



NASSAU

NASSAUSM PERSONAL INCOME ANNUITY

ANNUAL BENEFIT AMOUNT SUPPLEMENT

Determining Your Guaranteed Lifetime Withdrawal Benefit

Supplement to Product and Rider Brochures and Disclosures

The Guaranteed Lifetime Income Benefit Riders available with Nassau Personal Income Annuity, when exercised, can provide guaranteed annual income withdrawals for life. The guaranteed amount is the amount you will be able to withdraw each year called the Annual Benefit Amount (ABA).

What is my Annual Benefit Amount?

The ABA is a percentage of your contract's income benefit base¹, and is based on the age at contract issue and attained age at rider exercise of the youngest covered person. To determine the ABA, multiply your benefit base by your ABA percentage found in the table on the following page. This is your maximum guaranteed withdrawal each year following rider exercise.

The income benefit base is a value we calculate based on your initial premium and can grow depending on the benefits provided by the rider and how long you delay taking guaranteed withdrawals. See the brochure or product summary to learn more about features that will grow your income benefit base.

This document provides the annual benefit amount percentages that determine the ABA.

1. The income benefit base is a calculated value used solely to determine the rider fee and benefits payable under the terms of the rider and is not a guarantee of contract value or amount available for withdrawal. Withdrawals in excess of the guaranteed amount will reduce the income benefit base and therefore reduce future guaranteed amounts.

Annual Benefit Amount Percentages

Product: PIA
Rider: Income Today

Coverage Option: Single

		Attained Age of Youngest Covered Person																				
		0-49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69
Issue Age of Youngest Covered Person	0-42	0.00	3.10	3.14	3.17	3.21	3.33	3.49	3.53	3.58	3.61	3.82	4.20	4.20	4.20	4.20	4.20	4.43	4.43	4.45	4.45	4.51
	43	0.00	3.05	3.14	3.17	3.21	3.33	3.49	3.53	3.58	3.61	3.82	4.20	4.20	4.20	4.20	4.20	4.43	4.43	4.45	4.45	4.51
	44	0.00	2.99	3.07	3.17	3.21	3.33	3.49	3.53	3.58	3.61	3.82	4.20	4.20	4.20	4.20	4.20	4.43	4.43	4.45	4.45	4.51
	45	0.00	3.08	3.05	3.09	3.21	3.27	3.49	3.53	3.58	3.61	3.82	4.20	4.20	4.20	4.20	4.20	4.43	4.43	4.45	4.45	4.51
	46	0.00	3.14	3.10	3.07	3.14	3.27	3.42	3.53	3.58	3.61	3.82	4.20	4.20	4.20	4.20	4.20	4.49	4.43	4.45	4.45	4.51
	47	0.00	3.18	3.17	3.15	3.11	3.30	3.33	3.53	3.58	3.61	3.82	4.20	4.20	4.20	4.20	4.20	4.51	4.51	4.45	4.45	4.51
	48	0.00	3.17	3.31	3.24	3.19	3.15	3.45	3.53	3.58	3.61	3.82	4.20	4.20	4.20	4.20	4.20	4.51	4.51	4.51	4.45	4.51
	49	0.00	3.11	3.20	3.31	3.26	3.20	3.45	3.50	3.58	3.61	3.82	4.20	4.20	4.20	4.20	4.20	4.51	4.51	4.51	4.51	4.51
	50	0.00	3.03	3.19	3.30	3.39	3.32	3.37	3.50	3.54	3.61	3.82	4.20	4.20	4.20	4.20	4.20	4.51	4.51	4.51	4.51	4.58
	51	0.00	0.00	3.03	3.19	3.30	3.43	3.36	3.40	3.54	3.58	3.82	4.20	4.20	4.20	4.20	4.20	4.51	4.51	4.51	4.51	4.58
	52	0.00	0.00	0.00	3.05	3.19	3.30	3.49	3.41	3.49	3.54	3.70	4.10	4.20	4.20	4.20	4.20	4.51	4.51	4.51	4.51	4.58
	53	0.00	0.00	0.00	0.00	3.13	3.24	3.35	3.55	3.49	3.52	3.70	3.96	4.10	4.20	4.20	4.20	4.51	4.51	4.51	4.51	4.58
	54	0.00	0.00	0.00	0.00	0.00	3.21	3.26	3.46	3.59	3.52	3.58	3.88	4.02	4.20	4.20	4.20	4.51	4.51	4.51	4.51	4.58
	55	0.00	0.00	0.00	0.00	0.00	0.00	3.37	3.45	3.62	3.66	3.58	3.71	3.90	4.07	4.20	4.20	4.51	4.51	4.51	4.51	4.58
	56	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.43	3.51	3.66	3.75	3.84	3.93	4.07	4.07	4.20	4.51	4.51	4.51	4.51	4.58
	57	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.52	3.58	3.77	3.89	3.92	4.02	4.15	4.15	4.51	4.51	4.51	4.51	4.58
	58	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.58	3.65	3.91	3.98	4.00	4.02	4.15	4.46	4.51	4.51	4.51	4.58
	59	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.66	3.93	3.95	4.03	4.05	4.06	4.38	4.46	4.51	4.51	4.58
	60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.80	4.01	4.02	4.12	4.18	4.31	4.46	4.46	4.51	4.58
	61	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.88	4.07	4.10	4.22	4.26	4.33	4.46	4.46	4.58
62	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.92	4.15	4.20	4.37	4.31	4.46	4.46	4.53	
63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.98	4.23	4.28	4.40	4.39	4.46	4.53	
64	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.05	4.32	4.34	4.57	4.52	4.53	
65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.21	4.39	4.43	4.62	4.52	
66	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.21	4.46	4.52	4.72	
67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.32	4.53	4.61	
68	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.38	4.63	
69	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.45	

The Annual Benefit Amount Percentage remains fixed once guaranteed withdrawals begin.

* YCP stands for Youngest Covered Person.

Annual Benefit Amount Percentages

Product: PIA
Rider: Income Today

Coverage Option: Single

		Attained Age of Youngest Covered Person																				
		70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90
Issue Age of Youngest Covered Person	0-62	4.91	4.91	5.04	5.09	5.09	5.32	5.32	5.32	5.44	5.49	5.84	5.84	5.93	5.93	5.98	6.20	6.36	6.36	6.36	6.36	6.36
	63	4.86	4.91	5.04	5.09	5.09	5.32	5.32	5.32	5.44	5.49	5.84	5.84	5.93	5.93	5.98	6.20	6.36	6.36	6.36	6.36	6.36
	64	4.86	4.86	5.04	5.09	5.09	5.32	5.32	5.32	5.44	5.49	5.84	5.84	5.93	5.93	5.98	6.20	6.36	6.36	6.36	6.36	6.36
	65	4.78	4.86	5.00	5.09	5.09	5.32	5.32	5.32	5.44	5.49	5.84	5.84	5.93	5.93	5.98	6.20	6.36	6.36	6.36	6.36	6.36
	66	4.72	4.86	5.00	5.04	5.09	5.32	5.32	5.32	5.44	5.49	5.84	5.84	5.93	5.93	5.98	6.20	6.36	6.36	6.36	6.36	6.36
	67	4.81	4.78	4.99	5.04	5.04	5.32	5.32	5.32	5.44	5.49	5.84	5.84	5.93	5.93	5.98	6.20	6.36	6.36	6.36	6.36	6.36
	68	4.72	4.86	4.85	5.03	5.04	5.26	5.32	5.32	5.44	5.49	5.84	5.84	5.93	5.93	5.98	6.20	6.36	6.36	6.36	6.36	6.36
	69	4.70	4.80	4.98	4.95	5.03	5.26	5.26	5.32	5.44	5.49	5.84	5.84	5.93	5.93	5.98	6.20	6.36	6.36	6.36	6.36	6.36
	70	4.59	4.81	4.88	5.10	5.03	5.11	5.26	5.26	5.44	5.49	5.84	5.84	5.93	5.93	5.98	6.20	6.36	6.36	6.36	6.36	6.36
	71	0.00	4.64	4.87	4.99	5.22	5.24	5.27	5.26	5.38	5.49	5.84	5.84	5.93	5.93	5.98	6.20	6.36	6.36	6.36	6.36	6.36
	72	0.00	0.00	4.77	4.96	5.09	5.44	5.36	5.27	5.38	5.42	5.84	5.84	5.93	5.93	5.98	6.20	6.36	6.36	6.36	6.36	6.36
	73	0.00	0.00	0.00	4.85	5.05	5.31	5.57	5.45	5.38	5.42	5.79	5.84	5.93	5.93	5.98	6.20	6.36	6.36	6.36	6.36	6.36
	74	0.00	0.00	0.00	0.00	4.94	5.25	5.42	5.63	5.55	5.49	5.68	5.79	5.93	5.93	5.98	6.20	6.36	6.36	6.36	6.36	6.36
	75	0.00	0.00	0.00	0.00	0.00	5.05	5.35	5.56	5.79	5.68	5.60	5.79	5.86	5.93	5.98	6.20	6.36	6.36	6.36	6.36	6.36
	76	0.00	0.00	0.00	0.00	0.00	0.00	5.18	5.53	5.79	5.88	5.76	5.84	5.86	5.86	5.98	6.20	6.36	6.36	6.36	6.36	6.36
	77	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.27	5.64	5.87	5.98	5.91	5.98	5.93	5.98	6.20	6.36	6.36	6.36	6.36	6.36
	78	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.34	5.71	5.97	6.12	6.07	6.11	6.10	6.34	6.43	6.36	6.36	6.36	6.36
79	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.35	5.81	6.07	6.16	6.15	6.27	6.47	6.36	6.43	6.36	6.36	6.36	
80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.45	5.90	6.15	6.31	6.46	6.62	6.49	6.54	6.43	6.36	6.36	

		Attained Age of Youngest Covered Person																			
		91	92	93	94	95	96	97	98	99	100	101	102	103	104	105					
Issue Age of YCP*	0-80	6.36	6.36	6.36	6.36	6.36	6.36	6.36	6.36	6.36	6.36	6.36	6.36	6.36	6.36	6.36	6.36	6.36	6.36	6.36	6.36

The Annual Benefit Amount Percentage remains fixed once guaranteed withdrawals begin.

* YCP stands for Youngest Covered Person.

Annual Benefit Amount Percentages

Product: PIA
Rider: Income Today

Coverage Option: Spousal

		Attained Age of Youngest Covered Person																				
		0-49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69
Issue Age of Youngest Covered Person	0-42	0.00	2.60	2.64	2.67	2.71	2.83	2.99	3.03	3.08	3.11	3.32	3.70	3.70	3.70	3.70	3.70	3.93	3.93	3.95	3.95	4.01
	43	0.00	2.55	2.64	2.67	2.71	2.83	2.99	3.03	3.08	3.11	3.32	3.70	3.70	3.70	3.70	3.70	3.93	3.93	3.95	3.95	4.01
	44	0.00	2.49	2.57	2.67	2.71	2.83	2.99	3.03	3.08	3.11	3.32	3.70	3.70	3.70	3.70	3.70	3.93	3.93	3.95	3.95	4.01
	45	0.00	2.58	2.55	2.59	2.71	2.77	2.99	3.03	3.08	3.11	3.32	3.70	3.70	3.70	3.70	3.70	3.93	3.93	3.95	3.95	4.01
	46	0.00	2.64	2.60	2.57	2.64	2.77	2.92	3.03	3.08	3.11	3.32	3.70	3.70	3.70	3.70	3.70	3.99	3.93	3.95	3.95	4.01
	47	0.00	2.68	2.67	2.65	2.61	2.80	2.83	3.03	3.08	3.11	3.32	3.70	3.70	3.70	3.70	3.70	4.01	4.01	3.95	3.95	4.01
	48	0.00	2.67	2.81	2.74	2.69	2.65	2.95	3.03	3.08	3.11	3.32	3.70	3.70	3.70	3.70	3.70	4.01	4.01	4.01	3.95	4.01
	49	0.00	2.61	2.70	2.81	2.76	2.70	2.95	3.00	3.08	3.11	3.32	3.70	3.70	3.70	3.70	3.70	4.01	4.01	4.01	4.01	4.01
	50	0.00	2.53	2.69	2.80	2.89	2.82	2.87	3.00	3.04	3.11	3.32	3.70	3.70	3.70	3.70	3.70	4.01	4.01	4.01	4.01	4.08
	51	0.00	0.00	2.53	2.69	2.80	2.93	2.86	2.90	3.04	3.08	3.32	3.70	3.70	3.70	3.70	3.70	4.01	4.01	4.01	4.01	4.08
	52	0.00	0.00	0.00	2.55	2.69	2.80	2.99	2.91	2.99	3.04	3.20	3.60	3.70	3.70	3.70	3.70	4.01	4.01	4.01	4.01	4.08
	53	0.00	0.00	0.00	0.00	2.63	2.74	2.85	3.05	2.99	3.02	3.20	3.46	3.60	3.70	3.70	3.70	4.01	4.01	4.01	4.01	4.08
	54	0.00	0.00	0.00	0.00	0.00	2.71	2.76	2.96	3.09	3.02	3.08	3.38	3.52	3.70	3.70	3.70	4.01	4.01	4.01	4.01	4.08
	55	0.00	0.00	0.00	0.00	0.00	0.00	2.87	2.95	3.12	3.16	3.08	3.21	3.40	3.57	3.70	3.70	4.01	4.01	4.01	4.01	4.08
	56	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.93	3.01	3.16	3.25	3.34	3.43	3.57	3.57	3.70	4.01	4.01	4.01	4.01	4.08
	57	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.02	3.08	3.27	3.39	3.42	3.52	3.65	3.65	4.01	4.01	4.01	4.01	4.08
	58	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.08	3.15	3.41	3.48	3.50	3.52	3.65	3.96	4.01	4.01	4.01	4.08
	59	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.16	3.43	3.45	3.53	3.55	3.56	3.88	3.96	4.01	4.01	4.08
	60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.30	3.51	3.52	3.62	3.68	3.81	3.96	3.96	4.01	4.08
	61	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.38	3.57	3.60	3.72	3.76	3.83	3.96	3.96	4.08
62	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.42	3.65	3.70	3.87	3.81	3.96	3.96	4.03	
63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.48	3.73	3.78	3.90	3.89	3.96	4.03	
64	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.55	3.82	3.84	4.07	4.02	4.03	
65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.71	3.89	3.93	4.12	4.02	
66	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.71	3.96	4.02	4.22	
67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.82	4.03	4.11	
68	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.88	4.13	
69	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.95	

The Annual Benefit Amount Percentage remains fixed once guaranteed withdrawals begin.

* YCP stands for Youngest Covered Person.

Annual Benefit Amount Percentages

Product: PIA
Rider: Income Today

Coverage Option: Spousal

		Attained Age of Youngest Covered Person																				
		70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90
Issue Age of Youngest Covered Person	0-62	4.41	4.41	4.54	4.59	4.59	4.82	4.82	4.82	4.94	4.99	5.34	5.34	5.43	5.43	5.48	5.70	5.86	5.86	5.86	5.86	5.86
	63	4.36	4.41	4.54	4.59	4.59	4.82	4.82	4.82	4.94	4.99	5.34	5.34	5.43	5.43	5.48	5.70	5.86	5.86	5.86	5.86	5.86
	64	4.36	4.36	4.54	4.59	4.59	4.82	4.82	4.82	4.94	4.99	5.34	5.34	5.43	5.43	5.48	5.70	5.86	5.86	5.86	5.86	5.86
	65	4.28	4.36	4.50	4.59	4.59	4.82	4.82	4.82	4.94	4.99	5.34	5.34	5.43	5.43	5.48	5.70	5.86	5.86	5.86	5.86	5.86
	66	4.22	4.36	4.50	4.54	4.59	4.82	4.82	4.82	4.94	4.99	5.34	5.34	5.43	5.43	5.48	5.70	5.86	5.86	5.86	5.86	5.86
	67	4.31	4.28	4.49	4.54	4.54	4.82	4.82	4.82	4.94	4.99	5.34	5.34	5.43	5.43	5.48	5.70	5.86	5.86	5.86	5.86	5.86
	68	4.22	4.36	4.35	4.53	4.54	4.76	4.82	4.82	4.94	4.99	5.34	5.34	5.43	5.43	5.48	5.70	5.86	5.86	5.86	5.86	5.86
	69	4.20	4.30	4.48	4.45	4.53	4.76	4.76	4.82	4.94	4.99	5.34	5.34	5.43	5.43	5.48	5.70	5.86	5.86	5.86	5.86	5.86
	70	4.09	4.31	4.38	4.60	4.53	4.61	4.76	4.76	4.94	4.99	5.34	5.34	5.43	5.43	5.48	5.70	5.86	5.86	5.86	5.86	5.86
	71	0.00	4.14	4.37	4.49	4.72	4.74	4.77	4.76	4.88	4.99	5.34	5.34	5.43	5.43	5.48	5.70	5.86	5.86	5.86	5.86	5.86
	72	0.00	0.00	4.27	4.46	4.59	4.94	4.86	4.77	4.88	4.92	5.34	5.34	5.43	5.43	5.48	5.70	5.86	5.86	5.86	5.86	5.86
	73	0.00	0.00	0.00	4.35	4.55	4.81	5.07	4.95	4.88	4.92	5.29	5.34	5.43	5.43	5.48	5.70	5.86	5.86	5.86	5.86	5.86
	74	0.00	0.00	0.00	0.00	4.44	4.75	4.92	5.13	5.05	4.99	5.18	5.29	5.43	5.43	5.48	5.70	5.86	5.86	5.86	5.86	5.86
	75	0.00	0.00	0.00	0.00	0.00	4.55	4.85	5.06	5.29	5.18	5.10	5.29	5.36	5.43	5.48	5.70	5.86	5.86	5.86	5.86	5.86
	76	0.00	0.00	0.00	0.00	0.00	0.00	4.68	5.03	5.29	5.38	5.26	5.34	5.36	5.36	5.48	5.70	5.86	5.86	5.86	5.86	5.86
	77	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.77	5.14	5.37	5.48	5.41	5.48	5.43	5.48	5.70	5.86	5.86	5.86	5.86	5.86
	78	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.84	5.21	5.47	5.62	5.57	5.61	5.60	5.84	5.93	5.86	5.86	5.86	5.86
79	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.85	5.31	5.57	5.66	5.65	5.77	5.97	5.86	5.93	5.86	5.86	5.86	
80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.95	5.40	5.65	5.81	5.96	6.12	5.99	6.04	5.93	5.86	5.86	

		Attained Age of Youngest Covered Person														
		91	92	93	94	95	96	97	98	99	100	101	102	103	104	105
Issue Age of YCP*	0-80	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86

The Annual Benefit Amount Percentage remains fixed once guaranteed withdrawals begin.

* YCP stands for Youngest Covered Person.

Annual Benefit Amount Percentages

Product: PIA
Rider: Income Tomorrow

Coverage Option: Single

		Attained Age of Youngest Covered Person																				
		0-49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69
Issue Age of Youngest Covered Person	0-40	0.00	2.52	2.59	2.69	2.85	2.97	3.01	3.01	3.01	3.01	3.26	3.26	3.28	3.29	3.29	3.31	3.58	3.59	3.60	3.60	3.63
	41	0.00	2.59	2.54	2.65	2.80	2.91	3.05	3.03	3.01	3.01	3.33	3.30	3.28	3.29	3.29	3.31	3.58	3.59	3.60	3.60	3.63
	42	0.00	2.65	2.61	2.62	2.72	2.88	2.99	3.06	3.03	3.04	3.33	3.33	3.31	3.29	3.29	3.31	3.58	3.59	3.60	3.60	3.63
	43	0.00	2.76	2.68	2.63	2.70	2.80	2.96	3.07	3.06	3.07	3.35	3.33	3.33	3.31	3.29	3.31	3.58	3.59	3.60	3.60	3.63
	44	0.00	2.81	2.78	2.71	2.72	2.78	2.98	3.04	3.11	3.11	3.41	3.38	3.35	3.33	3.31	3.31	3.58	3.59	3.60	3.60	3.63
	45	0.00	3.04	2.88	2.79	2.77	2.81	2.99	3.06	3.11	3.16	3.37	3.42	3.39	3.36	3.33	3.33	3.58	3.59	3.60	3.60	3.63
	46	0.00	3.18	3.06	2.90	2.83	2.81	3.03	3.04	3.13	3.18	3.31	3.45	3.43	3.40	3.37	3.37	3.61	3.59	3.60	3.60	3.63
	47	0.00	3.06	3.23	3.11	2.93	2.85	3.06	3.09	3.11	3.16	3.26	3.48	3.48	3.45	3.42	3.42	3.64	3.62	3.60	3.60	3.63
	48	0.00	3.17	3.37	3.25	3.11	2.98	3.10	3.14	3.16	3.19	3.29	3.54	3.53	3.51	3.47	3.46	3.69	3.66	3.63	3.60	3.63
	49	0.00	3.19	3.20	3.37	3.31	3.17	3.25	3.16	3.20	3.21	3.24	3.55	3.54	3.53	3.51	3.51	3.72	3.70	3.67	3.64	3.63
	50	0.00	3.23	3.23	3.24	3.37	3.37	3.36	3.33	3.24	3.26	3.29	3.42	3.61	3.69	3.70	3.77	3.93	4.08	4.23	4.36	4.36
	51	0.00	0.00	3.27	3.27	3.28	3.40	3.41	3.39	3.39	3.29	3.33	3.45	3.49	3.72	3.75	3.81	3.86	3.98	4.16	4.33	4.36
	52	0.00	0.00	0.00	3.33	3.33	3.33	3.45	3.48	3.47	3.45	3.33	3.49	3.60	3.63	3.81	3.87	3.90	3.96	4.08	4.25	4.38
	53	0.00	0.00	0.00	0.00	3.38	3.38	3.39	3.52	3.53	3.52	3.52	3.54	3.55	3.60	3.63	3.90	3.96	3.98	4.06	4.19	4.36
	54	0.00	0.00	0.00	0.00	0.00	3.48	3.48	3.48	3.56	3.60	3.58	3.64	3.60	3.62	3.65	3.70	3.98	4.08	4.11	4.15	4.28
	55	0.00	0.00	0.00	0.00	0.00	0.00	3.52	3.52	3.53	3.62	3.70	3.71	3.70	3.70	3.70	3.70	3.77	4.10	4.15	4.15	4.23
	56	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.54	3.55	3.56	3.62	3.95	3.88	3.78	3.77	3.75	3.88	3.90	4.14	4.20	4.20
	57	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.85	3.90	4.07	3.96	4.03	3.99	3.91	3.86	3.95	3.98	4.00	4.26	4.28
	58	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.85	3.94	4.12	4.03	4.10	4.08	3.99	4.02	4.05	3.99	4.00	4.35
	59	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.85	3.94	4.16	4.12	4.24	4.13	4.09	4.05	4.05	4.08	4.13
60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.85	3.94	4.16	4.20	4.34	4.22	4.17	4.10	4.07	4.13	
61	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.85	3.94	4.16	4.31	4.39	4.30	4.27	4.21	4.14	
62	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.10	4.20	4.36	4.41	4.47	4.40	4.35	4.24	
63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.10	4.20	4.41	4.47	4.56	4.51	4.42	
64	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.10	4.20	4.41	4.56	4.66	4.58	
65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.11	4.21	4.42	4.64	4.75	
66	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.38	4.46	4.60	4.73	
67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.46	4.56	4.76	
68	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.46	4.56	
69	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.46	

The Annual Benefit Amount Percentage remains fixed once guaranteed withdrawals begin.

* YCP stands for Youngest Covered Person.

Annual Benefit Amount Percentages

Product: PIA
Rider: Income Tomorrow

Coverage Option: Single

		Attained Age of Youngest Covered Person																					
		70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	
Issue Age of Youngest Covered Person	0-50	4.76	4.80	4.85	4.99	5.01	5.25	5.26	5.35	5.40	5.40	5.47	5.51	5.59	5.65	5.78	5.85	5.90	5.90	5.90	5.90	5.90	
	51	4.66	4.80	4.85	4.99	5.01	5.25	5.26	5.35	5.40	5.40	5.47	5.51	5.59	5.65	5.78	5.85	5.90	5.90	5.90	5.90	5.90	5.90
	52	4.57	4.77	4.85	4.99	5.01	5.25	5.26	5.35	5.40	5.40	5.47	5.51	5.59	5.65	5.78	5.85	5.90	5.90	5.90	5.90	5.90	5.90
	53	4.51	4.70	4.85	4.99	5.01	5.25	5.26	5.35	5.40	5.40	5.47	5.51	5.59	5.65	5.78	5.85	5.90	5.90	5.90	5.90	5.90	5.90
	54	4.47	4.60	4.80	4.95	5.01	5.25	5.26	5.35	5.40	5.40	5.47	5.51	5.59	5.65	5.78	5.85	5.90	5.90	5.90	5.90	5.90	5.90
	55	4.36	4.56	4.72	4.86	5.01	5.25	5.26	5.35	5.40	5.40	5.47	5.51	5.59	5.65	5.78	5.85	5.90	5.90	5.90	5.90	5.90	5.90
	56	4.28	4.41	4.56	4.76	4.91	5.11	5.26	5.35	5.40	5.40	5.47	5.51	5.59	5.65	5.78	5.85	5.90	5.90	5.90	5.90	5.90	5.90
	57	4.32	4.36	4.56	4.72	4.86	5.06	5.25	5.35	5.40	5.40	5.47	5.51	5.59	5.65	5.78	5.85	5.90	5.90	5.90	5.90	5.90	5.90
	58	4.36	4.42	4.47	4.60	4.80	4.89	5.11	5.29	5.40	5.40	5.47	5.51	5.59	5.65	5.78	5.85	5.90	5.90	5.90	5.90	5.90	5.90
	59	4.40	4.47	4.52	4.56	4.72	4.88	4.99	5.17	5.29	5.40	5.47	5.51	5.59	5.65	5.78	5.85	5.90	5.90	5.90	5.90	5.90	5.90
	60	4.40	4.44	4.51	4.52	4.56	4.74	4.89	5.09	5.17	5.29	5.47	5.51	5.59	5.65	5.78	5.85	5.90	5.90	5.90	5.90	5.90	5.90
	61	4.39	4.43	4.53	4.59	4.60	4.68	4.84	4.96	5.09	5.17	5.29	5.51	5.59	5.65	5.78	5.85	5.90	5.90	5.90	5.90	5.90	5.90
	62	4.40	4.45	4.49	4.66	4.74	4.74	4.77	4.91	4.99	5.11	5.19	5.31	5.59	5.65	5.78	5.85	5.90	5.90	5.90	5.90	5.90	5.90
	63	4.49	4.46	4.53	4.54	4.75	4.83	4.84	4.85	4.91	4.99	5.11	5.19	5.44	5.65	5.78	5.85	5.90	5.90	5.90	5.90	5.90	5.90
	64	4.57	4.58	4.56	4.57	4.59	4.85	4.91	4.91	4.94	4.96	5.02	5.13	5.30	5.53	5.78	5.85	5.90	5.90	5.90	5.90	5.90	5.90
	65	4.70	4.64	4.64	4.59	4.57	4.90	4.95	4.96	4.98	5.04	5.02	5.02	5.18	5.44	5.65	5.85	5.90	5.90	5.90	5.90	5.90	5.90
	66	4.86	4.84	4.71	4.71	4.59	4.95	4.95	5.03	5.08	5.10	5.08	5.03	5.02	5.19	5.50	5.74	5.90	5.90	5.90	5.90	5.90	5.90
	67	4.82	4.93	4.91	4.89	4.71	4.94	4.95	4.99	5.08	5.13	5.12	5.08	5.03	5.09	5.25	5.50	5.81	5.90	5.90	5.90	5.90	5.90
	68	4.80	4.87	5.07	5.01	4.92	5.02	4.98	4.95	4.99	5.17	5.17	5.18	5.13	5.09	5.18	5.30	5.52	5.85	5.90	5.90	5.90	5.90
	69	4.56	4.80	4.97	5.20	5.14	5.08	5.03	4.98	4.95	4.99	5.24	5.19	5.19	5.13	5.11	5.19	5.31	5.52	5.90	5.90	5.90	5.90
	70	4.47	4.57	4.82	5.05	5.28	5.22	5.12	5.10	5.13	5.19	5.26	5.26	5.22	5.19	5.16	5.21	5.45	5.41	5.52	5.90	5.90	5.90
71	0.00	4.74	4.83	5.01	5.14	5.43	5.32	5.21	5.20	5.22	5.29	5.27	5.37	5.45	5.58	5.63	5.68	5.66	5.66	5.71	5.90	5.90	
72	0.00	0.00	4.84	4.95	5.21	5.28	5.53	5.41	5.30	5.28	5.36	5.33	5.44	5.50	5.69	5.69	5.74	5.72	5.72	5.78	5.83	5.83	
73	0.00	0.00	0.00	4.84	4.95	5.21	5.45	5.57	5.50	5.39	5.44	5.36	5.50	5.55	5.71	5.82	5.82	5.80	5.79	5.83	5.96	5.96	
74	0.00	0.00	0.00	0.00	4.84	4.95	5.21	5.50	5.67	5.58	5.49	5.62	5.47	5.53	5.79	5.83	5.92	5.86	5.85	5.88	6.03	6.03	
75	0.00	0.00	0.00	0.00	0.00	4.93	5.07	5.31	5.57	5.87	5.70	5.75	5.73	5.60	5.81	5.88	5.93	5.98	5.91	5.96	6.10	6.10	
76	0.00	0.00	0.00	0.00	0.00	0.00	5.01	5.14	5.43	5.72	6.25	6.11	6.00	6.03	6.06	5.91	6.02	5.99	6.04	6.03	6.17	6.17	
77	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.27	5.42	5.69	5.84	6.42	6.30	6.12	6.16	6.15	5.91	6.06	6.05	6.16	6.23	6.23	
78	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.27	5.42	5.69	5.96	6.58	6.45	6.23	6.50	6.18	6.12	6.12	6.17	6.34	6.34	
79	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.27	5.42	5.69	6.03	6.67	6.62	6.57	6.59	6.20	6.16	6.18	6.39	6.39	
80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.52	5.68	5.97	6.16	7.12	7.01	6.63	6.69	6.28	6.25	6.46	6.46	

The Annual Benefit Amount Percentage remains fixed once guaranteed withdrawals begin.

* YCP stands for Youngest Covered Person.

Annual Benefit Amount Percentages

Product: PIA

Rider: Income Tomorrow

Coverage Option: Single

		Attained Age of Youngest Covered Person														
		91	92	93	94	95	96	97	98	99	100	101	102	103	104	105
Issue Age of YCP*	0-73	5.90	5.90	5.90	5.98	6.08	6.15	6.25	6.38	6.47	6.50	6.50	6.50	6.50	6.50	6.50
	74	5.97	5.92	5.96	5.98	6.08	6.15	6.25	6.38	6.47	6.50	6.50	6.50	6.50	6.50	6.50
	75	6.04	6.01	6.03	6.04	6.08	6.15	6.25	6.38	6.47	6.50	6.50	6.50	6.50	6.50	6.50
	76	6.11	6.07	6.09	6.11	6.15	6.15	6.25	6.38	6.47	6.50	6.50	6.50	6.50	6.50	6.50
	77	6.18	6.15	6.16	6.18	6.21	6.21	6.25	6.38	6.47	6.50	6.50	6.50	6.50	6.50	6.50
	78	6.27	6.21	6.22	6.24	6.27	6.27	6.33	6.38	6.47	6.50	6.50	6.50	6.50	6.50	6.50
	79	6.35	6.28	6.28	6.30	6.36	6.36	6.39	6.44	6.47	6.50	6.50	6.50	6.50	6.50	6.50
	80	6.39	6.35	6.37	6.39	6.42	6.42	6.46	6.50	6.54	6.50	6.50	6.50	6.50	6.50	6.50

The Annual Benefit Amount Percentage remains fixed once guaranteed withdrawals begin.

* YCP stands for Youngest Covered Person.

Annual Benefit Amount Percentages

Product: PIA
Rider: Income Tomorrow

Coverage Option: Spousal

		Attained Age of Youngest Covered Person																				
		0-49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69
Issue Age of Youngest Covered Person	0-40	0.00	2.02	2.09	2.19	2.35	2.47	2.51	2.51	2.51	2.51	2.76	2.76	2.78	2.79	2.79	2.81	3.08	3.09	3.10	3.10	3.13
	41	0.00	2.09	2.04	2.15	2.30	2.41	2.55	2.53	2.51	2.51	2.83	2.80	2.78	2.79	2.79	2.81	3.08	3.09	3.10	3.10	3.13
	42	0.00	2.15	2.11	2.12	2.22	2.38	2.49	2.56	2.53	2.54	2.83	2.83	2.81	2.79	2.79	2.81	3.08	3.09	3.10	3.10	3.13
	43	0.00	2.26	2.18	2.13	2.20	2.30	2.46	2.57	2.56	2.57	2.85	2.83	2.83	2.81	2.79	2.81	3.08	3.09	3.10	3.10	3.13
	44	0.00	2.31	2.28	2.21	2.22	2.28	2.48	2.54	2.61	2.61	2.91	2.88	2.85	2.83	2.81	2.81	3.08	3.09	3.10	3.10	3.13
	45	0.00	2.54	2.38	2.29	2.27	2.31	2.49	2.56	2.61	2.66	2.87	2.92	2.89	2.86	2.83	2.83	3.08	3.09	3.10	3.10	3.13
	46	0.00	2.68	2.56	2.40	2.33	2.31	2.53	2.54	2.63	2.68	2.81	2.95	2.93	2.90	2.87	2.87	3.11	3.09	3.10	3.10	3.13
	47	0.00	2.56	2.73	2.61	2.43	2.35	2.56	2.59	2.61	2.66	2.76	2.98	2.98	2.95	2.92	2.92	3.14	3.12	3.10	3.10	3.13
	48	0.00	2.67	2.87	2.75	2.61	2.48	2.60	2.64	2.66	2.69	2.79	3.04	3.03	3.01	2.97	2.96	3.19	3.16	3.13	3.10	3.13
	49	0.00	2.69	2.70	2.87	2.81	2.67	2.75	2.66	2.70	2.71	2.74	3.05	3.04	3.03	3.01	3.01	3.22	3.20	3.17	3.14	3.13
	50	0.00	2.73	2.73	2.74	2.87	2.87	2.86	2.83	2.74	2.76	2.79	2.92	3.11	3.19	3.20	3.27	3.43	3.58	3.73	3.86	3.86
	51	0.00	0.00	2.77	2.77	2.78	2.90	2.91	2.89	2.89	2.79	2.83	2.95	2.99	3.22	3.25	3.31	3.36	3.48	3.66	3.83	3.86
	52	0.00	0.00	0.00	2.83	2.83	2.83	2.95	2.98	2.97	2.95	2.83	2.99	3.10	3.13	3.31	3.37	3.40	3.46	3.58	3.75	3.88
	53	0.00	0.00	0.00	0.00	2.88	2.88	2.89	3.02	3.03	3.02	3.02	3.04	3.05	3.10	3.13	3.40	3.46	3.48	3.56	3.69	3.86
	54	0.00	0.00	0.00	0.00	0.00	2.98	2.98	2.98	3.06	3.10	3.08	3.14	3.10	3.12	3.15	3.20	3.48	3.58	3.61	3.65	3.78
	55	0.00	0.00	0.00	0.00	0.00	0.00	3.02	3.02	3.03	3.12	3.20	3.21	3.20	3.20	3.20	3.20	3.27	3.60	3.65	3.65	3.73
	56	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.04	3.05	3.06	3.12	3.45	3.38	3.28	3.27	3.25	3.38	3.40	3.64	3.70	3.70
	57	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.35	3.40	3.57	3.46	3.53	3.49	3.41	3.36	3.45	3.48	3.50	3.76	3.78
	58	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.35	3.44	3.62	3.53	3.60	3.58	3.49	3.52	3.55	3.49	3.50	3.85
	59	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.35	3.44	3.66	3.62	3.74	3.63	3.59	3.55	3.55	3.58	3.63
60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.35	3.44	3.66	3.70	3.84	3.72	3.67	3.60	3.57	3.63	
61	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.35	3.44	3.66	3.81	3.89	3.80	3.77	3.71	3.64	
62	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.60	3.70	3.86	3.91	3.97	3.90	3.85	3.74	
63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.60	3.70	3.91	3.97	4.06	4.01	3.92	
64	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.60	3.70	3.91	4.06	4.16	4.08	
65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.61	3.71	3.92	4.14	4.25	
66	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.88	3.96	4.10	4.23	
67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.96	4.06	4.26	
68	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.96	4.06	
69	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.96	

The Annual Benefit Amount Percentage remains fixed once guaranteed withdrawals begin.

* YCP stands for Youngest Covered Person.

Annual Benefit Amount Percentages

Product: PIA
Rider: Income Tomorrow

Coverage Option: Spousal

		Attained Age of Youngest Covered Person																				
		70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90
Issue Age of Youngest Covered Person	0-50	4.26	4.30	4.35	4.49	4.51	4.75	4.76	4.85	4.90	4.90	4.97	5.01	5.09	5.15	5.28	5.35	5.40	5.40	5.40	5.40	
	51	4.16	4.30	4.35	4.49	4.51	4.75	4.76	4.85	4.90	4.90	4.97	5.01	5.09	5.15	5.28	5.35	5.40	5.40	5.40	5.40	5.40
	52	4.07	4.27	4.35	4.49	4.51	4.75	4.76	4.85	4.90	4.90	4.97	5.01	5.09	5.15	5.28	5.35	5.40	5.40	5.40	5.40	5.40
	53	4.01	4.20	4.35	4.49	4.51	4.75	4.76	4.85	4.90	4.90	4.97	5.01	5.09	5.15	5.28	5.35	5.40	5.40	5.40	5.40	5.40
	54	3.97	4.10	4.30	4.45	4.51	4.75	4.76	4.85	4.90	4.90	4.97	5.01	5.09	5.15	5.28	5.35	5.40	5.40	5.40	5.40	5.40
	55	3.86	4.06	4.22	4.36	4.51	4.75	4.76	4.85	4.90	4.90	4.97	5.01	5.09	5.15	5.28	5.35	5.40	5.40	5.40	5.40	5.40
	56	3.78	3.91	4.06	4.26	4.41	4.61	4.76	4.85	4.90	4.90	4.97	5.01	5.09	5.15	5.28	5.35	5.40	5.40	5.40	5.40	5.40
	57	3.82	3.86	4.06	4.22	4.36	4.56	4.75	4.85	4.90	4.90	4.97	5.01	5.09	5.15	5.28	5.35	5.40	5.40	5.40	5.40	5.40
	58	3.86	3.92	3.97	4.10	4.30	4.39	4.61	4.79	4.90	4.90	4.97	5.01	5.09	5.15	5.28	5.35	5.40	5.40	5.40	5.40	5.40
	59	3.90	3.97	4.02	4.06	4.22	4.38	4.49	4.67	4.79	4.90	4.97	5.01	5.09	5.15	5.28	5.35	5.40	5.40	5.40	5.40	5.40
	60	3.90	3.94	4.01	4.02	4.06	4.24	4.39	4.59	4.67	4.79	4.97	5.01	5.09	5.15	5.28	5.35	5.40	5.40	5.40	5.40	5.40
	61	3.89	3.93	4.03	4.09	4.10	4.18	4.34	4.46	4.59	4.67	4.79	5.01	5.09	5.15	5.28	5.35	5.40	5.40	5.40	5.40	5.40
	62	3.90	3.95	3.99	4.16	4.24	4.24	4.27	4.41	4.49	4.61	4.69	4.81	5.09	5.15	5.28	5.35	5.40	5.40	5.40	5.40	5.40
	63	3.99	3.96	4.03	4.04	4.25	4.33	4.34	4.35	4.41	4.49	4.61	4.69	4.94	5.15	5.28	5.35	5.40	5.40	5.40	5.40	5.40
	64	4.07	4.08	4.06	4.07	4.09	4.35	4.41	4.41	4.44	4.46	4.52	4.63	4.80	5.03	5.28	5.35	5.40	5.40	5.40	5.40	5.40
	65	4.20	4.14	4.14	4.09	4.07	4.40	4.45	4.46	4.48	4.54	4.52	4.52	4.68	4.94	5.15	5.35	5.40	5.40	5.40	5.40	5.40
	66	4.36	4.34	4.21	4.21	4.09	4.45	4.45	4.53	4.58	4.60	4.58	4.53	4.52	4.69	5.00	5.24	5.40	5.40	5.40	5.40	5.40
	67	4.32	4.43	4.41	4.39	4.21	4.44	4.45	4.49	4.58	4.63	4.62	4.58	4.53	4.59	4.75	5.00	5.31	5.40	5.40	5.40	5.40
	68	4.30	4.37	4.57	4.51	4.42	4.52	4.48	4.45	4.49	4.67	4.67	4.68	4.63	4.59	4.68	4.80	5.02	5.35	5.40	5.40	5.40
	69	4.06	4.30	4.47	4.70	4.64	4.58	4.53	4.48	4.45	4.49	4.74	4.69	4.69	4.63	4.61	4.69	4.81	5.02	5.40	5.40	5.40
	70	3.97	4.07	4.32	4.55	4.78	4.72	4.62	4.60	4.63	4.69	4.76	4.76	4.72	4.69	4.66	4.71	4.95	4.91	5.02	5.40	5.40
71	0.00	4.24	4.33	4.51	4.64	4.93	4.82	4.71	4.70	4.72	4.79	4.77	4.87	4.95	5.08	5.13	5.18	5.16	5.16	5.21	5.40	
72	0.00	0.00	4.34	4.45	4.71	4.78	5.03	4.91	4.80	4.78	4.86	4.83	4.94	5.00	5.19	5.19	5.24	5.22	5.22	5.28	5.33	
73	0.00	0.00	0.00	4.34	4.45	4.71	4.95	5.07	5.00	4.89	4.94	4.86	5.00	5.05	5.21	5.32	5.32	5.30	5.29	5.33	5.46	
74	0.00	0.00	0.00	0.00	4.34	4.45	4.71	5.00	5.17	5.08	4.99	5.12	4.97	5.03	5.29	5.33	5.42	5.36	5.35	5.38	5.53	
75	0.00	0.00	0.00	0.00	0.00	4.43	4.57	4.81	5.07	5.37	5.20	5.25	5.23	5.10	5.31	5.38	5.43	5.48	5.41	5.46	5.60	
76	0.00	0.00	0.00	0.00	0.00	0.00	4.51	4.64	4.93	5.22	5.75	5.61	5.50	5.53	5.56	5.41	5.52	5.49	5.54	5.53	5.67	
77	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.77	4.92	5.19	5.34	5.92	5.80	5.62	5.66	5.65	5.41	5.56	5.55	5.66	5.73	
78	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.77	4.92	5.19	5.46	6.08	5.95	5.73	6.00	5.68	5.62	5.62	5.67	5.84	
79	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.77	4.92	5.19	5.53	6.17	6.12	6.07	6.09	5.70	5.66	5.68	5.89	
80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.02	5.18	5.47	5.66	6.62	6.51	6.13	6.19	5.78	5.75	5.96

The Annual Benefit Amount Percentage remains fixed once guaranteed withdrawals begin.

* YCP stands for Youngest Covered Person.

Annual Benefit Amount Percentages

Product: PIA

Rider: Income Tomorrow

Coverage Option: Spousal

		Attained Age of Youngest Covered Person														
		91	92	93	94	95	96	97	98	99	100	101	102	103	104	105
Issue Age of YCP*	0-73	5.40	5.40	5.40	5.48	5.58	5.65	5.75	5.88	5.97	6.00	6.00	6.00	6.00	6.00	6.00
	74	5.47	5.42	5.46	5.48	5.58	5.65	5.75	5.88	5.97	6.00	6.00	6.00	6.00	6.00	6.00
	75	5.54	5.51	5.53	5.54	5.58	5.65	5.75	5.88	5.97	6.00	6.00	6.00	6.00	6.00	6.00
	76	5.61	5.57	5.59	5.61	5.65	5.65	5.75	5.88	5.97	6.00	6.00	6.00	6.00	6.00	6.00
	77	5.68	5.65	5.66	5.68	5.71	5.71	5.75	5.88	5.97	6.00	6.00	6.00	6.00	6.00	6.00
	78	5.77	5.71	5.72	5.74	5.77	5.77	5.83	5.88	5.97	6.00	6.00	6.00	6.00	6.00	6.00
	79	5.85	5.78	5.78	5.80	5.86	5.86	5.89	5.94	5.97	6.00	6.00	6.00	6.00	6.00	6.00
	80	5.89	5.85	5.87	5.89	5.92	5.92	5.96	6.00	6.04	6.00	6.00	6.00	6.00	6.00	6.00

The Annual Benefit Amount Percentage remains fixed once guaranteed withdrawals begin.

* YCP stands for Youngest Covered Person.

WITH A TRADITION DATING TO 1851, NASSAU HELPS PEOPLE PROTECT THEIR FAMILIES AND PROVIDE FOR THE INCOME THEY WILL NEED IN RETIREMENT. AND, AS NEEDS CHANGE, WE ARE RIGHT THERE WITH NEW SOLUTIONS.



NASSAU

The information in this material is supplemental and is intended to be preceded or accompanied by Annuity product information.

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

Annuities are long-term products particularly suitable for retirement assets. Annuities held within qualified plans do not provide any additional tax benefit. Early withdrawals may be subject to surrender charges. Withdrawals are subject to ordinary income tax, and if taken prior to age 59½, a 10% IRS penalty may also apply.

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