



CREATE THE LIFE YOU WANT

DESIGN IT YOUR WAY TO HELP ACHIEVE
A SECURE AND SATISFYING RETIREMENT



www.nfg.com

Annuities issued by Nassau Life and Annuity Company or Nassau Life Insurance Company



PUT THE RIGHT PLAN IN PLACE

FOR A RETIREMENT THAT WORKS FOR YOU

Use This Workbook
 As a guide to explore your goals with your insurance professional

LIVING A HAPPY RETIREMENT LOOKS DIFFERENT FOR EVERYONE. SO START YOUR JOURNEY BY CONSIDERING YOUR PERSONAL AND FINANCIAL GOALS AND WHAT IS MOST IMPORTANT TO YOU AND YOUR FAMILY.

PERSONAL

FINANCIAL

- Family Time
- Travel – One or More Trips a Year
- Downsize Home or Relocate
- Buy a Second Property, Boat, or RV
- Community Involvement

- Income to Last a Lifetime
- Manage Unexpected Medical Costs
- Keep Pace with Rising Health Care, Goods & Services Costs
- Financial Resiliency During Market Swings
- Build a Legacy

WHAT MATTERS MOST TO YOU?

The information provided herein is for general informational purposes only and is obtained from sources we deemed reliable. Its accuracy, completeness or reliability cannot be guaranteed. Any strategies described may not be suitable for everyone.



PLAN FOR THE UNEXPECTED







KNOW YOUR RISKS

Living the Life You Want Means Being Prepared for Shifting Horizons

We live in a time of rapid innovation and change, from smart technology to shifting social norms. Retirement planning is increasingly complex amid changes to Social Security, fewer employer-provided pensions, market volatility and global uncertainty. It's all happening very quickly and just when you're thinking about retiring.

As you begin to consider retirement, it's wise to plan for the realities you'll encounter.

Common Risks Among Retirees

-  Longevity and outliving your money
-  Health care costs
-  Rising costs of goods and services
-  Market volatility
-  Social Security and pension risk
-  Maintaining or upgrading lifestyle

PUT A PLAN IN PLACE AND WORK YOUR PLAN.

JUST LIKE YOU ALWAYS HAVE.

Which of these risks concern you most? Are there any other concerns that you'd like to discuss?

Take a moment to jot them down here.

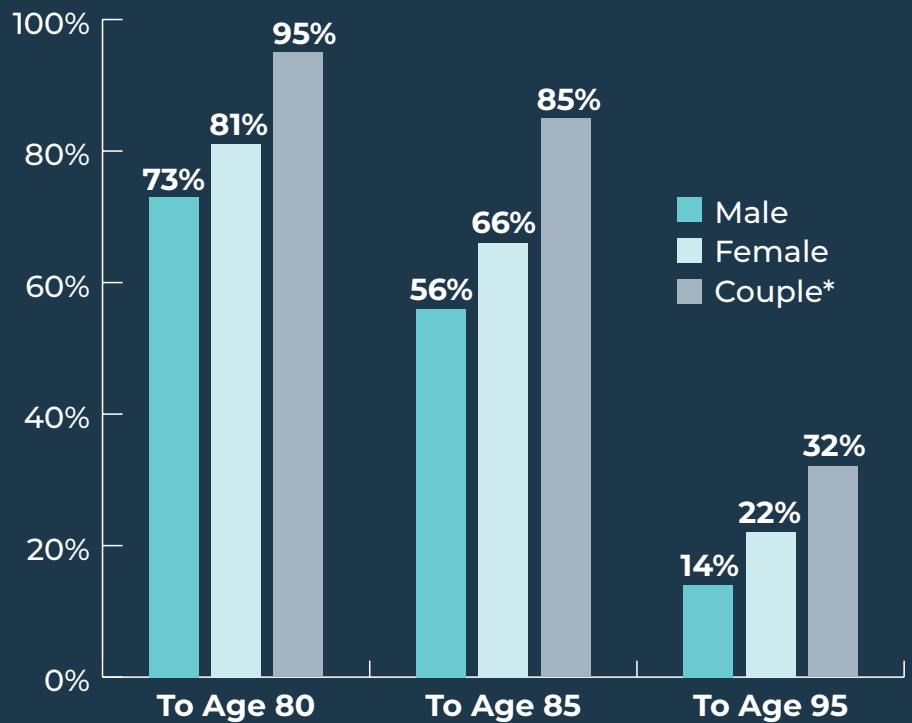


A CLOSER LOOK

THE RETIREMENT RISKS YOU CAN PLAN FOR

THE GOOD NEWS IS THAT MANY OF LIFE'S UNCERTAINTIES CAN BE MANAGED WITH A SOLID PLAN IN PLACE. YOU MAY WANT TO CONSIDER HOW THESE PRIMARY RISKS CAN IMPACT YOUR PLANNED INCOME SOURCES.

Probability of Living to Various Ages



LONGEVITY RISK

Outliving income is a very big concern for many retirees. As you develop your plan, you may want to factor in a longer time horizon due to the possibility of increased life expectancy.

*Probability of one living

Source: American Academy of Actuaries and Society of Actuaries, Actuaries Longevity illustrator, March 2026. Based on reaching age 65 in the year 2026; assumes non-smokers and average health.

HOW LONG SHOULD YOUR INCOME LAST?



HEALTH CARE RISK

A significant health care event can quickly drain retirement savings if not properly planned for, especially for those without employer-sponsored retiree health coverage.

\$145,900¹ - MEDICARE BENEFICIARIES OUT-OF-POCKET SPENDING (20 YEARS)

\$223,200² - THREE YEARS IN AN ASSISTED LIVING FACILITY

\$129,575² - ONE YEAR IN A SKILLED NURSING HOME

Possible expenses per person, in today's dollars, based on the sources below. These are hypothetical time frames based upon the potential needs of an individual during a retirement period of 20 years, a three-year period of assisted living and a one-year period needing skilled nursing care. Costs may be higher or lower depending on gender, income levels, health status, and geographic factors, among others.

TOTAL \$498,675

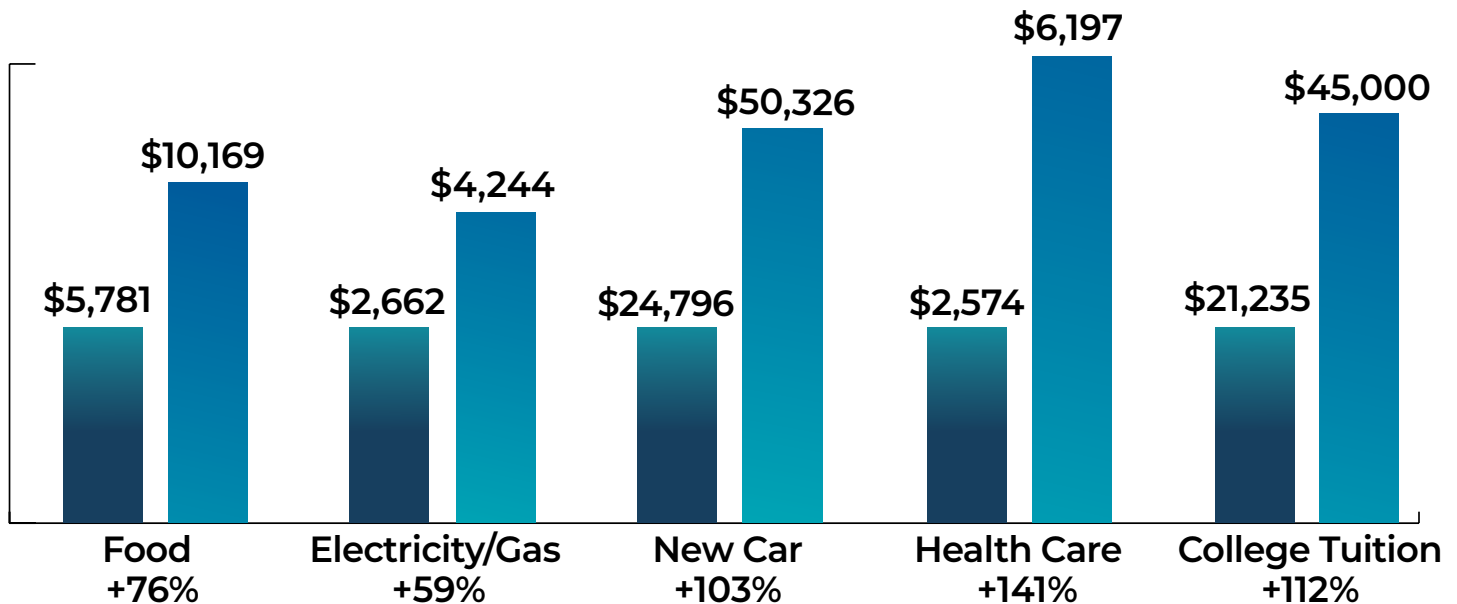


PURCHASING POWER RISK

It's astonishing to compare what our money could buy 20 years ago vs. today. The cost of common goods is subject to inflation, and you'll want to protect your nest egg from the reality of increasing prices.

Cost of Common Goods, Then and Now

■ Then ■ Now



"Then" data ranges from 2004-2005, "Now" data ranges from 2024-2025.

Sources: New Car: Bureau of Transportation Statistics, New and Used Passenger Car and Light Truck Sales and Leases, 2024 and Kelly Blue Book (2025 price); Healthcare, Food: U.S. Bureau of Labor Statistics, 2025; Electricity/Gas ("Then" figure includes other fuels and motor oil), U.S. Bureau of Labor Statistics (data is 2004 v 2024); College Tuition: The College Board, Trends in College Pricing and Student Aid 2025, based on 4-year private nonprofit college.

QUESTIONS/CONCERNS?

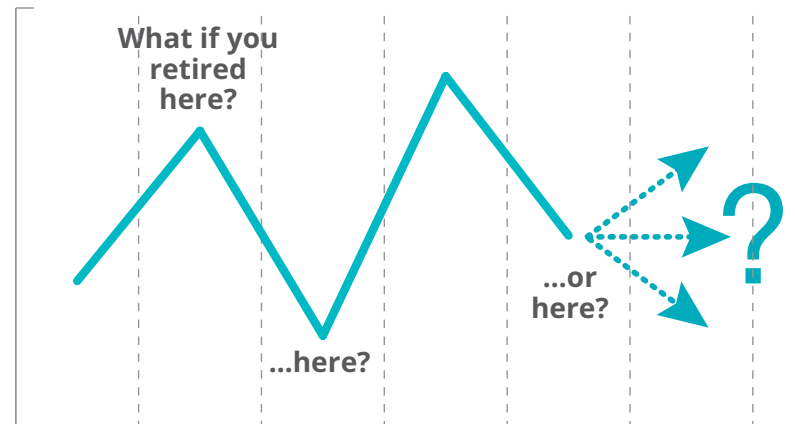
1. AARP Policy Book 2025-2026
2. 2025 Cost of Care Survey, CareScout



MARKET RISK

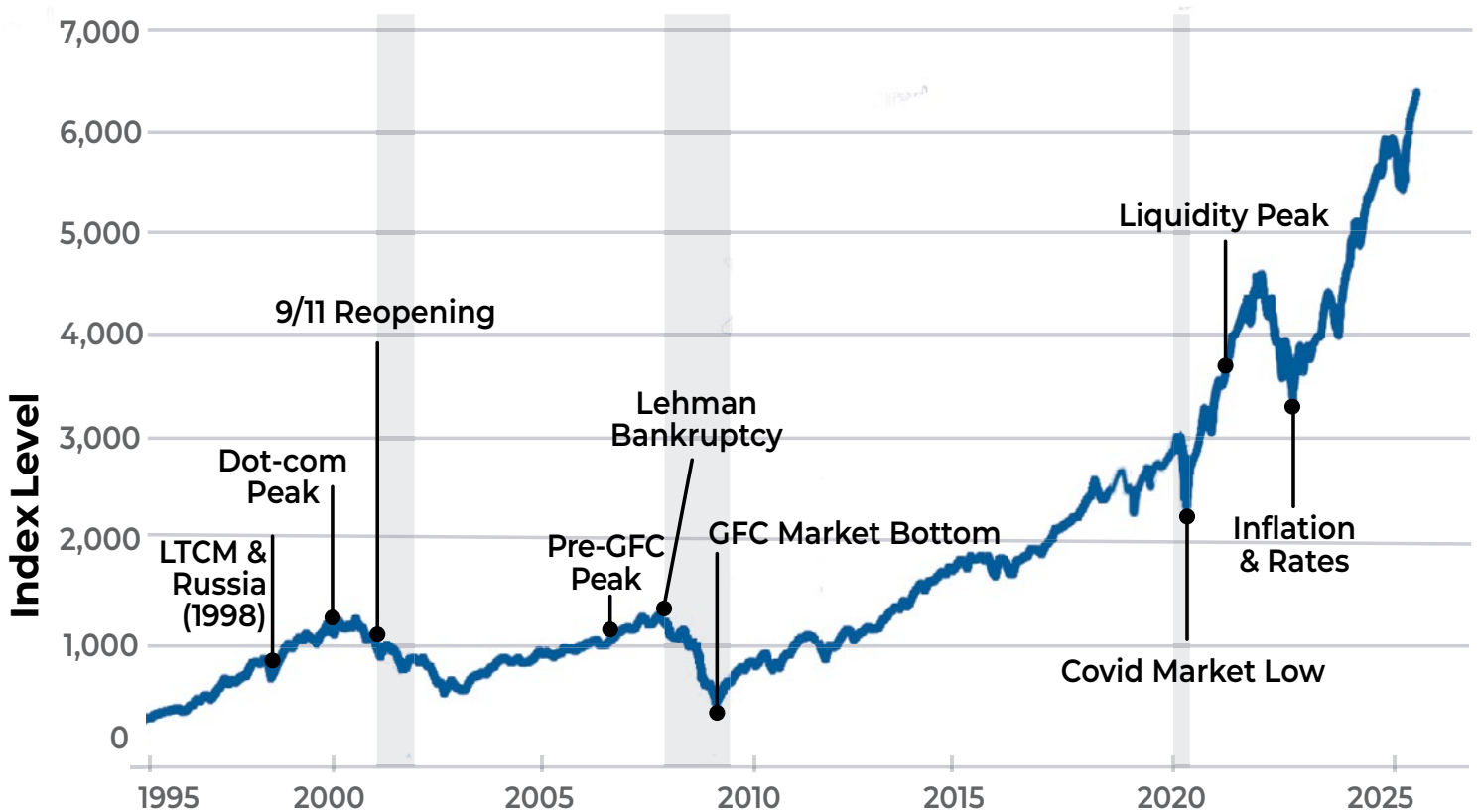
Market volatility can be tricky in retirement years. When we're younger and the market corrects, we have more time to recoup our losses. However, we are much more vulnerable during retirement as we systematically withdraw income from our portfolios with much less time to recover.

Timing of Retirement and Market Performance



Planning for protection from market risk can help keep short-term volatility from derailing your long-term goals. This chart highlights how the S&P 500 has trended upward over the past three decades, though not without major drawdowns largely tied to recessions and systemic crises.

Shaded areas indicate U.S. recessions



For illustrative purposes, this chart displays the S&P 500® index performance over the last 30 years through 12/31/2025. Past performance does not guarantee future results. U.S. recessions dates from National Bureau of Economic Research.

SEQUENCE OF RETURNS: WHY TIMING MATTERS

In retirement, timing could matter as much as performance. Market declines early on, while you're withdrawing income, could make it harder for your savings to recover. With less time and money to rebound, consider flexible withdrawal strategies and diversified income sources to help protect your savings.

The example below shows how investment losses just before or after retirement can significantly impact your retirement savings' sustainability.

PRE-RETIREMENT SAVINGS PHASE

- Same average rate of return; nearly 5%
- No withdrawals
- Although the sequence of returns differs between portfolios A & B, both savers have the same account values after 11 years.

POST-RETIREMENT SAVINGS PHASE

- Same average rate of return; nearly 5%
- Annual withdrawals of \$15,000
- The retiree with Portfolio A experiences a sequence of negative returns early on and after 11 years falls well short of the retiree with Portfolio B, who enjoys strong performance in the initial years.

PORTFOLIO A		PORTFOLIO B		PORTFOLIO A		PORTFOLIO B			
YEAR	RETURN	VALUE	RETURN	VALUE	YEAR	RETURN	VALUE	RETURN	VALUE
0		\$250,000		\$250,000	0		\$250,000		\$250,000
1	-12%	220,000	12%	280,000	1	-12%	205,000	12%	265,000
2	-12%	193,600	12%	313,600	2	-12%	165,400	12%	281,800
3	-10%	174,240	12%	351,232	3	-10%	133,860	12%	300,616
4	10%	191,664	10%	386,355	4	10%	132,246	10%	315,678
5	10%	210,830	10%	424,991	5	10%	130,471	10%	332,245
6	10%	231,913	10%	467,490	6	10%	128,518	10%	350,470
7	10%	255,105	10%	514,239	7	10%	126,369	10%	370,517
8	10%	280,615	10%	565,663	8	10%	124,006	10%	392,569
9	12%	314,289	-10%	509,096	9	12%	123,887	-10%	338,312
10	12%	352,004	-12%	448,005	10	12%	123,754	-12%	282,714
11	12%	\$394,244	-12%	\$394,244	11	12%	\$123,604	-12%	\$233,789

This hypothetical example is for illustrative purposes only and is not a prediction or guarantee of actual results which will vary from those described. This example is not intended to represent the value or performance of any specific product and is provided only to illustrate the concept described. This example does not reflect the impact of taxes, inflation, charges, fees, or other adjustments or deductions that may apply.

WHAT OPTIONS COULD HELP BALANCE RISK WITH MY INCOME NEEDS?



14% OF PRIVATE INDUSTRY WORKERS HAD ACCESS TO DEFINED BENEFIT RETIREMENT PLANS IN 2025, COMPARED TO 18% IN 2015.

Source: U.S. Bureau of Labor Statistics



LIFESTYLE RISK

Most people envision their retirement as a continuation or upgrade to their current lifestyle. Take a moment to consider how you see yourself enjoying this next phase of life:

- ART, PICKLEBALL, DINING OUT, OR TRAVEL?
- ENJOYING TIME WITH THE GRANDKIDS?
- RELOCATING OR SNOWBIRDING?
- FINISHING YOUR DEGREE?
- VOLUNTEERING IN YOUR COMMUNITY?



SOCIAL SECURITY & PENSION RISK

With the increase in full retirement age and the potential for taxes to rise, Social Security benefits could replace less of your income than you may have expected. Meanwhile, fewer workers have access to traditional pension plans. So, while pensions played a major role in retirement for older generations, many Americans now may not be able to rely on them in the future.

ONLY ABOUT HALF OF PRE-RETIREEES EXPECT TO RECEIVE ENOUGH INCOME FROM SOCIAL SECURITY, EMPLOYER PENSIONS, AND/OR LIFETIME GUARANTEED ANNUITIES TO COVER THEIR BASIC LIVING EXPENSES IN RETIREMENT.

Source: "2024 Retirement Investors: Behaviors, Attitudes, and Financial Situations," LIMRA, 2025

WHAT DO YOU WANT TO DO IN RETIREMENT?

BUILDING A PLAN TO SECURE YOUR RETIREMENT

WHAT'S YOUR CURRENT SITUATION?

You can take charge of your retirement by being proactive now. A good first step to putting a plan in place may be to take stock of where you are today.

TO GET STARTED, TAKE AN INVENTORY OF YOUR PERSONAL FINANCIAL PICTURE.

INCOME

- Social Security _____
- Pension _____
- Part-Time Employment _____
- Savings Withdrawals _____
- Other _____

Total Income:

ASSETS

- Savings and CDs _____
- 401(k), IRA _____
- Mutual Funds _____
- Annuities _____
- Home* _____
- Auto _____
- Land & Other Property (boats, motorcycles, RV, etc.)* _____

Total Assets

EXPENSES

- Health Care _____
- Utilities _____
- Mortgage/Rent _____
- Taxes _____
- Food _____
- Auto Loan _____
- Travel _____
- Leisure & Entertainment _____

Total Expenses:

LIABILITIES

- Mortgage _____
- Car Loans _____
- Student & Personal Loans _____
- Credit Card Debt _____

Total Liabilities:

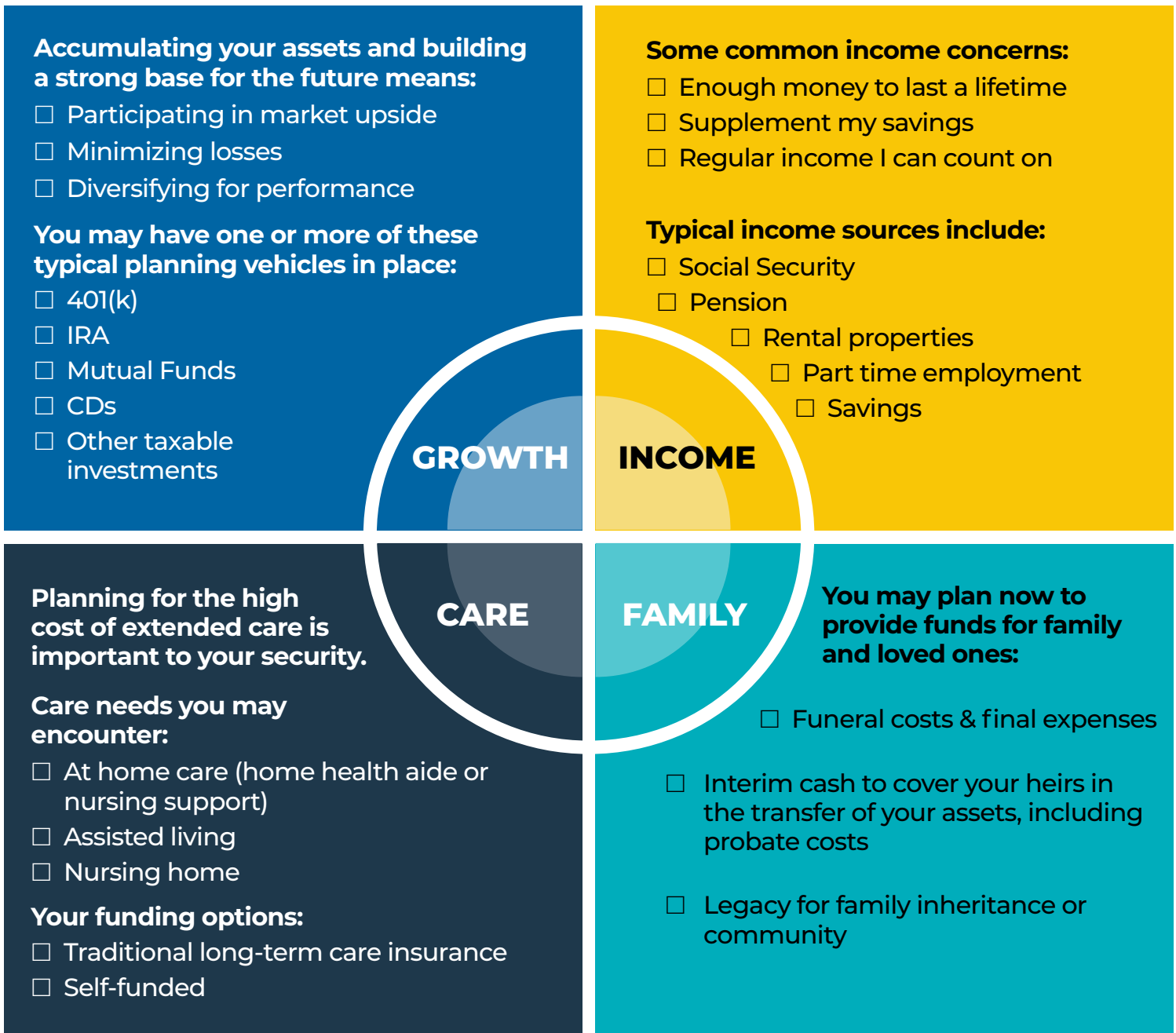
WHAT HAVE YOU DISCOVERED?

*If you apply for an annuity, please note that the value of your primary residence is NOT included in calculations for household net worth on the Annuity Suitability Questionnaire. Contact your insurance professional should you have any questions.

PLANNING OBJECTIVES

CONSIDER THESE FOUR COMMON RETIREMENT PLANNING OBJECTIVES AND IDENTIFY WHICH ARE IMPORTANT TO YOU

Explore flexible solutions that help manage retirement risks while supporting your growth, income, care, and family goals. Options like fixed indexed annuities (FIAs) can offer guaranteed lifetime income and protection from market losses, helping safeguard your retirement savings.³



³ Lifetime payments and guarantees are based on the claims paying ability of the insurance company. Growth is not guaranteed.



NASSAU

NAVIGATE

YOUR RETIREMENT JOURNEY WITH A SEASONED GUIDE

A NASSAU ANNUITY MAY HELP MAKE YOUR VISION FINANCIALLY POSSIBLE BY PROVIDING ESSENTIAL LIFETIME INCOME AND PROTECTING THE SAVINGS YOU'VE WORKED HARD TO BUILD.



A RICH HISTORY

Nassau insured President Abraham Lincoln and paid the claim to his survivors. That's how long we've been in business (since 1851), and we've grown to:*

- \$24.9 billion in assets under management
- \$1.7 billion in total adjusted capital
- 350,000 policies and contracts

NASSAU IS DEDICATED TO PROVIDING BEST-IN-CLASS SERVICE, KEEPING THINGS SIMPLE AND WILL HAVE YOUR BACK.

*Nassau's predecessor company was founded in 1851. Assets under management, total adjusted capital, and approximate policies and contracts for Nassau Financial Group as of 12/31/2025, subject to change.

WORKING HARDER TO BE YOUR CARRIER OF CHOICE

OUR CORE VALUES



We get things done



We are supercharging our legacy



We are committed to our customers



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

This material is intended for general use with the public and is not meant to provide investment, tax or financial planning advice. Please consult the applicable product and rider disclosures for a full description of features, benefits, and restrictions. Nassau Life and Annuity Company and Nassau Life Insurance Company have a financial interest in the sale of their products.

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

Lifetime payments and guarantees are based on the claims-paying ability of the issuing company.

Annuities are long-term insurance products particularly suitable for retirement assets. Annuities are not meant to be used to meet short-term financial goals. Annuities held within qualified plans do not provide any additional tax benefit. Early withdrawals may be subject to surrender charges and a market value adjustment may also apply. Withdrawals are subject to ordinary income tax, and if taken prior to age 59½, a 10% IRS penalty may also apply.

Interest rates, crediting rates, and fees are subject to change.

Non-Security Status Disclosure – Nassau annuity contracts are NOT securities. The contracts are not registered under the Securities Act of 1933 and are being offered and sold in reliance on an exemption therein.

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Insurance Products: NOT FDIC or NCUA Insured | NO Bank or Credit Union Guarantee

Nassau Athos Annuity (25FIA-XT, ICC25FIA-XT, 25FIAN-XT, ICC25FIAN-XT), Nassau Bonus Annuity Plus (23FIA4, ICC23FIA4), Nassau Income Accelerator (19FIA, ICC19EIAN, 19ISN, 19GLWB2, 22GLWB, 22GLWB1.1, 23GLWB2.1, ICC22GLWB1.1, ICC23GLWB2.1, et al.), Nassau Growth Annuity (19FIA3, ICC19FIA3N, 19GLWB3, ICC19GLWB3.1, 19ECH, ICC19ECH), Nassau Bonus Annuity (19FIA3, ICC19FIA3, 19GLWB3, ICC19GLWB3.1), Nassau Personal Income Annuity (19FIA, ICC19EIAN, 19ISN, 19GLWB2, ICC19GLWB2.1, ICC19GLWB2.2, 24GLWB2.1, 24GLWB2.2) and Nassau Personal Protection Choice (19FIA, ICC19EIAN, 19RN, 19GLWB2, 19GMDB-S.1, 19EWB, ICC19GLWB2.1, ICC19GMDB-S.2, ICC20EWB.1, 24GLWB2.1, 24GLWB2.2, et al.) single premium deferred fixed indexed annuities, and Nassau MYAnnuity 5X/7X (18IFDAP and ICC18IFDAP/ICC18IFDANP) and Nassau Simple Annuity (18FADTCP and ICC18FADTCP) single premium deferred fixed 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 ME and NY, but that is subject to change. In New York, Nassau MYAnnuity 5X (17IMGA) single premium deferred fixed annuity is issued by Nassau Life Insurance Company (East Greenbush, NY). Nassau Life and Annuity Company and Nassau Life Insurance Company are subsidiaries of Nassau Financial Group. The insurers are separate entities and each is solely responsible for its own financial condition and contractual obligations.