WORKING HARDER TO BE YOUR **CARRIER OF CHOICE**

Availability, Surrender Charge & Bonus Vesting Schedules by State FOR NASSAU BONUS ANNUITYSM



May 10, 2024

	AK	AL	AF	R A	ZC	Α	0.0	СТ	DC	DE	FL	GA	HI	IA	ID	II	LIN	I K	K\		M	A N	1D N	ΛEΙ	MI N	ΛN	VIO I	MS	MT	NC	ND	NE	NH	NJ	NM	NV	NY	ОН	OK	OR	PA	RI	SC	SD	TN	I TX	(U	T V	AV	T W	/A W	VI V	W	WY
Availability																								Х													X																	
Surrender Charge/ Bonus Vesting Schedule*	В	A	A	A	١ (С	A	В	A	В	В	В	В	A	В	A	В	A	В	В	В		A		A	В	В	A	В	Α	A	A	Α	В	A	A		В	A	В	В	В	В	A	A	В	В	В	3 /	\ E	3 1	В	A	Α

Legend: Available Not Available *Note: In Group A states, if the oldest contract owner is age 81 or older at issue, the contract will be issued with the Group B States product features, including interest/crediting rates, surrender charges and bonus vesting schedules.

10-Year Surrender Charge and Bonus Vesting Schedules

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Group	Contract Year	1	2	3	4	5	6	7	8	9	10	11+
A	Surrender Charge %	12%	12%	12%	11%	10%	9%	8%	7%	6%	4%	0%
	Vested Bonus %*	0%	10%	25%	30%	40%	50%	60%	70%	80%	90%	100%
Cuarra	Contract Vear	1	2	2	Λ	5	6	7	Q	q	10	11+

Group
В

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Surrender Charge %	9.6%	8.7%	7.8%	6.8%	5.9%	4.9%	3.9%	3%	2%	1%	0%
Vested Bonus %*	25%	30%	35%	45%	50%	60%	65%	75%	85%	95%	100%

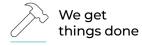
9-Year Surrender Charge and Bonus Vesting Schedules

Group	Contract Year	1	2	3	4	5	6	7	8	9	10	11+
C	Surrender Charge %	8.6%	7.6%	6.6%	5.6%	4.6%	3.6%	2.5%	1.5%	0.4%	0%	0%
	Vested Bonus %*	26%	33%	40%	48%	57%	64%	73%	82%	91%	100%	100%

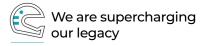
^{*}Percentage of premium bonus that is vested upon annuitization, full surrender, or withdrawals in excess of the free amount. Non-vested premium bonus amounts (reflected as one minus the illustrated percentage shown above) are repaid to the Company. In Group A states, the non-vested amount could be more than the amount received as a result of the bonus. Bonus is fully vested upon death.

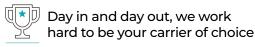
Groups A, B and C are used to identify groups of state-specific product variations. For current state-specific crediting rates on new contracts, go to salesnet.nfg.com and look under Learn > Product Rates > Nassau Bonus Annuity

OUR CORE VALUES









Please see Product Disclosures about how these percentages are applied.

Product features, riders, and availability may vary by state. Guarantees are based on the claims-paying ability of the issuing company.

Nassau Bonus Annuity (19FIA3, ICC19FIA3, 19GLWB3, and ICC19GLWB3.1) 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 ME and NY, but that is subject to change. Nassau Life and Annuity Company is a subsidiary of Nassau Financial Group.

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