

Asset Allocation Models - Variable Annuity

Asset Allocation Model Performance as of July 31, 2025



Phoenix Dimensions (PHL) is a variable annuity. Currently, we do not offer this contract for new sales. This information is provided for current contract holders only.

The insurance product is:

- NOT insured by FDIC, NCUSIF, or any other state or federal agency that insures deposits;
- NOT a deposit or obligation of, underwritten or guaranteed by, the depository institution or any affiliate;
- Subject to investment risk, including possible loss of principle invested.

Average Annual Total Returns (as of July 31, 2025)

(Returns for periods less than one year are not annualized) Non-Standardized* performance based on Phoenix Dimensions (PHL) variable annuity

Model	Inception Date	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
2004 Models									
Aggressive	03/31/2004	0.39%	10.19	5.69%	9.10%	9.90%	8.46%	7.67%	6.68%
Conservative	03/31/2004	0.13%	3.65	3.98%	5.12%	4.63%	2.65%	2.28%	2.59%
Moderate	03/31/2004	0.56%	8.82	6.46%	9.39%	8.78%	7.00%	5.71%	5.20%
Moderately Aggressive	03/31/2004	0.38%	9.40	5.70%	8.73%	9.19%	7.63%	6.76%	5.93%
Moderately Conservative	03/31/2004	0.71%	7.76	5.87%	8.67%	8.04%	5.94%	4.84%	4.27%
2005 Models									
Aggressive	04/20/2005	1.72%	14.33	7.75%	14.55%	13.44%	10.12%	9.41%	7.79%
Conservative	04/20/2005	0.95%	7.02	5.26%	8.37%	6.60%	3.65%	3.72%	3.39%
Moderate	04/20/2005	1.29%	11.62	7.27%	12.44%	10.99%	7.88%	7.10%	6.04%
Moderately Aggressive	04/20/2005	1.48%	12.93	7.41%	13.30%	12.09%	8.99%	8.26%	6.88%
Moderately Conservative	04/20/2005	1.23%	10.04	6.46%	11.02%	9.74%	6.65%	5.95%	5.00%
2006 Models									
Aggressive	01/29/2007	2.07%	15.13	8.22%	15.58%	14.60%	11.20%	10.00%	7.11%
Conservative	01/29/2007	1.61%	9.50	6.49%	11.06%	9.35%	5.37%	5.38%	4.69%
Moderate	01/29/2007	1.96%	13.32	7.73%	14.20%	12.69%	9.01%	8.24%	6.16%
Moderately Aggressive	01/29/2007	2.03%	14.27	7.98%	14.93%	13.68%	10.16%	9.18%	6.69%
Moderately Conservative	01/29/2007	1.96%	12.18	7.50%	13.60%	11.76%	7.55%	7.15%	5.58%
2007-2008 Models									
Aggressive	09/10/2007	0.24%	9.63	6.34%	10.09%	10.39%	10.22%	8.46%	6.68%
Conservative	09/10/2007	0.39%	4.71	4.55%	6.53%	6.00%	3.75%	4.03%	4.31%
Moderate	09/10/2007	0.34%	7.55	5.63%	8.64%	8.41%	7.63%	6.70%	5.86%
Moderately Aggressive	09/10/2007	0.29%	8.59	6.00%	9.36%	9.30%	8.95%	7.60%	6.30%
Moderately Conservative	09/10/2007	0.37%	6.05	5.09%	7.71%	7.24%	5.72%	5.35%	5.02%

Performance data quoted represents past results. Past performance is no guarantee of future results and current performance may be higher or lower than the performance shown. Investment return and principal value will fluctuate, so your shares, when redeemed, may be worth more or less than their original cost. Please visit www.nfg.com for performance data current to the most recent month-end.

*Non-Standardized performance for the funds includes an annual mortality and expense risk fee and administrative fee of 1.25% and portfolio level fees and expenses. Performance does not include the effects of surrender charges (CDSC), annual administrative charges and applicable premium taxes. Performance would be reduced if these factors were included.

See Additional Information on pages 3 through 7 for product charges, allocation model fund compositions and important notes including investment risks.

Performance references only Death Benefit Option 1. There are other death benefit options available for additional cost whose performance returns would have been lower.

For performance information of additional Asset Allocation investment options which may be available to you, refer to your annuity product performance summary available on www.nfg.com.

Phoenix-Morningstar Strategic Asset Allocation Models

The Phoenix-Morningstar asset allocation models are made available under certain annuity contracts underwritten by 1851 Securities, Inc. The models are based on statistical analyses, certain other data and information provided by Morningstar Investment Management LLC. The performance of each model reflects only that of the time period cited.

These are models allocated to a mix of underlying mutual funds as determined by Morningstar Investment Management LLC.

For 2004 through 2006 models, the initial investment is assumed to have been made on the inception date of each model. Reallocations are made annually on the inception date.

For 2007-08 models, the ending balance as of 12/31 of each calendar year is reallocated back to the initial allocations determined at the start of the 2007-08 model program.

Performance references only Death Benefit Option 1. There are other death benefit options available for additional cost whose performance returns would have been lower.

Calculation Methodology: Phoenix-Morningstar Strategic Asset Allocation Models

Actual performance of the subaccounts within the Phoenix Spectrum Edge (PHL) product is used to produce strategy performance.

Asset Allocation Models - Variable Annuity

Asset Allocation Model Performance as of July 31, 2025



Franklin Templeton Strategies Models				Average Annual Total Returns (as of July 31, 2025)					
Model	Inception Date	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Allocation Strategy Models									
FT Perspectives Alloc Strat Model	03/01/2005	0.60%	13.57%	9.56%	12.02%	13.57%	9.91%	6.93%	5.90%
Investment Strategy Models									
FT Founding Inv Strat Model	01/06/1999	-0.43%	7.67%	7.13%	6.32%	8.63%	8.65%	4.51%	5.03%

Performance data quoted represents past results. Past performance is no guarantee of future results and current performance may be higher or lower than the performance shown. Investment return and principal value will fluctuate, so your shares, when redeemed, may be worth more or less than their original cost. Please visit www.nfg.com for performance data current to the most recent month-end.

*Non-Standardized performance for the funds includes an annual mortality and expense risk fee and administrative fee of 1.25% and portfolio level fees and expenses. Performance does not include the effects of surrender charges (CDSC), annual administrative charges and applicable premium taxes. Performance would be reduced if these factors were included.

See Additional Information on pages 3 through 7 for product charges, allocation model fund compositions and important notes including investment risks.

Performance references only Death Benefit Option 1. There are other death benefit options available for additional cost whose performance returns would have been lower.

For performance information of additional Asset Allocation investment options which may be available to you, refer to your annuity product performance summary available on www.nfg.com.

Franklin Templeton Models

Founding Investment Strategy: model allocated to 3 underlying Franklin Templeton mutual funds. The model is reallocated on the first of each month back to the original 34%, 33%, 33% allocation to Franklin Income VIP Fund, Franklin Mutual Shares VIP Fund and Templeton Growth VIP Fund. For each performance period cited, the initial investment is assumed to have been made at the start of each performance period.

Perspectives Allocation Strategy: model allocated to 3 underlying to 3 underlying Franklin Templeton mutual funds. The model is reallocated on the first of each month back to the original 34%, 33%, 33% allocation to Franklin Flex Cap Growth VIP Fund, Franklin Mutual Shares VIP Fund and Templeton Growth VIP Fund. For each performance period cited, the initial investment is assumed to have been made at the start of each performance period.

Franklin Advisers, Inc. is not affiliated with Nassau Financial Group.

Calculation Methodology: Franklin Templeton Models

Actual performance of the subaccounts within the Phoenix Spectrum Edge (PHL) product is used to produce strategy performance.

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Product Charges

- May vary by state and product
- No initial sales charge
- A premium tax charge (which is not reflected in the performance calculations) will be applied in states where required by law.
- Annual administrative charge: \$35, waived at \$50,000 (\$15 for SIMPLE IRAs)
- Administrative Fee: 0.125% (annually)
- Mortality and Expense Risk Fee:
 - Includes Administrative Fee: 0.125% (annually)
 - Varies by death benefit option:
 1. Return of Premium: 1.25%
 2. Annual Step-Up: 1.50%
 3. Earnings Enhancement Benefit: 1.50%
 4. Greater of Annual Step-Up or 5% Annual Roll-Up: 1.75%
- Transfer Charge:
 - Currently no charge for transfers
 - We reserve the right to charge a fee of \$20 per transfer after the first twelve transfers in each contract year
- Surrender Charges

Important Notes

Reimbursement information and investment risks for Nassau Variable investment options currently available:

Columbia Variable Portfolio - Acorn International Fund¹
DWS Equity 500 Index VIP - Class A²
Federated Hermes Fund US Govt Sec - Class II^{3,2}
Federated Hermes Government Money - Class II^{4,5,6,7}
Fidelity VIP Growth - Service Class
Fidelity VIP II Investment Grade Bond - Service Class
Fidelity VIP III Growth Opportunities - Service Class
FTVIP Franklin DynaTech VIP Fund - Class 2²
FTVIP Franklin Income VIP Fund - Class 2
FTVIP Franklin Mutual Shares VIP Fund - Class 2
FTVIP Templeton Foreign VIP Fund - Class 2
FTVIP Templeton Growth VIP Fund - Class 2
Invesco V.I. American Franchise Fund - Series I
Invesco V.I. Core Equity Fund - Series I^{2,8}
Invesco V.I. Main Street Small Cap Fund - Series II^{9,2}
Lord Abbett Series Fund - Growth and Income VC
Neuberger Berman AMT Quality Equity Portfolio - Class S^{10,11,2}
PIMCO VIT CommodityRealReturn Strategy - Advisor
TVST Touchstone Bond Fund¹²
TVST Touchstone Common Stock Fund¹³
TVST Touchstone Small Company Fund¹⁴
Virtus Duff & Phelps Real Estate Securities Series - Class A¹⁵
Virtus KAR Equity Income Series - Class A^{16,17}
Virtus KAR Small-Cap Growth Series - Class A^{18,2}
Virtus KAR Small-Cap Value Series - Class A¹⁹
Virtus Newfleet Multi-Sector Intermediate Bond Series - Class A^{20,2}
Virtus SGA International Growth Series - Class A^{21,22}

¹ Prior to June 2, 2025 the Columbia Variable Portfolio – Acorn International fund was known as Wanger Acorn International.

² The advisor to this subaccount reimburses or has reimbursed operating expenses of the subaccount. Absent such reimbursements, performance results would be lower. Please consult the prospectus for further information.

³ Name change effective April 28, 2020. Previously known as Federated Fund for U.S. Government Securities II.

⁴ Effective August 16, 2024, the assets of Guggenheim VIF Long Short Equity Fund merged into surviving fund Federated Hermes Government Money - Class II Fund.

⁵ Name change effective April 28, 2020. Previously known as Federated Government Money Fund II.

- The charges above do not include optional benefit fees which are more fully described in the contract prospectus. In addition to product charges, each subaccount/underlying fund may charge management fees and other expenses. The performance information provided here is net of applicable management fees and other fund expenses, which are subject to change and may vary for each underlying fund. Specific underlying fund fee and expense information is available in the prospectus for the fund, which may be amended from time to time and can be obtained by contacting Nassau Customer Service.

CDSC: A surrender charge is assessed on withdrawals in excess of 10% of the contract value, based on the date the purchase payments are credited. The surrender charge is waived if the withdrawal is due to the death of the annuitant, a Life Expectancy Distribution or if the annuity period has begun.

Complete years	0	1	2	3	4	5	6	7+
7 year	7%	6%	5%	4%	3%	2%	1%	0%
5 year	7%	6%	5%	4%	3%	0%	0%	0%

Investment return and principal will fluctuate. Therefore, the contract value, when redeemed, may be worth more or less than the original cost. Withdrawals of income will be subject to tax and, if prior to age 59½, will also be subject to a 10% IRS penalty, except as provided for under IRC Sec. 72.

⁶ Name change effective April 30, 2016. Previously known as Federated Prime Money Fund II was renamed Federated Government Money Fund II (Service Shares).

⁷ **You could lose money by investing in the fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.** Current yield is the annualized average yield without compounding for the seven-day period ending on the date indicated. Yield is a function of the portfolio quality and maturity, the type of investment, operating expenses and mortality and expense risk charges. The results shown are not indicative of the rate of return that may be realized from an investment made in the money market subaccount. The yield more closely reflects the current earnings of the money market option than the total return. Subaccount yield DOES NOT include the effect of mortality and expense charges. If the mortality and expense charge had been applied, the current yield would be reduced.

⁸ This subaccount is closed to new investors.

⁹ Name change effective May 24, 2019. Previously known as Oppenheimer Main Street Small Cap Fund/VA.

¹⁰ Prior to July 28, 2025 the Quality Equity Portfolio - Class S fund was known as Neuberger AMT Sustainable Equity - Class S.

¹¹ Effective April 30, 2019, the Neuberger Berman AMT Guardian Portfolio Class S reorganized with and into the NB AMT Sustainable Equity Portfolio Class S fund.

¹² Name change effective October 27, 2017. Previously known as Sentinel Variable Products Bond Fund.

¹³ Name change effective October 27, 2017. Previously known as Sentinel Variable Products Common Stock Fund.

¹⁴ Name change effective October 27, 2017. Previously known as Sentinel Variable Products Small Company Fund.

¹⁵ Name change effective April 28, 2017. Previously known as Virtus Real Estate Securities Series A.

¹⁶ Name change effective April 28, 2017. Previously known as Virtus Enhanced Core Equity Series A.

¹⁷ Name change effective October 11, 2016, Virtus Growth & Income Series was renamed Virtus Enhanced Core Equity Series.

¹⁸ Name change effective April 28, 2017. Previously known as Virtus Small-Cap Growth Series A.

¹⁹ Name change effective April 28, 2017. Previously known as Virtus Small-Cap Value Series A.

²⁰ Name change effective April 28, 2017. Previously known as Virtus Multi-Sector Fixed Income Series A.

²¹ Name change effective February 14, 2020. Previously known as Virtus Duff & Phelps International Series.

²² Name change effective April 28, 2017. Previously known as Virtus International Series A.

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Appendix: Composition of Phoenix-Morningstar Strategic Asset Allocation Models

2004 MODELS

Aggressive	
Federated Hermes Fund US Govt Sec - Class II	3%
Invesco V.I. American Franchise Fund - Series I	9%
Virtus KAR Equity Income Series - Class A	13%
Lord Abbett Series Fund - Growth and Income VC	15%
FTVIP Templeton Foreign VIP Fund - Class 2	10%
Columbia Variable Portfolio - Acorn International Fund	4%
Invesco V.I. Core Equity Fund - Series I	8%
Virtus KAR Small-Cap Growth Series - Class A	6%
Fidelity VIP Growth - Service Class	7%
Virtus SGA International Growth Series - Class A	19%
Virtus Duff & Phelps Real Estate Securities Series - Class A	6%
Total	100%

Conservative	
Invesco V.I. Core Equity Fund - Series I	4%
Federated Hermes Government Money - Class II	25%
Virtus Newfleet Multi-Sector Intermediate Bond Series - Class A	15%
Lord Abbett Series Fund - Growth and Income VC	9%
Federated Hermes Fund US Govt Sec - Class II	41%
Virtus SGA International Growth Series - Class A	6%
Total	100%

Moderate	
Federated Hermes Government Money - Class II	4%
Fidelity VIP Growth - Service Class	4%
Virtus KAR Equity Income Series - Class A	9%
Columbia Variable Portfolio - Acorn International Fund	3%
Virtus Newfleet Multi-Sector Intermediate Bond Series - Class A	5%
Lord Abbett Series Fund - Growth and Income VC	13%
Federated Hermes Fund US Govt Sec - Class II	29%
Invesco V.I. American Franchise Fund - Series I	6%
Virtus SGA International Growth Series - Class A	18%
Virtus Duff & Phelps Real Estate Securities Series - Class A	3%
Invesco V.I. Core Equity Fund - Series I	6%
Total	100%

Moderately Aggressive	
Columbia Variable Portfolio - Acorn International Fund	3%
Lord Abbett Series Fund - Growth and Income VC	14%
Federated Hermes Fund US Govt Sec - Class II	21%
Invesco V.I. American Franchise Fund - Series I	6%
Virtus SGA International Growth Series - Class A	18%
Virtus Duff & Phelps Real Estate Securities Series - Class A	4%
Invesco V.I. Core Equity Fund - Series I	8%
Virtus KAR Small-Cap Growth Series - Class A	4%
FTVIP Templeton Foreign VIP Fund - Class 2	6%
Fidelity VIP Growth - Service Class	6%
Virtus KAR Equity Income Series - Class A	10%
Total	100%

Moderately Conservative	
Invesco V.I. American Franchise Fund - Series I	4%
Virtus SGA International Growth Series - Class A	12%
Federated Hermes Fund US Govt Sec - Class II	33%
Invesco V.I. Core Equity Fund - Series I	4%
Federated Hermes Government Money - Class II	15%
Virtus KAR Equity Income Series - Class A	7%
Fidelity VIP Growth - Service Class	3%
Virtus Newfleet Multi-Sector Intermediate Bond Series - Class A	10%
Lord Abbett Series Fund - Growth and Income VC	12%
Total	100%

2005 MODELS

Aggressive	
Virtus Duff & Phelps Real Estate Securities Series - Class A	6%
DWS Equity 500 Index VIP - Class A	12%
Virtus KAR Equity Income Series - Class A	5%
Columbia Variable Portfolio - Acorn International Fund	4%
Fidelity VIP III Growth Opportunities - Service Class	12%
Lord Abbett Series Fund - Growth and Income VC	12%
Invesco V.I. American Franchise Fund - Series I	9%
Virtus SGA International Growth Series - Class II	25%
Virtus KAR Small-Cap Value Series - Class A	12%
Federated Hermes Fund US Govt Sec - Class II	3%
Total	100%

Conservative	
Virtus KAR Equity Income Series - Class A	3%
Lord Abbett Series Fund - Growth and Income VC	5%
Federated Hermes Government Money - Class II	25%
Virtus Newfleet Multi-Sector Intermediate Bond Series - Class A	15%
Fidelity VIP III Growth Opportunities - Service Class	4%
Virtus SGA International Growth Series - Class A	4%
Federated Hermes Fund US Govt Sec - Class II	41%
Virtus KAR Small-Cap Value Series - Class A	3%
Total	100%

Moderate	
Federated Hermes Fund US Govt Sec - Class II	29%
Virtus KAR Small-Cap Value Series - Class A	3%
Virtus SGA International Growth Series - Class A	18%
Invesco V.I. American Franchise Fund - Series I	6%
Virtus Newfleet Multi-Sector Intermediate Bond Series - Class A	5%
Fidelity VIP III Growth Opportunities - Service Class	6%
Columbia Variable Portfolio - Acorn International Fund	3%
Federated Hermes Government Money - Class II	4%
Lord Abbett Series Fund - Growth and Income VC	9%
Virtus KAR Equity Income Series - Class A	5%
DWS Equity 500 Index VIP - Class A	9%
Virtus Duff & Phelps Real Estate Securities Series - Class A	3%
Total	100%

Moderately Aggressive	
Virtus Duff & Phelps Real Estate Securities Series - Class A	4%
Federated Hermes Fund US Govt Sec - Class II	21%
Invesco V.I. American Franchise Fund - Series I	6%
Virtus KAR Small-Cap Value Series - Class A	9%
Virtus SGA International Growth Series - Class A	22%
Fidelity VIP III Growth Opportunities - Service Class	9%
Columbia Variable Portfolio - Acorn International Fund	3%
Virtus KAR Equity Income Series - Class A	5%
Lord Abbett Series Fund - Growth and Income VC	10%
DWS Equity 500 Index VIP - Class A	11%
Total	100%

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Moderately Conservative

Federated Hermes Government Money - Class II	15%
Fidelity VIP III Growth Opportunities - Service Class	4%
Lord Abbett Series Fund - Growth and Income VC	8%
Virtus KAR Equity Income Series - Class A	4%
DWS Equity 500 Index VIP - Class A	7%
Virtus Newfleet Multi-Sector Intermediate Bond Series - Class A	10%

Federated Hermes Fund US Govt Sec - Class II	33%
Virtus KAR Small-Cap Value Series - Class A	3%
Invesco V.I. American Franchise Fund - Series I	4%
Virtus SGA International Growth Series - Class A	12%
Total	100%

2006 MODELS

Aggressive

Fidelity VIP III Growth Opportunities - Service Class	18%
Lord Abbett Series Fund - Growth and Income VC	16%
Columbia Variable Portfolio - Acorn International Fund	5%
Neuberger Berman AMT Quality Equity Portfolio - Class S	12%
PIMCO VIT CommodityRealReturn Strategy - Advisor	5%
Virtus KAR Small-Cap Value Series - Class A	7%
Virtus SGA International Growth Series - Class A	22%
Virtus Duff & Phelps Real Estate Securities Series - Class A	6%
Invesco V.I. Main Street Small Cap Fund - Series II	9%
Total	100%

Conservative

Virtus SGA International Growth Series - Class A	5%
Fidelity VIP II Investment Grade Bond - Service Class	31%
Invesco V.I. Main Street Small Cap Fund - Series II	3%
Federated Hermes Government Money - Class II	12%
Fidelity VIP III Growth Opportunities - Service Class	8%
Virtus Newfleet Multi-Sector Intermediate Bond Series - Class A	30%
Lord Abbett Series Fund - Growth and Income VC	11%
Total	100%

Moderate

Virtus SGA International Growth Series - Class A	14%
Fidelity VIP II Investment Grade Bond - Service Class	16%
Virtus KAR Small-Cap Value Series - Class A	4%
Virtus Duff & Phelps Real Estate Securities Series - Class A	4%
Invesco V.I. Main Street Small Cap Fund - Series II	6%
Fidelity VIP III Growth Opportunities - Service Class	14%
Virtus Newfleet Multi-Sector Intermediate Bond Series - Class A	11%
Lord Abbett Series Fund - Growth and Income VC	14%
Federated Hermes Government Money - Class II	4%
Neuberger Berman AMT Quality Equity Portfolio - Class S	6%
PIMCO VIT CommodityRealReturn Strategy - Advisor	4%
Columbia Variable Portfolio - Acorn International Fund	3%
Total	100%

Moderately Aggressive

Virtus Duff & Phelps Real Estate Securities Series - Class A	5%
Fidelity VIP III Growth Opportunities - Service Class	16%
Virtus Newfleet Multi-Sector Intermediate Bond Series - Class A	6%
Lord Abbett Series Fund - Growth and Income VC	16%
Neuberger Berman AMT Quality Equity Portfolio - Class S	9%
PIMCO VIT CommodityRealReturn Strategy - Advisor	5%
Columbia Variable Portfolio - Acorn International Fund	4%
Virtus SGA International Growth Series - Class A	17%
Invesco V.I. Main Street Small Cap Fund - Series II	7%
Fidelity VIP II Investment Grade Bond - Service Class	9%
Virtus KAR Small-Cap Value Series - Class A	6%
Total	100%

Moderately Conservative

Lord Abbett Series Fund - Growth and Income VC	12%
Virtus Newfleet Multi-Sector Intermediate Bond Series - Class A	20%
Fidelity VIP III Growth Opportunities - Service Class	12%
Federated Hermes Government Money - Class II	8%
PIMCO VIT CommodityRealReturn Strategy - Advisor	3%
Neuberger Berman AMT Quality Equity Portfolio - Class S	4%
Fidelity VIP II Investment Grade Bond - Service Class	24%
Invesco V.I. Main Street Small Cap Fund - Series II	3%
Virtus KAR Small-Cap Value Series - Class A	3%
Virtus SGA International Growth Series - Class A	11%
Total	100%

2007-2008 MODELS

Aggressive

Virtus KAR Small-Cap Value Series - Class A	7%
Virtus SGA International Growth Series - Class A	21%
Invesco V.I. Main Street Small Cap Fund - Series II	6%
TVST Touchstone Common Stock Fund	22%
PIMCO VIT CommodityRealReturn Strategy - Advisor	5%
Neuberger Berman AMT Quality Equity Portfolio - Class S	12%
Columbia Variable Portfolio - Acorn International Fund	5%
Fidelity VIP III Growth Opportunities - Service Class	12%
Virtus Duff & Phelps Real Estate Securities Series - Class A	6%
TVST Touchstone Small Company Fund	4%
Total	100%

Conservative

Virtus SGA International Growth Series - Class A	7%
TVST Touchstone Bond Fund	16%
Fidelity VIP II Investment Grade Bond - Service Class	15%
Invesco V.I. Main Street Small Cap Fund - Series II	3%
TVST Touchstone Common Stock Fund	15%
Federated Hermes Government Money - Class II	12%
Virtus Newfleet Multi-Sector Intermediate Bond Series - Class A	27%
Fidelity VIP III Growth Opportunities - Service Class	5%
Total	100%

Moderate

Fidelity VIP III Growth Opportunities - Service Class	9%
Virtus Newfleet Multi-Sector Intermediate Bond Series - Class A	11%
Columbia Variable Portfolio - Acorn International Fund	3%
TVST Touchstone Common Stock Fund	20%
Neuberger Berman AMT Quality Equity Portfolio - Class S	6%
PIMCO VIT CommodityRealReturn Strategy - Advisor	4%
Virtus KAR Small-Cap Value Series - Class A	4%
Fidelity VIP II Investment Grade Bond - Service Class	8%
Virtus SGA International Growth Series - Class A	14%
Virtus Duff & Phelps Real Estate Securities Series - Class A	4%
TVST Touchstone Bond Fund	7%
Invesco V.I. Main Street Small Cap Fund - Series II	4%
TVST Touchstone Small Company Fund	3%
Federated Hermes Government Money - Class II	3%
Total	100%

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Moderately Aggressive		Moderately Conservative	
Neuberger Berman AMT Quality Equity Portfolio - Class S	9%	Virtus SGA International Growth Series - Class A	12%
PIMCO VIT CommodityRealReturn Strategy - Advisor	5%	Fidelity VIP II Investment Grade Bond - Service Class	12%
Virtus KAR Small-Cap Value Series - Class A	6%	TVST Touchstone Bond Fund	10%
Virtus SGA International Growth Series - Class A	17%	Invesco V.I. Main Street Small Cap Fund - Series II	4%
Fidelity VIP II Investment Grade Bond - Service Class	4%	Federated Hermes Government Money - Class II	8%
Virtus Duff & Phelps Real Estate Securities Series - Class A	5%	Fidelity VIP III Growth Opportunities - Service Class	7%
Invesco V.I. Main Street Small Cap Fund - Series II	5%	Virtus Newfleet Multi-Sector Intermediate Bond Series - Class A	20%
TVST Touchstone Bond Fund	5%	TVST Touchstone Common Stock Fund	17%
TVST Touchstone Small Company Fund	3%	Neuberger Berman AMT Quality Equity Portfolio - Class S	4%
Fidelity VIP III Growth Opportunities - Service Class	10%	PIMCO VIT CommodityRealReturn Strategy - Advisor	3%
Virtus Newfleet Multi-Sector Intermediate Bond Series - Class A	5%	Virtus KAR Small-Cap Value Series - Class A	3%
Columbia Variable Portfolio - Acorn International Fund	4%		
TVST Touchstone Common Stock Fund	22%		
Total	100%	Total	100%

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Asset Allocation Model Performance as of July 31, 2025



Phoenix Dimensions (PHL) is a variable annuity. Currently, we do not offer this contract for new sales. This information is provided for current contract holders only.

More complete information about asset allocation options and individual investment options may be obtained through your financial representative or in the prospectus.

Variable annuities are long term vehicles designed for retirement. Early withdrawals are subject to surrender charges. Withdrawals are subject to ordinary income tax, and if taken prior to age 59½, a 10% federal income tax penalty may also apply. Withdrawals and underperformance of investment options will have the effect of reducing the death benefit and cash surrender value.

This presentation must be preceded or accompanied by a variable annuity contract prospectus. Investors should consider the investment objectives, risks, charges and expenses of the annuity and underlying funds before investing. The contract prospectus and underlying fund prospectuses contain this and other information about the variable annuity. You may obtain underlying fund prospectuses by contacting your registered representative or download from www.nfg.com. Please read the prospectuses carefully before investing.

Phoenix Dimensions (PHL) is issued by PHL Variable Insurance Company (Hartford, CT)

PHL Variable Insurance Company (PHL) is not authorized to conduct business in ME and NY.

In ME and NY, Phoenix Spectrum Edge (D612) is issued by Nassau Life Insurance Company (NNY), East Greenbush, NY.

Variable products underwritten by **1851 Securities, Inc.**, One American Row, Hartford, CT 06102.

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