Availability & Surrender Schedules by State

FOR NASSAU PERSONAL PROTECTION CHOICE℠

NASSAU

Effective March 15, 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	C	A	A	A	D	A	B	A	B	B	A	A	A	B	C	A	A	B*	C		A		A	C	C	B*	B	A	A	A	C	C	A	A		B*	A	C	C	A	B*	A	A	B*	C	C	C	C	B	A	C

Legend: ■ Available X Not Available

NOTE: Care Protection Benefit rider is not available in CA

State-Specific 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 %	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

Group B*

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Surrender Charge %	9.1%	8.2%	7.3%	6.4%	5.5%	4.6%	3.7%	2.8%	1.8%	0.9%	0%

Group C

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

Group D

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Surrender Charge %	7.8%	6.9%	6.0%	5.1%	4.2%	3.2%	2.3%	1.4%	0.4%	0%	0%

Groups A, B, B*, C and D are used to identify groups of state-specific product variations. Groups B, B* and D have the same crediting rates but different surrender schedules. For current state-specific crediting rates on new contracts, go to salesnet.nfg.com and look under Learn > Product Rates > Personal Protection Choice.

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Please see Product Disclosures about how these percentages are applied.

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

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