corebridge financial

Customize your retirement plan with protected income

Corebridge Pathway Choice℠ NY Fixed Annuity

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.

INVESTMENT AND INSURANCE PRODUCTS ARE:

- NOT FDIC INSURED
- NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
- NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES
- SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF PRINCIPAL AMOUNT INVESTED

Is your future protected?

Consider if your retirement income should be.

With a Corebridge Pathway Choice NY fixed annuity you have guaranteed growth, protection, and income choices to fit your specific needs.

The best tomorrows start with action today.

A bright future is waiting

As you look ahead, there are retirement challenges to consider

- **People are living longer and could outlive their retirement income**
- **Healthcare costs are rising**
- **Market downturns can impact the value of your retirement assets**

The good news is that a well-balanced retirement portfolio can help protect you from these challenges.

Consider taking action for the future with protected income and tax-deferred growth

Adding a fixed annuity to your retirement strategy can provide confidence knowing your money is protected from market ups and downs because it's not invested in the stock market.

The Corebridge Pathway Choice NY annuity is designed for flexibility to help you meet your financial goals with a choice of initial interest rate periods for guaranteed interest earnings.

With a Corebridge Pathway Choice NY annuity you can expect:

This brochure is intended to be a general overview of the Corebridge Pathway Choice NY fixed annuity and should be used with the product overview for the specific fixed annuity product you are considering.

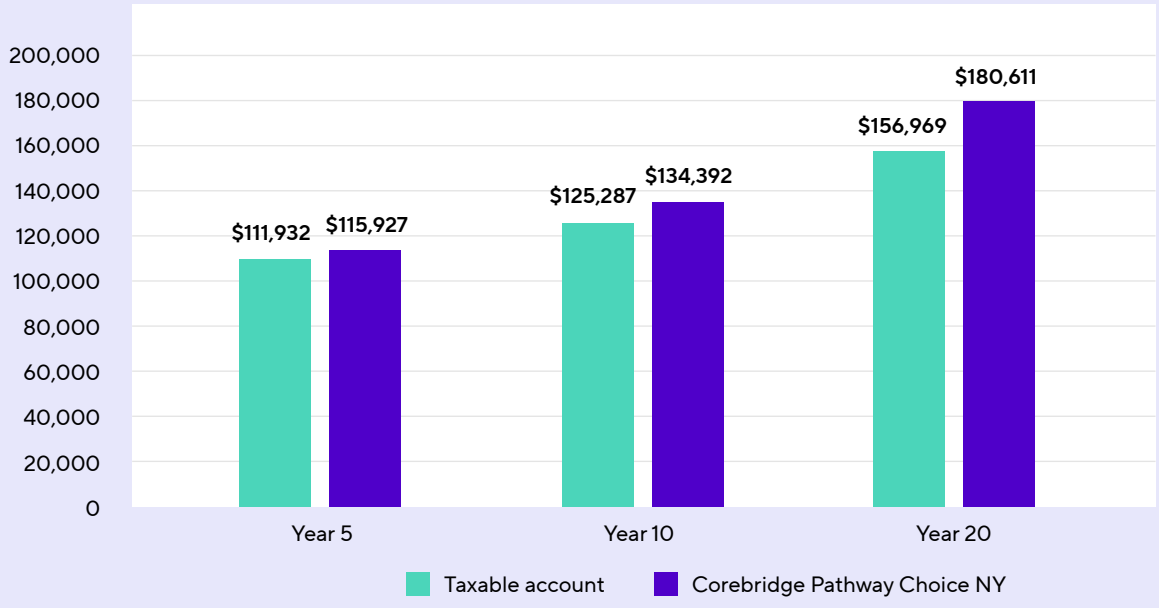
Keep more of your money working for you

Your Corebridge Pathway Choice NY guaranteed fixed rate of interest helps grow your money tax-deferred. Over time, your money compounds at a faster rate than it would in a taxable account.

Here's why

- With a fixed annuity you won't have to pay current taxes on any interest or earnings until money is withdrawn
- Money that would have gone to pay federal income taxes stays in the account earning interest

The power of tax-deferred growth



For illustrative purposes only. Performance is not guaranteed. This hypothetical example assumes a $100,000 single premium earning 3%, during a 20-year period, 24% income tax rate and no withdrawals.

Does not reflect the performance of any particular product and does not take into account the differences in risk, maturity and credit quality when comparing identical tax-deferred and taxable yields. Results will vary.

Keep in mind, if you take money out of the annuity before age 59½, the IRS considers the withdrawal a "premature distribution" and you may be required to pay a 10% federal early withdrawal tax penalty. A product early withdrawal charge may also apply.

Sometimes life changes, we have you covered

Built-in protection

- After the first contract year, you may take multiple penalty-free withdrawals (without charges) each contract year, not to exceed a total of 10% of the previous anniversary contract value.

Start income when the time is right for you

When you're ready for retirement income, the Corebridge Pathway Choice NY annuity provides an option to permanently convert your contract value into a series of guaranteed income payments. This is called the annuitization process. Keep in mind, once you annuitize the contract, you will have guaranteed income for the period you choose but will no longer have access to the contract value.

The amount of each guaranteed income payment is based on the payment option you choose:

- Life annuity: Lifetime payments guaranteed
- Joint and Survivor Life annuity
- Joint and Survivor Life annuity with 120 or 240 months guaranteed
- Life annuity with 120 or 240 months guaranteed
- Fixed amount: Fixed payments continue for a minimum of five years and maximum of 30 years

Take a closer look at key features

Contract features		
Contract purchase	$25,000 Minimum single premium purchase amount for qualified and nonqualified annuities. Premiums received in the first 60 days after contract issue will be accepted.	
Issue ages	• Seven-year option: 18-85 • Three-year, four- year and five-year interest rate guarantee options: 18-90	
Guaranteed initial interest rate period	Multiple rate periods available for either three, four, five or seven years. Please talk with your financial professional for your specific needs	
Guaranteed minimum interest rate	At the end of the initial interest rate period, an interest rate will be declared annually and guaranteed for the interest rate period. The rate will never be less than the minimum specified in the contract.	
Free withdrawals	After the first contract year, you may take multiple penalty-free withdrawals (without charges) each contract year, not to exceed a total of 10% of the previous anniversary contract value. Withdrawals in excess of permitted penalty-free withdrawals are subject to a withdrawal charge during the withdrawal charge period	
Withdrawal charge schedule	Withdrawals that exceed free withdrawal amounts during the withdrawal charge schedule will be subject to a withdrawal charge. Refer to the product overview for the specific fixed annuity product you are considering for the withdrawal charge schedule	
Optional return-of-premium guarantee	You may select an optional return-of-premium guarantee at the time of purchase. If you select the return-of-premium guarantee, the annuity may be returned at any time for an amount equal to the greater of the premium paid, less prior net withdrawals, or the contract value minus any applicable withdrawal charges. Adding this feature may result in a lower initial interest rate guarantee than a contract without the feature would receive.[1]	
Annuitization (Income Plan)	The earliest date when an income plan can begin is not before 13 months after the issue date.	
Withdrawal charge waivers*	Extended care	The owner must receive extended care for at least 90 consecutive days beginning after the second contract year. The extended care may not have begun before the contract date. The rider terminates when the owner turns age 86.
	Terminal illness	The owner must be initially diagnosed with a terminal illness after the contract date. Only one partial or a full withdrawal is permitted.
Death benefit	The death benefit is the Contract Value.	

[1] Certain product features, including the available interest rate options, may differ depending on your financial professional's firm.

Consider the Corebridge Pathway Choice NY fixed annuities for:

- Stability with guaranteed earnings
- Protection from the stock market
- Tax deferred growth
- Access to your money with free withdrawals

Action is everything. Talk to your financial professional today to learn more about the Corebridge Pathway Choice NY annuity.

Understanding fixed annuities

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

Product and feature availability may vary by state and distributor.

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