

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

Current rates as of January 2, 2025



Index Annuity rates are subject to change at any time until contract purchase.

## Index interest accounts based on equity market indices

### S&P 500<sup>®</sup> Index Interest Account

#### Annual Point-to-Point

|  |       |
|--|-------|
| Initial index rate cap (\$100,000 or more)   | 7.75% |
| Initial index rate cap (less than \$100,000) | 6.75% |

#### Annual Point-to-Point Performance Triggered

|  |       |
|--|-------|
| Initial declared interest rate (\$100,000 or more)   | 6.30% |
| Initial declared interest rate (less than \$100,000) | 5.30% |
| Minimum index value change                           | 0.00% |

### Russell 2000<sup>®</sup> Index Interest Account

#### Annual Point-to-Point

|  |       |
|--|-------|
| Initial index rate cap (\$100,000 or more)   | 7.75% |
| Initial index rate cap (less than \$100,000) | 6.75% |

### MSCI EAFE Index Interest Account

#### Annual Point-to-Point

|  |       |
|--|-------|
| Initial index rate cap (\$100,000 or more)   | 7.75% |
| Initial index rate cap (less than \$100,000) | 6.75% |

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<sup>®</sup> NY Index Annuity

## Minimum rates for index interest accounts

| Index                      | Index Interest Account  | With no living benefit |
|----------------------------|---|------------------------|
| S&P 500 <sup>®</sup> 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.

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## Important information on Power Index 5<sup>®</sup> 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.

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**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.

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