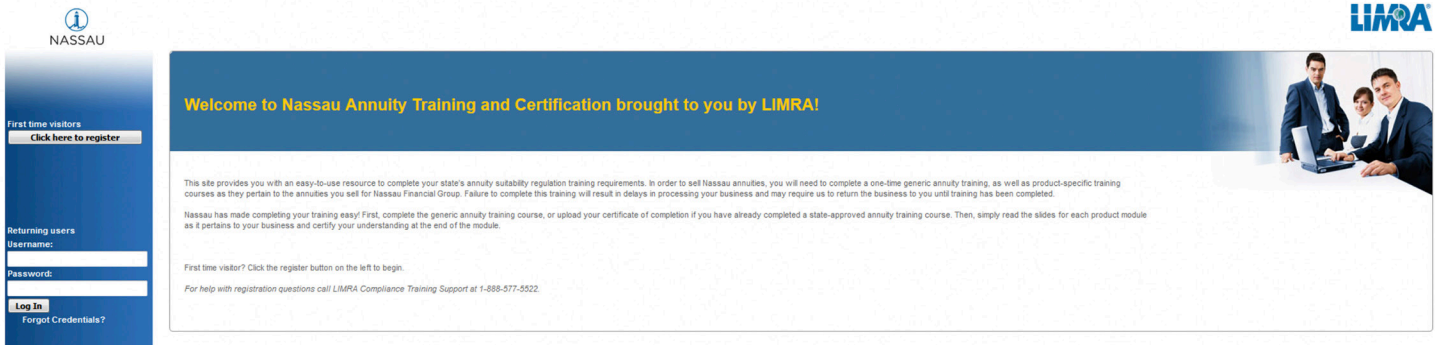


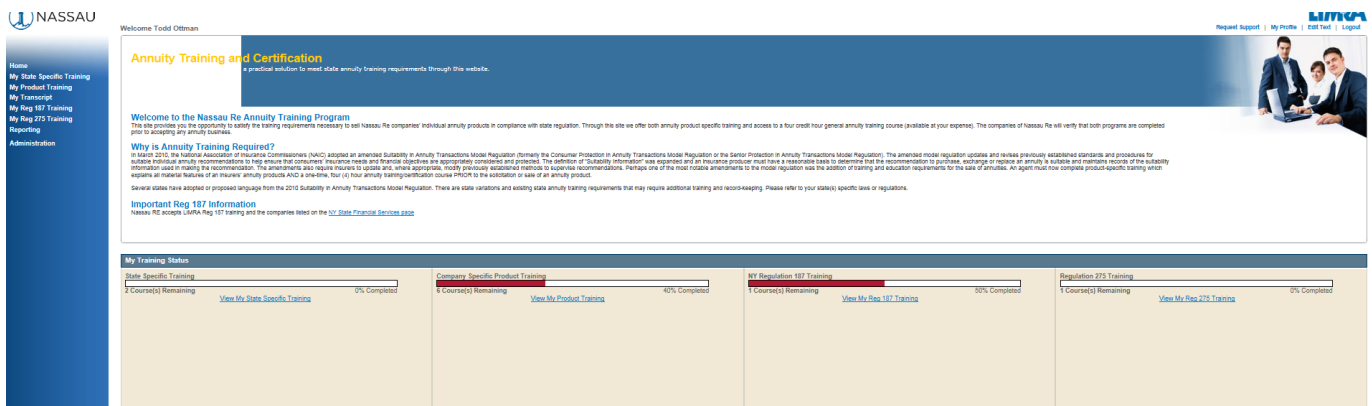
Nassau has chosen LIMRA to deliver our personalized annuity training for you, our producers. These presentations have been prepared by Nassau to educate you about our products, as required by the NAIC. Using the link provided to you, proceed to the LIMRA Nassau website to begin.



If you have not yet registered with LIMRA, you will need to do so first.

1. Enter your personal information
2. Enter your National Producer Number – you can look it up on this screen
3. Select the states in which you are appointed to sell our products
4. Create and confirm a password which must be eight characters and include one number

Once you are registered, you will be asked to login with your username (email) and password.



Your personal Annuity Training and Certification page is displayed. From this screen, you can view:

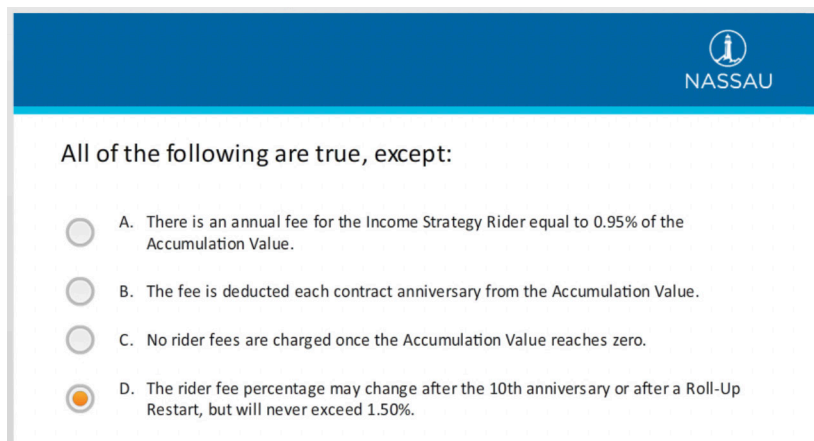
- your state specific training requirements and status
- your product training requirements and status
- your New York Regulation 187 Training for New York licensed producers
- your Regulation 275 Training
- a transcript outlining your training status

To begin your training:

1. Click on "View My State Specific Training" or "View My Product Training" or "New York Regulation 187 Training" or "View My Reg 275 Training".
2. A list of training requirements, specific to you, will be displayed.
3. As you complete a training segment, the Completion Date will be displayed.
4. When you click on a selection, the applicable training presentation will be displayed.
5. If you began a training session but did not complete it, you will be asked "Would you like to resume where you left off?" You have the option to resume the session (yes) or begin again.

How does the product training session work?

- Each training page is timed to allow you to read the entire page. When the "Next" button at the bottom of the page is highlighted, you can click on this button to move to the next page. You work at your own pace.
- At the end of the training session, there is a brief quiz that allows you to determine how well you understand the information provided. You may find that you need to go back and review certain aspects of the product to be successful.



- You may print a copy of the Training Certificate from the LIMRA website, but it is not necessary. Our files are updated nightly, keeping your completed training requirements current.

**For Producer Use Only. Not for use with the general public as sales literature.**

**Lifetime payments and guarantees are based on the claims-paying ability of the issuing company.**

Annuities issued by Nassau Life and Annuity Company (Hartford, CT) except in New York where annuities are issued by Nassau Life Insurance Company (East Greenbush, NY). 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 visit the State/Product Availability page on salesnet.nsr.com for current state-specific issuing company information. Nassau Life and Annuity Company and Nassau Life Insurance Company are subsidiaries of Nassau Financial Group. The insurers are separate entities and each is responsible only for its own financial condition and contractual obligations.