



Medical Underwriting for Income Annuities

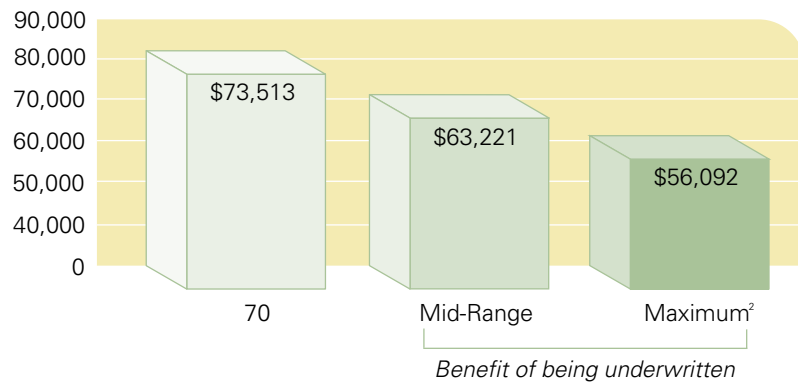
The Benefits of Medical Underwriting

Some income annuity applicants have medical conditions — such as heart disease or diabetes — that may reduce their life expectancies. In the charts below, you can see the benefit of being medically underwritten and receiving a “rated age.” A rated age is older than your actual age. If you qualify to receive a rated age, it will enhance your annuity benefit. You may choose to lower your premium cost or increase your modal income payment (monthly, quarterly, semiannual, or annual payment).

You Choose to Either . . . **Lower Premium Cost**¹

To fund income payments of \$700 per month for life, a 70-year-old man would need a lump-sum premium of \$73,513. However, if he qualified for

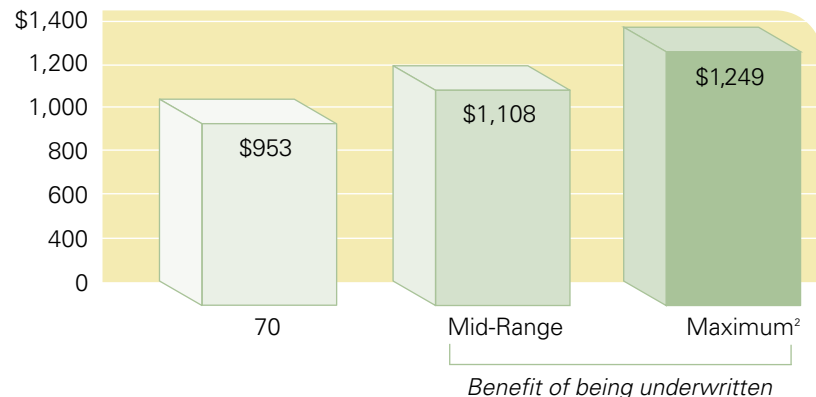
a 5-year rate-up (to age 75), he’d only need a premium of \$63,221. And if he qualified for a 10-year rate-up (to age 80), he’d only need \$56,092.



or Higher Monthly Income Payment¹

If a 70-year-old man wanted to fund his income annuity with \$100,000, here are the monthly benefits he could receive for

his lifetime based on 5-year and 10-year age rate-ups. The higher the rated age, the higher the monthly income payment.



¹ Quotes are based on rates in effect on December 4, 2008; state of issue has no premium tax; monthly payments begin in one year.

² Maximum age rate-up is limited to 10 years and to age 90.

Do you have any of these conditions?

Some Potential Impaired Risk Conditions

- ALS (Lou Gehrig's disease)
- Alzheimer's
- Cancer (except basal skin cancer)
- Cirrhosis of the liver
- Cognitive dysfunction
- Dementia
- Diabetes
- Emphysema or COPD
- Hodgkin's disease
- Leukemia
- Lymphoma
- Melanoma
- Memory problems
- Multiple sclerosis (MS)
- Muscular dystrophy
- Organic brain syndrome
- Parkinson's disease
- Stroke (CVA)
- Transient ischemic attack
- Heart disease, including:
 - Angioplasty
 - Congestive heart failure
 - Coronary artery disease
 - Coronary bypass surgery
 - Heart attack or angina
 - Heart valve disease
 - Irregular heart rate
 - Atrial fibrillation
 - Arrhythmia
 - Vascular disease
 - Peripheral vascular disease
 - Aortic aneurysm

Applying for Medical Underwriting

- If you have any of the medical conditions listed, or any others that you feel should be considered, ask your financial advisor to apply for medical underwriting. You'll need to obtain your medical records from your doctors and provide an authorization for the company to review them.
- Please indicate if you've been evaluated for life insurance underwriting; please provide the number assigned to your life insurance policy application.
- If in your evaluation you were rated as "standard" or "preferred" for a life insurance policy through one of our issuing companies, you may not qualify for a rated-age income annuity. If, however, you have more current or more indicative medical records that reflect an impaired risk condition, please provide them.

Annuities issued by:

The United States Life Insurance Company in the City of New York
830 Third Avenue, New York, NY 10022

USL Platinum Income Annuity® Contract Number 01016N

The underwriting risks, financial and contractual obligations and support functions associated with the products issued by The United States Life Insurance Company in the City of New York (USL) are its responsibility. USL is authorized to do an insurance business in the state of New York. Annuities and riders may vary by state and are not available in all states.

The fixed annuity product is not insured by the FDIC or any Federal Government Agency. It is not a deposit of or guaranteed by the Financial Institution or any affiliate. The payments from this fixed annuity are solely the issuing insurer's responsibility.

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