

## Current Rates as of March 13, 2023

Rates are subject to change at any time until contract purchase



## Index Interest Accounts Based on Multi-Asset, Risk-Managed Indices

## AQR DynamiQ Allocation Index® Interest Accounts

		Annual Fee
<b>Annual Point-to-Point Participation Rate<sup>1</sup></b>		
Initial participation rate (≥ \$100,000)	170%	—
Initial participation rate (< \$100,000) <sup>2</sup>	155%	—
<b>2-Year Point-to-Point Participation Rate<sup>3</sup></b>		
Initial participation rate (≥ \$100,000)	270%	—
Initial participation rate (< \$100,000) <sup>2</sup>	255%	—
<b>Annual Point-to-Point with Enhanced Participation Rate<sup>4</sup></b>		
Initial participation rate (≥ \$100,000)	245%	1.50%
Initial participation rate (< \$100,000) <sup>2</sup>	230%	1.50%
<b>2-Year Point-to-Point with Enhanced Participation Rate<sup>5</sup></b>		
Initial participation rate (≥ \$100,000)	345%	1.50%
Initial participation rate (< \$100,000) <sup>2</sup>	330%	1.50%

## ML Strategic Balanced Index® Interest Accounts

<b>Annual Point-to-Point Participation Rate<sup>6</sup></b>		
Initial participation rate (≥ \$100,000)	95%	—
Initial participation rate (< \$100,000) <sup>2</sup>	70%	—
<b>2-Year Point-to-Point Participation Rate<sup>7</sup></b>		
Initial participation rate (≥ \$100,000)	140%	—
Initial participation rate (< \$100,000) <sup>2</sup>	115%	—
<b>Annual Point-to-Point with Enhanced Participation Rate<sup>8</sup></b>		
Initial participation rate (≥ \$100,000)	135%	1.50%
Initial participation rate (< \$100,000) <sup>2</sup>	110%	1.50%
<b>2-Year Point-to-Point with Enhanced Participation Rate<sup>9</sup></b>		
Initial participation rate (≥ \$100,000)	185%	1.50%
Initial participation rate (< \$100,000) <sup>2</sup>	160%	1.50%

Index annuities are issued by American General Life Insurance Company (AGL), an AIG member company. Guarantees are backed by the claims-paying ability of AGL.

Note: **The Enhanced Participation Rate (EPR)** accounts are available for an annual strategy fee. You may receive higher interest credits in EPR accounts with annual fees, but higher interest credits are not guaranteed. At the end of the withdrawal charge period, if the total amount of strategy fees paid for an EPR account exceeds that account's total interest earned, the difference will be credited to your annuity

See footnotes on page 3 for applicable minimum rates and other important information. Page 1 of 4. Not valid without all pages.

## PIMCO Global Optima Index® Interest Accounts

		Annual Fee
<b>Annual Point-to-Point Participation Rate<sup>10</sup></b> Initial participation rate (≥ \$100,000)	65%	—
Initial participation rate (< \$100,000) <sup>2</sup>	50%	—
<b>2-Year Point-to-Point Participation Rate<sup>11</sup></b> Initial participation rate (≥ \$100,000)	85%	—
Initial participation rate (< \$100,000) <sup>2</sup>	70%	—
<b>Annual Point-to-Point with Enhanced Participation Rate<sup>12</sup></b> Initial participation rate (≥ \$100,000)	90%	1.50%
Initial participation rate (< \$100,000) <sup>2</sup>	75%	1.50%
<b>2-Year Point-to-Point with Enhanced Participation Rate<sup>13</sup></b> Initial participation rate (≥ \$100,000)	115%	1.50%
Initial participation rate (< \$100,000) <sup>2</sup>	100%	1.50%

## Index Interest Accounts Based on an Equity Market Index

### S&P 500® Index Interest Accounts

<b>Annual Point-to-Point<sup>14</sup></b> Initial index rate cap (≥ \$100,000)	10.00%	—
Initial index rate cap (< \$100,000) <sup>2</sup>	9.00%	—
<b>Annual Point-to-Point Participation Rate<sup>15</sup></b> Initial participation rate (≥ \$100,000)	33%	—
Initial participation rate (< \$100,000) <sup>2</sup>	28%	—
<b>Annual Point-to-Point with Enhanced Participation Rate<sup>16</sup></b> Initial participation rate (≥ \$100,000)	48%	1.50%
Initial participation rate (< \$100,000) <sup>2</sup>	43%	1.50%
<b>5-Year Point-to-Point<sup>17</sup></b> Initial index rate cap (≥ \$100,000)	60.00%	—
Initial index rate cap (< \$100,000) <sup>2</sup>	55.00%	—

## Fixed Interest Account

<b>1-Year Fixed Interest Account<sup>18</sup></b> Initial interest rate (≥ \$100,000)	4.40%	—
Initial interest rate (< \$100,000) <sup>2</sup>	4.15%	—

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

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Power 7 Protector <sup>®</sup>	Power 7 Protector Plus Income <sup>®</sup>
No Living Benefit Rider	with Lifetime Income Choice <sup>®</sup>

## Index Interest Accounts Based on Multi-Asset, Risk-Managed Indices

AQR DynamiQ Allocation Index <sup>®</sup> Interest Accounts			Annual Fee
<b>Annual Point-to-Point Participation Rate<sup>1</sup></b> Initial participation rate (≥ \$100,000)	180%	165%	—
Initial participation rate (< \$100,000) <sup>2</sup>	165%	155%	—
<b>2-Year Point-to-Point Participation Rate<sup>3</sup></b> Initial participation rate (≥ \$100,000)	280%	270%	—
Initial participation rate (< \$100,000) <sup>2</sup>	265%	260%	—
<b>Annual Point-to-Point with Enhanced Participation Rate<sup>4</sup></b> Initial participation rate (≥ \$100,000)	255%	240%	1.50%
Initial participation rate (< \$100,000) <sup>2</sup>	240%	230%	1.50%
<b>2-Year Point-to-Point with Enhanced Participation Rate<sup>5</sup></b> Initial participation rate (≥ \$100,000)	355%	345%	1.50%
Initial participation rate (< \$100,000) <sup>3</sup>	340%	335%	1.50%

ML Strategic Balanced Index <sup>®</sup> Interest Accounts			Annual Fee
<b>Annual Point-to-Point Participation Rate<sup>6</sup></b> Initial participation rate (≥ \$100,000)	100%	75%	—
Initial participation rate (< \$100,000) <sup>2</sup>	75%	65%	—
<b>2-Year Point-to-Point Participation Rate<sup>7</sup></b> Initial participation rate (≥ \$100,000)	145%	120%	—
Initial participation rate (< \$100,000) <sup>2</sup>	120%	110%	—
<b>Annual Point-to-Point with Enhanced Participation Rate<sup>8</sup></b> Initial participation rate (≥ \$100,000)	140%	120%	1.50%
Initial participation rate (< \$100,000) <sup>2</sup>	115%	105%	1.50%
<b>2-Year Point-to-Point with Enhanced Participation Rate<sup>9</sup></b> Initial participation rate (≥ \$100,000)	200%	175%	1.50%
Initial participation rate (< \$100,000) <sup>2</sup>	175%	160%	1.50%

**Index annuities are issued by American General Life Insurance Company (AGL), an AIG member company. Guarantees are backed by the claims-paying ability of AGL.**

Note: **The Enhanced Participation Rate (EPR)** accounts are available for an annual strategy fee. You may receive higher interest credits in EPR accounts with annual fees, but higher interest credits are not guaranteed. At the end of the withdrawal charge period, if the total amount of strategy fees paid for an EPR account exceeds that account's total interest earned, the difference will be credited to your annuity.

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Power 7 Protector®	Power 7 Protector Plus Income®
No Living Benefit Rider	with Lifetime Income Choice®

## Index Interest Accounts Based on Multi-Asset, Risk-Managed Indices

PIMCO Global Optima Index® Interest Accounts			Annual Fee
<b>Annual Point-to-Point Participation Rate<sup>10</sup></b> Initial participation rate (≥ \$100,000)	65%	55%	—
Initial participation rate (< \$100,000) <sup>2</sup>	50%	52%	—
<b>2-Year Point-to-Point Participation Rate<sup>11</sup></b> Initial participation rate (≥ \$100,000)	95%	80%	—
Initial participation rate (< \$100,000) <sup>2</sup>	80%	75%	—
<b>Annual Point-to-Point with Enhanced Participation Rate<sup>12</sup></b> Initial participation rate (≥ \$100,000)	95%	85%	1.50%
Initial participation rate (< \$100,000) <sup>2</sup>	80%	77%	1.50%
<b>2-Year Point-to-Point with Enhanced Participation Rate<sup>13</sup></b> Initial participation rate (≥ \$100,000)	130%	115%	1.50%
Initial participation rate (< \$100,000) <sup>2</sup>	115%	105%	1.50%

## Index Interest Accounts Based on Equity Market Index

S&P 500® Index Interest Accounts			Annual Fee
<b>Annual Point-to-Point<sup>14</sup></b> Initial index rate cap (≥ \$100,000)	10.50%	8.75%	—
Initial index rate cap (< \$100,000) <sup>2</sup>	9.50%	7.75%	—
<b>Annual Point-to-Point Participation Rate<sup>15</sup></b> Initial participation rate (≥ \$100,000)	43%	36%	—
Initial participation rate (< \$100,000) <sup>2</sup>	38%	31%	—
<b>Annual Point-to-Point with Enhanced Participation Rate<sup>16</sup></b> Initial participation rate (≥ \$100,000)	58%	51%	1.50%
Initial participation rate (< \$100,000) <sup>2</sup>	53%	46%	1.50%

Fixed Interest Account		
<b>1-Year Fixed Interest Account<sup>17</sup></b> Initial interest rate (≥ \$100,000)	4.50%	4.00%
Initial interest rate (< \$100,000) <sup>2</sup>	4.25%	3.75%

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Power 10 Protector <sup>®</sup>	Power 10 Protector Plus Income <sup>®</sup>
No Living Benefit Rider	with Lifetime Income Choice <sup>®</sup>

## Index Interest Accounts Based on Multi-Asset, Risk-Managed Indices

### AQR DynamiQ Allocation Index<sup>®</sup> Interest Accounts

			Annual Fee
<b>Annual Point-to-Point Participation Rate<sup>1</sup></b> Initial participation rate (≥ \$100,000)	190%	175%	—
Initial participation rate (< \$100,000) <sup>2</sup>	180%	165%	—
<b>2-Year Point-to-Point Participation Rate<sup>3</sup></b> Initial participation rate (≥ \$100,000)	290%	280%	—
Initial participation rate (< \$100,000) <sup>2</sup>	280%	270%	—
<b>Annual Point-to-Point with Enhanced Participation Rate<sup>4</sup></b> Initial participation rate (≥ \$100,000)	265%	250%	1.50%
Initial participation rate (< \$100,000) <sup>2</sup>	255%	240%	1.50%
<b>2-Year Point-to-Point with Enhanced Participation Rate<sup>5</sup></b> Initial participation rate (≥ \$100,000)	365%	355%	1.50%
Initial participation rate (< \$100,000) <sup>2</sup>	355%	350%	1.50%

### ML Strategic Balanced Index<sup>®</sup> Interest Accounts

			Annual Fee
<b>Annual Point-to-Point Participation Rate<sup>6</sup></b> Initial participation rate (≥ \$100,000)	105%	80%	—
Initial participation rate (< \$100,000) <sup>2</sup>	85%	65%	—
<b>2-Year Point-to-Point Participation Rate<sup>7</sup></b> Initial participation rate (≥ \$100,000)	155%	130%	—
Initial participation rate (< \$100,000) <sup>2</sup>	135%	115%	—
<b>Annual Point-to-Point with Enhanced Participation Rate<sup>8</sup></b> Initial participation rate (≥ \$100,000)	150%	125%	1.50%
Initial participation rate (< \$100,000) <sup>2</sup>	130%	110%	1.50%
<b>2-Year Point-to-Point with Enhanced Participation Rate<sup>9</sup></b> Initial participation rate (≥ \$100,000)	210%	185%	1.50%
Initial participation rate (< \$100,000) <sup>2</sup>	190%	165%	1.50%

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Note: **The Enhanced Participation Rate (EPR)** accounts are available for an annual strategy fee. You may receive higher interest credits in EPR accounts with annual fees, but higher interest credits are not guaranteed. At the end of the withdrawal charge period, if the total EPR fees paid exceed the total interest earned in the annuity, the difference will be credited to your annuity.

Power 10 Protector®	Power 10 Protector Plus Income®
No Living Benefit Rider	with Lifetime Income Choice®

## Index Interest Accounts Based on Multi-Asset, Risk-Managed Indices

PIMCO Global Optima Index® Interest Accounts			Annual Fee
<b>Annual Point-to-Point Participation Rate<sup>10</sup></b> Initial participation rate (≥ \$100,000)	65%	60%	—
Initial participation rate (< \$100,000) <sup>2</sup>	60%	55%	—
<b>2-Year Point-to-Point Participation Rate<sup>11</sup></b> Initial participation rate (≥ \$100,000)	100%	85%	—
Initial participation rate (< \$100,000) <sup>2</sup>	92%	80%	—
<b>Annual Point-to-Point with Enhanced Participation Rate<sup>12</sup></b> Initial participation rate (≥ \$100,000)	100%	90%	1.50%
Initial participation rate (< \$100,000) <sup>2</sup>	93%	87%	1.50%
<b>2-Year Point-to-Point with Enhanced Participation Rate<sup>13</sup></b> Initial participation rate (≥ \$100,000)	135%	120%	1.50%
Initial participation rate (< \$100,000) <sup>2</sup>	127%	110%	1.50%

## Index Interest Accounts Based on Equity Market Index

S&P 500® Index Interest Accounts			Annual Fee
<b>Annual Point-to-Point<sup>14</sup></b> Initial index rate cap (≥ \$100,000)	11.00%	9.00%	—
Initial index rate cap (< \$100,000) <sup>2</sup>	10.00%	8.00%	—
<b>Annual Point-to-Point Participation Rate<sup>15</sup></b> Initial participation rate (≥ \$100,000)	45%	38%	—
Initial participation rate (< \$100,000) <sup>2</sup>	40%	33%	—
<b>Annual Point-to-Point with Enhanced Participation Rate<sup>16</sup></b> Initial participation rate (≥ \$100,000)	60%	53%	1.50%
Initial participation rate (< \$100,000) <sup>2</sup>	55%	48%	1.50%

Fixed Interest Account		
<b>1-Year Fixed Interest Account<sup>17</sup></b> Initial interest rate (≥ \$100,000)	4.75%	4.25%
Initial interest rate (< \$100,000) <sup>2</sup>	4.50%	4.00%

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

## S&amp;P 500® Index Interest Accounts

Annual Point-to-Point <sup>1</sup>	No Living Benefit Rider	With Lifetime Income Builder
Initial index rate cap (≥ \$100,000)	10.00%	9.00%
Initial index rate cap (< \$100,000) <sup>2</sup>	9.00%	8.00%

## Russell 2000® Index Interest Account

Annual Point-to-Point <sup>3</sup>	No Living Benefit Rider	With Lifetime Income Builder
Initial index rate cap (≥ \$100,000)	10.00%	9.00%
Initial index rate cap (< \$100,000) <sup>2</sup>	9.00%	8.00%

## MSCI EAFE Index Interest Account

Annual Point-to-Point <sup>4</sup>	No Living Benefit Rider	With Lifetime Income Builder
Initial index rate cap (≥ \$100,000)	10.00%	9.00%
Initial index rate cap (< \$100,000) <sup>2</sup>	9.00%	8.00%

<sup>1</sup> Minimum index rate caps for the S&P 500® Annual Point-to-Point Index Interest Account are 3.30% for years 1-7 and 3.30% for years 8+ (Power Index Premier NY with No Living Benefit Rider); 3.30% for years 1-7 and 3.30% 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 3.30% for years 1-7 and 3.30% for years 8+ (Power Index Premier NY with No Living Benefit Rider); 3.30% for years 1-7 and 3.30% 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 3.30% for years 1-7 and 3.30% for years 8+ (Power Index Premier NY with No Living Benefit Rider); 3.30% for years 1-7 and 3.30% for years 8+ (Power Index Premier NY with Lifetime Income Builder).

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May Lose Value • No Bank or Credit Union Guarantee Not a Deposit • Not Insured by any Federal Government Agency

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 as of March 13, 2023

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## Power Index 5 NY

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

<b>Annual Point-to-Point<sup>1</sup></b>	
Initial index rate cap (≥ \$100,000)	9.50%
Initial index rate cap (< \$100,000)	8.50%

### Russell 2000<sup>®</sup> Index Interest Account

<b>Annual Point-to-Point<sup>2</sup></b>	
Initial index rate cap (≥ \$100,000)	9.50%
Initial index rate cap (< \$100,000)	8.50%

### MSCI EAFE Index Interest Account

<b>Annual Point-to-Point<sup>3</sup></b>	
Initial index rate cap (≥ \$100,000)	9.50%
Initial index rate cap (< \$100,000)	8.50%

<sup>1</sup> Minimum index rate caps for the S&P 500<sup>®</sup> Annual Point-to-Point Index Interest Account are 3.30% for years 1-5 and 3.30% for years 6+.

<sup>2</sup> Minimum index rate caps for the Russell 2000<sup>®</sup> Annual Point-to-Point Index Interest Account are 3.30% for years 1-5 and 3.30% for years 6+.

<sup>3</sup> Minimum index rate caps for the MSCI EAFE Annual Point-to-Point Index Interest Account are 3.30% for years 1-5 and 3.30% for years 6+.

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Note: The participation rate is set at 100% for all index interest accounts unless otherwise noted in the above table.





Current effective annual interest rate as of 03/06/2023

American Pathway <sup>®</sup> VisionMYG Annuity		
A single premium tax deferred fixed annuity with multi-year guarantee		
Guaranteed Interest Rate Term <sup>1</sup>	Interest Rate Guarantee <sup>2</sup>	
Four-Year	Premium of \$100,000 or more	4.25%
	Premium of less than \$100,000	3.00%
Five-Year	Premium of \$100,000 or more	4.50%
	Premium of less than \$100,000	3.15%
Six-Year	Premium of \$100,000 or more	4.50%
	Premium of less than \$100,000	3.15%
Seven-Year	Premium of \$100,000 or more	4.50%
	Premium of less than \$100,000	3.20%
10-Year	Premium of \$100,000 or more	4.60%
	Premium of less than \$100,000	3.20%

<sup>1</sup> A market value adjustment (MVA) may apply to withdrawals before the end of the guaranteed rate term. The adjustment can either increase or decrease the withdrawal amount depending on the current interest rate environment at the time it is incurred. MVA does not apply to withdrawals representing free withdrawal amounts, Required Minimum Distributions, annuitization or death benefit.

<sup>2</sup> This is an annual effective rate. Interest is credited to the contract daily (based on a 365-day year) to achieve an annual yield that's equal to the declared rate. The money must remain in the annuity (without any withdrawals) for the entire year to achieve the full rate. The initial interest rate on the single premium is guaranteed for the selected rate term. When the selected interest rate period expires, future interest rates will be declared annually, based on current market conditions. Current initial interest rate is subject to change at any time before the contract is issued. Withdrawals above the penalty-free amount are subject to a declining withdrawal charge schedule for 10 years (8%, 8%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%) and a market value adjustment during the guaranteed rate term. Withdrawal charges are applied as a percentage of the amount withdrawn, before application of the MVA, if any, in excess of the free withdrawals. No withdrawal charge or market value adjustment will be imposed on a full or partial withdrawal made within the 30-day period following the end of the guaranteed rate term. After the 30-day window expires, withdrawal charges will resume for any withdrawal in excess of free amounts through the 10th year. 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. Partial withdrawals may reduce benefits and contract value.

<sup>3</sup> During the withdrawal charge period, the guaranteed minimum interest rate is as shown. After the withdrawal charge period ends, the guaranteed minimum interest rate will be [0.25%] for the remainder of the contract.

Guaranteed minimum interest rate 1.00% during withdrawal charge period<sup>2,3</sup>

Annuities issued by  
**American General Life Insurance Company (AGL)**  
 Guarantees are backed by the claims-paying ability of AGL

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



Current effective annual interest rate as of 03/06/2023

American Pathway® SolutionsMYG Annuity		
A single premium tax deferred fixed annuity		
Guaranteed Interest Rate Term <sup>1</sup>		Interest Rate Guarantee <sup>2</sup>
Five-Year	Premium of \$100,000 or more	4.25%
	Premium of less than \$100,000	3.00%
Six-Year	Premium of \$100,000 or more	4.25%
	Premium of less than \$100,000	3.00%
Seven-Year	Premium of \$100,000 or more	4.25%
	Premium of less than \$100,000	3.05%

Guaranteed minimum interest rate 2.80%<sup>2</sup>

<sup>1</sup> A market value adjustment (MVA) may apply to withdrawals before the end of the guaranteed rate term. The adjustment can either increase or decrease the withdrawal amount depending on the current interest rate environment at the time it is incurred. MVA does not apply to withdrawals representing free withdrawal amounts, Required Minimum Distributions, annuitization or death benefit.

<sup>2</sup> This is an annual effective rate. Interest is credited to the contract daily (based on a 365-day year) to achieve an annual yield that's equal to the declared rate. The money must remain in the annuity (without any withdrawals) for the entire year to achieve the full rate. The initial interest rate on the single premium is guaranteed for the selected rate term. When the selected interest rate term expires, future interest rates will be declared annually, based on current market conditions. Current initial interest rate is subject to change at any time before the contract is issued. Withdrawals above the free amount are subject to a declining withdrawal charge schedule for seven years (7%, 6%, 5%, 4%, 3%, 2%, 1%) and a market value adjustment during the guaranteed rate period. Withdrawal charges are applied as a percentage of the amount withdrawn, after application of the MVA, if any, in excess of the free withdrawals. No withdrawal charge or market value adjustment will be imposed on a full or partial withdrawal made within the 30-day period following the end of the guaranteed rate period. After the 30-day window expires, withdrawal charges will resume for any withdrawal in excess of free amounts through the seventh year. 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. Partial withdrawals may reduce benefits and contract value.

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.