

# Current Rates as of March 30, 2020

Rates are subject to change at any time until contract purchase

Power Index 7<sup>®</sup> Annuity, available in New York, offers an index interest account. When you purchase a Power Index 7 Annuity, you have the option to select a return-of-premium guarantee rider. Keep in mind that adding this optional feature will result in a slightly lower interest rate cap than a contract without the feature would receive. The return-of-premium guarantee allows you to return the annuity at any time for an amount equal to the single premium paid, less any prior withdrawals, or the withdrawal value (annuity value less any early withdrawal charges), whichever value is greater.

## S&P 500<sup>®</sup> Index Interest Account

Annual Point-to-Point (100% participation rate)	Guaranteed Return of Premium	Without Guaranteed Return of Premium
Initial Index Rate Cap (Single Premium of \$100,000 or more)	3.15%	4.00%
Initial Index Rate Cap (Single Premium under \$100,000)	2.25%	3.05%
Minimum Index Rate Cap (Years 1-7)	1.00%	1.00%
Minimum Index Rate Cap (Years 8+)	1.00%	1.00%

For the Annual Point-to-Point Index Interest Account, the Index Rate Cap is the maximum rate of interest you can earn in one year. The Index rate caps are set at contract issue and guaranteed for one year, after which they are subject to change on each contract anniversary. If the index has declined from the previous contract anniversary, the annuity will not lose value and is guaranteed to earn interest equal to the minimum fixed interest rate. Please see the Owner Acknowledgment and Disclosure Statement for more information.

## Fixed Interest Rate

	Guaranteed Return of Premium	Without Guaranteed Return of Premium
Minimum Declared Interest Rate	1.00%	1.00%

Amounts withdrawn on a date other than a contract anniversary will not be credited with interest resulting from the percentage change in the index. Instead, amounts withdrawn will receive daily interest equal to the fixed interest rate from the date of the last contract anniversary to the date of withdrawal. Withdrawals are subject to income taxation, and if made prior to age 59½, an additional 10% federal tax can also apply.

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

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Index annuities are not a direct investment in the stock market. They are long-term insurance products with guarantees backed by the claims-paying ability of the issuing insurance company. They provide the potential for interest to be credited based in part on the performance of the specified index, without the risk of loss of premium due to market downturns or fluctuations. Index annuities may not be suitable or appropriate for all individuals.

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 (US Life). 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. These rules may differ by state. Please see the Owner Acknowledgment and Disclosure Statement for more information.

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All contract and optional benefit guarantees, including any fixed account crediting rates or annuity rates, are backed by the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer from which this annuity is purchased, by the insurance agency from which this annuity is purchased or any affiliates of those entities and none makes any representation or guarantees regarding the claims-paying ability of the issuing insurance company.

**The United States Life Insurance Company** in the City of New York, 175 Water Street New York, NY 10038. Power Index 7 Single Premium Deferred Fixed Index Annuity, Contract Number A201-12-NY, R342-06-NY, R348-06-NY, R384-12-NY, R389-11-NY.

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