

NassauSM Personal Income Annuity

A fixed indexed annuity with guaranteed lifetime income



Guaranteed Annual Withdrawal Benefit (\$) based on Initial Premium of \$100,000

		Number of Years Until First Withdrawal										
		Income Strategy: Today				Income Strategy: Tomorrow						
		0	1	2	3	4	5	6	7	8	9	10
Issue Age	55	4,381	4,744	5,249	5,450	5,772	6,307	6,808	7,326	7,844	8,362	9,048
	56	4,459	4,826	5,307	5,584	6,162	6,596	6,955	7,465	7,950	8,769	9,360
	57	4,576	4,923	5,467	5,792	6,287	6,783	7,194	7,643	8,374	8,995	9,600
	58	4,654	5,019	5,670	5,926	6,396	6,936	7,342	7,960	8,586	9,017	9,600
	59	4,758	5,404	5,728	6,001	6,614	7,021	7,526	8,019	8,586	9,221	9,912
	60	4,940	5,514	5,829	6,135	6,770	7,174	7,673	8,118	8,628	9,334	10,560
	61	5,044	5,596	5,945	6,284	6,848	7,310	7,857	8,336	8,777	9,921	10,632
	62	5,096	5,706	6,090	6,507	6,973	7,480	8,004	8,395	9,328	10,057	10,776
	63	5,174	5,816	6,206	6,552	7,114	7,667	8,133	8,890	9,455	10,238	10,896
	64	5,265	5,940	6,293	6,805	7,270	7,786	8,409	9,068	9,667	10,328	11,016
	65	5,473	6,036	6,424	6,879	7,410	7,990	8,538	9,187	9,731	10,328	11,760
	66	5,473	6,133	6,554	7,028	7,582	8,228	8,666	9,326	9,731	11,187	11,880
	67	5,616	6,229	6,685	7,162	7,691	8,347	8,998	9,326	10,473	11,187	11,976
	68	5,694	6,366	6,844	7,237	7,909	8,517	9,053	9,940	10,558	11,187	11,976
	69	5,785	6,463	6,960	7,415	8,112	8,738	9,347	9,959	10,558	11,187	11,976
	70	5,967	6,614	7,076	7,594	8,237	8,874	9,421	10,098	10,876	11,729	12,624
	71	6,032	6,696	7,236	7,773	8,471	9,044	9,586	10,296	11,066	11,955	12,648
	72	6,201	6,820	7,381	8,100	8,627	9,197	9,752	10,454	11,363	12,046	13,056
	73	6,305	6,944	7,700	8,294	8,689	9,350	9,918	10,771	11,363	12,430	13,320
	74	6,422	7,219	7,859	8,383	8,845	9,486	10,102	11,128	11,596	12,498	13,896
75	6,565	7,356	8,062	8,621	9,157	9,690	10,580	11,345	11,872	13,131	14,112	
76	6,734	7,604	8,396	8,755	9,750	10,387	11,040	11,939	12,847	13,357	14,448	
77	6,851	7,755	8,512	8,904	10,015	10,710	11,261	12,197	13,038	13,357	14,544	
78	6,942	7,851	8,657	9,113	10,265	10,965	11,463	12,870	13,102	13,831	14,688	
79	6,955	7,989	8,802	9,172	10,405	11,254	12,089	13,048	13,144	13,922	14,832	
80	7,085	8,113	8,918	9,396	11,107	11,917	12,199	13,246	13,314	14,125	15,504	

Assumptions: single option, no prior withdrawals taken

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

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Guaranteed Annual Withdrawal Benefit as a Percentage (%) of Initial Premium

		Number of Years Until First Withdrawal										
		Income Strategy: Today				Income Strategy: Tomorrow						
		0	1	2	3	4	5	6	7	8	9	10
Issue Age	55	4.38%	4.74%	5.25%	5.45%	5.77%	6.31%	6.81%	7.33%	7.84%	8.36%	9.05%
	56	4.46%	4.83%	5.31%	5.58%	6.16%	6.60%	6.96%	7.46%	7.95%	8.77%	9.36%
	57	4.58%	4.92%	5.47%	5.79%	6.29%	6.78%	7.19%	7.64%	8.37%	8.99%	9.60%
	58	4.65%	5.02%	5.67%	5.93%	6.40%	6.94%	7.34%	7.96%	8.59%	9.02%	9.60%
	59	4.76%	5.40%	5.73%	6.00%	6.61%	7.02%	7.53%	8.02%	8.59%	9.22%	9.91%
	60	4.94%	5.51%	5.83%	6.13%	6.77%	7.17%	7.67%	8.12%	8.63%	9.33%	10.56%
	61	5.04%	5.60%	5.95%	6.28%	6.85%	7.31%	7.86%	8.34%	8.78%	9.92%	10.63%
	62	5.10%	5.71%	6.09%	6.51%	6.97%	7.48%	8.00%	8.40%	9.33%	10.06%	10.78%
	63	5.17%	5.82%	6.21%	6.55%	7.11%	7.67%	8.13%	8.89%	9.46%	10.24%	10.90%
	64	5.27%	5.94%	6.29%	6.80%	7.27%	7.79%	8.41%	9.07%	9.67%	10.33%	11.02%
	65	5.47%	6.04%	6.42%	6.88%	7.41%	7.99%	8.54%	9.19%	9.73%	10.33%	11.76%
	66	5.47%	6.13%	6.55%	7.03%	7.58%	8.23%	8.67%	9.33%	9.73%	11.19%	11.88%
	67	5.62%	6.23%	6.68%	7.16%	7.69%	8.35%	9.00%	9.33%	10.47%	11.19%	11.98%
	68	5.69%	6.37%	6.84%	7.24%	7.91%	8.52%	9.05%	9.94%	10.56%	11.19%	11.98%
	69	5.79%	6.46%	6.96%	7.42%	8.11%	8.74%	9.35%	9.96%	10.56%	11.19%	11.98%
	70	5.97%	6.61%	7.08%	7.59%	8.24%	8.87%	9.42%	10.10%	10.88%	11.73%	12.62%
	71	6.03%	6.70%	7.24%	7.77%	8.47%	9.04%	9.59%	10.30%	11.07%	11.96%	12.65%
	72	6.20%	6.82%	7.38%	8.10%	8.63%	9.20%	9.75%	10.45%	11.36%	12.05%	13.06%
	73	6.31%	6.94%	7.70%	8.29%	8.69%	9.35%	9.92%	10.77%	11.36%	12.43%	13.32%
	74	6.42%	7.22%	7.86%	8.38%	8.85%	9.49%	10.10%	11.13%	11.60%	12.50%	13.90%
75	6.57%	7.36%	8.06%	8.62%	9.16%	9.69%	10.58%	11.35%	11.87%	13.13%	14.11%	
76	6.73%	7.60%	8.40%	8.76%	9.75%	10.39%	11.04%	11.94%	12.85%	13.36%	14.45%	
77	6.85%	7.76%	8.51%	8.90%	10.02%	10.71%	11.26%	12.20%	13.04%	13.36%	14.54%	
78	6.94%	7.85%	8.66%	9.11%	10.26%	10.97%	11.46%	12.87%	13.10%	13.83%	14.69%	
79	6.96%	7.99%	8.80%	9.17%	10.41%	11.25%	12.09%	13.05%	13.14%	13.92%	14.83%	
80	7.09%	8.11%	8.92%	9.40%	11.11%	11.92%	12.20%	13.25%	13.31%	14.13%	15.50%	

Assumptions: \$100,000 premium, single option, no prior withdrawals taken, withdrawal percentages shown

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