



**WORKING HARDER
TO BE YOUR
CARRIER OF CHOICE**

NASSAU PERSONAL INCOME ANNUITY®

A single premium fixed indexed annuity

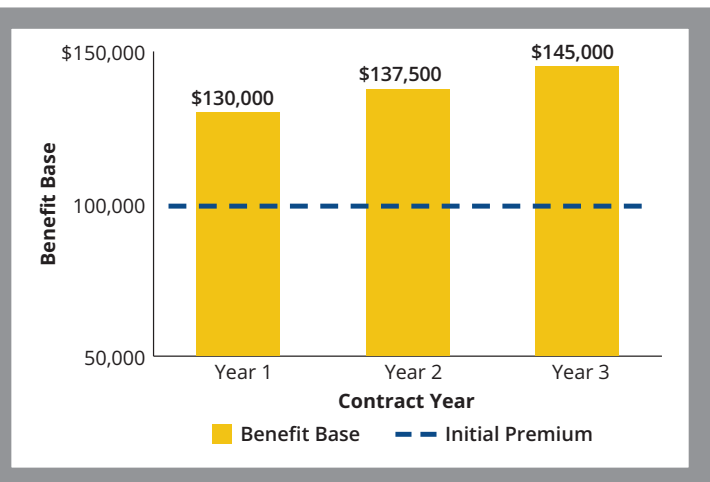
LIFETIME INCOME

Nassau Personal Income Annuity can help protect your clients' financial future.

Designed to help maximize potential lifetime income, Personal Income Annuity can be customized for individual clients' needs and time horizons.¹

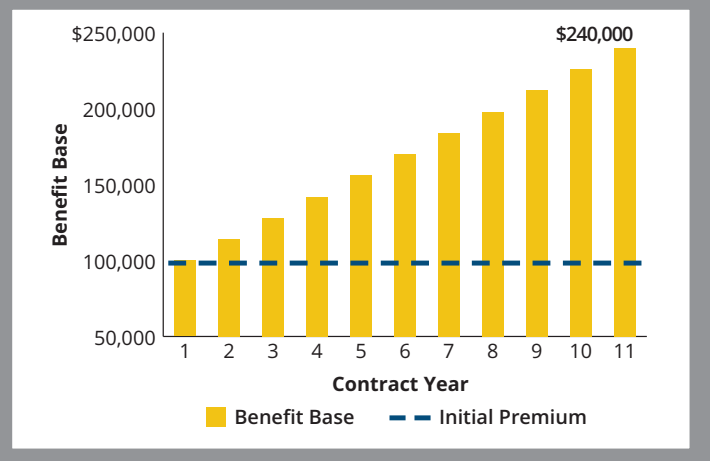
INCOME STRATEGY: TODAY

- Cumulative bonus up to 45% boosts the Benefit Base² in years 1-3 if no withdrawals are taken
- Additional 3% simple interest roll-ups³ in years 3-10 if no guaranteed income withdrawals are taken



INCOME STRATEGY: TOMORROW

- 14% simple interest roll-ups³ grow Benefit Base² for first 10 years, if no guaranteed income withdrawals are taken



Single or Spousal Lifetime Payment Options

These hypothetical examples are meant only to demonstrate how the riders are designed to work and are not a promise or projection of future returns.

Assumes an initial premium of \$100,000 and no withdrawals. Income Strategy: Today assumes an upfront bonus of 30% of premium and subsequent increases of 7.5% of premium in years 2 and 3. Income Strategy: Tomorrow assumes 14% simple interest roll-ups in years 1-10.

Prior to rider exercise, all withdrawals will reduce the income benefit base in the same proportion as the contract value. After rider exercise, withdrawals (excluding RMDs) will reduce the income benefit base and annual benefit amount in the same proportion as the contract value. Annual guaranteed income benefit is determined by multiplying the Benefit Base by a withdrawal factor at rider exercise.

1. Either the Income Strategy: Today or the Income Strategy: Tomorrow rider must be elected at issue. The riders involve a fee that is calculated as a percentage of the Benefit Base and deducted annually from the contract value. As the Benefit Base grows, so will the amount of the fee.
2. Benefit base is a calculated value used only to determine benefits and fees. It does not guarantee contract value and is not available for withdrawal. Withdrawal amounts depend on age, duration and rider elected.
3. Roll-ups on income benefit base stop at rider exercise.

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OUR CORE VALUES



We get things done



We are supercharging our legacy



We are committed to our customers



Day in and day out, we work hard to be your carrier of choice

Product features, rider options and availability may vary by state. Product sales must be appropriate based on a comprehensive evaluation of the customer's financial situation, insurance needs, and objectives.

Lifetime payments and guarantees are based on the claims-paying ability of Nassau Life and Annuity Company.

Insurance Products: NOT FDIC or NCUAA Insured | NO Bank or Credit Union Guarantee

Nassau Personal Income Annuity (19FIA, ICC19EIAN, 19ISN, 19GLWB2, ICC19GLWB2.1, ICC19GLWB2.2) is issued by Nassau Life and Annuity Company (Hartford, CT). In California, Nassau Life and Annuity Company does business as "Nassau Life and Annuity Insurance Company." Nassau Life and Annuity Company is not authorized to conduct business in ME and NY, but that is subject to change. Nassau Life and Annuity Company is a subsidiary of Nassau Financial Group.

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