



NASSAU

NASSAU PERSONAL RETIREMENT CHOICESM

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 Retirement Choice, 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 attained age at rider exercise of the youngest covered person. To determine your ABA, multiply your income benefit base by the 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.

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Annual Benefit Amount Percentages

Product: Nassau Personal Retirement Choice AnnuitySM

Rider: Income Benefit

Coverage Option: Single

Age of the Youngest Covered Person

0-49	0.00%		60	4.05%		71	5.05%
50	3.05%		61	4.10%		72	5.15%
51	3.15%		62	4.20%		73	5.25%
52	3.25%		63	4.30%		74	5.35%
53	3.35%		64	4.40%		75	5.45%
54	3.45%		65	4.50%		76	5.55%
55	3.55%		66	4.55%		77	5.65%
56	3.65%		67	4.65%		78	5.75%
57	3.75%		68	4.75%		79	5.85%
58	3.85%		69	4.85%		80+	5.95%
59	3.95%		70	4.95%			

Coverage Option: Spousal

Age of the Youngest Covered Person

0-49	0.00%		60	3.55%		71	4.55%
50	2.55%		61	3.60%		72	4.65%
51	2.65%		62	3.70%		73	4.75%
52	2.75%		63	3.80%		74	4.85%
53	2.85%		64	3.90%		75	4.95%
54	2.95%		65	4.00%		76	5.05%
55	3.05%		66	4.05%		77	5.15%
56	3.15%		67	4.15%		78	5.25%
57	3.25%		68	4.25%		79	5.35%
58	3.35%		69	4.35%		80+	5.45%
59	3.45%		70	4.45%			

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

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

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

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.

Nassau Personal Retirement Choice (19FIA, ICC19EIA and 19ISB) 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 MA, ME and NY, but that is subject to change. Please check with your financial professional for state-specific issuing company information. Nassau Life and Annuity Company is a subsidiary of Nassau Financial Group.

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