

NEW YEAR, EVEN HIGHER INCOME

NASSAU PERSONAL INCOME ANNUITY®
ANNUAL BENEFIT AMOUNT INCREASES

+10%¹

Income Strategy: Today

+10-18%¹

Income Strategy: Tomorrow

ABA INCREASES VARY BY AGE, WAIT AND COVERAGE OPTION

EVEN MORE GUARANTEED INCOME

We're increasing the annual benefit amounts on both income riders of Nassau Personal Income Annuity, providing even higher yearly withdrawals for your clients' upon rider exercise.

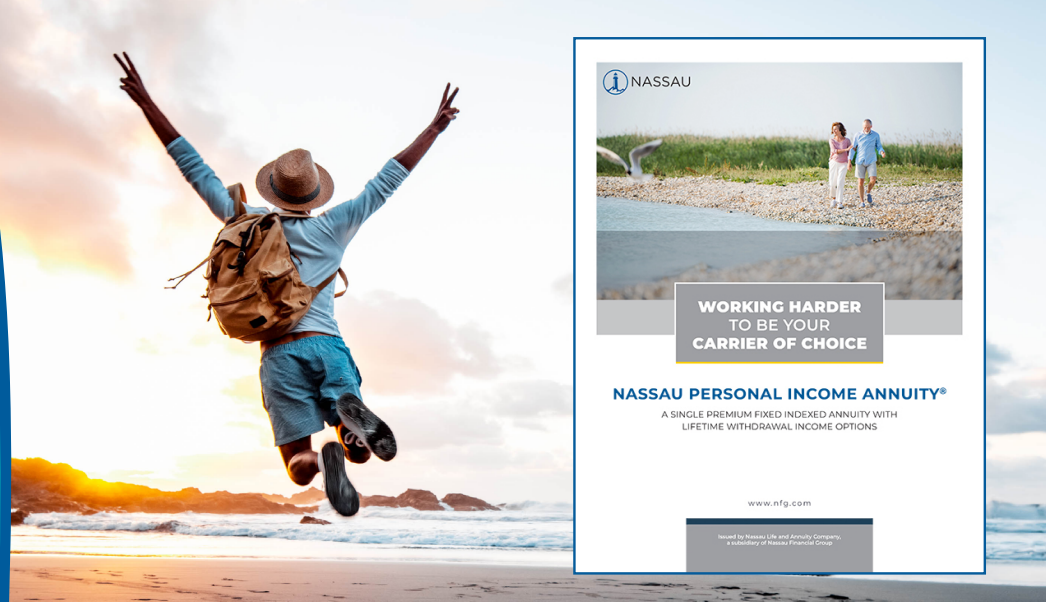


NASSAU

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



Call our sales desk at
1-888-794-4447
for additional information.



INCOME BENEFIT CLIENT SCENARIOS²

Income Strategy: Today

Age / Wait	Old Income	New Income	Increase
60 / 0	\$5,811	\$6,396	10.1%
65 / 0	\$6,435	\$7,085	10.1%
70 / 0	\$7,033	\$7,735	10.0%

Income Strategy: Tomorrow

Age / Wait	Old Income	New Income	Increase
60 / 10	\$13,320	\$15,720	18.0%
65 / 5	\$9,911	\$11,050	11.5%
70 / 5	\$10,999	\$12,257	11.4%

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NASSAU ANNUITIES

NFG.COM

IMPORTANT NOTES

1. Increase based on Nassau product analysis using current rates, subject to change. Actual ABA percentages vary by state availability, age, wait, and coverage option. Riders involve an additional fee that is deducted annually from the contract value. See Rider Disclosures for details.
2. Annual benefit amounts effective January 14, 2023, 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. The Income Strategy rider involves an annual fee of 0.95% of the Income Benefit Base, deducted from the contract value and subject to change.

DISCLOSURES

FOR PRODUCER USE ONLY. NOT FOR USE WITH CONSUMERS.

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.

Nassau, its affiliated companies, and employees do not give fiduciary, legal or tax advice.

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

Nassau Personal Income Annuity (19FIA, ICC19EIAN, 19ISN, 19GLWB2, ICC19GLWB2.1, ICC19GLWB2.2) 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.