WORKING HARDER TO BE YOUR CARRIER OF CHOICE

Availability & Surrender Schedules by State

FOR NASSAU GROWTH ANNUITY®

NASSAU

Effective August 1, 2021

	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														X																	
Surrender Charge Schedule*	B	A	A	A	C	A	B	A	B	B	B	B	A	B	A	B	A	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 surrender charge schedule and crediting rate.**

10-Year Surrender Charge Schedules

Group A

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Surrender Charge %	12%	12%	12%	11%	10%	9%	8%	7%	6%	4%	0%

Group B

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%

9-Year Surrender Charge Schedule

Group C

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Surrender Charge %	8.6%	7.6%	6.6%	5.6%	4.6%	3.6%	2.5%	1.5%	0.4%	0%	0%

7-Year Surrender Charge Schedule (All available states, excluding CA)

Contract Year	1	2	3	4	5	6	7	8+
Surrender Charge %	9%	8%	7%	6%	5%	4%	3%	0%

7-Year Surrender Charge Schedule for CA

Contract Year	1	2	3	4	5	6	7	8+
Surrender Charge %	8.6%	7.6%	6.6%	5.6%	4.6%	3.6%	2.5%	0%

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 Growth 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.

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