

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

Current rates as of May 4, 2026



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)	7.00%
Initial index rate cap (less than \$100,000)	6.00%
<b>Annual Point-to-Point Performance Triggered</b>	
Initial declared interest rate (\$100,000 or more)	5.60%
Initial declared interest rate (less than \$100,000)	4.60%
Minimum index value change	0.00%

### Nasdaq 100<sup>®</sup> Index Interest Accounts

#### Annual Point-to-Point

Initial index rate cap (\$100,000 or more)	7.50%
Initial index rate cap (less than \$100,000)	6.50%
<b>Annual Point-to-Point Performance-Triggered</b>	
Initial declared interest rate (\$100,000 or more)	5.60%
Initial declared interest rate (less than \$100,000)	4.60%
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)	7.50%
Initial index rate cap (less than \$100,000)	6.50%

### MSCI EAFE Index Interest Account

#### Annual Point-to-Point

Initial index rate cap (\$100,000 or more)	7.50%
Initial index rate cap (less than \$100,000)	6.50%

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#### 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	2.95%
	Annual Point-to-Point Rate Cap years 6+	2.95%
	Annual Point-to-Point Performance-Triggered minimum index interest percentage years 1 - 5	2.70%
	Annual Point-to-Point Performance-Triggered minimum index interest percentage years 6+	2.70%
Nasdaq 100	Annual Point-to-Point with Rate Cap years 1-5	2.95%
	Annual Point-to-Point with Rate Cap years 6+	2.95%
	Annual Point-to-Point Performance-Triggered minimum initial declared interest rate years 1-5	2.70%
	Annual Point-to-Point Performance-Triggered minimum initial declared interest rate years 6+	2.70%
Russell 2000	Annual Point-to-Point Rate Cap years 1 - 5	2.95%
	Annual Point-to-Point Rate Cap years 6+	2.95%
MSCI EAFE	Annual Point-to-Point Rate Cap years 1 - 5	2.95%
	Annual Point-to-Point Rate Cap years 6+	2.95%

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

### Important information on the indices

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