

Product Comparison Guide




Power Index 5 NY[®]

Power Index Premier[®] NY

Offer clients a powerful combination for retirement

To prepare for a strong financial future, it's important to consider a retirement savings vehicle that can help clients build more assets.

The Power Index Premier[®] NY and Power Index 5 NY[®] Index Annuities offer clients the opportunity to:

-  **Grow** their retirement assets based partly on the performance of three leading indices: S&P 500[®], Russell 2000[®] and MSCI EAFE.¹
-  **Accumulate** more assets for retirement through the power of tax deferral.
-  **Protect** their principal against market volatility with guaranteed growth of at least 1% even in a flat or down market.²

In addition, Power Index Premier NY offers clients **Lifetime Income Builder**, a unique optional living benefit rider that guarantees lifetime income growth for up to 15 years.³

Contact your Corebridge Financial representative for more information.


¹ Interest earned is never less than zero in flat or down markets.

² See page 3 for details on the Minimum Accumulation Value (MAV). The guaranteed growth rate for the MAV is set at a minimum of 1%, but this rate may change with market conditions and the interest rate environment. Please scan the Quick Response (QR) code on page 3 or [click this link](#) for current rates.

³ The lifetime income percentage is guaranteed to increase each year income is deferred for up to the earlier of 15 years or income activation.

Minimum Accumulation Value

Guaranteed growth of at least 1% per year

Minimum Accumulation Value (MAV)	MAV is initially equal to the premium and increases every year at the guaranteed growth rate, adjusted for withdrawals and any applicable withdrawal charges. MAV applies to contracts with or without the Lifetime Income Builder GLB rider.
Contract Value (CV)	CV is equal to the premium plus interest earned, adjusted for withdrawals and any applicable withdrawal charges
Guaranteed growth rate	<p>The growth rate is guaranteed to be at least 1% but may be higher, depending on market conditions and the interest rate environment. Rates are subject to change at any time.</p> <p>Please scan the QR code or click this link for current rates.</p> 
Guaranteed step-up	<ul style="list-style-type: none"> • Power Index 5 NY locks in the greater of the MAV or CV on each contract anniversary beginning on the 5th contract anniversary • Power Index Premier NY locks in the greater of the MAV or CV on each contract anniversary beginning on the 7th contract anniversary <p>For both products:</p> <ul style="list-style-type: none"> • If CV > MAV, then the MAV will be reset to equal the CV • If MAV > CV, then the CV will be reset to equal the MAV
Impact of withdrawals on Contract Value and MAV	<p>Withdrawals will reduce the CV and MAV, as follows:</p> <ul style="list-style-type: none"> • Dollar-for-dollar reduction: The greater value (CV or MAV) will be reduced by the amount of the withdrawal • Proportionate reduction: At the same time, the lesser value (CV or MAV) will be reduced by an amount based on the proportion by which the greater value (described above) is reduced by the withdrawal <p>These reductions apply to contracts with or without the Lifetime Income Builder GLB rider. They also apply before and after activation if the GLB rider is elected. See page 7 for the impact of excess withdrawals after activation.</p>

Index interest accounts for upside growth potential

Equity market indices	Index term	Index rate cap	Performance-triggered rate
S&P 500® The standard for measuring U.S. stock market performance; composed of the 500 largest U.S. publicly traded companies	Annual Point-to-Point	✓	✓
Russell 2000® U.S. small-cap stock index with market capitalizations that average \$2 billion	Annual Point-to-Point	✓	
MSCI EAFE International stock index, excluding the U.S. and Canada	Annual Point-to-Point	✓	

Note: The MSCI EAFE, Russell 2000® and S&P 500® are price return indices and do not include dividends. The index rate caps are set at contract issue and guaranteed not to change until the end of the index term (1 year). Renewal caps may be set higher or lower than the initial rate. See the current rate flyer for more information.

Power Index 5 NY[®]

Fixed index annuity focusing on asset accumulation with no guaranteed living benefit rider

Issue Age	<ul style="list-style-type: none"> • 18-85 • Maximum issue age may be lower in certain firms
Fee	There is no annual fee for Power Index 5 NY
Premium	<ul style="list-style-type: none"> • \$25,000 minimum (qualified and non-qualified) • No additional premiums are allowed after contract issue • Requires prior company approval if total of all contracts issued to the same owner and/or annuitant exceeds \$1 million
Optional Guaranteed Living Benefit (GLB) rider	Not available
Access to your money in times of need or illness	Withdrawal charges 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.
Interest crediting options	4 index interest accounts based on leading equity indices. See page 3 for details.
Death benefit	Greater of the annuity contract value or Minimum Accumulation Value (MAV)
Free withdrawals	Up to 10% of the annuity contract value (based on prior anniversary value) if taken after the first contract year
Withdrawal charge	<ul style="list-style-type: none"> • Applies to amounts in excess of the 10% Free Withdrawal Amount • Declines over 5 years: 8-7-6-5-4-0%
Minimum Accumulation Value (MAV)	An amount used to calculate the cash surrender value, death benefit, or amount applied at annuitization. See page 3 for more information on the MAV.
Required Minimum Distributions (RMDs)	Withdrawal charges will not apply to RMDs attributable to the contract. RMDs count against the 10% Free Withdrawal Amount. Failure to satisfy the RMD requirements may result in a tax penalty.
Annuitization choices	Life income; joint and survivor annuity; joint and survivor annuity with 10- or 20-year period certain; life annuity with 10- or 20-year period certain; and income for a specified period (5-30 years). Clients lose access to contract value with annuitization.
Cash surrender value	Greater of 1) Minimum Accumulation Value; or 2) contract value, both of which are adjusted for any applicable withdrawal charges

Power Index Premier® NY

Fixed index annuity with an optional guaranteed living benefit rider

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 • Maximum issue age may be lower in certain firms
Fee	There is no annual fee for Power Index Premier NY or the optional Lifetime Income Builder guaranteed living benefit rider
Premium	<ul style="list-style-type: none"> • \$25,000 minimum (qualified and non-qualified) • No additional premiums are allowed after contract issue • Requires prior company approval if total of all contracts issued to the same owner and/or annuitant exceeds \$1 million
Optional Guaranteed Living Benefit (GLB) rider	The Lifetime Income Builder GLB rider guarantees growth of lifetime income for up to 15 years. Available at contract issue for no annual fee. See pages 6-7 for details.
Access to your money in times of need or illness	Withdrawal charges 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.
Interest crediting options	4 index interest accounts based on leading equity indices. See page 3 for details.
Death benefit	Greater of the annuity contract value or Minimum Accumulation Value (MAV)
Free withdrawals	Up to 10% of the annuity contract value (based on prior anniversary value) if taken after the first contract year, or the Guaranteed Lifetime Income Amount under the Lifetime Income Builder GLB rider (if elected), whichever is greater
Withdrawal charge	<ul style="list-style-type: none"> • Applies to amounts in excess of the 10% Free Withdrawal Amount • Declines over 7 years: 9-8-7-6-5-4-3-0%
Minimum Accumulation Value (MAV)	An amount used to calculate the cash surrender value, death benefit, amount applied at annuitization or the Guaranteed Lifetime Income Amount (if the Lifetime Income Builder GLB rider is elected). See page 3 for more information on the MAV.
Required Minimum Distributions (RMDs)	Withdrawal charges will not apply to RMDs attributable to the contract. RMDs count against the 10% Free Withdrawal Amount and the Guaranteed Lifetime Income Amount (if the Lifetime Income Builder GLB rider is elected). Failure to satisfy the RMD requirements may result in a tax penalty.
Annuitization choices	Life income; joint and survivor annuity; joint and survivor annuity with 10- or 20-year period certain; life annuity with 10- or 20-year period certain; and income for a specified period (5-30 years). Clients lose access to contract value with annuitization.
Cash surrender value	Greater of 1) Minimum Accumulation Value; or 2) contract value, both of which are adjusted for any applicable withdrawal charges

Lifetime Income Builder Optional Guaranteed Living Benefit (GLB) Rider

(Available on Power Index Premier NY only)

3 Steps to increasing lifetime income

- Determining the initial income percentage:** This percentage is based on the issue age and number of individuals covered under the GLB rider, according to the following table.

Initial income percentages					
Issue Age	Single Life	Joint Life	Issue Age	Single Life	Joint Life
50	5.00%	4.50%	65	6.50%	6.00%
51	5.10%	4.60%	66	6.55%	6.05%
52	5.20%	4.70%	67	6.60%	6.10%
53	5.30%	4.80%	68	6.65%	6.15%
54	5.40%	4.90%	69	6.70%	6.20%
55	5.50%	5.00%	70	6.75%	6.25%
56	5.60%	5.10%	71	6.80%	6.30%
57	5.70%	5.20%	72	6.85%	6.35%
58	5.80%	5.30%	73	6.95%	6.45%
59	5.90%	5.40%	74	7.05%	6.55%
60	6.00%	5.50%	75	7.15%	6.65%
61	6.10%	5.60%	76	7.25%	6.75%
62	6.20%	5.70%	77	7.35%	6.85%
63	6.30%	5.80%	78	7.45%	6.95%
64	6.40%	5.90%	79	7.55%	7.05%
65	6.50%	6.00%	80	7.65%	7.15%

For example, a 65-year-old with single life coverage could take out lifetime income of 6.50% per year at contract issue.



Note: The initial income percentage and annual income percentage increase are as of April 15, 2024 and subject to change at any time.

Please scan the Quick Response (QR) code or [click this link](#) for current rates.

- Determining the income percentage at activation:** This percentage increases by 0.20% each year that income is deferred for up to 15 years. For example, if a 65-year-old with single coverage waits 5 years to activate lifetime income, his/her income percentage would increase to 7.50%.

$$\begin{array}{ccc}
 \boxed{6.50\%} & + & \boxed{.20\% \times 5 \text{ years}} \\
 \text{Initial income \%} & & \text{\% increase after 5 years} \\
 & & = \\
 & & \boxed{7.50\%} \\
 & & \text{Income \% at activation}
 \end{array}$$

- Calculating the Guaranteed Lifetime Income Amount (GLIA):** The GLIA equals the income percentage at activation multiplied by the greater of the contract value or Minimum Accumulation Value (MAV). Assuming \$100,000 premium and 0% interest earned, the client from the previous example would receive \$8,336 guaranteed for life based on the 1% minimum guaranteed growth of the MAV over 5 years:

$$\begin{array}{ccc}
 \boxed{7.50\%} & \times & \boxed{\$105,101} \\
 \text{Income \% at activation} & & \text{MAV after 5 years} \\
 & & = \\
 & & \boxed{\$8,336} \\
 & & \text{GLIA}
 \end{array}$$

Additional Information on Lifetime Income Builder

(Available on Power Index Premier NY only)

Key Highlights

Activation	The decision to turn on the GLB rider's stream of guaranteed lifetime income. Activation must be requested in writing via a US Life form.
Issue age	50-80
Fee	There is no annual fee for Lifetime Income Builder.
Initial Income Percentage	The lifetime income withdrawal rate at the time of contract issue. It is based on individual ages (see page 6 for specific rates).
Guaranteed Income Percentage Increase	0.20% per year
Guaranteed Income Growth Period	Earlier of the 15th contract anniversary or the income activation date
Guaranteed Lifetime Income Amount (GLIA)	The maximum amount of income that can be withdrawn each year under the GLB rider. The GLIA will not decline due to market volatility, provided withdrawals do not exceed the annual limit.
Impact of withdrawals	Withdrawals reduce the contract value and Minimum Accumulation Value. See page 3 for details.
Impact of excess withdrawals after activation	After activation, withdrawals in excess of the Guaranteed Lifetime Income Amount (GLIA) will proportionally reduce the GLIA amount in future years. The percentage reduction will be based on the contract value or Minimum Accumulation Value, whichever is greater, prior to the excess withdrawal. If the contract value declines to zero as a result of excess withdrawals, both the contract and GLB rider will terminate and no future GLIA amounts will be payable.

Important information about selling index annuity products

Index annuity products are fixed deferred annuities, and it is important that producers properly position these products when selling them to clients. Index annuities are not subject to federal and state securities registration requirements, so it is important to understand that the way in which a product is marketed can directly impact the determination of whether it is considered to be a security. Therefore, all producers should be aware of the following guidelines for marketing index annuity products:

- Index annuity products should be properly positioned as fixed deferred annuities and not as any other kind of product.
- They should not be marketed as being equivalent to, or as a substitute for, equity investments (such as mutual funds, securities, an investment in the market, etc.).
- The marketing and sales process should speak to the guaranteed features of the product without unduly emphasizing the possibility of index interest crediting or implying any linkage to equities.
- The overall focus of any marketing, including any sales presentations, should be the long-term retirement aspects of index annuities, such as minimum guaranteed surrender values, annuity payout options and the safety and stability of insurance products in general.
- Index interest crediting rates may differ when the guaranteed living benefit rider is elected. Talk to your financial professional or agent for more information.

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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 clients.

Withdrawals may be subject to federal and/or state income taxes. An additional 10% federal tax may apply if clients make withdrawals or surrender their annuity before age 59½. Clients should consult a tax advisor regarding their specific situation.

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