

Power Index 5[®] NY Index Annuity

Current rates as of December 2, 2024



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)	7.00%
Initial index rate cap (less than \$100,000)	6.00%

Annual Point-to-Point Performance Triggered

Initial declared interest rate (\$100,000 or more)	5.75%
Initial declared interest rate (less than \$100,000)	4.75%
Minimum index value change	0.00%

Russell 2000[®] Index Interest Account

Annual Point-to-Point

Initial index rate cap (\$100,000 or more)	7.00%
Initial index rate cap (less than \$100,000)	6.00%

MSCI EAFE Index Interest Account

Annual Point-to-Point

Initial index rate cap (\$100,000 or more)	7.00%
Initial index rate cap (less than \$100,000)	6.00%

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

This material is not authorized for use unless preceded or accompanied by Power Index 5 NY index annuity consumer brochure (I6347CON) and Owner Acknowledgment and Disclosure Statement. See page 2 for applicable minimum rates and other important information. New rates may apply after the end of the first index term and are subject to minimum and maximum guarantees. Minimum or maximum rates apply after the end of the first index term.

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	3.50%
	Annual Point-to-Point Rate Cap years 6+	3.50%
	Annual Point-to-Point Performance-Triggered minimum index interest percentage years 1 - 5	3.25%
	Annual Point-to-Point Performance-Triggered minimum index interest percentage years 6+	3.25%
Russell 2000	Annual Point-to-Point Rate Cap years 1 - 5	3.50%
	Annual Point-to-Point Rate Cap years 6+	3.50%
MSCI EAFE	Annual Point-to-Point Rate Cap years 1 - 5	3.50%
	Annual Point-to-Point Rate Cap years 6+	3.50%

Important information on the indices

The MSCI EAFE is an international equity index that tracks the performance of large- and mid-cap stocks from developed markets around the world, excluding the U.S. and Canada. 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.

The Russell 2000[®] is an equity index that tracks the performance of small-cap stocks in the U.S. 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[®] is an equity index that tracks the performance of 500 of the largest companies in the U.S. It is a product of S&P Dow Jones Indices LLC ("SPDJ"), 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.

Important information on Power Index 5[®] NY Index Annuities

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. Consult your tax advisor regarding your specific situation.

Index interest accounts are not a permanent part of the contract and may be removed due to circumstances beyond the control of The United States Life Insurance Company in the city of New York (US Life). Such circumstances include, but are not limited to, the discontinuation of an index, a change in the composition or calculation of an index, the inability to license the use of an index and the inability to hedge risks associated with these index interest accounts. Special rules govern how assets in a discontinued index interest account may be reallocated. These rules may differ by state. Please see the Owner Acknowledgment and Disclosure Statement for more information.

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.

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.

Power Index 5 NY is issued by The United States Life Insurance Company in the City of New York (US Life), New York, NY. Power Index 5 NY Single Premium Deferred Fixed Index Annuity. USL-800 (12/19) and USL-800-GLB (12/19). The United States Life Insurance Company in the City of New York (US Life) is a member 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.

© 2024 Corebridge Financial, Inc. All rights reserved.

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

