

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



May 10, 2024

	AK	AL	AR	AZ	CA	CO	CT	DC	DE	FL	GA	HI	IA	ID	IL	IN	KS	KY	LA	MA	MD	ME	MI	MN	MO	MS	MT	NC	ND	NE	NH	NJ	NM	NV	NY	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	VT	WA	WI	WV	WY		
Availability																						X													X																		
Surrender Charge/ Bonus Vesting Schedule*	B	A	A	A	C	A	B	A	B	B	B	B	A	B	A	B	A	B	B	B	A		A	B	B	A	B	A	A	A	A	B	A	A		B	A	B	B	B	B	A	A	B	B	B	A	B	B	A	A		

Legend: ■ Available X 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

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%

Group	Contract Year	1	2	3	4	5	6	7	8	9	10	11+
B	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



We get things done



We are committed to our customers



We are supercharging our legacy



Day in and day out, we work hard to be your carrier of choice

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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