



Current effective annual interest rate as of

American Pathway SolutionsMYG Annuity		
A single premium tax deferred fixed annuity		
Guaranteed Interest Rate Term ¹		Interest Rate Guarantee ²
Five-Year	Premium of \$100,000 or more	
	Premium of less than \$100,000	
Six-Year	Premium of \$100,000 or more	
	Premium of less than \$100,000	
Seven-Year	Premium of \$100,000 or more	
	Premium of less than \$100,000	

¹ 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.

² 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 Withdrawal charges are applied as a percentage of the amount withdrawn, after application of the MVA, if any, in excess of the free withdrawals.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.

Guaranteed minimum interest rate 2

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.

We see the future in you.SM

Annuities are long-term retirement saving vehicles.

Retirement accounts such as IRAs can be tax deferred regardless of whether or not they are funded with an annuity. The purchase of an annuity within an IRA does not provide additional tax-deferred treatment of earnings. However, annuities do provide other features and benefits.

This information is general in nature, may be subject to change and does not constitute legal, tax or accounting advice from any company, its employees, financial professionals or other representatives. Applicable laws and regulations are complex and subject to change. For advice concerning your situation, consult your attorney, tax advisor or accountant.

Annuities issued by **The United States Life Insurance Company in the City of New York** (US Life). Issuing company US Life is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG).

May not be available in all states and product features may vary by state. Please refer to your contract.

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800-424-4990

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Contract #: USL-SPDA-M (7/17)
Rider #: USLE-8053 (7/17), R342-06-NY, R348-06-NY, R389-11-NY

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

