

# Power Index 5 NY<sup>®</sup> Index Annuity

Interest crediting options and features at a glance



**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** (US Life) New York, NY.  
Guarantees are backed by the claims-paying ability of US Life.



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

The Power Index 5 NY<sup>®</sup> Index Annuity offers you the opportunity to grow your retirement assets, while guaranteeing your principal will never decline due to market volatility.<sup>1</sup> It can potentially help you save more for retirement during your working years and guarantee income for life<sup>2</sup> after you retire.

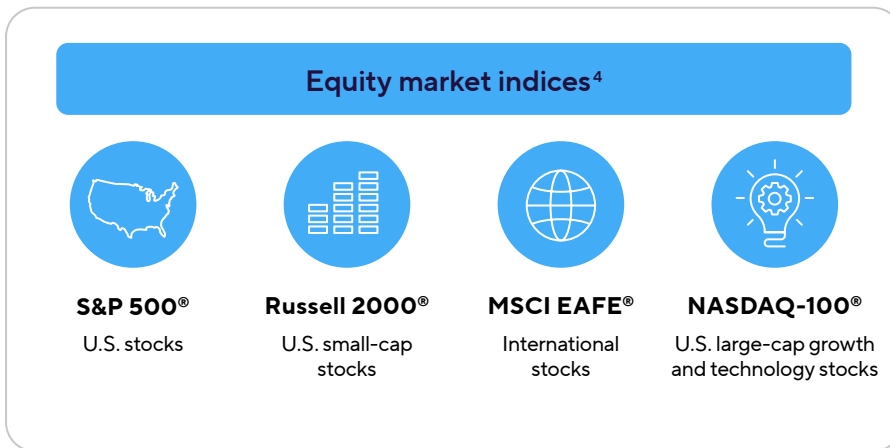
**Action is everything. Get started on building assets today.**

# Power Index 5 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 5 NY Index Annuity can help grow your retirement assets and income, while guaranteeing your principal will never decline due to market volatility!<sup>1</sup>

## Two ways to help grow your money

### 1 Earn interest based on your choice of four different indices<sup>3</sup>



### 2 Guarantee growth of at least 1% per year

With Power Index 5 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 5 NY locks in the greater of your contract value or MAV after 5 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.<sup>5</sup>

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

<sup>1</sup>Principal may decline due to withdrawals.

<sup>2</sup>Available through annuitization

<sup>3</sup>Index annuities are not a direct investment in the stock market. Interest earned is never less than zero in flat or down markets.

<sup>4</sup>The Nasdaq-100,<sup>®</sup> MSCI EAFE, Russell 2000<sup>®</sup> and S&P 500<sup>®</sup> are price return indices and do not include dividends. See back cover for details.

<sup>5</sup>Withdrawals 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).<sup>6</sup>

## Index interest accounts

Equity market indices	Index term	Index rate cap	Performance-triggered rate
<b>S&amp;P 500®</b> U.S. stock index composed of 500 leading stocks	Annual Point-to-Point	✓	✓
<b>Russell 2000®</b> U.S. small-cap stock index	Annual Point-to-Point	✓	
<b>MSCI EAFE</b> International stock index, excluding the U.S. and Canada	Annual Point-to-Point	✓	
<b>Nasdaq-100®</b> U.S. stock index composed of 100 leading non-financial companies, with a focus on technology and growth sectors.	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 5 NY

Power Index 5 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).

<sup>6</sup> Assets are not directly invested in any indices or stocks, therefore your contract value will not decline due to market downturns.

# 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 and performance-triggered rate.** 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	$10\% > 5\% = 5\%$ <small>Index change      Cap      Interest earned</small>
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.	$\text{At Least } 0\% \rightarrow 5\% = 5\%$ <small>Index change      Performance-triggered rate      Interest earned</small>

**Note:** The rates above are for illustrative purposes only and do not represent the rates within your contract. The index rate cap and performance-triggered rate 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 rates 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 5 NY Index Annuity
Access to your money in times of need or illness	Withdrawal charges (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	Death benefit proceeds can pass directly to your designated beneficiary without probate. Your designated beneficiary will receive the greater of your contract value, including applicable interest, or the Minimum Accumulation 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 <a href="#">click this link</a> to see the current rate.
Issue age	18-85
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 5 NY locks in the greater of your contract value or the MAV on the 5th contract anniversary and every contract anniversary thereafter.
No fee	There is no annual fee for Power Index 5 NY.
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 5 years: 8-7-6-5-4-0%.

Please see your financial professional or agent and refer to the Owner Acknowledgment and Disclosure Statement for more information about the Power Index 5 NY Index Annuity.

**Consider a Power Index 5 NY Index Annuity to help you:**

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

**Action is everything.** Talk to your financial professional or agent to see if the Power Index 5 NY 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.

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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).

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