



Assured Edge Income Builder[®]-NY

A fixed annuity with a guaranteed lifetime withdrawal benefit (GLWB) in New York

Lifetime income and guarantee rates

As of 04/11/2022

Current income percentages for the GLWB¹

| Age at Issue | Covered Person(s) | |
|--------------|-------------------|-------|
| | Single | Joint |
| 50 | 4.40% | 3.90% |
| 51 | 4.50% | 4.00% |
| 52 | 4.60% | 4.10% |
| 53 | 4.70% | 4.20% |
| 54 | 4.80% | 4.30% |
| 55 | 4.90% | 4.40% |
| 56 | 5.00% | 4.50% |
| 57 | 5.10% | 4.60% |
| 58 | 5.20% | 4.70% |
| 59 | 5.30% | 4.80% |
| 60 | 5.40% | 4.90% |
| 61 | 5.50% | 5.00% |
| 62 | 5.60% | 5.10% |
| 63 | 5.70% | 5.20% |
| 64 | 5.80% | 5.30% |
| 65 | 5.90% | 5.40% |
| 66 | 5.95% | 5.45% |
| 67 | 6.00% | 5.50% |
| 68 | 6.05% | 5.55% |
| 69 | 6.10% | 5.60% |
| 70 | 6.15% | 5.65% |
| 71 | 6.20% | 5.70% |
| 72 | 6.25% | 5.75% |
| 73 | 6.30% | 5.80% |
| 74 | 6.35% | 5.85% |
| 75 | 6.40% | 5.90% |
| 76 | 6.45% | 5.95% |
| 77 | 6.50% | 6.00% |
| 78 | 6.55% | 6.05% |
| 79 | 6.60% | 6.10% |
| 80 | 6.65% | 6.15% |

Current income percentage increase for the GLWB:

0.20%²

Current contract value interest rates

Seven-year interest rate guarantee with market value adjustment (MVA)³

1.5%⁴

Guaranteed minimum interest rate

1%⁴

Please see the reverse for important information. Refer to the Owner Acknowledgment and Disclosure Statement as well as the marketing brochure for complete details.

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.

- ¹ The applicable income percentage is multiplied by the contract value at the time income withdrawals are elected to determine the guaranteed lifetime income amount available under the GLWB.
- ² The income percentage will increase each year until income withdrawals begin, up to a max of 15 years. It is not a rate of return and is not added to the contract value. NOTE: Any withdrawals (including RMDs) made prior to beginning withdrawals under the GLWB will reduce the contract value and future withdrawal benefit. Please refer to your brochure or contract for further information.
- ³ A market value adjustment (MVA) may apply to withdrawals before the end of the five-year MVA 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 penalty-free withdrawal amounts, withdrawals less than or equal to the GLIA after withdrawals begin or death benefit.
- ⁴ This is an annual effective rate. Interest is credited to the contract daily 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. When the initial 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 free amount are subject to a declining withdrawal charge schedule for seven years (7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%). 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 will reduce contract value and, therefore, benefits.

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.

Annuities are long-term products designed for retirement.

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.

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 American International Group, Inc. (AIG). 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.

aig.com/annuities
800-445-7862

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

