

Power Index 5[®] NY Index Annuity

Current rates as of September 21, 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[®] Index Interest Account

Annual Point-to-Point

Initial index rate cap (\$100,000 or more)	9.00%
Initial index rate cap (less than \$100,000)	8.00%

Annual Point-to-Point Performance Triggered

Initial declared interest rate (\$100,000 or more)	7.15%
Initial declared interest rate (less than \$100,000)	6.15%
Minimum index value change	0.00%

Nasdaq 100[®] Index Interest Accounts

Annual Point-to-Point

Initial index rate cap (\$100,000 or more)	9.50%
Initial index rate cap (less than \$100,000)	8.50%

Annual Point-to-Point Performance-Triggered

Initial declared interest rate (\$100,000 or more)	7.15%
Initial declared interest rate (less than \$100,000)	6.15%
Minimum index value change	0.00%

Russell 2000[®] Index Interest Account

Annual Point-to-Point

Initial index rate cap (\$100,000 or more)	9.50%
Initial index rate cap (less than \$100,000)	8.50%

This material is not authorized for use unless preceded or accompanied by Power Index 5 NY index annuity consumer brochure (I6347CON) and Owner Acknowledgment and Disclosure Statement. See page 2 for applicable minimum rates and other important information. New rates may apply after the end of the first index term and are subject to minimum and maximum guarantees. Minimum or maximum rates apply after the end of the first index term.

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%.

INVESTMENT AND INSURANCE PRODUCTS ARE:

- NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
- NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, ANY BANK OR ANY OF ITS AFFILIATES
- SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF PRINCIPAL AMOUNT INVESTED

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

Power Index 5[®] NY Index Annuity

Index interest accounts based on equity market indices

MSCI EAFE Index Interest Account

Annual Point-to-Point

Initial index rate cap (\$100,000 or more)	9.50%
Initial index rate cap (less than \$100,000)	8.50%

Minimum rates for index interest accounts

Index	Index Interest Account	With no living benefit
S&P 500 [®] Index	Annual Point-to-Point Rate Cap years 1 - 5	3.40%
	Annual Point-to-Point Rate Cap years 6+	3.40%
	Annual Point-to-Point Performance-Triggered minimum index interest percentage years 1 - 5	3.15%
	Annual Point-to-Point Performance-Triggered minimum index interest percentage years 6+	3.15%
Nasdaq 100	Annual Point-to-Point with Rate Cap years 1-5	3.40%
	Annual Point-to-Point with Rate Cap years 6+	3.40%
	Annual Point-to-Point Performance-Triggered minimum initial declared interest rate years 1-5	3.15%
	Annual Point-to-Point Performance-Triggered minimum initial declared interest rate years 6+	3.15%
Russell 2000	Annual Point-to-Point Rate Cap years 1 - 5	3.40%
	Annual Point-to-Point Rate Cap years 6+	3.40%
MSCI EAFE	Annual Point-to-Point Rate Cap years 1 - 5	3.40%
	Annual Point-to-Point Rate Cap years 6+	3.40%

**Contact your financial professional or agent or call
the Annuity Service Center at 800-445-7862 for more information.**

Power Index Premier® NY Index Annuity

Current rates as of September 21, 2026



Index Annuity rates are subject to change at any time until contract purchase.

No living benefit rider

With Lifetime Income Builder

Index interest accounts based on equity market indices

S&P 500® Index Interest Account

Annual Point-to-Point

Initial index rate cap (\$100,000 or more)	9.00%	5.50%
Initial index rate cap (less than \$100,000)	8.00%	4.50%

Annual Point-to-Point Performance Triggered

Initial declared interest rate (\$100,000 or more)	7.25%	3.90%
Initial declared interest rate (less than \$100,000)	6.25%	3.15%
Minimum index value change	0.00%	0.00%

Nasdaq 100® Index Interest Accounts

Annual Point-to-Point

Initial index rate cap (\$100,000 or more)	9.75%	5.75%
Initial index rate cap (less than \$100,000)	8.75%	4.75%

Annual Point-to-Point Performance Triggered

Initial declared interest rate (\$100,000 or more)	7.25%	3.90%
Initial declared interest rate (less than \$100,000)	6.25%	3.15%
Minimum index value change	0.00%	0.00%

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: 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.

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%.

Premium: Money used to purchase the annuity.

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

No living benefit rider

With Lifetime Income Builder

Index interest accounts based on equity market indices (continued)

Russell 2000® Index Interest Account

Annual Point-to-Point

Initial index rate cap (\$100,000 or more)	9.75%	5.75%
Initial index rate cap (less than \$100,000)	8.75%	4.75%

MSCI EAFE Index Interest Account

Annual Point-to-Point

Initial index rate cap (\$100,000 or more)	9.75%	5.75%
Initial index rate cap (less than \$100,000)	8.75%	4.75%

Minimum rates for index interest accounts

Index	Index Interest Account	With no living benefit	With Lifetime Income Builder
S&P 500® Index	Annual Point-to-Point Rate Cap years 1 - 7	3.40%	3.40%
	Annual Point-to-Point Rate Cap years 8+	3.40%	3.40%
	Annual Point-to-Point Performance-Triggered minimum index interest percentage years 1 - 7	3.15%	3.15%
	Annual Point-to-Point Performance-Triggered minimum index interest percentage years 8+	3.15%	3.15%
Nasdaq 100	Annual Point-to-Point with Rate Cap years 1-7	3.40%	3.40%
	Annual Point-to-Point with Rate Cap years 8+	3.40%	3.40%
	Annual Point-to-Point Performance-Triggered minimum initial declared interest rate years 1-7	3.15%	3.15%
	Annual Point-to-Point Performance-Triggered minimum initial declared interest rate years 8+	3.15%	3.15%
Russell 2000	Annual Point-to-Point Rate Cap years 1 - 7	3.40%	3.40%
	Annual Point-to-Point Rate Cap years 8+	3.40%	3.40%
MSCI EAFE	Annual Point-to-Point Rate Cap years 1 - 7	3.40%	3.40%
	Annual Point-to-Point Rate Cap years 8+	3.40%	3.40%