

A photograph of a middle-aged man with grey hair, smiling and playing an electric guitar. He is wearing a light pink button-down shirt over a dark purple t-shirt. The background is a bright, modern living room with large windows, a potted plant, and a bookshelf.

**WORKING HARDER
TO BE YOUR
CARRIER OF CHOICE**

NASSAU GROWTH ANNUITY[®]

HISTORICAL CREDITED RATES

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Historical Credited Rates for Nassau Growth Annuity¹

		CBOE Volatility Index ²		1-year S&P® 500 with cap		1-year S&P 500 with participation rate		1-year S&P 500 with enhanced participation rate		2-year S&P 500 with participation rate ³		2-year S&P 500 with enhanced participation rate ³		2-year Sunrise Smart Passage SG with participation rate ³		2-year Sunrise Smart Passage SG with enhanced participation rate ³	
Issue Month	Renewal Month	Volatility at Issue	Volatility at Renewal	Rate at Issue ⁴	Rate at Renewal	Rate at Issue ⁴	Rate at Renewal	Rate at Issue ⁴	Rate at Renewal	Rate at Issue ⁴	Rate at Renewal	Rate at Issue ⁴	Rate at Renewal	Rate at Issue ⁴	Rate at Renewal	Rate at Issue ⁴	Rate at Renewal
Feb-22	Feb-23	19.19	18.35	4.00%	4.75%	32%	28%	45%	41%	44%	35%	63%	55%	90%	114%	130%	155%
Jan-22	Jan-23	21.57	22.52	4.75%	4.75%	37%	28%	50%	41%	50%	35%	70%	55%	103%	115%	140%	155%
Dec-21	Dec-22	16.29	32.02	4.75%	4.75%	37%	28%	50%	41%	50%	35%	70%	55%	103%	113%	140%	155%
Nov-21	Nov-22	16.3	26.3	5.25%	5.00%	45%	31%	61%	45%	61%	40%	83%	60%	110%	116%	150%	158%
Oct-21	Oct-22	20.81	19.53	5.25%	4.75%	40%	31%	54%	45%	55%	40%	75%	60%	105%	116%	145%	157%
Sep-21	Sep-22	15.45	24.23	5.25%	5.00%	45%	31%	61%	45%	61%	40%	83%	60%	110%	117%	150%	159%
Aug-21	Aug-22	18.45	31.13	5.25%	5.00%	40%	31%	54%	45%	55%	40%	75%	60%	105%	114%	145%	154%
July-21	July-22	20.70	28.87	5.25%	5.00%	40%	31%	54%	45%	55%	40%	75%	60%	105%	113%	145%	154%
Jun-21	Jun-22	18.81	22.70	5.25%	4.75%	40%	31%	54%	45%	55%	41%	75%	60%	105%	111%	145%	151%
May-21	May-22	16.25	23.87	5.25%	4.75%	40%	32%	54%	45%	55%	44%	75%	60%	105%	110%	145%	150%
Apr-21	Apr-22	20.69	27.36	5.00%	4.75%	35%	32%	48%	44%	51%	45%	70%	62%	105%	108%	145%	147%
Mar-21	Mar-22	19.97	19.19	5.00%	5.00%	35%	35%	48%	48%	51%	49%	70%	67%	105%	108%	145%	145%

Historical Credited Rates for Nassau Growth Annuity¹ (Continued)

		CBOE Volatility Index ²		1-year S&P® 500 with cap		1-year S&P 500 with participation rate		1-year S&P 500 with enhanced participation rate		2-year S&P 500 with participation rate ³		2-year S&P 500 with enhanced participation rate ³		2-year Sunrise Smart Passage SG with participation rate ³		2-year Sunrise Smart Passage SG with enhanced participation rate ³	
Issue Month	Renewal Month	Volatility at Issue	Volatility at Renewal	Rate at Issue ⁴	Rate at Renewal	Rate at Issue ⁴	Rate at Renewal	Rate at Issue ⁴	Rate at Renewal	Rate at Issue ⁴	Rate at Renewal	Rate at Issue ⁴	Rate at Renewal	Rate at Issue ⁴	Rate at Renewal	Rate at Issue ⁴	Rate at Renewal
	Feb-23		18.35		4.50%		24%		35%		33%		47%		109%		151%
Feb-21	Feb-22	24.34	21.57	5.00%	4.50%	34%	32%	47%	44%	50%	45%	70%	62%	98%	100%	135%	138%
	Jan-23		22.52		4.50%		25%		38%		33%		52%		108%		150%
Jan-21	Jan-22	23.31	16.29	5.00%	4.50%	34%	34%	47%	47%	50%	48%	70%	67%	98%	98%	135%	137%
	Dec-22		32.02		4.25%		25%		39%		30%		50%		100%		142%
Dec-20	Dec-21	23.10	16.30	4.50%	4.00%	30%	34%	43%	48%	45%	45%	65%	65%	95%	91%	130%	130%
	Nov-22		26.30		4.25%		25%		38%		32%		50%		101%		143%
Nov-20	Nov-21	27.41	20.81	4.50%	4.25%	30%	34%	43%	47%	45%	47%	65%	65%	95%	92%	130%	130%
	Oct-22		19.53		4.25%		26%		40%		36%		56%		102%		143%
Oct-20	Oct-21	26.87	15.45	4.50%	4.25%	30%	35%	43%	49%	45%	51%	65%	71%	95%	95%	130%	132%
	Sep-22		24.23		4.25%		24%		38%		34%		54%		102%		144%
Sep-20	Sep-21	22.05	18.45	4.50%	4.25%	30%	33%	43%	47%	45%	49%	65%	69%	95%	93%	130%	130%
	Aug-22		31.13		3.75%		22%		35%		30%		50%		89%		130%
Aug-20	Aug-21	25.68	20.70	4.50%	3.75%	25%	31%	35%	44%	41%	44%	59%	65%	90%	83%	128%	122%
	July-22		28.87		4.25%		24%		36%		34%		53%		96%		136%
July-20	July-21	36.09	18.81	4.50%	4.25%	25%	33%	35%	45%	41%	48%	59%	68%	90%	90%	128%	128%
	Jun-22		22.70		3.75%		24%		35%		33%		49%		87%		127%
Jun-20	Jun-21	31.89	16.25	4.25%	3.75%	22%	31%	32%	42%	38%	44%	56%	64%	84%	84%	122%	122%
	May-22		23.87		4.50%		32%		42%		41%		57%		104%		144%
May-20	May-21	38.15	20.69	4.25%	5.50%	22%	32%	32%	46%	38%	48%	56%	66%	84%	100%	122%	139%
	Apr-22		27.36		4.50%		31%		42%		43%		60%		103%		142%
Apr-20	Apr-21	57.83	19.97	4.75%	5.00%	23%	33%	32%	45%	40%	48%	55%	66%	95%	101%	134%	139%
	Mar-22		19.19		4.75%		35%		46%		47%		64%		101%		141%
Mar-20	Mar-21	13.68	24.34	5.25%	5.00%	45%	35%	61%	51%	61%	50%	83%	69%	110%	101%	150%	139%

Historical Credited Rates for Nassau Growth Annuity¹ (Continued)

Issue Month	Renewal Month	CBOE Volatility Index ²		1-year S&P 500 with cap		1-year S&P 500 with participation rate		1-year S&P 500 with enhanced participation rate		2-year S&P 500 with participation rate ³		2-year S&P 500 with enhanced participation rate ³		2-year Sunrise Smart Passage SG with participation rate ³		2-year Sunrise Smart Passage SG with enhanced participation rate ³	
		Volatility at Issue	Volatility at Renewal	Rate at Issue ⁴	Rate at Renewal	Rate at Issue ⁴	Rate at Renewal	Rate at Issue ⁴	Rate at Renewal	Rate at Issue ⁴	Rate at Renewal	Rate at Issue ⁴	Rate at Renewal	Rate at Issue ⁴	Rate at Renewal	Rate at Issue ⁴	Rate at Renewal
Feb-20	Feb-23		18.35		4.75%		25%		35%		34%		48%		111%		153%
	Feb-22		21.57		4.75%		32%		44%		46%		63%		102%		140%
	Feb-21	12.10	23.31	5.25%	5.00%	45%	35%	61%	51%	61%	51%	83%	70%	110%	102%	150%	140%
Jan-20	Jan-23		22.52		4.75%		28%		42%		37%		56%		116%		158%
	Jan-22		16.29		5.00%		37%		51%		52%		71%		106%		144%
	Jan-21	12.63	23.10	5.25%	5.50%	45%	37%	61%	51%	61%	54%	83%	74%	110%	106%	150%	144%
Dec-19	Dec-22		32.02		5.00%		31%		45%		37%		56%		118%		160%
	Dec-21		16.30		5.00%		40%		54%		52%		71%		107%		146%
	Dec-20	12.05	27.41	5.25%	5.50%	45%	35%	61%	51%	61%	52%	83%	71%	110%	107%	150%	146%
Nov-19	Nov-22		26.30		5.25%		31%		44%		40%		59%		119%		161%
	Nov-21		20.81		5.00%		40%		53%		55%		74%		108%		147%
	Nov-20	15.58	26.87	5.25%	5.50%	40%	35%	54%	51%	55%	52%	75%	70%	105%	110%	145%	147%
Oct-19	Oct-22		17.97		4.75%		31%		45%		43%		63%		116%		158%
	Oct-21		15.45		5.00%		40%		54%		58%		78%		107%		146%
	Oct-20	13.74	22.05	5.25%	5.50%	45%	35%	61%	51%	61%	53%	83%	71%	110%	107%	150%	146%
Sep-19	Sep-22		24.23		5.00%		29%		42%		40%		60%		116%		158%
	Sep-21		18.45		5.00%		38%		51%		55%		75%		105%		144%
	Sep-20	17.97	25.68	5.25%	5.25%	45%	35%	61%	51%	61%	53%	83%	72%	110%	105%	150%	144%
Aug-19	Aug-22		31.13		4.75%		28%		40%		39%		59%		108%		148%
	Aug-21		20.70		4.75%		37%		49%		54%		74%		101%		139%
	Aug-20	12.39	36.09	5.25%	5.00%	45%	28%	61%	39%	61%	47%	83%	64%	110%	101%	150%	139%

1. Renewal rate history shown for Nassau Growth Annuity with 10-year surrender charge period and no income rider elected in Group A states only. The information shown provides no assurance of future renewal rate or interest rate decisions. Renewal rate history is only one aspect of an annuity product. Your client should consider all features before purchasing. New money rates are available on Salesnet.

2. Renewal rates are based on a variety of factors including, but not limited to: the change in volatility between the dates on which the issue and renewal rates were set and the insurer's option budget, which is set at the sole discretion of the insurer and can vary from one index segment to the next. CBOE Volatility Index (^VIX) is one commonly used measure of volatility that changes daily. The CBOE Volatility Index values in this exhibit are as of rate setting snapshot date (usually around mid-month, actual date of each month may vary and is at the sole discretion of the insurer) of each preceding month at issue and of each two preceding months at renewal. CBOE Volatility Index is an indicator of volatility and not used in the calculation to set rates. <https://finance.yahoo.com/quote/%5EVIX/history?p=%5EVIX>

3. Renewal rate shown reflects the rate in effect one year after the Rate at issue date, however, please note that the premium allocated to the indexed accounts with the two year segments may not be renewed or reallocated until the end of the two year segment at which time then current crediting rates will apply. See the Indexed Account Supplement for more information.

4. Rate at Issue does not reflect impact of rate lock, if applicable.

5. Rates are color coded in comparison to the prior year rate, not the rate at issue. Red indicates a decrease in rate from the prior year, where as green indicates an increase in rate from the prior year. Black indicates there was no change in rate from the prior year.

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