

# NASSAU BONUS ANNUITY®

A single premium accumulation-focused fixed indexed annuity with a premium bonus and guaranteed lifetime withdrawal benefit options†

Issued by Nassau Life and Annuity Company



## NASSAU

### AMPLIFIED INCOME PLUS WITH RISING INCOME OPPORTUNITY RIDER†

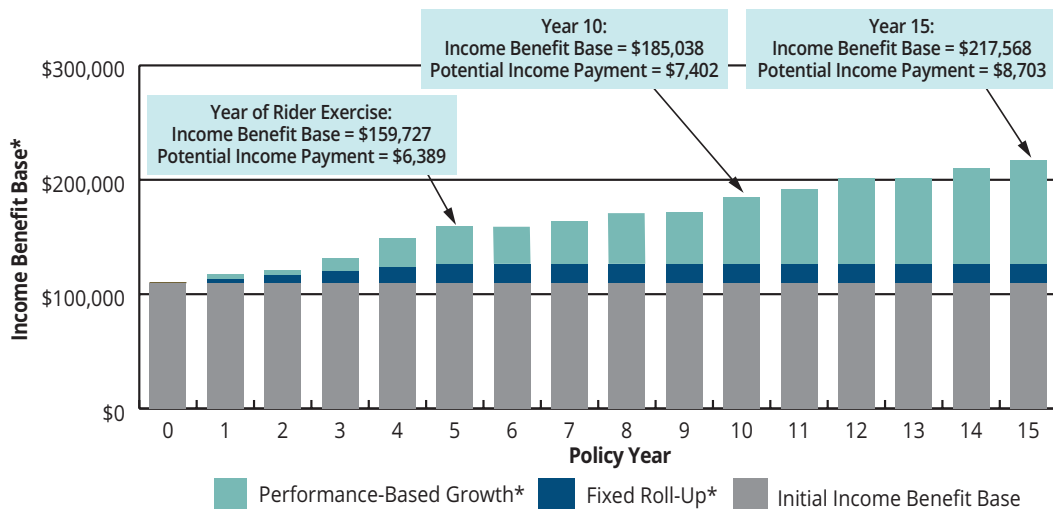
Nassau Bonus Annuity's optional Amplified Income Plus with Rising Income Opportunity Rider couples potential performance-based growth with annual fixed roll-ups to help you to make the most of your annuity's growth to generate a reliable stream of income. It also includes the opportunity for your income benefit base to continue to grow after rider exercise.

- An income benefit base is set at contract issue and is equal to your initial premium plus a 10% premium bonus
- A 150% performance-based annual roll-up is added to the income benefit base each year for 15 years
- Adds 3% annual simple interest roll-ups to your income benefit base for up to 15 years, or until rider exercise
- Annual rider fee of 0.95% of income benefit base, deducted from contract value¹

When you exercise your rider, your guaranteed lifetime income payment will be equal to the income benefit base multiplied by a percentage based on your age at issue, age at rider exercise and single or spousal rider option. The income benefit base has the potential to continue growing each year on your contract anniversary.

† Rider only available for issue age 80 and below.

### ANNUAL INCOME PAYMENT EXAMPLE – RIDER EXERCISED IN YEAR 5



### ANNUAL INCOME BENEFIT PAYMENT

Based On Contract Year Of Rider Exercise

Contract Year	0-4	5	6	7	8	9	10	11	12	13	14	15
Potential Payment Year 5	\$0	\$6,389	\$6,389	\$6,542	\$6,902	\$6,902	\$7,402	\$7,656	\$8,087	\$8,087	\$8,409	\$8,703
Guaranteed Payment Year 5	\$0	\$5,060	\$5,060	\$5,060	\$5,060	\$5,060	\$5,060	\$5,060	\$5,060	\$5,060	\$5,060	\$5,060
Potential Payment Year 10	\$0	\$0	\$0	\$0	\$0	\$0	\$9,415	\$9,814	\$10,494	\$10,494	\$11,015	\$11,499
Guaranteed Payment Year 10	\$0	\$0	\$0	\$0	\$0	\$0	\$6,464	\$6,464	\$6,464	\$6,464	\$6,464	\$6,464
Potential Payment Year 15	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$14,727
Guaranteed Payment Year 15	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$8,246

\*The Income Benefit Base, Performance-Based Growth and Fixed Roll-up amounts are used only to determine annual income payments under your rider and rider fees. These amounts have NO cash value, are NOT a guarantee of your contract's Accumulation Value and CANNOT be withdrawn from your annuity. The amount deducted for the rider fee will grow when the Income Benefit Base grows.

The hypothetical examples shown in these charts are based on S&P 500 historical returns from 12/31/2009 to 12/31/2024, and assumes the following: (a) no withdrawals prior to rider exercise and no excess withdrawals after rider exercise; (b) initial premium of \$100,000 plus 10% premium bonus fully allocated to the 1-Year S&P 500 Indexed Account with 35% enhanced participation rate and 1% annual strategy fee; (c) rider fee equal to 0.95% of the Income Benefit Base; and (d) single life option with an issue age of 58. Past performance is not a guarantee of future results and actual results and credited rates may vary. Participation rates are set at the beginning of each indexed account segment and are subject to change for future segments. For indexed accounts with enhanced participation rates, currently a 1.00% annual strategy fee applies in each year of the index term (subject to change). We may change, add or eliminate indexed accounts. The contract does not directly participate in any stock, bond or equity investment. Dividend payments and distributions are not received from any index or component of any index. 3% simple interest roll-up stops upon rider exercise. Income benefit base, performance-based growth and fixed roll-up values shown are cumulative.

1. The rider fee is subject to change after the 15th contract year (up to a maximum of 1.50%).

See page 2 for additional information.

### A Note On Withdrawals

- Before exercising your rider, all withdrawals, including free withdrawals and Required Minimum Distributions (RMDs), are taken from your annuity's contract value and will also reduce the income benefit base in the same proportion as the reduction in contract value.
- After exercising your rider, withdrawals in excess of the guaranteed lifetime income amount or RMD associated with the contract, whichever is greater, will reduce the income benefit base and future guaranteed income payments in the same proportion as the reduction in contract value.

## WORKING HARDER TO BE YOUR CARRIER OF CHOICE

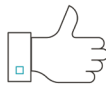
### OUR CORE VALUES



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 provided by Nassau Life and Annuity Company, which issues the annuity described in this document. This material is intended for general use with the public and is not meant to provide any individualized tax or financial planning advice. We encourage you to consult with a financial professional who can tailor a financial plan to meet your needs. Nassau and its affiliates 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 Nassau Life and Annuity Company.

Annuities are long-term products particularly suitable for retirement assets. 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. Withdrawals are subject to ordinary income tax, and if taken prior to age 59½, a 10% IRS penalty may also apply.

Products offering a bonus may offer less favorable credited interest rates, participation, and cap rates than products not offering a bonus. Over time, the amount of the bonus may be more than offset by these less favorable rates. Any non-vested premium bonus amounts will be repaid to the Company upon surrender, annuitization and withdrawals in excess of the Free Withdrawal Amount.

Interest rates and indexed account crediting rates are subject to change.

Non-Security Status Disclosure – The Contract is not a Security. The Contract is not registered under the Securities Act of 1933 and is being offered and sold in reliance on an exemption therein.

The "S&P 500 Index" is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and has been licensed for use by Nassau Life and Annuity Company and its affiliates (collectively, "Nassau"). Standard & Poor's®, S&P 500® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P") and these trademarks have been licensed and sublicensed for use by SPDJI and Nassau, respectively. Nassau products are not sponsored, endorsed, sold or promoted by SPDJI, S&P, or their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such products nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

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

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.