



# NASSAU

Nassau Life and Annuity Company (the Company)  
 Nassau Life Insurance Company (the Company)  
 PHL Variable Insurance Company (the Company)  
 Nassau Life and Annuity Insurance Company (the Company)

PO Box 758573, Topeka, KS 66675-8573  
 Phone: 1-800-541-0171

## Variable Annuity Premium Allocation

Owner(s) Name(s) (Last, First)

Contract Number (if known)

Payment Type

☐ Premium ☐ Loan

**Complete Section 1 or Section 2 - do not complete both sections. Signature required in Section 4.**

### Section 1: Asset Allocation Options (some restrictions apply; see Terms below)

#### Morningstar ETF Allocation Series

- ☐ Morningstar Income and Growth ETF Asset Allocation Portfolio
- ☐ Morningstar Balanced ETF Asset Allocation Portfolio (see B1 below)
- ☐ Morningstar Growth ETF Asset Allocation Portfolio (see B1, B2 below)
- ☐ Morningstar Aggressive Growth ETF Asset Allocation Portfolio (see B1, B2, B3 below)

#### Franklin Templeton\*

- ☐ Founding Investment Strategy (Moderate) (see B1, B2, B3 below)
- ☐ Perspectives Allocation Strategy (Aggressive) (see B1, B2 below)

#### AB

- ☐ AB VPS Balanced Hedged Allocation Portfolio (Moderate) (see B1, B2 below)

\*Automatic rebalance occurs monthly

#### Terms:

- A. An available Asset Allocation Option **MUST** be selected if you are electing the Phoenix Flexible Withdrawal Protector (GMWB), Phoenix Retirement Protector (A Flexible Combination Benefit) or Phoenix Principal Protector (GMAB) rider. (Riders not available on all products.)
- B1. These models are not available with the Phoenix Retirement Protector (A Flexible Combination Benefit) rider.
- B2. These models are not available with the Phoenix Principal Protector (GMAB) rider.
- B3. These models are not available with the Phoenix Flexible Withdrawal Protector (GMWB) rider.
- C. **For a new contract**, the initial premium will be allocated based on the Asset Allocation Option selected above. **For an existing contract**, 100% of your contract value will be allocated to one of the above Asset Allocation Options. Only one Asset Allocation Option can be in effect per contract at one time.
- D. Subsequent premiums will be allocated according to the Asset Allocation Option selected above.
- E. Asset Allocation Options are not available for certain products including Group Strategic Edge (GSE) and Phoenix Income Choice.
- F. Notify your financial advisor or agent if your risk profile changes.
- G. In the future we may modify or eliminate any existing program or Asset Allocation Option within a program, or may offer other asset allocation services which, at our discretion, may be available to current and/or prospective contract owners.

### Section 2: Premium Payment Allocation (Whole percentages only. Must total 100%. Do not complete if an option was selected above. Maximum 18 choices.)

- |  |   |
|--|---|
| ____ % (225) AB VPS Balanced Hedged Allocation Portfolio                             | ____ % (237) Morningstar Income and Growth ETF Asset Allocation Portfolio                               |
| ____ % (108) Columbia Variable Portfolio - Acorn Fund                                | ____ % (248) Neuberger Berman AMT Mid Cap Growth Portfolio, Class S                                     |
| ____ % (109) Columbia Variable Portfolio - Acorn International Fund                  | ____ % (251) Neuberger Berman AMT Sustainable Equity Portfolio, Class S                                 |
| ____ % (229) CVT S&P Midcap 400 Index Portfolio                                      | ____ % (202) PIMCO VIT CommodityRealReturn <sup>®</sup> Strategy Portfolio                              |
| ____ % (167) DWS Equity 500 Index VIP  | ____ % (203) PIMCO VIT Real Return Portfolio  |
| ____ % (228) DWS Small Cap Index VIP   | ____ % (204) PIMCO VIT Total Return Portfolio   |
| ____ % (125) Federated Hermes Fund for U.S. Government Securities II                 | ____ % (106) Templeton Developing Markets VIP Fund  |
| ____ % (235) Federated Hermes Government Money Fund II (Service Shares)              | ____ % (111) Templeton Foreign VIP Fund   |
| ____ % (126) Federated Hermes High Income Bond Fund II                               | ____ % (107) Templeton Growth VIP Fund  |
| ____ % (150) Fidelity <sup>®</sup> VIP Contrafund <sup>®</sup> Portfolio             | ____ % (215) TVST Touchstone Balanced Fund  |
| ____ % (149) Fidelity <sup>®</sup> VIP Growth Opportunities Portfolio                | ____ % (216) TVST Touchstone Bond Fund  |
| ____ % (151) Fidelity <sup>®</sup> VIP Growth Portfolio                              | ____ % (217) TVST Touchstone Common Stock Fund  |
| ____ % (206) Fidelity <sup>®</sup> VIP Investment Grade Bond Portfolio               | ____ % (219) TVST Touchstone Small Company Fund   |
| ____ % (227) Franklin DynaTech VIP Fund  | ____ % (105) Virtus Duff & Phelps Real Estate Securities Series (A Shares)                              |
| ____ % (196) Franklin Income VIP Fund  | ____ % (101) Virtus KAR Capital Growth Series (A Shares)  |
| ____ % (121) Franklin Mutual Shares VIP Fund   | ____ % (119) Virtus KAR Enhanced Core Equity Series (A Shares)  |
| ____ % (247) Invesco V.I. American Franchise Fund                                    | ____ % (181) Virtus KAR Small-Cap Growth Series (A Shares)  |
| ____ % (199) Invesco V.I. Discovery Large Cap Fund                                   | ____ % (154) Virtus KAR Small-Cap Value Series (A Shares)   |
| ____ % (205) Invesco V.I. Equity and Income Fund                                     | ____ % (102) Virtus Newfleet Multi-Sector Intermediate Bond Series (A Shares)                           |
| ____ % (200) Invesco V.I. Global Fund  | ____ % (104) Virtus SGA International Growth Series (A Shares)  |
| ____ % (201) Invesco V.I. Main Street Small Cap Fund                                 | ____ % (103) Virtus Tactical Allocation Series  |
| ____ % (187) Lord Abnett Bond-Debenture Portfolio                                    | ____ % Fixed Income Allocation - <i>for Phoenix Income Choice only.</i>                                 |
| ____ % (188) Lord Abnett Growth and Income Portfolio                                 | ____ % Guaranteed Interest Account* ( <i>Not available for Phoenix Income Choice or Freedom Edge.</i> ) |
| ____ % (189) Lord Abnett Mid Cap Stock Portfolio                                     | ____ % Other: _____   |
| ____ % (245) Morningstar Aggressive Growth ETF Asset Allocation Portfolio (Class II) |   |
| ____ % (238) Morningstar Balanced ETF Asset Allocation Portfolio (Class II)          |   |
| ____ % (239) Morningstar Growth ETF Asset Allocation Portfolio (Class II)            |   |

\* GIA limited to 5% for Dimensions, Spectrum Edge, Investor's Edge, Premium Edge. Restriction may vary by state.



Terms: Subsequent premium payments will be invested as indicated in Premium Payment Allocation above unless the Company is otherwise instructed.

### Section 3: Optional Benefit Rider Rates (if applicable)

#### Phoenix Principal Protector

- The following Asset Allocations are currently available with the Phoenix Principal Protector rider.

Model Name	Rider Fee
Morningstar Income and Growth ETF Asset Allocation Portfolio	0.85%
Morningstar Balanced ETF Asset Allocation Portfolio	0.85%

#### Phoenix Flexible Withdrawal Protector

- The following rate schedule applies if you are selecting an Asset Allocation Option for the first time. If you are transferring into a new Asset Allocation Option and assuming the following rate schedule is not already in effect for your Rider, the following rate schedule will apply if your Benefit Base steps-up on a rider anniversary and you do not opt out of the step-up.
- The Rider Fee is based on the Asset Allocation option elected.
- The Optional Extended Care Enhancement may be elected for an additional 0.20%.
- In the event of a rate change, the rate applicable to your rider will remain in force unless an Automatic Step-Up occurs. In the event of an Automatic Step-Up, your rate may change to reflect the updated rate schedule.
- The following Asset Allocation options are currently available with the Phoenix Flexible Withdrawal Protector rider.

Model Name	Rider Fee	
	Single	Joint
Morningstar Income and Growth ETF Asset Allocation Portfolio	0.60%	0.80%
AB VPS Balanced Hedged Allocation Portfolio	1.00%	1.35%
Morningstar Balanced ETF Asset Allocation Portfolio	1.35%	1.80%
Franklin Templeton Perspectives Allocation Strategy	1.35%	1.80%

#### Phoenix Retirement Protector

- The following rate schedule applies if you are selecting an Asset Allocation Option for the first time. If you are transferring into a new Asset Allocation Option and assuming the following rate schedule is not already in effect for your Rider, the following rate schedule will apply if your Benefit Base steps-up on a rider anniversary and you do not opt out of the step-up.
- The Rider Fee is based on the Asset Allocation option elected.
- The Optional Extended Guaranteed Minimum Death Benefit may be elected for an additional 0.50%.
- In the event of a rate change, the rate applicable to your rider will remain in force unless a GMWB Automatic Step-Up occurs or (if applicable) you elect a GMAB Step-Up, as provided by the GMAB component of this rider. In the event of a Step-Up, your rate may change to reflect the updated rate schedule.
- The following Asset Allocation options are currently available with the Phoenix Retirement Protector rider.

Model Name	Rider Fee	
	Single	Joint
Morningstar Income and Growth ETF Asset Allocation Portfolio	1.10%	1.45%

Please visit [www.nfg.com](http://www.nfg.com) for additional information.

### Section 4: Signatures - Required

I have made my selection above and understand the applicable terms. If I have purchased an Optional Benefit Rider, I hereby acknowledge and accept the rate schedule shown above.

Owner	<input checked="" type="checkbox"/>	_____	Print Name (and Title, Company if Corp Owned)	_____	Date	_____
Joint Owner (if any)	<input checked="" type="checkbox"/>	_____	Print Name	_____	Date	_____

