

**Protection Advantage Select  
Variable Universal Life Insurance**

**THE UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK**

**'INVESTMENT OPTION PERFORMANCE INFORMATION AS OF May 31, 2024**

Protection Advantage Select is a variable universal life insurance policy issued by The United States Life Insurance Company in the City of New York. The table below presents average annual returns for each Protection Advantage Select variable universal life insurance investment portfolio. The returns include reinvestment of dividends and distributions and deductions for management fees and other expenses of the portfolios/funds, including 12b-1 distribution fees where applicable. These returns do not include: (i) mortality and expense risk charges; (ii) all other noninsurance charges and contract fees; and (iii) insurance-related charges, including surrender charges, cost of insurance and monthly expense charges. If these expenses were included, the performance presented below would be significantly lower. A personalized illustration reflecting the effects of the policy fees and expenses utilizing a hypothetical rate of return is available from your registered representative.

**'FUND AVERAGE ANNUAL TOTAL RETURNS (PERCENTAGES) AS OF May 31, 2024**

| Fund or Portfolio  | Fund/Portfolio Inception Date <sup>1</sup> | Year to Date (since 1/1/2024) | 1 Year | Annualized |        |         |                              |
|--|--|-------------------------------|--------|------------|--------|---------|------------------------------|
|  |  |                               |        | 3 Year     | 5 Year | 10 Year | Since Inception <sup>1</sup> |
| Alger Capital Appreciation Portfolio Class I-2                                 | 01/25/95                                   | 20.54                         | 42.02  | 6.87       | 16.79  | 14.28   | 13.69                        |
| Alger Mid Cap Growth Portfolio Class I-2                                       | 05/03/93                                   | 7.77                          | 20.50  | -4.67      | 9.64   | 9.19    | 10.50                        |
| LVIP American Century Value Fund Standard Class II                             | 05/01/96                                   | 4.46                          | 17.13  | 5.85       | 11.36  | 8.39    | 8.82                         |
| American Funds IS Asset Allocation Fund Class 2                                | 04/30/97                                   | 6.54                          | 18.50  | 3.53       | 9.01   | 7.67    | 7.39                         |
| American Funds IS Global Growth Fund Class 2                                   | 04/30/97                                   | 11.84                         | 24.65  | 3.32       | 13.32  | 10.78   | 10.07                        |
| American Funds IS Growth Fund Class 2  | 04/30/97                                   | 11.45                         | 33.01  | 6.67       | 19.09  | 15.34   | 12.15                        |
| American Funds IS Growth-Income Fund Class 2                                   | 04/30/97                                   | 10.69                         | 28.64  | 8.67       | 13.66  | 11.53   | 9.47                         |
| American Funds IS American High-Income Trust Class 2                           | 04/30/97                                   | 3.32                          | 13.07  | 2.84       | 5.21   | 4.41    | 5.84                         |
| American Funds IS International Fund Class 2                                   | 04/30/97                                   | 8.39                          | 17.24  | -2.27      | 4.99   | 3.94    | 6.44                         |
| SAST SA Wellington Capital Appreciation Portfolio Class 3                      | 09/30/02                                   | 18.19                         | 35.47  | 3.05       | 14.09  | 14.30   | 13.21                        |
| SAST SA Wellington Government and Quality Bond Portfolio Class 3               | 09/30/02                                   | -1.60                         | 0.52   | -3.72      | -0.90  | 0.55    | 2.16                         |
| Fidelity VIP Asset Manager Portfolio Service Class 2                           | 01/12/00                                   | 3.63                          | 11.47  | 1.08       | 6.53   | 5.03    | 6.92                         |
| Fidelity VIP Contrafund Portfolio Service Class 2                              | 01/12/00                                   | 19.48                         | 39.22  | 10.97      | 17.71  | 12.92   | 11.76                        |
| Fidelity VIP Equity-Income Portfolio Service Class 2                           | 01/12/00                                   | 10.07                         | 23.18  | 7.03       | 12.15  | 8.85    | 9.17                         |
| Fidelity VIP Freedom 2020 Portfolio Service Class 2                            | 04/26/05                                   | 4.26                          | 11.66  | 0.57       | 6.32   | 5.61    | 6.09                         |
| Fidelity VIP Freedom 2025 Portfolio Service Class 2                            | 04/26/05                                   | 5.09                          | 13.20  | 0.99       | 7.12   | 6.14    | 6.65                         |
| Fidelity VIP Freedom 2030 Portfolio Service Class 2                            | 04/26/05                                   | 5.79                          | 14.77  | 1.48       | 8.12   | 6.89    | 6.99                         |
| Fidelity VIP Government Money Market Portfolio Initial Class                   | 04/01/82                                   | 2.18                          | 5.21   | 2.83       | 1.97   | 1.33    | 3.86                         |
| Fidelity VIP Growth Portfolio Service Class 2                                  | 01/12/00                                   | 17.00                         | 37.73  | 10.61      | 19.96  | 15.87   | 11.31                        |
| Fidelity VIP Mid Cap Portfolio Service Class 2                                 | 01/12/00                                   | 11.79                         | 28.91  | 5.51       | 12.60  | 8.92    | 11.73                        |
| Fidelity VIP Government Money Market Portfolio Service Class 2                 | 01/12/00                                   | 2.07                          | 4.95   | 2.65       | 1.82   | 1.18    | 3.75                         |
| FTVIP Franklin Small Cap Value VIP Fund Class 2                                | 01/06/99                                   | 3.92                          | 21.73  | 1.72       | 10.86  | 7.41    | 9.12                         |
| FTVIP Franklin Mutual Shares VIP Fund Class 2                                  | 01/06/99                                   | 5.94                          | 21.72  | 3.64       | 7.49   | 5.42    | 6.67                         |
| Invesco V.I. Global Real Estate Fund Series I                                  | 03/31/98                                   | -3.86                         | 5.97   | -4.43      | -1.19  | 1.69    | 6.00                         |
| Invesco V.I. Growth and Income Fund Series I                                   | 12/23/96                                   | 8.01                          | 24.32  | 6.65       | 11.61  | 8.69    | 8.97                         |
| Invesco V.I. EQV International Equity Fund Series 1                            | 05/05/93                                   | 3.46                          | 12.62  | -0.41      | 6.76   | 4.26    | 6.77                         |
| Janus Henderson Enterprise Portfolio Service Shares                            | 12/31/99                                   | 6.19                          | 18.92  | 4.04       | 10.65  | 12.27   | 10.98                        |
| Janus Henderson Forty Portfolio Service Shares                                 | 12/31/99                                   | 13.23                         | 32.57  | 5.58       | 16.18  | 15.07   | 12.15                        |
| Janus Henderson Overseas Portfolio Service Shares                              | 12/31/99                                   | 10.50                         | 17.62  | 3.57       | 11.93  | 4.06    | 4.18                         |
| LVIP JPMorgan Core Bond Fund Standard Class                                    | 05/01/97                                   | -1.22                         | 1.64   | -2.73      | 0.10   | 1.36    | 4.21                         |
| MFS VIT New Discovery Series Initial Class                                     | 05/01/98                                   | 2.70                          | 14.67  | -7.01      | 7.67   | 8.94    | 8.68                         |
| MFS VIT Research Series Initial Class  | 07/26/95                                   | 9.13                          | 25.33  | 7.09       | 13.43  | 11.46   | 9.15                         |
| Neuberger Berman AMT Mid Cap Growth Portfolio Class I                          | 11/03/97                                   | 9.80                          | 23.58  | 0.28       | 10.44  | 10.12   | 9.44                         |
| Neuberger Berman AMT Sustainable Equity Portfolio Class I                      | 02/18/99                                   | 12.80                         | 31.88  | 8.54       | 15.06  | 11.08   | 8.50                         |
| Invesco V.I. Equity and Income Fund Series I                                   | 06/01/10                                   | 5.40                          | 17.55  | 3.87       | 9.44   | 7.22    | 8.96                         |
| Invesco V.I. Global Fund Series I  | 11/12/90                                   | 10.86                         | 27.23  | 2.70       | 11.93  | 9.26    | 10.06                        |
| <sup>2</sup> PIMCO CommodityRealReturn Strategy Portfolio Administrative Class | 06/30/04                                   | 6.21                          | 10.85  | 4.88       | 8.78   | -1.04   | 1.01                         |
| PIMCO Global Bond Opportunities Portfolio (Unhedged) Administrative Class      | 01/10/02                                   | -1.40                         | 3.36   | -3.84      | 0.11   | 0.47    | 4.07                         |
| PIMCO Real Return Portfolio Administrative Class                               | 09/30/99                                   | 0.28                          | 2.12   | -1.54      | 2.08   | 1.68    | 4.91                         |
| PIMCO Short-Term Portfolio Administrative Class                                | 09/30/99                                   | 2.75                          | 6.65   | 2.69       | 2.39   | 2.09    | 2.69                         |
| PIMCO Total Return Portfolio Administrative Class                              | 12/31/97                                   | -0.55                         | 2.95   | -3.12      | -0.01  | 1.34    | 4.29                         |
| Pioneer Mid Cap Value VCT Portfolio Class I                                    | 03/01/95                                   | 4.73                          | 22.03  | 5.79       | 11.02  | 7.32    | 9.19                         |
| Putnam VT Diversified Income Fund Class IB                                     | 04/06/98                                   | 0.72                          | 5.73   | -1.23      | 0.07   | 1.25    | 3.72                         |
| Putnam VT Small Cap Value Fund Class IB  | 04/30/99                                   | 1.29                          | 31.71  | 3.92       | 12.45  | 7.94    | 8.99                         |
| SST SA Multi-Managed Mid Cap Value Portfolio Class 3                           | 11/11/02                                   | 7.81                          | 25.48  | 5.40       | 11.45  | 7.91    | 9.52                         |
| SAST SA JPMorgan Mid-Cap Growth Portfolio Class 1                              | 04/01/99                                   | 4.24                          | 19.61  | 0.11       | 12.38  | 11.39   | 7.96                         |
| SAST SA JPMorgan Diversified Balanced Portfolio Class 1                        | 06/03/96                                   | 5.06                          | 15.31  | 2.04       | 7.65   | 6.45    | 6.38                         |
| VALIC Company I Dynamic Allocation Fund  | 12/19/12                                   | 5.78                          | 15.65  | 1.60       | 6.52   | 5.40    | 6.35                         |
| VALIC Company I Emerging Economies Fund  | 12/05/05                                   | 7.39                          | 17.43  | -5.98      | 3.90   | 2.42    | 1.67                         |
| VALIC Company I International Value Fund                                       | 12/05/05                                   | 10.68                         | 22.89  | 2.17       | 7.50   | 2.36    | 3.95                         |
| VALIC Company I International Equities Index Fund                              | 10/02/89                                   | 7.60                          | 18.21  | 2.67       | 7.68   | 4.30    | 4.04                         |
| VALIC Company I Mid Cap Index Fund   | 10/01/91                                   | 7.73                          | 25.47  | 4.27       | 11.85  | 9.40    | 11.26                        |
| VALIC Company I Nasdaq-100 Index Fund  | 10/02/00                                   | 10.33                         | 30.54  | 10.99      | 21.45  | 17.92   | 7.55                         |
| VALIC Company I Science & Technology Fund                                      | 04/29/94                                   | 15.37                         | 36.58  | 5.36       | 17.75  | 16.98   | 11.30                        |
| VALIC Company I Small Cap Index Fund   | 05/01/92                                   | 2.55                          | 19.67  | -2.01      | 8.21   | 7.38    | 8.65                         |
| VALIC Company I Stock Index Fund   | 04/20/87                                   | 11.15                         | 27.70  | 9.21       | 15.44  | 12.33   | 9.96                         |
| VALIC Company I Mid Cap Value Fund   | 09/21/98                                   | 4.97                          | 24.06  | 5.76       | 11.82  | 8.04    | 10.18                        |
| VALIC Company I U.S. Socially Responsible Fund                                 | 09/21/98                                   | 11.18                         | 28.30  | 7.98       | 14.31  | 11.80   | 8.05                         |
| VALIC Company I Core Bond Fund   | 09/21/98                                   | -1.31                         | 2.80   | -3.09      | 0.34   | 1.41    | 3.64                         |
| Vanguard VIF High Yield Bond Portfolio   | 06/03/96                                   | 0.99                          | 9.44   | 1.67       | 3.75   | 4.02    | 5.62                         |
| Vanguard VIF Real Estate Index Portfolio                                       | 02/09/99                                   | -4.98                         | 8.28   | -2.49      | 2.77   | 5.15    | 8.72                         |

<sup>1</sup> The returns were calculated from the inception date of the underlying funds or portfolios. These funds or portfolios were not available for sale through this policy during all periods shown.

<sup>2</sup> Please see footnote 2 on page 3.

Please see page 3 for additional disclaimers.  
**THIS REPORT IS NOT VALID UNLESS ALL THREE PAGES ARE ATTACHED.**

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Variable Universal Life Insurance**

**THE UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK**

**INCLUDING ALL NONINSURANCE CHARGES AND CONTRACT FEES**

The performance results shown below reflect deductions for management fees and other expenses of the portfolios/funds (including Rule 12b-1 distribution fees where applicable), the Protection Advantage Select variable universal life mortality and expense risk charge of 0.70 percent annually (0.35 percent after 10 years) and all other noninsurance charges and contract fees. Insurance-related charges, including surrender charges, cost of insurance and the monthly expense charge, are not deducted in this example. Results would be significantly lower if these expenses were included.

**'AVERAGE ANNUAL TOTAL RETURNS (PERCENTAGES) OF THE SEPARATE ACCOUNT INVESTMENT OPTION AS May 31, 2024**

| Fund or Portfolio  | Investment Option<br>Inception Date <sup>1</sup> | 1 Year | Annualized |        |       | Since<br>Inception <sup>1</sup> |
|--|--|--------|------------|--------|-------|---------------------------------|
|  |  |        | 3 Year     | 5 Year |       |                                 |
| Alger Capital Appreciation Portfolio Class I-2                                 | 11/18/03   | 31.11  | 3.48       | 14.22  | 12.00 |                                 |
| Alger Mid Cap Growth Portfolio Class I-2                                       | 11/18/03   | 11.24  | -7.71      | 7.23   | 7.22  |                                 |
| LVIP American Century Value Fund Standard Class II                             | 11/01/00   | 8.12   | 2.51       | 8.90   | 7.49  |                                 |
| American Funds IS Asset Allocation Fund Class 2                                | 05/01/13   | 9.39   | 0.26       | 6.60   | 6.84  |                                 |
| American Funds IS Global Growth Fund Class 2                                   | 05/01/13   | 15.07  | 0.04       | 10.83  | 9.95  |                                 |
| American Funds IS Growth Fund Class 2  | 05/01/13   | 22.78  | 3.29       | 16.48  | 14.25 |                                 |
| American Funds IS Growth-Income Fund Class 2                                   | 05/01/13   | 18.75  | 5.24       | 11.16  | 11.15 |                                 |
| American Funds IS American High-Income Trust Class 2                           | 05/01/13   | 4.37   | -0.42      | 2.88   | 3.04  |                                 |
| American Funds IS International Fund Class 2                                   | 05/01/13   | 8.22   | -5.38      | 2.67   | 3.58  |                                 |
| SAST SA Wellington Capital Appreciation Portfolio Class 3                      | 05/01/13   | 25.06  | -0.23      | 11.59  | 13.85 |                                 |
| SAST SA Wellington Government and Quality Bond Portfolio Class 3               | 05/01/13   | -7.22  | -6.77      | -3.10  | -0.94 |                                 |
| Fidelity VIP Asset Manager Portfolio Service Class 2                           | 11/01/00   | 2.90   | -2.12      | 4.18   | 3.91  |                                 |
| Fidelity VIP Contrafund Portfolio Service Class 2                              | 11/01/00   | 28.52  | 7.47       | 15.12  | 8.32  |                                 |
| Fidelity VIP Equity-Income Portfolio Service Class 2                           | 11/01/00   | 13.70  | 3.65       | 9.68   | 5.82  |                                 |
| Fidelity VIP Freedom 2020 Portfolio Service Class 2                            | 05/01/06   | 3.07   | -2.62      | 3.97   | 4.46  |                                 |
| Fidelity VIP Freedom 2025 Portfolio Service Class 2                            | 05/01/06   | 4.49   | -2.21      | 4.76   | 4.97  |                                 |
| Fidelity VIP Freedom 2030 Portfolio Service Class 2                            | 05/01/06   | 5.94   | -1.73      | 5.74   | 5.23  |                                 |
| <sup>3</sup> Fidelity VIP Government Money Market Portfolio Initial Class      | 04/29/22   | -2.89  | n/a        | n/a    | -0.26 |                                 |
| Fidelity VIP Growth Portfolio Service Class 2                                  | 11/01/00   | 27.14  | 7.11       | 17.33  | 6.86  |                                 |
| Fidelity VIP Mid Cap Portfolio Service Class 2                                 | 11/18/03   | 19.00  | 2.17       | 10.12  | 9.22  |                                 |
| Fidelity VIP Government Money Market Portfolio Service Class 2                 | 05/01/13   | -3.13  | -0.60      | -0.45  | -0.37 |                                 |
| FTVIP Franklin Small Cap Value VIP Fund Class 2                                | 11/18/03   | 12.37  | -1.50      | 8.42   | 8.05  |                                 |
| FTVIP Franklin Mutual Shares VIP Fund Class 2                                  | 01/02/02   | 12.37  | 0.36       | 5.11   | 5.30  |                                 |
| Invesco V.I. Global Real Estate Fund Series I                                  | 07/11/08   | -2.18  | -7.46      | -3.39  | 2.08  |                                 |
| Invesco V.I. Growth and Income Fund Series I                                   | 10/25/00   | 14.76  | 3.29       | 9.15   | 6.66  |                                 |
| Invesco V.I. EQV International Equity Fund Series 1                            | 10/29/99   | 3.96   | -3.57      | 4.40   | 4.00  |                                 |
| Janus Henderson Enterprise Portfolio Service Shares                            | 11/01/00   | 9.78   | 0.75       | 8.21   | 5.37  |                                 |
| Janus Henderson Forty Portfolio Service Shares                                 | 07/11/08   | 22.39  | 2.23       | 13.63  | 10.09 |                                 |
| Janus Henderson Overseas Portfolio Service Shares                              | 11/01/00   | 8.57   | 0.29       | 9.46   | 3.73  |                                 |
| LVIP JPMorgan Core Bond Fund Standard Class                                    | 04/24/09   | -6.19  | -5.81      | -2.12  | 1.69  |                                 |
| MFS VIT New Discovery Series Initial Class                                     | 11/01/00   | 5.85   | -9.97      | 5.30   | 5.89  |                                 |
| MFS VIT Research Series Initial Class  | 11/01/00   | 15.70  | 3.71       | 10.93  | 5.90  |                                 |
| Neuberger Berman AMT Mid Cap Growth Portfolio Class I                          | 11/01/00   | 14.08  | -2.90      | 8.01   | 5.05  |                                 |
| Neuberger Berman AMT Sustainable Equity Portfolio Class I                      | 07/11/08   | 21.74  | 5.11       | 12.53  | 9.26  |                                 |
| Invesco V.I. Equity and Income Fund Series I                                   | 04/29/24   | n/a    | n/a        | n/a    | -6.38 |                                 |
| Invesco V.I. Global Fund Series I  | 11/18/03   | 17.45  | -0.56      | 9.46   | 8.43  |                                 |
| <sup>2</sup> PIMCO CommodityRealReturn Strategy Portfolio Administrative Class | 05/01/06   | 2.32   | 1.58       | 6.38   | -1.38 |                                 |
| PIMCO Global Bond Opportunities Portfolio (Unhedged) Administrative Class      | 07/11/08   | -4.60  | -6.89      | -2.12  | 1.11  |                                 |
| PIMCO Real Return Portfolio Administrative Class                               | 11/01/00   | -5.74  | -4.66      | -0.18  | 3.82  |                                 |
| PIMCO Short-Term Portfolio Administrative Class                                | 11/01/00   | -1.56  | -0.55      | 0.12   | 1.65  |                                 |
| PIMCO Total Return Portfolio Administrative Class                              | 11/01/00   | -4.98  | -6.19      | -2.23  | 3.33  |                                 |
| Pioneer Mid Cap Value VCT Portfolio Class I                                    | 05/01/06   | 12.65  | 2.45       | 8.57   | 5.88  |                                 |
| Putnam VT Diversified Income Fund Class IB                                     | 10/29/99   | -2.41  | -4.36      | -2.16  | 3.33  |                                 |
| Putnam VT Small Cap Value Fund Class IB  | 07/11/08   | 21.59  | 0.63       | 9.97   | 8.05  |                                 |
| SST SA Multi-Managed Mid Cap Value Portfolio Class 3                           | 05/01/13   | 15.83  | 2.07       | 8.99   | 7.69  |                                 |
| SAST SA JPMorgan Mid-Cap Growth Portfolio Class 1                              | 11/09/21   | 10.41  | n/a        | n/a    | -8.33 |                                 |
| SAST SA JPMorgan Diversified Balanced Portfolio Class 1                        | 11/18/03   | 6.44   | -1.19      | 5.28   | 5.57  |                                 |
| VALIC Company I Dynamic Allocation Fund  | 05/01/13   | 6.75   | -1.61      | 4.17   | 4.42  |                                 |
| VALIC Company I Emerging Economies Fund  | 05/01/13   | 8.39   | -8.98      | 1.60   | 0.70  |                                 |
| VALIC Company I International Value Fund                                       | 05/01/13   | 13.44  | -1.07      | 5.12   | 2.70  |                                 |
| VALIC Company I International Equities Index Fund                              | 10/29/99   | 9.12   | -0.58      | 5.30   | 2.34  |                                 |
| VALIC Company I Mid Cap Index Fund   | 10/29/99   | 15.83  | 0.97       | 9.39   | 8.84  |                                 |
| VALIC Company I Nasdaq-100 Index Fund  | 11/01/00   | 20.51  | 7.48       | 18.79  | 7.03  |                                 |
| VALIC Company I Science & Technology Fund                                      | 11/01/00   | 26.09  | 2.02       | 15.17  | 5.34  |                                 |
| VALIC Company I Small Cap Index Fund   | 11/01/00   | 10.47  | -5.12      | 5.82   | 6.51  |                                 |
| VALIC Company I Stock Index Fund   | 10/29/99   | 17.88  | 5.77       | 12.90  | 6.42  |                                 |
| VALIC Company I Mid Cap Value Fund   | 05/01/13   | 14.52  | 2.42       | 9.35   | 8.23  |                                 |
| VALIC Company I U.S. Socially Responsible Fund                                 | 05/01/13   | 18.44  | 4.57       | 11.80  | 11.45 |                                 |
| VALIC Company I Core Bond Fund   | 05/01/13   | -5.12  | -6.17      | -1.89  | -0.09 |                                 |
| Vanguard VIF High Yield Bond Portfolio   | 11/01/00   | 1.02   | -1.55      | 1.45   | 4.67  |                                 |
| Vanguard VIF Real Estate Index Portfolio                                       | 11/01/00   | -0.05  | -5.57      | 0.49   | 7.96  |                                 |

<sup>1</sup> The "investment option inception date" and the "since inception" data found in this chart are based on unit values recorded after the date the fund or portfolio was included in the separate account. For all periods shown, (1) the policy may not have been available for sale, or (2) the fund or portfolio may not have been an available investment option under the policy.

<sup>2</sup> Please see footnote 2 on page 3.

<sup>3</sup> The current 7-day yield more closely reflects the current earnings of the money market fund than does the total average annual return. Yields are historical a guarantee future performance. Yields do not reflect deduction of any charges.

The Current Yield as of 05/31/2024 4.41%

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THE UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK

2 On August 7, 2015 the PIMCO VIT CommodityRealReturn® Strategy Portfolio - Administrative Class effected a reverse share split for the portfolio, pursuant to which any separate account that is an owner received one share in exchange for every two shares of the portfolio they owned. The reverse share split did not alter the rights or total value of any policy owner's investment in the portfolio.

Fund returns may have been achieved during favorable market conditions. There can be no assurance that the fund will continue to achieve a substantially similar performance as it previously experienced.

Higher potential return generally involves greater risk, and short-term volatility is not uncommon when investing in emerging markets. Risks for emerging markets include, for instance, risks relating to the relatively smaller size and lesser liquidity of these markets, high inflation rates and adverse political developments.

Higher potential return generally involves greater risk, and short-term volatility is not uncommon when investing in small and mid-sized companies. Risks for smaller companies include, for instance, business risks, significant stock price fluctuations and illiquidity.

Higher potential return generally involves greater risk, and short-term volatility is not uncommon when investing in a sector fund.

Investing in higher-yielding, lower-rated bonds has a greater risk of price fluctuation and loss of principal and income than U.S. government securities, such as U.S. Treasury bonds and bills. Treasuries are guaranteed by the government for repayment of principal and interest if held to maturity. Investors should carefully assess the risk associated with an investment in the fund.

Government securities offer a high degree of safety and are guaranteed as to the timely payment of principal and interest if held to maturity. Fund shares are not insured, and their value and yield will vary with market conditions.

Returns may be higher or lower than the performance stated due to recent stock market volatility.

**Past performance is no guarantee of future results. An investor's units may be worth more or less than the original amount invested when redeemed. An investment in the VALIC Company I – Money Market I Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in the Fund. International fund unit values and returns will fluctuate with market conditions, currencies and economic and political climates where investments are made.**

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IN THE CITY OF NEW YORK  
THE UNITED STATES LIFE INSURANCE COMPANY

One World Financial Center, 200 Liberty Street, New York, NY 10281  
1-800-251-3720

Protection Advantage Select Variable Universal Life Insurance

Policy Form Numbers 07921N, 07921NU

Policies issued by: The United States Life Insurance Company in the City of New York (US Life), Policy Form Numbers 07921N, 07921NU.

Issuing company US Life is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG).

The product is only available in the State of New York.

Variable universal life insurance policies issued by US Life are distributed by AIG Capital Services, Inc., member FINRA.

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