

NASSAU INCOME CLIMBS TOWARD NEW PEAKS

UP TO
+24%

**ANNUAL BENEFIT
AMOUNT INCREASES**

ABA INCREASES RANGE FROM 5-24%*

VARIES BY AGE, WAIT, COVERAGE OPTION, AND RIDER COMBO

NASSAU PERSONAL PROTECTION CHOICE®

Provides customizable, multi-dimensional retirement protection with its suite of optional riders that help guard your client's income, family, and lifestyle.

Care Protection

Up to 250% increase to income payments for up to 5 years to help pay for extended nursing care costs²

Family Protection

5 or 10% annual simple interest roll-ups for up to 10 years provide an enhanced lump-sum death benefit, adjusted for any withdrawals³



NASSAU

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



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

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TO BE YOUR
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NASSAU PERSONAL PROTECTION CHOICE®
A SINGLE PREMIUM FIXED INDEXED ANNUITY WITH
FLEXIBILITY TO ADDRESS MULTIPLE NEEDS

www.nfg.com

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

INCOME BENEFIT CLIENT SCENARIOS¹

Income Strategy: Today with Care & Family Protection

Age / Wait	Old Income	New Income	Increase
60 / 0	\$4,615	\$5,473	18.6%
65 / 0	\$5,122	\$6,071	18.5%
70 / 0	\$5,577	\$6,630	18.9%

Income Strategy: Tomorrow with Care & Family Protection

Age / Wait	Old Income	New Income	Increase
60 / 10	\$9,864	\$12,072	22.4%
65 / 5	\$7,480	\$8,976	20.0%
70 / 5	\$8,313	\$9,962	19.8%

NASSAU ANNUITIES

NFG.COM

IMPORTANT NOTES & DISCLOSURES

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

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. The fee for Income, Care and Family Protection is 1.15% of the Income Benefit Base, deducted from the contract value and subject to change.

2. Certain criteria must be met and proof of qualification must be submitted each year to receive enhanced withdrawals with the Care Protection benefit rider. Available after second contract anniversary. Care Protection benefit is not available in California. Benefit amounts vary by age of the oldest living covered person and qualification level. The Care Protection Benefit Rider is NOT a qualified Long Term Care benefit under the Internal Revenue Code. It does NOT qualify for preferential tax treatment and does NOT provide health insurance, Long Term Care insurance or Medicaid benefits.

3. Death benefit base is reduced by withdrawals and rolls-up annually until the Income or Care Protection riders are exercised. Roll-up percentage varies by age. The death benefit is not life insurance and is taxable to beneficiaries.

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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 NCUA Insured | NO Bank or Credit Union Guarantee

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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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