

NASSAU INCOME CLIMBS TOWARD NEW PEAKS

**NASSAU PERSONAL INCOME ANNUITY®
ANNUAL BENEFIT AMOUNT INCREASES**

+11-14%*

Income Strategy: Today

ABA INCREASES VARY BY AGE, WAIT AND COVERAGE OPTION

+5-19%*

Income Strategy: Tomorrow

ABA INCREASES VARY BY AGE, WAIT AND COVERAGE OPTION





NASSAU

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



Call our sales desk at
1-888-794-4447
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 **NASSAU**



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TO BE YOUR
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NASSAU PERSONAL INCOME ANNUITY®
A SINGLE PREMIUM FIXED INDEXED ANNUITY WITH
LIFETIME WITHDRAWAL INCOME OPTIONS

www.nfg.com

Issued by Nassau Life and Annuity Company,
a subsidiary of Nassau Financial Group

Even Stronger GUARANTEED INCOME for Your Clients

Designed to help maximize potential lifetime income, **Nassau Personal Income Annuity** offers your clients strong guaranteed income for now and later in retirement.

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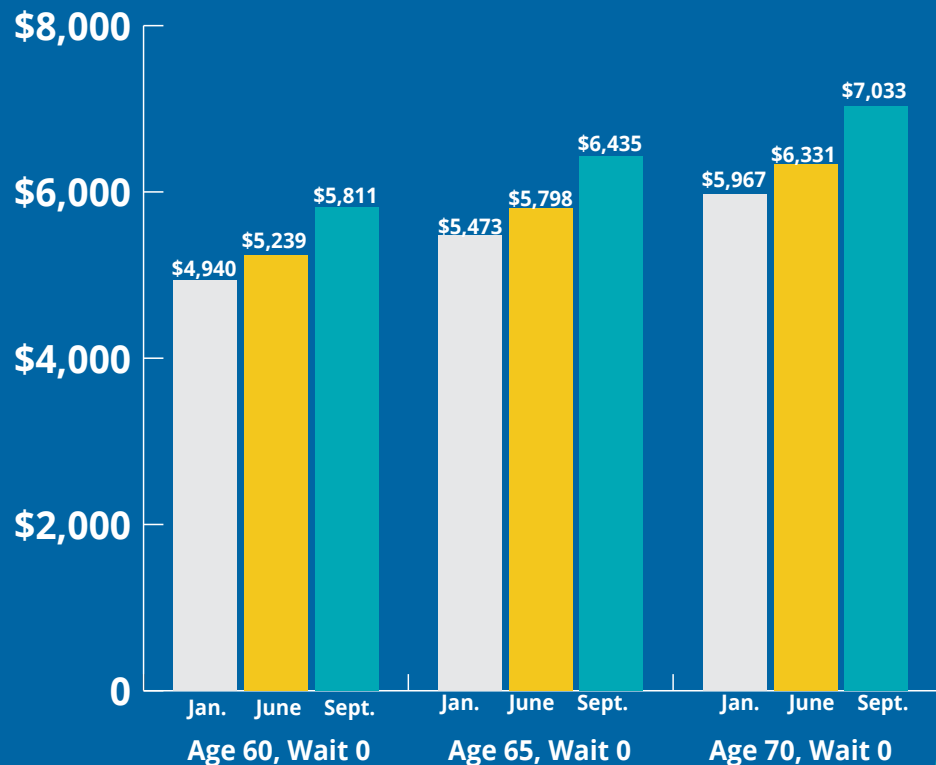
INCOME STRATEGY: TODAY

Income Benefit Client Scenarios¹

Age / Wait	Old Income	New Income	Increase	Increase YTD
60 / 0	\$5,239	\$5,811	10.9%	17.6%
65 / 0	\$5,798	\$6,435	11.0%	17.6%
70 / 0	\$6,331	\$7,033	11.1%	17.9%

2022 Income Enhancements¹

\$100,000 premium, single option, no prior withdrawals.



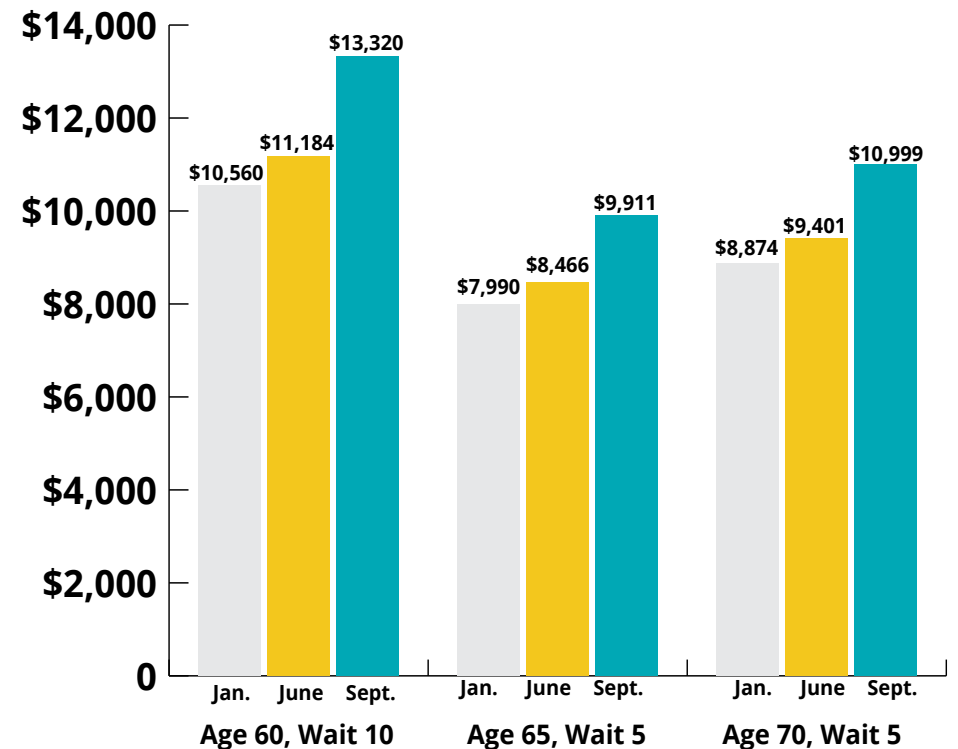
INCOME STRATEGY: TOMORROW

Income Benefit Client Scenarios¹

Age / Wait	Old Income	New Income	Increase	Increase YTD
60 / 10	\$11,184	\$13,320	19.1%	26.1%
65 / 5	\$8,466	\$9,911	17.1%	24.0%
70 / 5	\$9,401	\$10,999	17.0%	23.9%

2022 Income Enhancements¹

\$100,000 premium, single option, no prior withdrawals.



NASSAU ANNUITIES

NFG.COM

IMPORTANT NOTES

*Increase based on Nassau product analysis using current rates, subject to change. Actual ABA percentages vary by age, wait, and coverage option.

1. Annual benefit amounts effective September 12, 2022, subject to change. Assumptions: \$100,000 premium, single option, no prior withdrawals taken. These are hypothetical examples and are not a promise or projection of future returns. Annual guaranteed income benefit is determined by multiplying the Benefit Base by a withdrawal factor at rider exercise. Income Strategy rider involves an annual fee of 0.95% of the Income Benefit Base, deducted from the contract value and is subject to change.

DISCLOSURES

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Product features, options and availability may vary by state. Guarantees are based on the claims-paying ability of the issuing company. Product sales must be appropriate based on a comprehensive evaluation of the customer's financial situation, needs, and objectives. Nassau does not provide financial, investment or tax advice or act as a fiduciary in the sale or service of its products. Nassau reserves the right to modify declared rates at any time.

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

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Product features, rider options and availability may vary by state. Lifetime 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. Withdrawals are subject to ordinary income tax, and if taken prior to age 59½, a 10% IRS penalty may also apply.

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