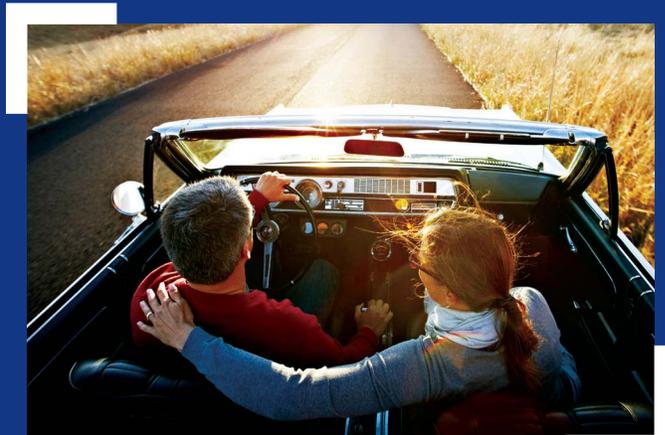




# Power Index Premier<sup>®</sup> NY Index Annuity

Interest crediting options and  
features at a glance



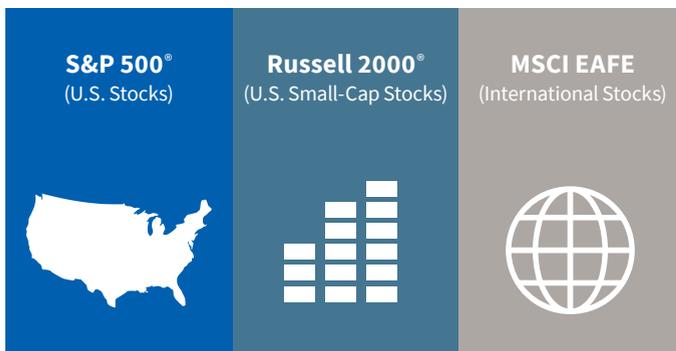
Power Index Premier NY offers you the potential to

# Accumulate more assets for retirement

In today's market environment, it's critical to find a retirement savings vehicle that combines growth potential with principal protection. The Power Index Premier NY Index Annuity can help grow your retirement assets and income, while guaranteeing your principal will never decline due to market volatility!<sup>1</sup>

## Three index crediting options to help grow your money

Equity market indices



**Note:** Index annuities are not a direct investment in the stock market. No interest is earned from index interest accounts in flat or down markets. The MSCI EAFE, Russell 2000® and S&P 500® are price return indices and do not include dividends. See back cover for details.

## 1% guaranteed growth in any market

With Power Index Premier NY, you can benefit from the Minimum Accumulation Value (MAV), which ensures that your premium will increase at a guaranteed growth rate of 1%, regardless of how the market performs. Power Index Premier NY locks in the greater of your contract value or MAV after 7 years, and every year thereafter, so you have the comfort and security of knowing that your contract value will rise steadily, even in volatile times.

### Understanding Power Index Premier NY

Power Index Premier NY is part of The Power Series of Index Annuities and a fixed index annuity (FIA) issued by The United States Life Insurance Company in the City of New York (US Life). FIAs are insurance contracts, not direct investments in the stock market or any particular index. In exchange for your money (premium), the FIA provides you with the opportunity to earn interest based on specific indices. When you need income, US Life promises to make regular income payments through annuitization (a process that permanently converts your contract to retirement income) or through an enhanced feature (also known as a guaranteed living benefit or GLB rider).

<sup>1</sup>Principal may decline due to withdrawals.

# Choose the index interest accounts that help fit your accumulation needs

Each account may earn interest based partly on the performance of an equity market index composed of U.S. or international stocks. Interest earned varies depending on the performance potential of the index and the crediting method used (see next page for more information).<sup>2</sup>

Equity market indices		Index Interest Accounts	
		Index Term	Index Rate Cap
	<b>S&amp;P 500®</b> U.S. stock index composed of 500 leading stocks	Annual Point-to-Point	✓
	<b>Russell 2000®</b> U.S. small-cap stock index	Annual Point-to-Point	✓
	<b>MSCI EAFE</b> International stock index, excluding the U.S. and Canada	Annual Point-to-Point	✓

This chart is not intended to recommend any specific account(s). Consult your financial professional or agent to determine which account(s) are appropriate for your specific situation and risk tolerance.

Power Index Premier NY is issued by The United States Life Insurance Company in the City of New York, an AIG member company. Guarantees are backed by the claims-paying ability of the issuing insurance company, not AIG.

Note: This brochure must be used in conjunction with the Power Index Premier NY Index Annuity brochure (I6188CON)

# Benefit from the power of index-based performance

With Power Index Premier NY, your assets may grow with index interest calculated as follows:

- **First, interest is based on index performance over a 1-year period.** The “Annual Point-to-Point” index term is determined using the percentage change of the index from one contract anniversary (i.e., the date the annuity is purchased) to the next contract anniversary.
- **Next, interest is adjusted by index rate caps.** These contract provisions can limit or reduce the amount of interest earned. For example, if index performance were 10% and the index rate cap were 5%, then the interest earned for that account would be 5%.

## Understanding the index rate cap

	Index Rate Cap
<b>What it is</b>	Maximum percentage of index performance that can be credited as interest for an index term
<b>Hypothetical example of how it works</b>	$10\% > 5\% = 5\%$ Index Change      Cap      Interest Earned

**Note:** The rates above are for illustrative purposes only and do not represent the rates within your contract. The index rate caps are set on each contract anniversary and guaranteed not to change until the end of the index term (1 year). Please ask your financial professional or agent for the current index rate cap for each index interest account.

Index interest accounts may vary by firm, and one or more index interest accounts may not be available in all firms. Please see your financial professional or agent and the Owner Acknowledgment and Disclosure Statement for more information on the availability of these accounts. Index interest accounts are not a permanent part of the contract and may be removed due to circumstances beyond the control of the issuing insurance company. These circumstances and the special rules that govern how assets in a discontinued index interest account may be reallocated are outlined in the contract and the Owner Acknowledgment and Disclosure Statement. Please read them for more information as these rules may vary by contract.

<sup>2</sup>The MSCI EAFE, Russell 2000<sup>®</sup> and S&P 500<sup>®</sup> are price return indices and do not include dividends. Assets are not directly invested in any indices or stocks, therefore your contract value will not decline due to market downturns. Even if no index interest is credited, you are guaranteed to earn at least 1% on the MAV, even during market downturns. Principal may decline due to withdrawals.

## Additional product information at a glance

Features	Power Index Premier NY Index Annuity
Beneficiary Protection	Death benefit proceeds can pass directly to your designated beneficiary without probate. Your designated beneficiary will receive the greater of your contract value, including applicable interest, or the Minimum Accumulation Value (see below) upon death, avoiding the potential delays and costs of probate.
Cash Surrender Value	If you fully surrender your annuity, you will receive the greater of the contract value or the Minimum Accumulation Value, both of which are reduced by any applicable withdrawal charges.
Free Withdrawals	After the first contract year, you can withdraw up to 10% of your contract value (based on your prior anniversary value) without incurring any company-imposed charges (see Withdrawal Charge below).
Issue Age	<ul style="list-style-type: none"> <li>• 18-85 with no guaranteed living benefit (GLB) rider elected.<sup>3</sup></li> <li>• 50-80 with the election of the Lifetime Income Builder GLB rider.</li> </ul>
Premium	Initial single premium: 25,000 minimum (qualified and non-qualified).
Minimum Accumulation Value (MAV)	This feature ensures growth of your premium at a guaranteed growth rate of 1%, adjusted for prior withdrawals and any applicable withdrawal charges. Power Index Premier NY locks in the greater of your contract value or the MAV on the 7th contract anniversary and every contract anniversary thereafter.
No Fee	There is no annual fee for Power Index Premier NY or the Lifetime Income Builder GLB rider.
Guaranteed Growth Rate	This rate is set at contract issue and is applied to the Minimum Accumulation Value for the life of the contract.
Optional Guaranteed Living Benefit (GLB) Rider	The Lifetime Income Builder GLB rider offers lifetime income that is guaranteed to rise for up to the earlier of 15 years or until lifetime income is activated. Please see the accompanying GLB rider brochure for details.
Withdrawal Charge	Withdrawals in excess of the 10% Free Withdrawal Amount are subject to withdrawal charges that decline over 7 years: 9-8-7-6-5-4-3-0%.

Please see your financial professional or agent and refer to the Owner Acknowledgment and Disclosure Statement for more information about Power Index Premier NY.

<sup>3</sup>Lifetime income is available with annuitization. Maximum issue age may be lower in certain firms.

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 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. Please consult a tax advisor regarding your specific situation.

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