

Nassau Fixed Indexed Annuity Product Suite Overview



Product Name	Nassau SM Personal Income Annuity		Nassau Personal Protection Choice SM	
Market Need	Secure lifetime income		Secure lifetime income Protect family Plan for extended care	
Contract Value Bonus	none		none	
Income Riders	Income Strategy: Today Income Strategy: Tomorrow		Income, Family & Care Protection Income & Family Protection Income & Care Protection	
Income Rider Fee ¹	95 bps		95 - 115 bps	
Income Benefit Base Bonus % ²	Income Today if withdrawals begin: Year 1 30% Year 2 37.5% Year 3 45% Plus 3% simple roll-up years 3-10	Income Tomorrow: Annual roll-up amount: 14% Restart available	Income Today if withdrawals begin: Year 1 30% Year 2 37.5% Year 3 45% Plus 3% simple roll-up years 3-10	Income Tomorrow: Annual roll-up amount: 14% Restart available
Death Benefit	Contract value		Contract value Enhanced lump-sum death benefit (up to 10% rollup) available through family protection benefit rider	
Care Benefit ³	N/A		Rider offers enhanced withdrawals for up to 5 years Up to 250% for Nursing Home Up to 175% for 2/6 ADL's	
Surrender Charge Period	10 years		10 years	
Crediting Options ⁵	Fixed Account Monthly S&P 500 [®] 1-year S&P 500 (cap rate) 1-year S&P 500 (participation rate) 1-year S&P 500 (participation rate and spread rate) 2-year S&P 500 (cap rate) 2-year S&P 500 (participation rate) 2-year S&P 500 (participation rate and spread rate) 3-year S&P 500 (participation rate and spread rate) 1-year CS Tactical Multi Asset Index TM (spread rate) 2-year CS Tactical Multi Asset Index (spread rate)		Fixed Account Monthly S&P 500 [®] 1-year S&P 500 (cap rate) 1-year S&P 500 (participation rate) 1-year S&P 500 (participation rate and spread rate) 2-year S&P 500 (cap rate) 2-year S&P 500 (participation rate) 2-year S&P 500 (participation rate and spread rate) 3-year S&P 500 (participation rate and spread rate) 1-year CS Tactical Multi Asset Index TM (spread rate) 2-year CS Tactical Multi Asset Index (spread rate)	
Issue Age	0-80		0-80	
Premium	Single		Single	
Premiums: Min-Max	\$15,000 - \$1,000,000 ⁴		\$15,000 - \$1,000,000 ⁴	
Tax qualified options	Traditional IRA, Roth IRA, Simple IRA, SEP IRA		Traditional IRA, Roth IRA, Simple IRA, SEP IRA	
Market Value Adjustments (MVA)	Yes		Yes	
Total Guaranteed Value (TGV)	Upon surrender, death or annuitization		Upon surrender, death or annuitization	
Free Withdrawal Amount	10% of Contract Value		10% of Contract Value	
Nursing Home and Terminal Illness (NH/TI) Waivers ⁵	Available ⁵		Available ⁵	

1. Rider fees are calculated as a percentage of the benefit base and deducted from the contract value. Fees are subject to change and will increase as the benefit base grows.

2. Income Benefit rates are current as of July 1, 2020 and are subject to change.

3. Personal Protection Choice care benefit protection rider is not available in CA. This is not a qualified long term care benefit under the Internal Revenue Code and does not qualify for preferential tax treatment. Benefit varies by issue age of the oldest living covered person and the applicable qualification level. View the contract and rider disclosures for complete details, conditions and exclusions.

4. Amounts over \$1,000,000 require home office approval.

5. Varies based on state approval.

Product features, rider options and availability may vary by state.

To Learn More: Call Our Sales Desk – 888-794-4447, option 1

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Nassau Fixed Indexed Annuity Product Suite Overview



	Bonus Product	Nassau Growth Annuity SM	
Product Name	Nassau Personal Retirement Choice SM	Nassau Growth Annuity SM	
Market Need	Grow and secure contract value Secure lifetime income	Grow and secure contract value Secure growth for future lifetime income	
Contract Value Bonus	Up to 8%	None	
Income Riders	Guaranteed Lifetime Income Benefit	Amplified Income Rider	Amplified Income Plus Rider
Income Rider Fee ¹	95 bps	25 bps	95 bps
Income Benefit Base Bonus % ²	8% simple roll-up for up to 12 years	150% of annual contract growth added to Benefit Base for up to 15 years ⁶	150% of annual contract growth added to Benefit Base for up to 15 years + 3% simple interest for up to 15 years ⁶
Death Benefit	Contract value less non-vested bonus	Contract value or Return of Premium less withdrawals, whichever is greater	
Care Benefit	N/A	N/A	
Surrender Charge Period	10 or 12 years	7 or 10 years, elected at issue	
Crediting Options ⁵	Fixed Account Monthly S&P 500 [®] 1-year S&P 500 (cap rate) 1-year S&P 500 (participation rate) 1-year S&P 500 (participation rate and spread rate) 2-year S&P 500 (cap rate) 2-year S&P 500 (participation rate) 2-year S&P 500 (participation rate and spread rate) 3-year S&P 500 (participation rate and spread rate) 1-year CS Tactical Multi Asset Index [™] (spread rate) 2-year CS Tactical Multi Asset Index (spread rate)	Fixed Account 1-year S&P 500 [®] (cap rate) 1-year S&P 500 (participation rate) 1-year S&P 500 (enhanced participation rate) 2-year S&P 500 (participation rate) 2-year S&P 500 (enhanced participation rate) 2-year Sunrise Smart Passage SG (participation rate) 2-year Sunrise Smart Passage SG (enhanced participation rate)	
Issue Age	0-80	0-85, up to age 80 with riders	
Premium	Single	Single	
Premiums: Min-Max	\$15,000 - \$1,000,000 ⁴	\$15,000 - \$1,000,000 ⁴	
Tax qualified options	Traditional IRA, Roth IRA, Simple IRA, SEP IRA	Traditional IRA, Roth IRA, Simple IRA, SEP IRA	
Market Value Adjustments (MVA)	Yes	Yes	
Total Guaranteed Value (TGV)	Upon surrender, death or annuitization	Upon surrender, death or annuitization	
Free Withdrawal Amount	7% or 10% of Contract Value, varies by state	10% of Contract Value	
Nursing Home and Terminal Illness (NH/TI) Waivers ⁵	Available ⁵	Available up to age 80 ⁵	

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6. Contract growth is index credits net of any strategy fees, but will never be less than zero.

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Product features, rider options and availability may vary by state. This information is only a summary. View the contract and disclosures for complete product details and conditions.

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. 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 Growth Annuity (19FIA3, ICC19FIA3, 19GLWB3, ICC19GLWB3, ICC19ECH and 19ECH), Nassau Personal Income Annuity (ICC19EIAN, 19FIA, 19GLWB and 19ISN), Nassau Personal Protection Choice (ICC19EIAN, 19FIA and 19RN), Nassau Personal Retirement Choice (19FIA, ICC19EIAN, 19ISB) annuities are 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, MN 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 is a subsidiary of Nassau Financial Group.