

# Power Index Premier® NY with Lifetime Income Builder

## Growing your lifetime income

**Single life option**  
Annual income percentage increases: 0.20%

The **Power Index Premier® NY** index annuity with the **Lifetime Income Builder** optional guaranteed living benefit rider offers you the opportunity to:

### 1. Guarantee your income for life

Your initial income percentage is based on your age at purchase and whether single or joint life<sup>1</sup> is chosen (see single life rates to the right and joint life rates on the reverse side). For example, a 65-year-old with a \$100,000 single life contract can immediately withdraw 6.50% or \$6,500 per year for life.

$$\begin{matrix} \$100,000 \\ \text{Premium} \end{matrix} \times \begin{matrix} 6.50\% \\ \text{Income percentage} \end{matrix} = \begin{matrix} \$6,500 \\ \text{Annual income} \\ \text{for life} \end{matrix}$$

### 2. Grow your retirement income by 0.20%

Your income percentage is guaranteed to increase by 0.20% each year that income is deferred for up to 15 years. For example, the income percentage for a single 65-year-old would equal:

- 7.50% after 5 years
- 8.50% after 10 years
- 9.50% after 15 years

### 3. Protect your income from market volatility

Your lifetime income amount is calculated by multiplying the income percentage by the greater of:

- Your contract value, or
- Minimum Accumulation Value (MAV)

Your contract value may grow with interest and is protected from market downturns. Your MAV is initially equal to your premium and is guaranteed to grow by 3.00% per year. For example, if no interest was earned and the rider was activated on the 5th contract anniversary, the 65-year-old from the above example would receive \$8,695 for life.

$$\begin{matrix} \$115,927 \\ \text{MAV after 5 years} \end{matrix} \times \begin{matrix} 7.50\% \\ \text{Income percentage} \end{matrix} = \begin{matrix} \$8,695 \\ \text{Annual income} \\ \text{for life} \end{matrix}$$

Fixed Index annuities issued by **The United States Life Insurance Company** in the City of New York.

<sup>1</sup> Issue age for the Joint Life option is based on the younger of the two covered individuals.

**Key terms and definitions:**

**Guaranteed Lifetime Income Amount (GLIA):** The maximum amount that may be withdrawn each contract year under Lifetime Income Builder. Any portion of the annual withdrawal limit not withdrawn during a contract year may not be carried over to the next contract year.

**Guaranteed Living Benefit (GLB) Rider:** A feature that provides lifetime income in the form of annual withdrawals of a specified minimum percentage, regardless of market performance. A GLB typically must be elected at issue if the owner(s)/annuitant(s) are within the age specifications as set forth in the contract/rider. GLB riders may be irrevocable once elected. With a GLB rider, you retain access to your principal, even after the rider is activated and lifetime withdrawals begin. **Fee:** There is no fee for the Power Index Premier NY Index Annuity or the Lifetime Income Builder GLB rider.

**Contract Value:** The amount of your premium plus any interest earned in the annuity (adjusted for any withdrawals and associated withdrawal charges). Your contract value will step up to equal the Minimum Accumulation Value (MAV) if the MAV is greater than the contract value on the 7th contract anniversary and every contract anniversary thereafter. The cap rates associated with index annuities may significantly limit the opportunity for step-ups under a GLB rider. **Minimum Accumulation Value (MAV):** An amount used in the calculation of your income, cash surrender value, amount applied at annuitization or payment of a death benefit. The MAV is equal to your premium, accumulated at the guaranteed growth rate of 3.00% per year (adjusted for withdrawals and any applicable withdrawal charges). In addition, Power Index Premier NY locks in the greater of MAV or contract value on each contract anniversary beginning on the 7th contract anniversary. If the contract value is greater than the MAV on a contract anniversary, the MAV will be reset to equal the contract value, and vice versa. The MAV, like your contract value, is reduced by withdrawals and any related withdrawal charges. **Excess Withdrawals:** Withdrawals that exceed the maximum withdrawal amount allowed under Lifetime Income Builder once the GLB rider is activated. Excess withdrawals will reduce your future income.

If an excess withdrawal reduces the contract value to zero, the rider will terminate, and you will no longer be eligible to take withdrawals or receive lifetime income payments.

See the reverse side for important information

Years income is deferred																	
Age	Initial GLIA	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Age in 15 years
50	5.00%	5.20%	5.40%	5.60%	5.80%	6.00%	6.20%	6.40%	6.60%	6.80%	7.00%	7.20%	7.40%	7.60%	7.80%	8.00%	65
51	5.10%	5.30%	5.50%	5.70%	5.90%	6.10%	6.30%	6.50%	6.70%	6.90%	7.10%	7.30%	7.50%	7.70%	7.90%	8.10%	66
52	5.20%	5.40%	5.60%	5.80%	6.00%	6.20%	6.40%	6.60%	6.80%	7.00%	7.20%	7.40%	7.60%	7.80%	8.00%	8.20%	67
53	5.30%	5.50%	5.70%	5.90%	6.10%	6.30%	6.50%	6.70%	6.90%	7.10%	7.30%	7.50%	7.70%	7.90%	8.10%	8.30%	68
54	5.40%	5.60%	5.80%	6.00%	6.20%	6.40%	6.60%	6.80%	7.00%	7.20%	7.40%	7.60%	7.80%	8.00%	8.20%	8.40%	69
55	5.50%	5.70%	5.90%	6.10%	6.30%	6.50%	6.70%	6.90%	7.10%	7.30%	7.50%	7.70%	7.90%	8.10%	8.30%	8.50%	70
56	5.60%	5.80%	6.00%	6.20%	6.40%	6.60%	6.80%	7.00%	7.20%	7.40%	7.60%	7.80%	8.00%	8.20%	8.40%	8.60%	71
57	5.70%	5.90%	6.10%	6.30%	6.50%	6.70%	6.90%	7.10%	7.30%	7.50%	7.70%	7.90%	8.10%	8.30%	8.50%	8.70%	72
58	5.80%	6.00%	6.20%	6.40%	6.60%	6.80%	7.00%	7.20%	7.40%	7.60%	7.80%	8.00%	8.20%	8.40%	8.60%	8.80%	73
59	5.90%	6.10%	6.30%	6.50%	6.70%	6.90%	7.10%	7.30%	7.50%	7.70%	7.90%	8.10%	8.30%	8.50%	8.70%	8.90%	74
60	6.00%	6.20%	6.40%	6.60%	6.80%	7.00%	7.20%	7.40%	7.60%	7.80%	8.00%	8.20%	8.40%	8.60%	8.80%	9.00%	75
61	6.10%	6.30%	6.50%	6.70%	6.90%	7.10%	7.30%	7.50%	7.70%	7.90%	8.10%	8.30%	8.50%	8.70%	8.90%	9.10%	76
62	6.20%	6.40%	6.60%	6.80%	7.00%	7.20%	7.40%	7.60%	7.80%	8.00%	8.20%	8.40%	8.60%	8.80%	9.00%	9.20%	77
63	6.30%	6.50%	6.70%	6.90%	7.10%	7.30%	7.50%	7.70%	7.90%	8.10%	8.30%	8.50%	8.70%	8.90%	9.10%	9.30%	78
64	6.40%	6.60%	6.80%	7.00%	7.20%	7.40%	7.60%	7.80%	8.00%	8.20%	8.40%	8.60%	8.80%	9.00%	9.20%	9.40%	79
65	<b>6.50%</b>	6.70%	6.90%	7.10%	7.30%	<b>7.50%</b>	7.70%	7.90%	8.10%	<b>8.30%</b>	<b>8.50%</b>	8.70%	8.90%	9.10%	9.30%	<b>9.50%</b>	80
66	6.55%	6.75%	6.95%	7.15%	7.35%	7.55%	7.75%	7.95%	8.15%	8.35%	8.55%	8.75%	8.95%	9.15%	9.35%	9.55%	81
67	6.60%	6.80%	7.00%	7.20%	7.40%	7.60%	7.80%	8.00%	8.20%	8.40%	8.60%	8.80%	9.00%	9.20%	9.40%	9.60%	82
68	6.65%	6.85%	7.05%	7.25%	7.45%	7.65%	7.85%	8.05%	8.25%	8.45%	8.65%	8.85%	9.05%	9.25%	9.45%	9.65%	83
69	6.70%	6.90%	7.10%	7.30%	7.50%	7.70%	7.90%	8.10%	8.30%	8.50%	8.70%	8.90%	9.10%	9.30%	9.50%	9.70%	84
70	6.75%	6.95%	7.15%	7.35%	7.55%	7.75%	7.95%	8.15%	8.35%	8.55%	8.75%	8.95%	9.15%	9.35%	9.55%	9.75%	85
71	6.80%	7.00%	7.20%	7.40%	7.60%	7.80%	8.00%	8.20%	8.40%	8.60%	8.80%	9.00%	9.20%	9.40%	9.60%	9.80%	86
72	6.85%	7.05%	7.25%	7.45%	7.65%	7.85%	8.05%	8.25%	8.45%	8.65%	8.85%	9.05%	9.25%	9.45%	9.65%	9.85%	87
73	6.95%	7.15%	7.35%	7.55%	7.75%	7.95%	8.15%	8.35%	8.55%	8.75%	8.95%	9.15%	9.35%	9.55%	9.75%	9.95%	88
74	7.05%	7.25%	7.45%	7.65%	7.85%	8.05%	8.25%	8.45%	8.65%	8.85%	9.05%	9.25%	9.45%	9.65%	9.85%	10.05%	89
75	7.15%	7.35%	7.55%	7.75%	7.95%	8.15%	8.35%	8.55%	8.75%	8.95%	9.15%	9.35%	9.55%	9.75%	9.95%	10.15%	90
76	7.25%	7.45%	7.65%	7.85%	8.05%	8.25%	8.45%	8.65%	8.85%	9.05%	9.25%	9.45%	9.65%	9.85%	10.05%	10.25%	91
77	7.35%	7.55%	7.75%	7.95%	8.15%	8.35%	8.55%	8.75%	8.95%	9.15%	9.35%	9.55%	9.75%	9.95%	10.15%	10.35%	92
78	7.45%	7.65%	7.85%	8.05%	8.25%	8.45%	8.65%	8.85%	9.05%	9.25%	9.45%	9.65%	9.85%	10.05%	10.25%	10.45%	93
79	7.55%	7.75%	7.95%	8.15%	8.35%	8.55%	8.75%	8.95%	9.15%	9.35%	9.55%	9.75%	9.95%	10.15%	10.35%	10.55%	94
80	7.65%	7.85%	8.05%	8.25%	8.45%	8.65%	8.85%	9.05%	9.25%	9.45%	9.65%	9.85%	10.05%	10.25%	10.45%	10.65%	95

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The **Power Index Premier® NY** index annuity with the **Lifetime Income Builder** optional guaranteed living benefit rider offers you the opportunity to:

### 1. Guarantee your income for life

Your initial income percentage is based on your age and whether single or joint life is chosen (see joint life rates to the right and single life rates on the reverse side). For example, a 65-year-old with a \$100,000 joint life contract can immediately withdraw 6.00% or \$6,000 per year for life.<sup>1</sup>

$$\begin{array}{c} \text{\$100,000} \\ \text{Premium} \end{array} \times \begin{array}{c} \text{6.00\%} \\ \text{Income percentage} \end{array} = \begin{array}{c} \text{\$6,000} \\ \text{Annual income} \\ \text{for life} \end{array}$$

### 2. Grow your retirement income by 0.20%

Your income percentage is guaranteed to increase by 0.20% each year that income is deferred for up to 15 years. For example, the income percentage for a single 65-year-old (joint life) would equal:<sup>1</sup>

- 7.00% after 5 years
- 8.00% after 10 years
- 9.00% after 15 years

### 3. Protect your income from market volatility

Your lifetime income amount is calculated by multiplying the income percentage by the greater of:

- Your contract value, or
- Minimum Accumulation Value (MAV)

Your contract value may grow with interest and is protected from market downturns. Your MAV is initially equal to your premium and is guaranteed to grow by 3.00% per year. For example, if no interest was earned and the rider was activated on the 5th contract anniversary, the 65-year-old from the above example would receive \$8,115 for life.

$$\begin{array}{c} \text{\$115,927} \\ \text{MAV after 5 years} \end{array} \times \begin{array}{c} \text{7.00\%} \\ \text{Income percentage} \end{array} = \begin{array}{c} \text{\$8,115} \\ \text{Annual income} \\ \text{for life} \end{array}$$

<sup>1</sup> Issue age for the Joint Life option is based on the younger of the two covered individuals.

See reverse side for Key Terms and Definitions.



### Joint life option

Annual income percentage increases: 0.20%

Age	Initial GLIA	Years income is deferred															Age in 15 years
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
50	4.50%	4.70%	4.90%	5.10%	5.30%	5.50%	5.70%	5.90%	6.10%	6.30%	6.50%	6.70%	6.90%	7.10%	7.30%	7.50%	65
51	4.60%	4.80%	5.00%	5.20%	5.40%	5.60%	5.80%	6.00%	6.20%	6.40%	6.60%	6.80%	7.00%	7.20%	7.40%	7.60%	66
52	4.70%	4.90%	5.10%	5.30%	5.50%	5.70%	5.90%	6.10%	6.30%	6.50%	6.70%	6.90%	7.10%	7.30%	7.50%	7.70%	67
53	4.80%	5.00%	5.20%	5.40%	5.60%	5.80%	6.00%	6.20%	6.40%	6.60%	6.80%	7.00%	7.20%	7.40%	7.60%	7.80%	68
54	4.90%	5.10%	5.30%	5.50%	5.70%	5.90%	6.10%	6.30%	6.50%	6.70%	6.90%	7.10%	7.30%	7.50%	7.70%	7.90%	69
55	5.00%	5.20%	5.40%	5.60%	5.80%	6.00%	6.20%	6.40%	6.60%	6.80%	7.00%	7.20%	7.40%	7.60%	7.80%	8.00%	70
56	5.10%	5.30%	5.50%	5.70%	5.90%	6.10%	6.30%	6.50%	6.70%	6.90%	7.10%	7.30%	7.50%	7.70%	7.90%	8.10%	71
57	5.20%	5.40%	5.60%	5.80%	6.00%	6.20%	6.40%	6.60%	6.80%	7.00%	7.20%	7.40%	7.60%	7.80%	8.00%	8.20%	72
58	5.30%	5.50%	5.70%	5.90%	6.10%	6.30%	6.50%	6.70%	6.90%	7.10%	7.30%	7.50%	7.70%	7.90%	8.10%	8.30%	73
59	5.40%	5.60%	5.80%	6.00%	6.20%	6.40%	6.60%	6.80%	7.00%	7.20%	7.40%	7.60%	7.80%	8.00%	8.20%	8.40%	74
60	5.50%	5.70%	5.90%	6.10%	6.30%	6.50%	6.70%	6.90%	7.10%	7.30%	7.50%	7.70%	7.90%	8.10%	8.30%	8.50%	75
61	5.60%	5.80%	6.00%	6.20%	6.40%	6.60%	6.80%	7.00%	7.20%	7.40%	7.60%	7.80%	8.00%	8.20%	8.40%	8.60%	76
62	5.70%	5.90%	6.10%	6.30%	6.50%	6.70%	6.90%	7.10%	7.30%	7.50%	7.70%	7.90%	8.10%	8.30%	8.50%	8.70%	77
63	5.80%	6.00%	6.20%	6.40%	6.60%	6.80%	7.00%	7.20%	7.40%	7.60%	7.80%	8.00%	8.20%	8.40%	8.60%	8.80%	78
64	5.90%	6.10%	6.30%	6.50%	6.70%	6.90%	7.10%	7.30%	7.50%	7.70%	7.90%	8.10%	8.30%	8.50%	8.70%	8.90%	79
65	6.00%	6.20%	6.40%	6.60%	6.80%	7.00%	7.20%	7.40%	7.60%	7.80%	8.00%	8.20%	8.40%	8.60%	8.80%	9.00%	80
66	6.05%	6.25%	6.45%	6.65%	6.85%	7.05%	7.25%	7.45%	7.65%	7.85%	8.05%	8.25%	8.45%	8.65%	8.85%	9.05%	81
67	6.10%	6.30%	6.50%	6.70%	6.90%	7.10%	7.30%	7.50%	7.70%	7.90%	8.10%	8.30%	8.50%	8.70%	8.90%	9.10%	82
68	6.15%	6.35%	6.55%	6.75%	6.95%	7.15%	7.35%	7.55%	7.75%	7.95%	8.15%	8.35%	8.55%	8.75%	8.95%	9.15%	83
69	6.20%	6.40%	6.60%	6.80%	7.00%	7.20%	7.40%	7.60%	7.80%	8.00%	8.20%	8.40%	8.60%	8.80%	9.00%	9.20%	84
70	6.25%	6.45%	6.65%	6.85%	7.05%	7.25%	7.45%	7.65%	7.85%	8.05%	8.25%	8.45%	8.65%	8.85%	9.05%	9.25%	85
71	6.30%	6.50%	6.70%	6.90%	7.10%	7.30%	7.50%	7.70%	7.90%	8.10%	8.30%	8.50%	8.70%	8.90%	9.10%	9.30%	86
72	6.35%	6.55%	6.75%	6.95%	7.15%	7.35%	7.55%	7.75%	7.95%	8.15%	8.35%	8.55%	8.75%	8.95%	9.15%	9.35%	87
73	6.45%	6.65%	6.85%	7.05%	7.25%	7.45%	7.65%	7.85%	8.05%	8.25%	8.45%	8.65%	8.85%	9.05%	9.25%	9.45%	88
74	6.55%	6.75%	6.95%	7.15%	7.35%	7.55%	7.75%	7.95%	8.15%	8.35%	8.55%	8.75%	8.95%	9.15%	9.35%	9.55%	89
75	6.65%	6.85%	7.05%	7.25%	7.45%	7.65%	7.85%	8.05%	8.25%	8.45%	8.65%	8.85%	9.05%	9.25%	9.45%	9.65%	90
76	6.75%	6.95%	7.15%	7.35%	7.55%	7.75%	7.95%	8.15%	8.35%	8.55%	8.75%	8.95%	9.15%	9.35%	9.55%	9.75%	91
77	6.85%	7.05%	7.25%	7.45%	7.65%	7.85%	8.05%	8.25%	8.45%	8.65%	8.85%	9.05%	9.25%	9.45%	9.65%	9.85%	92
78	6.95%	7.15%	7.35%	7.55%	7.75%	7.95%	8.15%	8.35%	8.55%	8.75%	8.95%	9.15%	9.35%	9.55%	9.75%	9.95%	93
79	7.05%	7.25%	7.45%	7.65%	7.85%	8.05%	8.25%	8.45%	8.65%	8.85%	9.05%	9.25%	9.45%	9.65%	9.85%	10.05%	94
80	7.15%	7.35%	7.55%	7.75%	7.95%	8.15%	8.35%	8.55%	8.75%	8.95%	9.15%	9.35%	9.55%	9.75%	9.95%	10.15%	95

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. Income taxes may apply to annuity distributions to the extent of gain. 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. Insurers typically reserve the right to reject or limit additional premiums after contract issue. Read your contract carefully to determine what changes the insurance company may make to the product and/or features. 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 the claims-paying ability of the issuing insurance company.

The Power Index Premier NY Index Annuity is issued by The United States Life Insurance Company in the City of New York (US Life), New York NY. Power Index Premier NY Single Premium Deferred Fixed Index Annuity, Contract Number: USL-800-GLB (12/19). US Life is a wholly owned subsidiary 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.

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