

Current Rates as of December 5, 2022

Rates are subject to change at any time until contract purchase



Power Index 5 NY

S&P 500[®] Index Interest Account

Annual Point-to-Point¹	
Initial index rate cap (≥ \$100,000)	10.00%
Initial index rate cap (< \$100,000)	9.00%

Russell 2000[®] Index Interest Account

Annual Point-to-Point²	
Initial index rate cap (≥ \$100,000)	10.00%
Initial index rate cap (< \$100,000)	9.00%

MSCI EAFE Index Interest Account

Annual Point-to-Point³	
Initial index rate cap (≥ \$100,000)	10.00%
Initial index rate cap (< \$100,000)	9.00%

¹ Minimum index rate caps for the S&P 500[®] Annual Point-to-Point Index Interest Account are 2.30% for years 1-5 and 2.30% for years 6+.

² Minimum index rate caps for the Russell 2000[®] Annual Point-to-Point Index Interest Account are 2.30% for years 1-5 and 2.30% for years 6+.

³ Minimum index rate caps for the MSCI EAFE Annual Point-to-Point Index Interest Account are 2.30% for years 1-5 and 2.30% for years 6+.

Annuities are issued by The United States Life Insurance Company in the City of New York (US Life)

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

Note: The participation rate is set at 100% for all index interest accounts unless otherwise noted in the above table.

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

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Key Terms and Information

Index Rate Cap is the maximum rate of interest you can earn or the maximum change in the value of the index that is used to calculate interest.

Index Rate Caps and Participation Rates (where applicable) are set at contract issue and guaranteed for one index term, after which they are subject to change at the end of each term.

Participation Rate is the maximum percentage of change in the index value used to calculate the interest earned before an index rate cap is applied. If the participation rate is not stated, then the rate is set at 100%.

Premium is the money used to purchase the annuity.

Important Information on the Indices

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Important Information on Power Index 5® NY Index Annuity

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. 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. Please see the Owner Acknowledgment and Disclosure Statement for more information.

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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), 175 Water Street New York, NY 10038. Power Index 5 NY Single Premium Deferred Fixed Index Annuity. USL-800 (12/19) and USL-800-GLB (12/19).

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