

NASSAU ATHOS ANNUITYSM



10-YEAR SURRENDER CHARGE PERIOD

Rates For New Contracts: Effective November 1, 2025

GROUP A: PREMIUM BONUS¹ • 12% – ISSUE AGES 0-80 • 8% – ISSUE AGES 81-85*

FOR USE IN: AL, AR, AZ, CO, DC, IA, IL, KS, MI, MS, NC, ND, NE, NM, NV, OK, SD, TN, VT, WV, WY

Indexed Account	Cap ²	Participation ²
Extendable S&P 500 [®] Dynamic Intraday TCA Point-to-Point with Participation ^{2,3}		50%
Extendable Nasdaq-100 Volatility Control 15% TM Point-to-Point with Participation ^{2,3}		40%
Extendable S&P 500 Point-to-Point with Cap ²	7.00%	
Fixed Account ²	3.00%	
Guaranteed Minimum Fixed Account Interest Rate	1.00%	

*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, bonus vesting schedule and product features.

GROUP B: PREMIUM BONUS¹ • 11% – ISSUE AGES 0-80 • 8% – ISSUE AGES 81-85

FOR USE IN: AK, CT, DE, FL, GA, HI, ID, KY, LA, MA, MD, MN, MO, MT, NH, NJ, OH, OR, PA, RI, SC, TX, UT, VA, WA, WI

Indexed Account	Cap ²	Participation ²
Extendable S&P 500 [®] Dynamic Intraday TCA Point-to-Point with Participation ^{2,3}		50%
Extendable Nasdaq-100 Volatility Control 15% TM Point-to-Point with Participation ^{2,3}		40%
Extendable S&P 500 Point-to-Point with Cap ²	7.00%	
Fixed Account ²	3.00%	
Guaranteed Minimum Fixed Account Interest Rate	1.00%	

1. Premium bonus and associated earnings are subject to a vesting schedule and not available for immediate withdrawal. The bonus amount and vesting rate may vary by age and state.

2. Interest rates, participation rates and caps are subject to change and may be different at the beginning of each contract year.

3. The S&P 500 Dynamic Intraday TCA Index and the Nasdaq-100 Volatility Control 15% Index were launched in 2023 and 2024, respectively. All historical backcasting shown in illustrations and hypothetical examples is based on hypothetical data. Past performance is not indicative of future results.

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WORKING HARDER TO BE YOUR CARRIER OF CHOICE

NASSAU ATHOS ANNUITY

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

Important Disclosures.

For producer use only. Not for distribution to the public. Products are subject to state approval and features may vary by state.

An investment in the contract is subject to possible loss of principal and earnings, since a surrender charge and market value adjustment may apply to withdrawals or upon surrender of the contract.

Lifetime payments and guarantees are based on the claims paying ability of Nassau Life and Annuity Company.

This material is for informational and educational purposes and is not designed, nor intended, to be applicable to any person's individual circumstances. It should not be considered as investment advice, nor does it constitute a recommendation that anyone engage in (or refrain from) a particular course of action.

This information is not written or intended as specific tax or legal advice. Nassau employees and representatives are not authorized to give tax or legal advice. You and your clients are encouraged to seek advice from a qualified tax professional or legal counsel.

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. Withdrawals are subject to ordinary income tax, and if taken prior to age 59½, a 10% IRS penalty may also apply.

Growth is not guaranteed with extendable indexed accounts. 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 and withdrawals in excess of the Free Withdrawal Amount.

Interest rates, participation rates and caps are subject to change.

While the value of each indexed account is affected by the value of an outside index, the contract does not directly participate in any stock, bond or equity investment. Availability of indexed accounts is subject to change at any time in our sole discretion and are only guaranteed to be available for the current segment.

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.

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