



Current effective annual interest rate as of

American Pathway® Fixed 5 Annuity		
A single premium tax deferred fixed annuity		
Initial Interest Rate Guarantee Term		With Guaranteed Return of Premium ¹ / Without Guaranteed Return of Premium ¹
One-Year ^{2,3}	Premium of \$100,000 or more	
	+ Premium enhancement	
	Total effective rate	
	Premium of less than \$100,000	
Three-Year ^{2,3}	Premium of \$100,000 or more	
	+ Rate enhancement	
	Total effective rate	
	Premium of less than \$100,000	
Five-Year ³	Premium of \$100,000 or more	
	Premium of less than \$100,000	

American Pathway® Fixed 7 Annuity		
A single premium tax deferred fixed annuity		
Initial Interest Rate Guarantee Term		With Guaranteed Return of Premium ¹ / Without Guaranteed Return of Premium ¹
One-Year ^{2,3}	Premium of \$100,000 or more	
	+ Premium enhancement	
	Total effective rate	
	Premium of less than \$100,000	
Three-Year ^{2,3}	Premium of \$100,000 or more	
	+ Rate enhancement	
	Total effective rate	
	Premium of less than \$100,000	
Seven-Year ³	Premium of \$100,000 or more	
	Premium of less than \$100,000	

Guaranteed minimum interest rate ³

Annuities issued by **The United States Life Insurance Company in the City of New York (US Life)**
 Guarantees are backed by the claims-paying ability of US Life.

¹ You may select an optional return-of-premium guarantee. If selected, you are guaranteed to receive, at minimum, your single premium paid, less prior net withdrawals. Contracts with this feature will have a slightly lower initial interest rate than contracts without the feature.

² Contracts may have an interest rate or premium enhancement. A premium enhancement means your annuity is credited a one-time dollar amount equal to a percentage of your single premium. Initial rates may be higher for contracts of \$100,000 or more. Interest rate enhancements are payable for the full initial interest rate term only. After the initial term, the renewal interest rate declared each year will not include any enhancements.

³ All rates are annual effective rates. Interest is credited daily to achieve an annual yield equal to the declared rate, assuming no withdrawals. The initial interest rate is guaranteed for the selected rate term. When the selected term expires, future interest rates will be declared annually. Rates are subject to change before the contract is issued. Withdrawals above the penalty-free amount are subject to a declining withdrawal charge schedule for either a five-year period (9%, 8%, 7%, 6%, 5%, 0%) or a seven-year period (9%, 8%, 7%, 6%, 5%, 4%, 2%, 0%) from the contract date, depending on product selection. Withdrawals taken prior to age 59½ are generally subject to a 10% federal early withdrawal tax penalty in addition to ordinary income tax.

A fixed annuity is a contract between you and an insurance company that, in exchange for your premium (earning a fixed rate of interest), offers a stream of guaranteed income payments.

Annuities are long-term products designed for retirement.

Retirement accounts such as IRAs can be tax deferred regardless of whether or not they are funded with an annuity. The purchase of an annuity within an IRA does not provide additional tax-deferred treatment of earnings. However, annuities do provide other features and benefits.

Withdrawals may be subject to federal and/or state income taxes. A 10% federal early withdrawal tax penalty may apply if taken before age 59½ in addition to ordinary income tax. Partial withdrawals may reduce benefits and contract value.

This material is general in nature, was developed for educational use only, and is not intended to provide financial, legal, fiduciary, accounting or tax advice, nor is it intended to make any recommendations. Applicable laws and regulations are complex and subject to change. Please consult with your financial professional regarding your situation. For legal, accounting or tax advice consult the appropriate professional.

Annuities issued by **The United States Life Insurance Company in the City of New York** (US Life). Issuing company US Life is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG).

May not be available in all states and product features may vary by state. Please refer to your contract.

aig.com/annuities
800-424-4990

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Contract #: USL-SPDA (11/17)

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

