

Assured Edge Income Builder®—NY

A fixed annuity with a guaranteed lifetime withdrawal benefit

Growing your guaranteed lifetime income amount



Know today what your retirement income could be

The maximum amount that may be withdrawn each contract year under the guaranteed lifetime withdrawal benefit (GLWB) is referred to as the guaranteed lifetime income amount (GLIA). The GLIA is calculated based on the contract value and income percentage at the time you elect to begin lifetime income.

Here's an example of how the income percentage is calculated based on age and coverage. The income percentage grows for up to 15 years or until you begin lifetime income, whichever comes first.

Assumptions

Income percentage increase: 0.25%*
As of 10/01/2023



Single coverage

$$\begin{array}{c}
 \mathbf{7\%} \\
 \text{Single coverage} \\
 \text{Age 65}
 \end{array}
 +
 \begin{array}{c}
 \mathbf{0.25\% \times 5} \\
 \text{Annual income} \\
 \text{percentage increase} \\
 \text{x deferral years}
 \end{array}
 =
 \begin{array}{c}
 \mathbf{8.25\%} \\
 \text{Income percentage} \\
 \text{when income begins}
 \end{array}$$

Here's an example of how the GLIA is calculated on an interest rate of 3.00% when you begin lifetime income at the end of year five (assumes no withdrawals):

$$\begin{array}{c}
 \mathbf{\$100,000} \\
 \text{Hypothetical} \\
 \text{premium}
 \end{array}
 +
 \begin{array}{c}
 \mathbf{\$16,183} \\
 \text{Interest earnings}
 \end{array}
 =
 \begin{array}{c}
 \mathbf{\$116,183} \\
 \text{Hypothetical} \\
 \text{contract value}
 \end{array}$$

Here's an example of how the GLIA is calculated when you begin income.

$$\begin{array}{c}
 \mathbf{\$116,183} \\
 \text{Hypothetical} \\
 \text{contract value}
 \end{array}
 \times
 \begin{array}{c}
 \mathbf{8.25\%} \\
 \text{Income percentage} \\
 \text{when income begins}
 \end{array}
 =
 \begin{array}{c}
 \mathbf{\$9,585} \\
 \text{Per year}
 \end{array}$$

Withdrawals other than the GLIA may affect future income amounts. See the product overview or brochure for details.

* Income percentages and the income percentage increase are periodically set by the company and may be different as of the date a contract is actually issued. Rates will be displayed within the contract and are guaranteed not to change. Annuities are long-term products designed for retirement.

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 in addition to ordinary income tax. Partial withdrawals may reduce benefits and contract value. This material is general in nature, was developed for educational use only, and is not intended to provide financial, legal, fiduciary, accounting or tax advice, nor is it intended to make any recommendations. Applicable laws and regulations are complex and subject to change. Please consult with your financial professional regarding your situation. For legal, accounting or tax advice consult the appropriate professional.

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 Corebridge Financial, Inc. Guarantees are backed by the claims-paying ability of the issuing insurance company.

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

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USL 2029.19 (10/2023) J1243510

Contract #: USL224-17

Income percentages (single coverage)

Issue Age	Initial 0	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15
50	5.50%	5.75%	6.00%	6.25%	6.50%	6.75%	7.00%	7.25%	7.50%	7.75%	8.00%	8.25%	8.50%	8.75%	9.00%	9.25%
51	5.60%	5.85%	6.10%	6.35%	6.60%	6.85%	7.10%	7.35%	7.60%	7.85%	8.10%	8.35%	8.60%	8.85%	9.10%	9.35%
52	5.70%	5.95%	6.20%	6.45%	6.70%	6.95%	7.20%	7.45%	7.70%	7.95%	8.20%	8.45%	8.70%	8.95%	9.20%	9.45%
53	5.80%	6.05%	6.30%	6.55%	6.80%	7.05%	7.30%	7.55%	7.80%	8.05%	8.30%	8.55%	8.80%	9.05%	9.30%	9.55%
54	5.90%	6.15%	6.40%	6.65%	6.90%	7.15%	7.40%	7.65%	7.90%	8.15%	8.40%	8.65%	8.90%	9.15%	9.40%	9.65%
55	6.00%	6.25%	6.50%	6.75%	7.00%	7.25%	7.50%	7.75%	8.00%	8.25%	8.50%	8.75%	9.00%	9.25%	9.50%	9.75%
56	6.10%	6.35%	6.60%	6.85%	7.10%	7.35%	7.60%	7.85%	8.10%	8.35%	8.60%	8.85%	9.10%	9.35%	9.60%	9.85%
57	6.20%	6.45%	6.70%	6.95%	7.20%	7.45%	7.70%	7.95%	8.20%	8.45%	8.70%	8.95%	9.20%	9.45%	9.70%	9.95%
58	6.30%	6.55%	6.80%	7.05%	7.30%	7.55%	7.80%	8.05%	8.30%	8.55%	8.80%	9.05%	9.30%	9.55%	9.80%	10.05%
59	6.40%	6.65%	6.90%	7.15%	7.40%	7.65%	7.90%	8.15%	8.40%	8.65%	8.90%	9.15%	9.40%	9.65%	9.90%	10.15%
60	6.50%	6.75%	7.00%	7.25%	7.50%	7.75%	8.00%	8.25%	8.50%	8.75%	9.00%	9.25%	9.50%	9.75%	10.00%	10.25%
61	6.60%	6.85%	7.10%	7.35%	7.60%	7.85%	8.10%	8.35%	8.60%	8.85%	9.10%	9.35%	9.60%	9.85%	10.10%	10.35%
62	6.70%	6.95%	7.20%	7.45%	7.70%	7.95%	8.20%	8.45%	8.70%	8.95%	9.20%	9.45%	9.70%	9.95%	10.20%	10.45%
63	6.80%	7.05%	7.30%	7.55%	7.80%	8.05%	8.30%	8.55%	8.80%	9.05%	9.30%	9.55%	9.80%	10.05%	10.30%	10.55%
64	6.90%	7.15%	7.40%	7.65%	7.90%	8.15%	8.40%	8.65%	8.90%	9.15%	9.40%	9.65%	9.90%	10.15%	10.40%	10.65%
65	7.00%	7.25%	7.50%	7.75%	8.00%	8.25%	8.50%	8.75%	9.00%	9.25%	9.50%	9.75%	10.00%	10.25%	10.50%	10.75%
66	7.10%	7.35%	7.60%	7.85%	8.10%	8.35%	8.60%	8.85%	9.10%	9.35%	9.60%	9.85%	10.10%	10.35%	10.60%	10.85%
67	7.20%	7.45%	7.70%	7.95%	8.20%	8.45%	8.70%	8.95%	9.20%	9.45%	9.70%	9.95%	10.20%	10.45%	10.70%	10.95%
68	7.30%	7.55%	7.80%	8.05%	8.30%	8.55%	8.80%	9.05%	9.30%	9.55%	9.80%	10.05%	10.30%	10.55%	10.80%	11.05%
69	7.40%	7.65%	7.90%	8.15%	8.40%	8.65%	8.90%	9.15%	9.40%	9.65%	9.90%	10.15%	10.40%	10.65%	10.90%	11.15%
70	7.50%	7.75%	8.00%	8.25%	8.50%	8.75%	9.00%	9.25%	9.50%	9.75%	10.00%	10.25%	10.50%	10.75%	11.00%	11.25%
71	7.60%	7.85%	8.10%	8.35%	8.60%	8.85%	9.10%	9.35%	9.60%	9.85%	10.10%	10.35%	10.60%	10.85%	11.10%	11.35%
72	7.70%	7.95%	8.20%	8.45%	8.70%	8.95%	9.20%	9.45%	9.70%	9.95%	10.20%	10.45%	10.70%	10.95%	11.20%	11.45%
73	7.80%	8.05%	8.30%	8.55%	8.80%	9.05%	9.30%	9.55%	9.80%	10.05%	10.30%	10.55%	10.80%	11.05%	11.30%	11.55%
74	7.90%	8.15%	8.40%	8.65%	8.90%	9.15%	9.40%	9.65%	9.90%	10.15%	10.40%	10.65%	10.90%	11.15%	11.40%	11.65%
75	8.00%	8.25%	8.50%	8.75%	9.00%	9.25%	9.50%	9.75%	10.00%	10.25%	10.50%	10.75%	11.00%	11.25%	11.50%	11.75%
76	8.10%	8.35%	8.60%	8.85%	9.10%	9.35%	9.60%	9.85%	10.10%	10.35%	10.60%	10.85%	11.10%	11.35%	11.60%	11.85%
77	8.20%	8.45%	8.70%	8.95%	9.20%	9.45%	9.70%	9.95%	10.20%	10.45%	10.70%	10.95%	11.20%	11.45%	11.70%	11.95%
78	8.30%	8.55%	8.80%	9.05%	9.30%	9.55%	9.80%	10.05%	10.30%	10.55%	10.80%	11.05%	11.30%	11.55%	11.80%	12.05%
79	8.40%	8.65%	8.90%	9.15%	9.40%	9.65%	9.90%	10.15%	10.40%	10.65%	10.90%	11.15%	11.40%	11.65%	11.90%	12.15%
80	8.50%	8.75%	9.00%	9.25%	9.50%	9.75%	10.00%	10.25%	10.50%	10.75%	11.00%	11.25%	11.50%	11.75%	12.00%	12.25%

A fixed annuity is a contract between you and an insurance company that, in exchange for your premium (earning a fixed rate of interest), offers a stream of guaranteed income payments.

AT END OF CONTRACT YEAR

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

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Know today what your retirement income could be

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Here's an example of how the income percentage is calculated based on age and coverage. The income percentage grows for up to 15 years or until you begin lifetime income, whichever comes first.

Assumptions

Income percentage increase: 0.25%*
As of 10/01/2023



$$\begin{array}{c} \mathbf{6.5\%} \\ \text{Joint coverage} \\ \text{Age 65} \end{array} + \begin{array}{c} \mathbf{0.25\% \times 5} \\ \text{Annual income} \\ \text{percentage increase} \\ \text{x deferral years} \end{array} = \begin{array}{c} \mathbf{7.75\%} \\ \text{Income percentage} \\ \text{when income begins} \end{array}$$

Here's an example of how the GLIA is calculated on an interest rate of 3.00% when you begin lifetime income at the end of year five (assumes no withdrawals):

$$\begin{array}{c} \mathbf{\$100,000} \\ \text{Hypothetical} \\ \text{premium} \end{array} + \begin{array}{c} \mathbf{\$16,183} \\ \text{Interest earnings} \end{array} = \begin{array}{c} \mathbf{\$116,183} \\ \text{Hypothetical} \\ \text{contract value} \end{array}$$

Here's an example of how the GLIA is calculated when you begin income.

$$\begin{array}{c} \mathbf{\$116,183} \\ \text{Hypothetical} \\ \text{contract value} \end{array} \times \begin{array}{c} \mathbf{7.75\%} \\ \text{Income percentage} \\ \text{when income begins} \end{array} = \begin{array}{c} \mathbf{\$9,004} \\ \text{Per year} \end{array}$$

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USL 2029.19(10/2023) J1243510

Contract #: USL224-17

Income percentages (joint coverage)

Issue Age	Initial 0	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15
50	5.00%	5.25%	5.50%	5.75%	6.00%	6.25%	6.50%	6.75%	7.00%	7.25%	7.50%	7.75%	8.00%	8.25%	8.50%	8.75%
51	5.10%	5.35%	5.60%	5.85%	6.10%	6.35%	6.60%	6.85%	7.10%	7.35%	7.60%	7.85%	8.10%	8.35%	8.60%	8.85%
52	5.20%	5.45%	5.70%	5.95%	6.20%	6.45%	6.70%	6.95%	7.20%	7.45%	7.70%	7.95%	8.20%	8.45%	8.70%	8.95%
53	5.30%	5.55%	5.80%	6.05%	6.30%	6.55%	6.80%	7.05%	7.30%	7.55%	7.80%	8.05%	8.30%	8.55%	8.80%	9.05%
54	5.40%	5.65%	5.90%	6.15%	6.40%	6.65%	6.90%	7.15%	7.40%	7.65%	7.90%	8.15%	8.40%	8.65%	8.90%	9.15%
55	5.50%	5.75%	6.00%	6.25%	6.50%	6.75%	7.00%	7.25%	7.50%	7.75%	8.00%	8.25%	8.50%	8.75%	9.00%	9.25%
56	5.60%	5.85%	6.10%	6.35%	6.60%	6.85%	7.10%	7.35%	7.60%	7.85%	8.10%	8.35%	8.60%	8.85%	9.10%	9.35%
57	5.70%	5.95%	6.20%	6.45%	6.70%	6.95%	7.20%	7.45%	7.70%	7.95%	8.20%	8.45%	8.70%	8.95%	9.20%	9.45%
58	5.80%	6.05%	6.30%	6.55%	6.80%	7.05%	7.30%	7.55%	7.80%	8.05%	8.30%	8.55%	8.80%	9.05%	9.30%	9.55%
59	5.90%	6.15%	6.40%	6.65%	6.90%	7.15%	7.40%	7.65%	7.90%	8.15%	8.40%	8.65%	8.90%	9.15%	9.40%	9.65%
60	6.00%	6.25%	6.50%	6.75%	7.00%	7.25%	7.50%	7.75%	8.00%	8.25%	8.50%	8.75%	9.00%	9.25%	9.50%	9.75%
61	6.10%	6.35%	6.60%	6.85%	7.10%	7.35%	7.60%	7.85%	8.10%	8.35%	8.60%	8.85%	9.10%	9.35%	9.60%	9.85%
62	6.20%	6.45%	6.70%	6.95%	7.20%	7.45%	7.70%	7.95%	8.20%	8.45%	8.70%	8.95%	9.20%	9.45%	9.70%	9.95%
63	6.30%	6.55%	6.80%	7.05%	7.30%	7.55%	7.80%	8.05%	8.30%	8.55%	8.80%	9.05%	9.30%	9.55%	9.80%	10.05%
64	6.40%	6.65%	6.90%	7.15%	7.40%	7.65%	7.90%	8.15%	8.40%	8.65%	8.90%	9.15%	9.40%	9.65%	9.90%	10.15%
65	6.50%	6.75%	7.00%	7.25%	7.50%	7.75%	8.00%	8.25%	8.50%	8.75%	9.00%	9.25%	9.50%	9.75%	10.00%	10.25%
66	6.60%	6.85%	7.10%	7.35%	7.60%	7.85%	8.10%	8.35%	8.60%	8.85%	9.10%	9.35%	9.60%	9.85%	10.10%	10.35%
67	6.70%	6.95%	7.20%	7.45%	7.70%	7.95%	8.20%	8.45%	8.70%	8.95%	9.20%	9.45%	9.70%	9.95%	10.20%	10.45%
68	6.80%	7.05%	7.30%	7.55%	7.80%	8.05%	8.30%	8.55%	8.80%	9.05%	9.30%	9.55%	9.80%	10.05%	10.30%	10.55%
69	6.90%	7.15%	7.40%	7.65%	7.90%	8.15%	8.40%	8.65%	8.90%	9.15%	9.40%	9.65%	9.90%	10.15%	10.40%	10.65%
70	7.00%	7.25%	7.50%	7.75%	8.00%	8.25%	8.50%	8.75%	9.00%	9.25%	9.50%	9.75%	10.00%	10.25%	10.50%	10.75%
71	7.10%	7.35%	7.60%	7.85%	8.10%	8.35%	8.60%	8.85%	9.10%	9.35%	9.60%	9.85%	10.10%	10.35%	10.60%	10.85%
72	7.20%	7.45%	7.70%	7.95%	8.20%	8.45%	8.70%	8.95%	9.20%	9.45%	9.70%	9.95%	10.20%	10.45%	10.70%	10.95%
73	7.30%	7.55%	7.80%	8.05%	8.30%	8.55%	8.80%	9.05%	9.30%	9.55%	9.80%	10.05%	10.30%	10.55%	10.80%	11.05%
74	7.40%	7.65%	7.90%	8.15%	8.40%	8.65%	8.90%	9.15%	9.40%	9.65%	9.90%	10.15%	10.40%	10.65%	10.90%	11.15%
75	7.50%	7.75%	8.00%	8.25%	8.50%	8.75%	9.00%	9.25%	9.50%	9.75%	10.00%	10.25%	10.50%	10.75%	11.00%	11.25%
76	7.60%	7.85%	8.10%	8.35%	8.60%	8.85%	9.10%	9.35%	9.60%	9.85%	10.10%	10.35%	10.60%	10.85%	11.10%	11.35%
77	7.70%	7.95%	8.20%	8.45%	8.70%	8.95%	9.20%	9.45%	9.70%	9.95%	10.20%	10.45%	10.70%	10.95%	11.20%	11.45%
78	7.80%	8.05%	8.30%	8.55%	8.80%	9.05%	9.30%	9.55%	9.80%	10.05%	10.30%	10.55%	10.80%	11.05%	11.30%	11.55%
79	7.90%	8.15%	8.40%	8.65%	8.90%	9.15%	9.40%	9.65%	9.90%	10.15%	10.40%	10.65%	10.90%	11.15%	11.40%	11.65%
80	8.00%	8.25%	8.50%	8.75%	9.00%	9.25%	9.50%	9.75%	10.00%	10.25%	10.50%	10.75%	11.00%	11.25%	11.50%	11.75%

A fixed annuity is a contract between you and an insurance company that, in exchange for your premium (earning a fixed rate of interest), offers a stream of guaranteed income payments.

AT END OF CONTRACT YEAR

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