



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

INVESTMENT OPTION PERFORMANCE INFORMATION AS OF January 31, 2021

Platinum Investor 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 Platinum Investor 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 policy fees and expenses utilizing a hypothetical rate of return is available from your registered representative.

FUND AVERAGE ANNUAL TOTAL RETURNS (PERCENTAGES) AS OF January 31, 2021

| Fund or Portfolio | Fund/Portfolio Inception Date ¹ | Year to Date (since 1/1/2021) | Annualized | | | | |
|---|--|-------------------------------|------------|--------|--------|---------|------------------------------|
| | | | 1 Year | 3 Year | 5 Year | 10 Year | Since Inception ¹ |
| American Century VP Value Fund - Class I | 05/01/96 | 0.18 | 6.04 | 3.81 | 9.81 | 9.54 | 8.50 |
| BNY Mellon IP MidCap Stock Init | 05/01/98 | 1.10 | 12.00 | 2.44 | 9.24 | 9.84 | 7.13 |
| BNY Mellon VIF Oppc Sm Cap Port Initl | 08/31/90 | 2.94 | 27.57 | 6.23 | 15.07 | 10.51 | 14.38 |
| Fidelity® VIP Asset Manager Service 2 | 01/12/00 | -0.36 | 13.74 | 7.39 | 9.28 | 6.94 | 7.39 |
| Fidelity VIP Contrafund® Portfolio - Service Class 2 | 01/12/00 | -0.96 | 25.77 | 14.19 | 17.32 | 12.85 | 11.60 |
| Fidelity VIP Equity-Income Portfolio - Service Class 2 | 01/12/00 | -0.99 | 7.53 | 5.43 | 11.28 | 9.45 | 8.92 |
| Fidelity VIP Growth Portfolio - Service Class 2 | 01/12/00 | 0.92 | 41.35 | 21.31 | 22.93 | 16.72 | 11.24 |
| Franklin Templeton Franklin U.S. Government Securities VIP Fund - Class 2 | 01/06/99 | -0.08 | 2.89 | 3.43 | 2.03 | 2.01 | 3.69 |
| Franklin Templeton Franklin Mutual Shares VIP Fund - Class 2 | 01/06/99 | 0.00 | -2.50 | 0.55 | 6.83 | 6.76 | 6.34 |
| Franklin Templeton Templeton Foreign VIP Fund - Class 2 | 05/01/97 | -0.68 | 2.82 | -3.46 | 4.80 | 2.01 | 4.20 |
| Invesco V.I. Core Equity Fund - Series I | 05/02/94 | -0.20 | 13.46 | 8.25 | 11.70 | 9.19 | 8.31 |
| Invesco V.I. Growth and Income Fund - Series I | 12/23/96 | -0.91 | 5.25 | 1.32 | 10.09 | 8.90 | 8.47 |
| Invesco V.I. High Yield Fund - Series I | 05/01/98 | 0.57 | 4.49 | 4.34 | 6.49 | 5.13 | 4.34 |
| Invesco V.I. International Growth Fund - Series I | 05/05/93 | -0.38 | 17.41 | 5.76 | 9.83 | 6.65 | 7.39 |
| Janus Henderson Enterprise Portfolio - Service Shares | 12/31/99 | -2.87 | 15.23 | 13.50 | 18.66 | 14.36 | 11.29 |
| Janus Henderson Global Research Portfolio - Service Shares | 12/31/99 | -1.98 | 17.77 | 9.84 | 14.56 | 9.38 | 8.53 |
| Janus Henderson Overseas Portfolio - Service Shares | 12/31/99 | -1.23 | 20.41 | 5.09 | 11.04 | 0.53 | 8.46 |
| JPMorgan Insurance Trust Small Cap Core Portfolio - Class 1 | 01/03/95 | 3.03 | 22.11 | 7.32 | 14.64 | 11.49 | 9.50 |
| MFS® VIT II Core Equity Portfolio - Initial Class | 05/12/97 | -1.33 | 16.38 | 12.63 | 17.04 | 13.46 | 8.54 |
| MFS® VIT Growth Series - Initial Class | 07/24/95 | -2.01 | 24.72 | 18.84 | 21.07 | 16.48 | 10.76 |
| MFS® VIT New Discovery Series - Initial Class | 05/01/98 | 1.67 | 48.40 | 25.93 | 26.07 | 14.73 | 10.94 |
| MFS® VIT Research Series - Initial Class | 07/26/95 | -2.04 | 13.03 | 11.18 | 15.38 | 12.65 | 8.93 |
| Neuberger Berman AMT Mid Cap Growth Portfolio - Class I | 11/03/97 | 0.70 | 38.91 | 17.89 | 20.01 | 14.05 | 10.69 |
| PIMCO VIT Real Return Portfolio - Administrative Class | 09/30/99 | 0.51 | 9.82 | 6.27 | 5.11 | 3.68 | 5.89 |
| PIMCO VIT Short-Term Portfolio - Administrative Class | 09/30/99 | 0.23 | 1.83 | 2.19 | 2.40 | 1.69 | 2.73 |
| PIMCO VIT Total Return Portfolio - Administrative Class | 12/31/97 | -0.47 | 5.61 | 5.57 | 4.45 | 3.86 | 5.43 |
| Pioneer Fund VCT Portfolio - Class I | 10/31/97 | -1.60 | 22.37 | 14.35 | 17.19 | 12.51 | 8.27 |
| Pioneer Select Mid Cap Growth VCT Portfolio - Class I | 01/07/93 | 0.80 | 37.31 | 18.39 | 20.82 | 14.56 | 12.23 |
| Putnam VT Diversified Income Fund - Class IB | 04/06/98 | 0.35 | -0.56 | 2.47 | 5.34 | 3.36 | 4.48 |
| Putnam VT Equity Income Fund - Class IB | 05/01/03 | -0.08 | 8.30 | 6.34 | 12.55 | 11.26 | 9.73 |
| Putnam VT International Value Fund - Class IB | 04/06/98 | -0.88 | 6.64 | -1.00 | 6.23 | 3.63 | 4.89 |
| Morgan Stanley VIF Growth I | 01/02/97 | 1.67 | 105.70 | 41.98 | 37.30 | 23.85 | 13.52 |
| VALIC Company I International Equities Index Fund | 10/02/89 | -1.16 | 9.00 | 1.85 | 8.20 | 4.50 | 3.84 |
| VALIC Company I Mid Cap Index Fund | 10/01/91 | 1.50 | 18.10 | 7.57 | 13.67 | 11.12 | 11.54 |
| VALIC Company I Money Market I Fund | 01/16/86 | 0.00 | 0.13 | 1.05 | 0.72 | 0.36 | 3.01 |
| VALIC Company I Nasdaq-100® Index Fund | 10/02/00 | 0.28 | 44.11 | 23.46 | 25.38 | 19.66 | 6.87 |
| VALIC Company I Science & Technology Fund | 04/29/94 | 0.33 | 51.19 | 25.39 | 28.97 | 19.36 | 11.94 |
| VALIC Company I Small Cap Index Fund | 05/01/92 | 4.98 | 29.59 | 10.73 | 16.20 | 11.55 | 9.58 |
| VALIC Company I Stock Index Fund | 04/20/87 | -1.04 | 16.84 | 11.33 | 15.78 | 13.12 | 9.71 |
| Vanguard VIF High Yield Bond Portfolio | 06/03/96 | -0.12 | 5.54 | 5.77 | 7.39 | 6.15 | 6.14 |
| Vanguard VIF Real Estate Index Portfolio | 02/09/99 | 0.08 | -5.87 | 6.30 | 6.40 | 8.26 | 9.65 |

¹ 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.

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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 Platinum Investor variable universal life mortality and expense risk charge of 0.75 percent annually (0.50 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 January 31, 2021

| Fund or Portfolio | Investment Option Inception Date ¹ | 1 Year | Annualized | | |
|---|--|--------|------------|--------|---------------------------------|
| | | | 3 Year | 5 Year | Since Inception ¹ |
| American Century VP Value Fund - Class I | 11/01/00 | 0.50 | 1.41 | 7.94 | 6.98 |
| BNY Mellon IP MidCap Stock Init | 11/01/00 | 6.15 | 0.07 | 7.38 | 6.19 |
| BNY Mellon VIF Oppc Sm Cap Port Initl | 10/29/99 | 20.91 | 3.78 | 13.12 | 5.82 |
| Fidelity® VIP Asset Manager Service 2 | 11/01/00 | 7.80 | 4.92 | 7.42 | 4.22 |
| Fidelity VIP Contrafund® Portfolio - Service Class 2 | 11/01/00 | 19.22 | 11.57 | 15.33 | 7.65 |
| Fidelity VIP Equity-Income Portfolio - Service Class 2 | 11/01/00 | 1.91 | 3.00 | 9.39 | 4.97 |
| Fidelity VIP Growth Portfolio - Service Class 2 | 11/01/00 | 33.99 | 18.52 | 20.85 | 6.15 |
| Franklin Templeton Franklin U.S. Government Securities VIP Fund - Class 2 | 01/02/02 | -2.48 | 1.05 | 0.29 | 2.44 |
| Franklin Templeton Franklin Mutual Shares VIP Fund - Class 2 | 01/02/02 | -7.60 | -1.77 | 5.02 | 4.82 |
| Franklin Templeton Templeton Foreign VIP Fund - Class 2 | 01/02/02 | -2.55 | -5.69 | 3.02 | 3.25 |
| Invesco V.I. Core Equity Fund - Series I | 05/01/06 | 7.54 | 5.76 | 9.81 | 6.34 |
| Invesco V.I. Growth and Income Fund - Series I | 10/25/00 | -0.26 | -1.02 | 8.23 | 5.80 |
| Invesco V.I. High Yield Fund - Series I | 04/29/11 | -0.97 | 1.93 | 4.67 | 3.64 |
| Invesco V.I. International Growth Fund - Series I | 10/29/99 | 11.28 | 3.32 | 7.96 | 4.45 |
| Janus Henderson Enterprise Portfolio - Service Shares | 11/01/00 | 9.21 | 10.89 | 16.65 | 5.21 |
| Janus henderson Global Research Portfolio - Service Shares | 11/01/00 | 11.62 | 7.31 | 12.61 | 2.52 |
| Janus henderson Overseas Portfolio - Service Shares | 11/01/00 | 14.12 | 2.66 | 9.15 | 3.21 |
| JPMorgan Insurance Trust Small Cap Core Portfolio - Class 1 | 11/01/00 | 15.73 | 4.84 | 12.70 | 6.39 |
| MFS® VIT II Core Equity Portfolio - Initial Class | 03/30/15 | 10.31 | 10.05 | 15.06 | 10.89 |
| MFS® VIT Growth Series - Initial Class | 10/29/99 | 18.22 | 16.12 | 19.02 | 6.95 |
| MFS® VIT New Discovery Series - Initial Class | 11/01/00 | 40.66 | 23.04 | 23.94 | 8.01 |
| MFS® VIT Research Series - Initial Class | 11/01/00 | 7.13 | 8.62 | 13.42 | 5.22 |
| Neuberger Berman AMT Mid Cap Growth Portfolio - Class I | 11/01/00 | 31.67 | 15.17 | 17.97 | 5.83 |
| PIMCO VIT Real Return Portfolio - Administrative Class | 11/01/00 | 4.09 | 3.83 | 3.32 | 4.75 |
| PIMCO VIT Short-Term Portfolio - Administrative Class | 11/01/00 | -3.48 | -0.16 | 0.65 | 1.63 |
| PIMCO VIT Total Return Portfolio - Administrative Class | 11/01/00 | 0.10 | 3.14 | 2.66 | 4.54 |
| Pioneer Fund VCT Portfolio - Class I | 12/10/04 | 15.98 | 11.72 | 15.20 | 8.21 |
| Pioneer Select Mid Cap Growth VCT Portfolio - Class I | 10/29/99 | 30.15 | 15.66 | 18.77 | 8.41 |
| Putnam VT Diversified Income Fund - Class IB | 10/29/99 | -5.75 | 0.11 | 3.55 | 4.16 |
| Putnam VT Equity Income Fund - Class IB | 10/29/99 | -5.22 | -2.30 | 3.49 | 2.96 |
| Putnam VT International Value Fund - Class IB | 10/29/99 | 1.07 | -3.29 | 4.42 | 2.50 |
| Morgan Stanley VIF Growth I | 10/29/99 | 95.00 | 38.72 | 34.97 | 10.99 |
| VALIC Company I International Equities Index Fund | 10/29/99 | 3.31 | -0.50 | 6.36 | 1.88 |
| VALIC Company I Mid Cap Index Fund | 10/29/99 | 11.93 | 5.09 | 11.74 | 8.92 |
| VALIC Company I Money Market I Fund | 10/29/99 | -5.10 | -1.28 | -1.00 | 0.59 |
| VALIC Company I Nasdaq-100® Index Fund | 11/01/00 | 36.60 | 20.62 | 23.25 | 6.40 |
| VALIC Company I Science & Technology Fund | 11/01/00 | 43.32 | 22.51 | 26.78 | 5.34 |
| VALIC Company I Small Cap Index Fund | 11/01/00 | 22.82 | 8.18 | 14.23 | 7.55 |
| VALIC Company I Stock Index Fund | 10/29/99 | 10.74 | 8.77 | 13.82 | 5.58 |
| Vanguard VIF High Yield Bond Portfolio | 11/01/00 | 0.03 | 3.33 | 5.59 | 5.24 |
| Vanguard VIF Real Estate Index Portfolio | 11/01/00 | -10.80 | 3.86 | 4.59 | 8.90 |

¹ 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.

² 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 and do not guarantee future performance. Yields do not reflect deduction of any charges.
The Current Yield as of 1/31/2021: -0.74%

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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 midsized 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.

PLEASE CONTACT YOUR REPRESENTATIVE OR GO ONLINE TO www.aig.com/lifeinsurance FOR THE FUND PROSPECTUSES OR FOR AN ADDITIONAL PROSPECTUS. BEFORE INVESTING OR SENDING MONEY, PLEASE READ THE UNDERLYING FUND PROSPECTUSES, CONSIDERING THE FUNDS' INVESTMENT OBJECTIVES, RISKS, CHARGES AND EXPENSES, CAREFULLY BEFORE INVESTING (AS THESE FACTORS WILL AFFECT FUTURE RETURNS).



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

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Platinum Investor Variable Universal Life Insurance

Policy Form Number 97600N

Policies issued by: The United States Life Insurance Company in the City of New York (US Life), Policy Form Number 97600N.

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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