

# Current Rates as of October 13, 2020

Rates are subject to change at any time until contract purchase



Power Index Premier NY	
No Living Benefit Rider	With Lifetime Income Builder

## S&P 500® Index Interest Accounts

Annual Point-to-Point <sup>1</sup>		
Initial index rate cap ( $\geq \$100,000$ )	4.00%	3.00%
Initial index rate cap ( $< \$100,000$ ) <sup>2</sup>	3.25%	2.50%

## Russell 2000® Index Interest Account

Annual Point-to-Point <sup>3</sup>		
Initial index rate cap ( $\geq \$100,000$ )	3.75%	2.75%
Initial index rate cap ( $< \$100,000$ ) <sup>2</sup>	3.00%	2.25%

## MSCI EAFE Index Interest Account

Annual Point-to-Point <sup>4</sup>		
Initial index rate cap ( $\geq \$100,000$ )	3.75%	2.75%
Initial index rate cap ( $< \$100,000$ ) <sup>2</sup>	3.00%	2.25%

<sup>1</sup> Minimum index rate caps for the S&P 500® Annual Point-to-Point Index Interest Account are 1.50% for years 1-7 and 1.50% for years 8+ (Power Index Premier NY with No Living Benefit Rider); 1.50% for years 1-7 and 1.50% for years 8+ (Power Index Premier NY with Lifetime Income Builder).

<sup>2</sup> If multiple premiums are received within 30 days of contract issue, causing the total premiums received to reach \$100,000 or more, the higher initial index rate cap or participation rate would apply to all premiums.

<sup>3</sup> Minimum index rate caps for the Russell 2000® Annual Point-to-Point Index Interest Account are 1.50% for years 1-7 and 1.50% for years 8+ (Power Index Premier NY with No Living Benefit Rider); 1.50% for years 1-7 and 1.50% for years 8+ (Power Index Premier NY with Lifetime Income Builder).

<sup>4</sup> Minimum index rate caps for the MSCI EAFE Annual Point-to-Point Index Interest Account are 1.50% for years 1-7 and 1.50% for years 8+ (Power Index Premier NY with No Living Benefit Rider); 1.50% for years 1-7 and 1.50% for years 8+ (Power Index Premier NY with Lifetime Income Builder)

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

**Contact your financial professional or agent or call the Annuity Service Center  
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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.

**Interest Rates, Index Rate Caps, Participation Rates and Spreads** (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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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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