

Power Index Premier® NY Index Annuity

Interest crediting options
and features at a glance



Not FDIC or NCUA/NCUSIF Insured

May Lose Value • No Bank or Credit Union Guarantee Not a Deposit • Not Insured by any Federal Government Agency
--

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 can you grow and protect more of your assets for retirement?

A Power Series Fixed Index Annuity offers you the opportunity to grow your retirement assets, while guaranteeing your principal will never decline due to market volatility.¹ It can potentially help you save more for retirement during your working years and guarantee income for life after you retire.

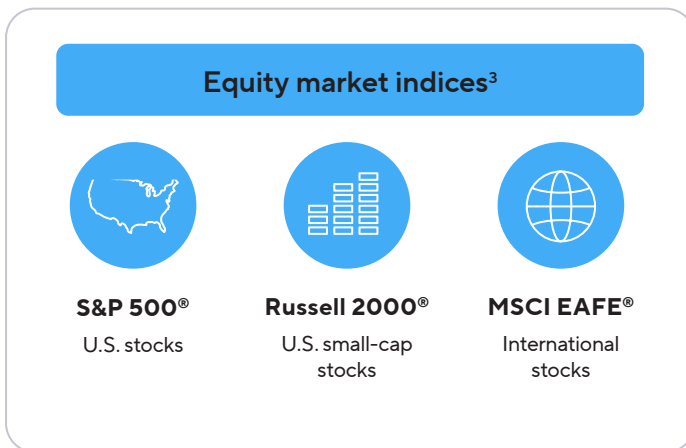
Action is everything. Get started on building assets today.

Power Index Premier NY offers you the opportunity to accumulate more assets

In today's market environment, it's critical to find a retirement savings vehicle that combines strong growth potential with principal protection. The Power Index Premier NY Index Annuity can help grow your retirement assets and income, while guaranteeing your principal will never decline due to market volatility!¹

Two ways to help grow your money

1 Earn interest based on your choice of three different indices²



2 Guarantee growth of at least 1% per year

With Power Index Premier NY, you can benefit from the Minimum Accumulation Value (MAV), which ensures that your premium will increase at a minimum growth rate of 1%, regardless of how the market performs. Power Index Premier NY locks in the greater of your contract value or MAV after 7 years, and every year thereafter, so you have the comfort and security of knowing that your contract value will rise steadily, even in volatile times.⁴

The MAV growth rate is guaranteed to be at least 1% but may be higher, depending on market conditions and the interest rate environment. Please scan the Quick Response (QR) code or [click this link](#) to see the current rate.



Scan code for current rates

¹Principal may decline due to withdrawals.

²Index annuities are not a direct investment in the stock market. Interest earned is never less than zero in flat or down markets.

³The MSCI EAFE, Russell 2000® and S&P 500® are price return indices and do not include dividends. See back cover for details.

⁴Withdrawals may reduce your contract value and Minimum Accumulation Value. Please see the Owner Acknowledgment and Disclosure Statement for details.

Choose the index interest accounts that help fit your accumulation needs

Each account may earn interest based partly on the performance of an equity market index. Choose from an index that covers stocks in general or one that focuses on specific markets like small-cap or international stocks. Interest earned varies depending on the performance of the index and the crediting method used (see next page for more information).⁵

Index interest accounts

Equity market indices	Index term	Index rate cap	Performance-triggered rate
S&P 500® U.S. stock index composed of 500 leading stocks	Annual Point-to-Point	✓	✓
Russell 2000® U.S. small-cap stock index	Annual Point-to-Point	✓	
MSCI EAFE International stock index, excluding the U.S. and Canada	Annual Point-to-Point	✓	

This table is not intended to recommend any specific account(s). Consult your financial professional or agent to determine which account(s) are appropriate for your specific situation and risk tolerance.

Understanding Power Index Premier NY

Power Index Premier NY is part of The Power Series of Index Annuities and a fixed index annuity (FIA) issued by The United States Life Insurance Company in the City of New York (US Life). FIAs are insurance contracts, not direct investments in the stock market or any particular index. In exchange for your money (premium), the FIA provides you with the opportunity to earn interest based on specific indices. When you need income, US Life promises to make regular income payments through annuitization (a process that permanently converts your contract to retirement income) or through an enhanced feature (also known as a guaranteed living benefit or GLB rider).

⁵ The MSCI EAFE, Russell 2000® and S&P 500® are price return indices and do not include dividends. Assets are not directly invested in any indices or stocks, therefore your contract value will not decline due to market downturns. Interest earned is never less than zero in flat or down markets. Principal may decline due to withdrawals. Index interest accounts may not be available in all firms.

Access the power of index-based performance

Depending on the index interest account you choose, your assets may grow with index interest calculated as follows:

- **First, interest is based on index performance over a 1-year period.** Index performance over the “Annual Point-to-Point” term is determined using the percentage change of the index from one contract anniversary (i.e., the date the annuity is purchased) to the next contract anniversary.
- **Next, interest is adjusted by index rate caps.** These contract provisions can limit or reduce the amount of interest earned (see examples below).

Understanding the interest crediting methods

	What they are	Hypothetical examples of how they work
Index rate cap	Maximum percentage of index performance that can be credited as interest for an index term	$10\% \text{ Index change} > 5\% \text{ Cap} = 5\% \text{ Interest earned}$
Performance-triggered rate	Preset rate guaranteed to be credited to your account when index performance is flat or positive. This rate is credited even if index return is higher. No interest is credited if index return is negative.	$\text{At Least } 0\% \text{ Index change} \rightarrow 5\% \text{ Performance-triggered rate} = 5\% \text{ Interest earned}$

Note: The rates above are for illustrative purposes only and do not represent the rates within your contract. The index rate caps are set on each contract anniversary and guaranteed not to change until the end of the index term (1 year). Please ask your financial professional or agent for the current index rate cap for each index interest account.





Index interest accounts may vary by firm and may not be available in all firms. Please see your financial professional or agent and the Owner Acknowledgment and Disclosure Statement for more information on the availability of these accounts. Index interest accounts are not a permanent part of the contract and may be removed due to circumstances beyond the control of the issuing insurance company. These circumstances and the special rules that govern how assets in a discontinued index interest account may be reallocated are outlined in the contract and the Owner Acknowledgment and Disclosure Statement. Please read them for more information as these rules may vary by contract.

Additional product information at a glance

Features	Power Index Premier NY Index Annuity
Access to your money in times of need or illness	Withdrawal charges and Market Value Adjustments (see below) may be waived if you are diagnosed with a terminal illness, have extended care needs, or are confined to a nursing home or an assisted living facility. Restrictions and limitations apply.
Beneficiary protection	Your designated beneficiary will receive the greater of your contract value, including applicable interest, or the Minimum Withdrawal Value (see below) upon death, avoiding the potential delays and costs of probate.
Cash Surrender Value	If you fully surrender your annuity, you will receive the greater of the contract value or the Minimum Accumulation Value, both of which are reduced by any applicable withdrawal charges.
Free withdrawals	After the first contract year, you can withdraw up to 10% of your contract value (based on your prior anniversary value) without incurring any company-imposed charges (see Withdrawal charges below).
Guaranteed Growth Rate	This rate is set at contract issue and is applied to the Minimum Accumulation Value (see below) for the life of the contract. The minimum Guaranteed Growth Rate is 1%, but it may increase with market conditions. Rates are subject to change at any time. Please scan the QR code on page 3 or click this link to see the current rate.
Issue age	<ul style="list-style-type: none"> • 18-85 with no guaranteed living benefit (GLB) rider elected. • 50-80 with the election of the Lifetime Income Builder GLB rider.
Minimum Accumulation Value (MAV)	This feature ensures growth of your premium at a minimum Guaranteed Growth Rate of at least 1%, adjusted for prior withdrawals and any applicable withdrawal charges. Power Index Premier NY locks in the greater of your contract value or the MAV on the 7th contract anniversary and every contract anniversary thereafter.
No fee	There is no annual fee for Power Index Premier NY or the Lifetime Income Builder GLB rider.
Optional guaranteed living benefit (GLB) rider	The Lifetime Income Builder GLB rider offers lifetime income that is guaranteed to rise for up to the earlier of 15 years or until lifetime income is activated. Please see the accompanying GLB rider brochure for details.
Premium	Initial single premium: 25,000 minimum (qualified and non-qualified).
Withdrawal charges	Withdrawals in excess of the 10% Free Withdrawal Amount are subject to withdrawal charges that decline over 7 years: 9-8-7-6-5-4-3-0%.

Please see your financial professional or agent and refer to the Owner Acknowledgment and Disclosure Statement for more information about the Power Index Premier NY Index Annuity.

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 more 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. 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. Please consult a tax advisor regarding your specific situation.

All contract and optional 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 the claims-paying ability of the issuing insurance company.

MSCI EAFE: The product referred to herein is not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to any such product or any index on which such product is based. The contract contains a more detailed description of the limited relationship MSCI has with Licensee and any related product.

Russell 2000®: The index annuity product to which this disclosure applies (the "Product") has been developed solely by The United States Life Insurance Company in the City of New York ("US Life"). The Product is not in any way connected to or sponsored, endorsed, sold or promoted by the London Stock Exchange Group plc and its group undertakings (collectively, the "LSE Group"). FTSE Russell is a trading name of certain of the LSE Group companies.

All rights in the Russell 2000® Index (the "Index") vest in the relevant LSE Group company which owns the Index. Russell®, Russell 2000®, FTSE® Russell®, and FTSE Russell® are trade mark(s) of the relevant LSE Group companies and are used by any other LSE Group company under license. TMX® is a trade mark of TSX, Inc. and used by the LSE Group under license.

The Index is calculated by or on behalf of FTSE International Limited or its affiliate, agent or partner. The LSE Group does not accept any liability whatsoever to any person arising out of (a) the use of, reliance on or any error in the Index or (b) the purchase of or operation of the Product. The LSE Group makes no claim, prediction, warranty or representation either as to the results to be obtained from the Product or the suitability of the Index for the purpose to which it is being put by US Life.

The S&P 500® Index is a product of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by The United States Life Insurance Company in the City of New York ("US Life") and affiliates. Standard & Poor's®, S&P®, and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by US Life and affiliates. US Life and affiliates' products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates, and none of such parties make any representation regarding the advisability of purchasing such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index.

This material is general in nature, was developed for educational use only, and is not intended to provide financial, legal, fiduciary, accounting or tax advice, nor is it intended to make any recommendations. Applicable laws and regulations are complex and subject to change. Please consult with your financial professional regarding your situation. For legal, accounting or tax advice, consult the appropriate professional.

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 Single Premium Deferred Fixed Index Annuity, Contract numbers: USL-800 (12/19), USL-800-GLB (12/19) and USL-800-5 (8/21).

US Life is a member company 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 the issuing insurance company.

©2024 Corebridge Financial, Inc. All rights reserved.

corebridgefinancial.com

Not FDIC or NCUA/NCUSIF Insured
May Lose Value • No Bank or Credit Union Guarantee Not a Deposit • Not Insured by any Federal Government Agency

