Scan code for current rates

[5] Annuitization is the process of permanently converting your contract to income at no extra cost. Once you annuitize a contract, you will no longer have access to the principal or contract value

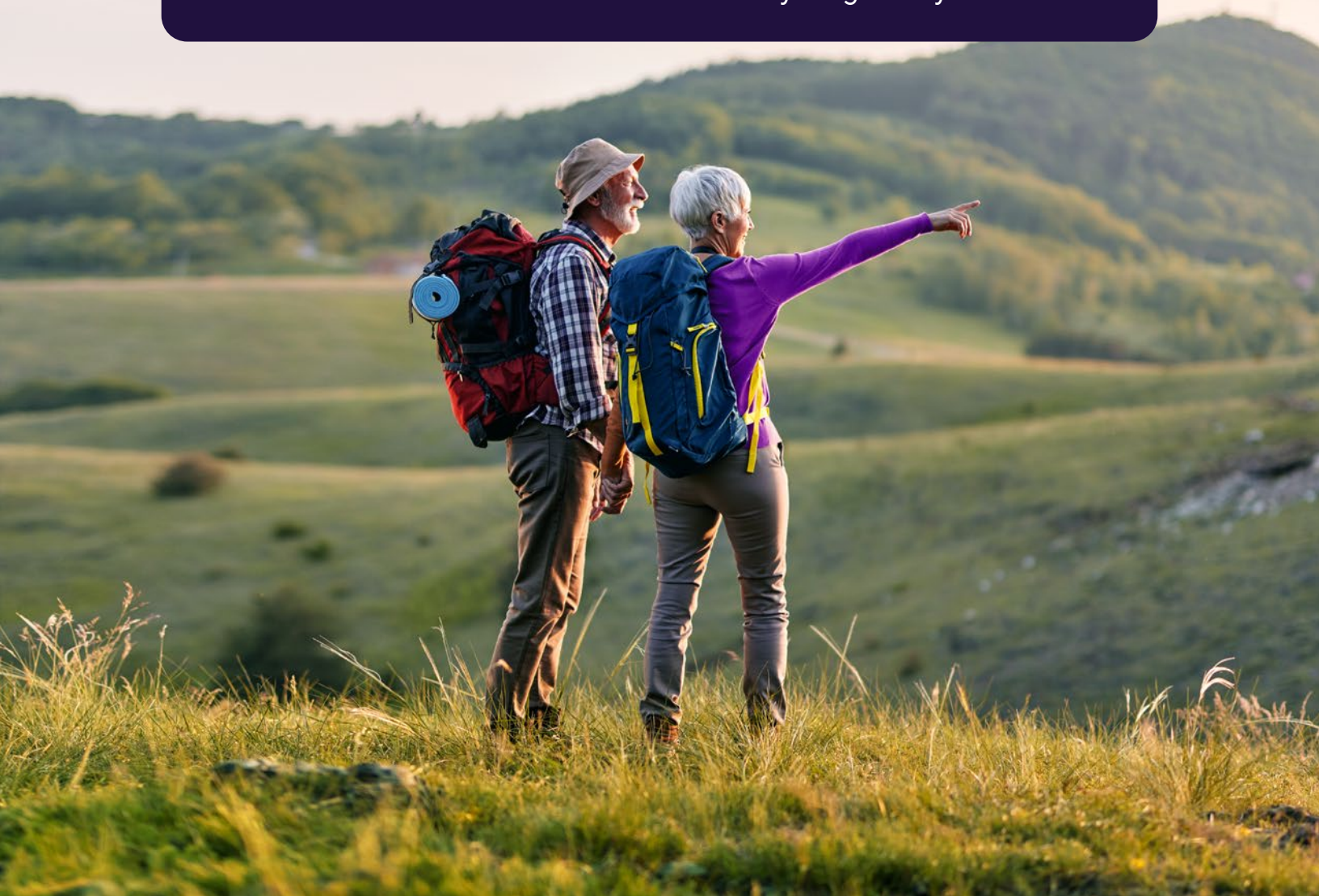
[6] The maximum amount of income you can withdraw each year under Lifetime Income Builder is based on the greater of your contract value or Minimum Accumulation Value (MAV) when you begin income. Lifetime Income Builder offers you continued access to your contract value, even after withdrawals begin. There is no guarantee that Lifetime Income Builder will keep pace with or protect against inflation. Activation is the decision to begin lifetime withdrawals under the GLB rider; it must be initiated in writing via a specific form.

[7] Index interest crediting rates may differ when the guaranteed living benefit rider is elected. Talk to your financial professional or agent for more information.

Consider a Power Series Index Annuity to help you:

- Prepare for today's key retirement challenges
- Grow your retirement assets
- Protect your principal from market downturns
- Guarantee income for life

Action is everything. Talk to your financial professional or agent to see if a Power Series Index Annuity is right for you.



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.

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Tax-qualified plans such as IRAs, 401(k)s or 403(b) plans are tax deferred regardless of whether or not they are funded with an annuity. If you use a Power Series Index Annuity to fund a tax-qualified plan, you should know that an annuity does not provide any additional tax-deferred treatment of interest beyond the treatment by the tax-qualified plan itself. You should only use an index annuity in a tax-qualified plan if you want to benefit from features other than tax deferral. If you intend to take Required Minimum Distributions (RMDs), please consult with a tax advisor concerning your particular circumstances. A Power Series Index Annuity may not be appropriate for use with contributory plans if you plan to make ongoing contributions.

All contract and benefit guarantees, including any fixed account crediting rates or annuity rates, are backed by the claims-paying ability of the issuing insurance company. They are not obligations of or backed by the distributor, insurance agency or any affiliates of those entities and none makes any representations or guarantees regarding theclaims-paying ability of the issuing insurance company.

The Power Series of 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) , USL-800-GLB (12/19) and USL-800-5 (8/21).

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