

NEW YEAR, EVEN HIGHER INCOME

**NASSAU PERSONAL PROTECTION CHOICE®
ANNUAL BENEFIT AMOUNT INCREASES**

+10-18%¹

ABA INCREASES VARY BY AGE, WAIT, COVERAGE OPTION, AND RIDER COMBO

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

Care Protection

Up to 250% increase to income payments for up to 5 years to help pay for extended nursing care costs³

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 withdrawals⁴

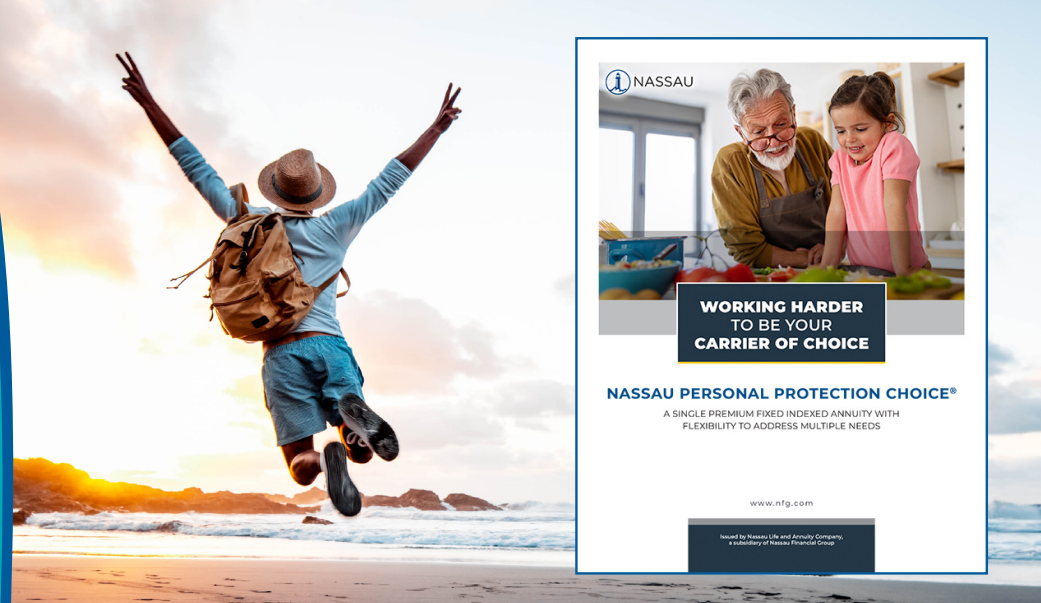


NASSAU

**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 with Care & Family Protection

Age / Wait	Old Income	New Income	Increase
60 / 0	\$5,473	\$6,019	10.0%
65 / 0	\$6,071	\$6,669	9.9%
70 / 0	\$6,630	\$7,293	10.0%

Income Strategy: Tomorrow with Care & Family Protection

Age / Wait	Old Income	New Income	Increase
60 / 10	\$12,072	\$14,232	17.9%
65 / 5	\$8,976	\$10,013	11.6%
70 / 5	\$9,962	\$11,101	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, coverage option, and rider combo. Riders are optional and must be elected at the time of application. 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 fee for Income, Care and Family Protection is 1.15% of the Income Benefit Base, deducted from the contract value and subject to change. Care Protection benefit is not available in CA.

3. 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.

4. 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.

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 NCUA Insured | NO Bank or Credit Union Guarantee

Nassau Personal Protection Choice (19FIA, ICC19EIAN, 19RN, 19GLWB2, 19GMDB-S.1, 19EWB, ICC19GLWB2.1, ICC20EWB.1, et al.) 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.