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**NASSAU LIFE AND ANNUITY COMPANY**  
A Stock Company

**MONTHLY POINT TO POINT INDEXED ACCOUNT**

This rider is attached to and made a part of the contract identified below. Except as stated in this rider, it is subject to all of the provisions contained in the contract. The rider becomes effective on the Issue Date.

**SPECIFICATIONS**

Owner: [John Doe]  
Contract Number: [13000000]  
Contract Issue Date [January 1, 2050]

**Monthly Point-to-Point Indexed Account Crediting Method**

The Index Credit is equal to zero on any date other than the Segment Maturity Date. On the Segment Maturity Date, the Index Credit will be equal to the greater of A and B, where:

A = the Participation Rate multiplied by the sum of all Monthly Index Credits over the Segment Duration

B = the Guaranteed Minimum Index Credit.

Where,

Monthly Index Credit = the lesser of the Monthly Index Growth and the Index Cap,

Where,

$$\text{Monthly Index Growth} = (C \div P) - 1 - Z$$

Where,

C = the Index Value as of the Monthly Processing Date

P = the Index Value as of the prior Monthly Processing Date

Z = the Index Spread

The Monthly Index Credit and Monthly Index Growth are calculated on each Monthly Processing Date during the Segment Duration, including the Segment Maturity Date.

The Participation Rate, Index Cap and Index Spread are set at the beginning of each Segment. The Participation Rate, Index Cap and Index Spread for the Indexed Account(s) you selected at issue are shown on the Schedule Pages. The Index Cap will never be less than the Guaranteed Minimum Index Cap. The Participation Rate will never be less than the Guaranteed Minimum Participation Rate. The Index Spread will never be greater than the Guaranteed Maximum Index Spread.

**Nassau Life and Annuity Company**



[Secretary]