



NASSAU RE

Nassau Re Accelerated Death Benefit Rider: Frequently Asked Questions

What riders will be issued with my client's policy?

Chronic, Critical and Terminal Acceleration benefits will automatically be issued if your Safe Harbor application is approved. Critical and Terminal Acceleration benefits will be issued if your Remembrance application is approved. **NOTE:** These riders are not available in CA. Critical Acceleration benefit is not available in CT.

Are the Accelerated Death Benefit Riders free?

There is no additional premium charged for these benefits. Should your client choose to make a claim under one of these riders, the payment will be reduced by an administrative fee and discounted. Our ADBR disclosure and client guide provide more detail and can be found on Salesnet.nsre.com.

Do you offer Long Term Care insurance?

No. Our Accelerated DBR's are not Long Term Care insurance. A claim that has been approved under any of these riders will reduce the policy death benefit and be paid to the policy owner as a lump sum.

What happens to the policy after my client makes a claim under one of the Accelerated DBRs?

The policy death benefit is reduced by the amount of the claim, and future premiums are also reduced proportionally. Your client still needs to make premium payments to prevent the remaining policy death benefit from lapsing.

If my client is admitted to a nursing home, would they qualify for a benefit?

Not necessarily. To qualify under the Chronic Illness rider, for example, the client must provide evidence from their physician that the insured is unable to perform 2 of 6 Activities of Daily Living for at least 90 days, or require substantial supervision due to a severe cognitive impairment. Our ADBR disclosure and product brochures provide more detail and can be found on Salesnet.nsre.com.

What is the maximum amount my client can claim under any Accelerated DBR?

Your client has the option to accelerate up to 95% of their policy death benefit.

If my client makes a claim under an Accelerated DBR, how much will they actually receive?

The actual payment amount will be a discounted value minus administrative fees. The discounted value will take into account the medical condition of the insured, required future premiums, and the applicable interest rate at the time of claim. Our ADBR disclosure and product brochures provide more detail and can be found on Salesnet.nsre.com.

Visit [salesnet.nsre.com](https://Salesnet.nsre.com), log in and navigate to the product page for additional information, including the ADBR Disclosure and life insurance product brochures

For Technical Support, call 800-541-0171; option 1, option 1

For Product Information, call 888-798-4447

Life Insurance products 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 MA, ME, MN and NY, but that is subject to change. Please check with your financial professional for current state-specific issuing company information. Nassau Life and Annuity Company is a subsidiary of Nassau Financial Group.