



INTRODUCTION

This training supplement is intended for producers who have previously completed Nassau Athos Annuity product training to provide additional information about the features of this product when the Premium Bonus is not selected. It highlights some of the key similarities and differences between the Premium Bonus and No Bonus versions of Nassau Athos Annuity, a single premium deferred fixed indexed annuity.

If you received this training supplement, you are required to review this material prior to recommending version of this product without the Premium Bonus to any client. See Page 3 for additional important compliance information.

SHARED PRODUCT FEATURES

Nassau Athos Annuity is a fixed indexed annuity designed to provide tax-deferred accumulation potential with protection from market loss.

Whether or not the Premium Bonus option is selected, both versions of Nassau Athos Annuity include the following features:

- Extendable Indexed Account Options
- Fixed Account Option
- Protected Account Value equal to 90% of the highest anniversary Daily Account Value
- Annual free withdrawals of 7% after the first contract year
- Market Value Adjustment which applies during the surrender charge period and may increase or decrease the amount available for withdrawal
- 10 year (9 years in CA) surrender charge schedule

That means product recommendation is about helping the client choose between two different versions within a similar overarching product design.

**IF YOU HAVE ANY QUESTIONS ABOUT THE INFORMATION
IN THIS TRAINING SUPPLEMENT:**

**CONTACT OUR SALES DESK AT 888-794-4447 OR VISIT
OUR WEBSITE FOR MORE DETAILS: SALESNET.NFG.COM.**

PRODUCT VERSION COMPARISON

PREMIUM BONUS VS. NO BONUS OPTION

When the Premium Bonus option is selected, the client receives an upfront Premium Bonus added to the Accumulation Value at issue:

- 16% - Ages 0-75 (14% in CA)
- 14% - Ages 76-80 (10% in CA)

This option may be suitable for a client who seeks stronger guaranteed accumulation (subject to a bonus vesting schedule). This option also has a lower maximum premium limit and issue age. The Premium Bonus, Premium Bonus Vesting percentage, Surrender Charge Schedule may vary by age and state.

If the Premium Bonus option is not selected, the client receives higher crediting rates, which can result in future upside potential depending on market performance. This option has a higher maximum premium limit and issue age. The Surrender Charge Schedule may also vary by age and state.

ISSUE AGES

The issue age ranges for the two versions of Nassau Athos Annuity are different.

- No Bonus option: Issue Ages 0-85
- Bonus option: Issue Ages 0-80

PREMIUM RANGES AND LIMITS

The maximum premium limit varies by product version:

- No Bonus option: \$15,000 to \$2,000,000
- Bonus option: \$15,000 to \$1,000,000

TERMINAL ILLNESS & NURSING HOME WAIVERS

The Terminal Illness Waiver and Nursing Home Waiver are only available for issue ages 80 and below. The Nursing Home Waiver is not available in California.

	Premium Bonus Option	No Bonus Option
Premium Bonus Added to Accumulation Value at Issue	✓ (% may vary by age and state)	
Guaranteed Accumulation	Higher	Lower
Crediting Rates	Lower	Higher
Extendable Indexed Account Options	✓	✓
Fixed Account Option	✓	✓
Protected Account Value	90% of the highest anniversary Daily Account Value	90% of the highest anniversary Daily Account Value
Annual Free Withdrawal	7% after the first contract year (0% first contract year)	7% after the first contract year (0% first contract year)
Issue Ages	0 - 80	0 - 85
Terminal Illness Waiver	✓	✓*
Nursing Home Waiver Not available in CA	✓	✓*
Premium Limits	\$15,000 to \$1,000,000	\$15,000 to \$2,000,000

* Only available for issue ages 0-80.



SUITABILITY

It's important to consider your client's financial needs and objectives when making a recommendation.

Annuities are long-term contracts and are generally not suitable for clients who seek short-term capital appreciation or immediate income. Fixed indexed annuities are generally only suitable for clients who can tolerate the risks associated with the contract and are willing to accept any non-guaranteed contract elements, including interest and crediting rates.

Premium bonuses may not be suitable for all clients. Contracts 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.

Nassau has a strong commitment to adhere to the suitability guidelines set forth in the NAIC Suitability in Annuity Transactions Model Regulation and applicable state laws. You are required to comply with all of the requirements of the NAIC Suitability in Annuity Transactions Model Regulation and/or any state-specific suitability regulations.

This training material is intended as a supplement to Nassau Athos Annuity product-specific training. Before recommending the annuity, you are required to complete Nassau product-specific training as well as any state-mandated training. These training materials include detailed information regarding suitability regulations and related requirements as required by law and are incorporated into this training material by reference.

We will not issue an annuity if the recommendation does not comply with applicable state regulations, if incomplete information is submitted with the application, or if the application/recommendation does not meet our internal suitability requirements.

For more information regarding Nassau's suitability requirements and the types of situations where Nassau will not issue an annuity contract, see our Compliance Guide on SalesNet:

salesnet.nfg.com/compliance

NASSAU ATHOS ANNUITYSM

PRODUCER TRAINING SUPPLEMENT



KNOWLEDGE CHECKS

Review these questions and mark or highlight the answer you believe is correct. Compare your answers to the answer key at the bottom of this page to test your understanding of Nassau Athos Annuity's two product versions and complete this training.

1

True or False: The Premium Bonus option is mandatory with Nassau Athos Annuity.

- A. True
- B. False

2

When the Premium Bonus option is not selected, what is the maximum premium allowed for Nassau Athos Annuity?

- A. \$500,000
- B. \$1,000,000
- C. \$1,500,000
- D. \$2,000,000

3

True or False: A client age 83 may still be eligible for Nassau Athos Annuity, but only when the Premium Bonus option is not selected.

- A. True
- B. False

4

True or False: The Premium Bonus option provides higher guaranteed accumulation and the No Bonus provides higher crediting rates.

- A. True
- B. False

Answer key: 1B, 2D, 3A, 4A



IMPORTANT DISCLOSURES

This material is provided by Nassau Life and Annuity Company, which issues the annuity described in this document. It is NOT intended for general use with the public.

Product features and availability may vary by state.

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.

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.

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

Nassau Athos Annuity (25FIA-XT, 25FIAN-XT, ICC25FIA-XT, ICC25FIAN-XT) 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.

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