

# NASSAU GROWTH ANNUITY®

Rates For New Contracts: Effective August 1, 2023



# NASSAU

## 10-YEAR SURRENDER CHARGE PERIOD - NO INCOME BENEFIT

**GROUP A\* FOR USE IN: AL, AZ, AR, CO, DC, IL, IA, KS, MD, MI, MS, NE, NV, NH, NM, NC, ND, OK, SD, TN, VT, WV, WY**

| Indexed Account  | Cap <sup>1</sup> | Participation <sup>1</sup> | Annual Strategy Fee <sup>2</sup> |
|--|------------------|----------------------------|----------------------------------|
| 1-Year Nasdaq-100® - Participation   |                  | 33%                        |                                  |
| 1-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee                            |                  | 42%                        | 1.00%                            |
| 2-Year Nasdaq-100 - Participation  |                  | 47%                        |                                  |
| 2-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee                            |                  | 59%                        | 1.00%                            |
| 1-Year S&P 500® - Cap Rate   | 11.25%           |                            |                                  |
| 1-Year S&P 500 - Participation   |                  | 53%                        |                                  |
| 1-Year S&P 500 - Enhanced Participation Rate with Strategy Fee                               |                  | 65%                        | 1.00%                            |
| 2-Year S&P 500 - Participation   |                  | 70%                        |                                  |
| 2-Year S&P 500 - Enhanced Participation Rate with Strategy Fee                               |                  | 85%                        | 1.00%                            |
| 1-Year Sunrise Smart Passage SG - Participation <sup>3</sup>                                 |                  | 95%                        |                                  |
| 1-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy <sup>3</sup>     |                  | 118%                       | 1.00%                            |
| 2-Year Sunrise Smart Passage SG - Participation <sup>3</sup>                                 |                  | 165%                       |                                  |
| 2-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee <sup>3</sup> |                  | 205%                       | 1.00%                            |
| Fixed Account  |                  |                            | 4.40%                            |
| Guaranteed Minimum Fixed Account Interest Rate   |                  |                            | 2.55%                            |

\*If the oldest contract owner is age 81 or older at issue, the contract will be issued with the Group B States surrender charge schedule and crediting rate.

## 10-YEAR SURRENDER CHARGE PERIOD (9 YEARS IN CA) - NO INCOME BENEFIT

**GROUP B AND C FOR USE IN: AK, CA, CT, DE, FL, GA, HI, ID, IN, KY, LA, MA, MN, MO, MT, NJ, OH, OR, PA, RI, SC, TX, UT, VA, WA, WI**

| Indexed Account  | Cap <sup>1</sup> | Participation <sup>1</sup> | Annual Strategy Fee <sup>2</sup> |
|--|------------------|----------------------------|----------------------------------|
| 1-Year Nasdaq-100® - Participation   |                  | 32%                        |                                  |
| 1-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee                            |                  | 41%                        | 1.00%                            |
| 2-Year Nasdaq-100 - Participation  |                  | 46%                        |                                  |
| 2-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee                            |                  | 58%                        | 1.00%                            |
| 1-Year S&P 500® - Cap Rate   | 10.75%           |                            |                                  |
| 1-Year S&P 500 - Participation   |                  | 53%                        |                                  |
| 1-Year S&P 500 - Enhanced Participation Rate with Strategy Fee                               |                  | 64%                        | 1.00%                            |
| 2-Year S&P 500 - Participation   |                  | 70%                        |                                  |
| 2-Year S&P 500 - Enhanced Participation Rate with Strategy Fee                               |                  | 85%                        | 1.00%                            |
| 1-Year Sunrise Smart Passage SG - Participation <sup>3</sup>                                 |                  | 95%                        |                                  |
| 1-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy <sup>3</sup>     |                  | 116%                       | 1.00%                            |
| 2-Year Sunrise Smart Passage SG - Participation <sup>3</sup>                                 |                  | 160%                       |                                  |
| 2-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee <sup>3</sup> |                  | 200%                       | 1.00%                            |
| Fixed Account  |                  |                            | 4.30%                            |
| Guaranteed Minimum Fixed Account Interest Rate   |                  |                            | 2.55%                            |

WORKING HARDER TO BE YOUR CARRIER OF CHOICE

# NASSAU GROWTH ANNUITY®

Rates For New Contracts: Effective August 1, 2023



## 7-YEAR SURRENDER CHARGE PERIOD

FOR USE IN: AL, AK, AZ, AR, CA, CO, CT, DE, DC, FL, GA, HI, ID, IL, IN, IA, KS, KY, LA, MA, MD, MI, MN, MS, MO, MT, NE, NV, NH, NJ, NM, NC, ND, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VT, VA, WA, WV, WI, WY

| Indexed Account  | Cap <sup>1</sup> | Participation <sup>1</sup> | Annual Strategy Fee <sup>2</sup> |
|--|------------------|----------------------------|----------------------------------|
| 1-Year Nasdaq-100® - Participation   |                  | 30%                        |                                  |
| 1-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee                            |                  | 39%                        | 1.00%                            |
| 2-Year Nasdaq-100 - Participation  |                  | 40%                        |                                  |
| 2-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee                            |                  | 52%                        | 1.00%                            |
| 1-Year S&P 500® - Cap Rate   | 10.25%           |                            |                                  |
| 1-Year S&P 500 - Participation   |                  | 48%                        |                                  |
| 1-Year S&P 500 - Enhanced Participation Rate with Strategy Fee                               |                  | 60%                        | 1.00%                            |
| 2-Year S&P 500 - Participation   |                  | 63%                        |                                  |
| 2-Year S&P 500 - Enhanced Participation Rate with Strategy Fee                               |                  | 78%                        | 1.00%                            |
| 1-Year Sunrise Smart Passage SG - Participation <sup>3</sup>                                 |                  | 82%                        |                                  |
| 1-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy <sup>3</sup>     |                  | 105%                       | 1.00%                            |
| 2-Year Sunrise Smart Passage SG - Participation <sup>3</sup>                                 |                  | 145%                       |                                  |
| 2-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee <sup>3</sup> |                  | 185%                       | 1.00%                            |
| Fixed Account  |                  |                            | 3.95%                            |
| Guaranteed Minimum Fixed Account Interest Rate   |                  |                            | 2.55%                            |

## 10-YEAR SURRENDER CHARGE PERIOD - WITH INCOME BENEFIT

GROUP A\* FOR USE IN: AL, AZ, AR, CO, DC, IL, IA, KS, MD, MI, MS, NE, NV, NH, NM, NC, ND, OK, SD, TN, VT, WV, WY

| Indexed Account  | Cap <sup>1</sup> | Participation <sup>1</sup> | Annual Strategy Fee <sup>2</sup> |
|--|------------------|----------------------------|----------------------------------|
| 1-Year Nasdaq-100® - Participation   |                  | 33%                        |                                  |
| 1-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee                            |                  | 42%                        | 1.00%                            |
| 2-Year Nasdaq-100 - Participation  |                  | 47%                        |                                  |
| 2-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee                            |                  | 59%                        | 1.00%                            |
| 1-Year S&P 500® - Cap Rate   | 11.25%           |                            |                                  |
| 1-Year S&P 500 - Participation   |                  | 53%                        |                                  |
| 1-Year S&P 500 - Enhanced Participation Rate with Strategy Fee                               |                  | 65%                        | 1.00%                            |
| 2-Year S&P 500 - Participation   |                  | 70%                        |                                  |
| 2-Year S&P 500 - Enhanced Participation Rate with Strategy Fee                               |                  | 85%                        | 1.00%                            |
| 1-Year Sunrise Smart Passage SG - Participation <sup>3</sup>                                 |                  | 95%                        |                                  |
| 1-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy <sup>3</sup>     |                  | 118%                       | 1.00%                            |
| 2-Year Sunrise Smart Passage SG - Participation <sup>3</sup>                                 |                  | 165%                       |                                  |
| 2-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee <sup>3</sup> |                  | 205%                       | 1.00%                            |
| Fixed Account  |                  |                            | 4.40%                            |
| Guaranteed Minimum Fixed Account Interest Rate   |                  |                            | 2.55%                            |

\*If the oldest contract owner is age 81 or older at issue, the contract will be issued with the Group B States surrender charge schedule and crediting rate.

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## 10-YEAR SURRENDER CHARGE PERIOD (9 YEARS IN CA) - WITH INCOME BENEFIT

GROUP B AND C FOR USE IN: AK, CA, CT, DE, FL, GA, HI, ID, IN, KY, LA, MA, MN, MO, MT, NJ, OH, OR, PA, RI, SC, TX, UT, VA, WA, WI

| Indexed Account  | Cap <sup>1</sup> | Participation <sup>1</sup> | Annual Strategy Fee <sup>2</sup> |
|--|------------------|----------------------------|----------------------------------|
| 1-Year Nasdaq-100® - Participation   |                  | 32%                        |                                  |
| 1-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee                            |                  | 41%                        | 1.00%                            |
| 2-Year Nasdaq-100 - Participation  |                  | 46%                        |                                  |
| 2-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee                            |                  | 58%                        | 1.00%                            |
| 1-Year S&P 500® - Cap Rate   | 10.75%           |                            |                                  |
| 1-Year S&P 500 - Participation   |                  | 53%                        |                                  |
| 1-Year S&P 500 - Enhanced Participation Rate with Strategy Fee                               |                  | 64%                        | 1.00%                            |
| 2-Year S&P 500 - Participation   |                  | 70%                        |                                  |
| 2-Year S&P 500 - Enhanced Participation Rate with Strategy Fee                               |                  | 85%                        | 1.00%                            |
| 1-Year Sunrise Smart Passage SG - Participation <sup>3</sup>                                 |                  | 95%                        |                                  |
| 1-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy <sup>3</sup>     |                  | 116%                       | 1.00%                            |
| 2-Year Sunrise Smart Passage SG - Participation <sup>3</sup>                                 |                  | 160%                       |                                  |
| 2-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee <sup>3</sup> |                  | 200%                       | 1.00%                            |
| Fixed Account  |                  |                            | 4.30%                            |
| Guaranteed Minimum Fixed Account Interest Rate   |                  |                            | 2.55%                            |

1. Cap and participation rates are set at the beginning of each segment, guaranteed only for the duration of each segment and may change for future segments. NOTE: Multiyear accounts are not available in New Hampshire.
2. Annual strategy fee is currently equal to 1.00% of account value. Fees are set at the beginning of each segment, guaranteed only for the duration of each segment and may change for future segments.
3. The Smart Passage SG Index was launched in 2019. Therefore, the information in illustrations or other hypothetical examples is based on hypothetical data using historical backcasting. The Smart Passage SG Index is a volatility-controlled index. These indexed accounts also apply the Sunrise Adjustment which sets the highest monthly return in each year of the account segment to zero prior to calculating index credits. As a result, these accounts may underperform other indexed accounts during periods of high market volatility and/or when yearly index growth is concentrated in one month for the 1-year Segment or one month each year for the 2-year Segment. See the Product Disclosure for details, including more information about fees and charges.

## WORKING HARDER TO BE YOUR CARRIER OF CHOICE

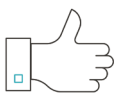
### OUR CORE VALUES



We get things done



We are supercharging our legacy



We are committed to our customers



Day in and day out, we work hard to be your carrier of choice

### Important Disclosures.

For producer use only. Not for distribution to the public. Products are subject to state approval and features may vary by state. 2-year indexed accounts are not available in NH.

An investment in the contract is subject to possible loss of principal and earnings, since a surrender charge and market value adjustment may apply to withdrawals or upon surrender of the contract.

Lifetime payments and guarantees are based on the claims paying ability of Nassau Life and Annuity Company.

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This information is not written or intended as specific tax or legal advice. Nassau employees and representatives are not authorized to give tax or legal advice. You and your clients are encouraged to seek advice from a qualified tax professional or legal counsel.

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.

Interest rates, participation rates, caps and strategy fees are subject to change.

While the value of each indexed account is affected by the value of an outside index, the contract does not directly participate in any stock, bond or equity investment. Index credits greater than zero are not guaranteed in any given year and it is possible for the strategy fees associated with the enhanced participation rate crediting options to exceed the index credits in poor performing markets, resulting in a loss of principal. Index credits are treated as a gain for tax purposes. Availability of indexed accounts is subject to change at any time in our sole discretion and are only guaranteed to be available for the current segment.

Non-Security Status Disclosure – The Contract is not a Security. The Contract is not registered under the Securities Act of 1933 and is being offered and sold in reliance on an exemption therein.

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No Index Party is a fiduciary or agent of any purchaser, seller or holder of a Fixed Indexed Annuity. None of SG, S&P or any third party licensor shall have any liability with respect to the Fixed Indexed Annuity in which an interest crediting option is based is on the Index, nor for any loss relating to the Fixed Indexed Annuity, whether arising directly or indirectly from the use of the Index, its methodology, any SG Mark or otherwise. Obligations to make payments under the Fixed Indexed Annuities are solely the obligation of NLA.

In calculating the performance of the Index, SG deducts a maintenance fee of 0.50% per annum on the level of the Index, and fixed transaction and replication costs, each calculated and deducted on a daily basis. Because the Index can experience potential leverage up to 350%, the maintenance fee may be as high as 1.75% per year. The transaction and replication costs cover, among other things, rebalancing and replication costs. The total amount of transaction and replication costs is not predictable and will depend on a number of factors, including the performance of the index underlying the Index, and market conditions, among other factors. These fees and costs will reduce the potential positive change in the Index and increase the potential negative change in the Index. While the volatility control applied by the Index may result in less fluctuation in rates of return as compared to indices without volatility controls, it may also reduce the overall rate of return as compared to products not subject to volatility controls.

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

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# NASSAU PERSONAL INCOME ANNUITY®

Rates For New Contracts: Effective August 1, 2023



## GROUP A FOR USE IN: AL, AZ, AR, CO, DC, GA, HI, IN, IA, KS, MD, MI, NE, NV, NM, NC, ND, OK, RI, SD, TN, WV

| Indexed Account  | Cap <sup>1</sup> | Participation <sup>1</sup> | Spread <sup>1</sup> | Annual Strategy Fee <sup>2</sup> |
|--|------------------|----------------------------|---------------------|----------------------------------|
| 1-Year Nasdaq-100® - Participation   |                  | 16%                        |                     |                                  |
| 1-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee                            |                  | 25%                        |                     | 1.00%                            |
| 2-Year Nasdaq-100 - Participation  |                  | 23%                        |                     |                                  |
| 2-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee                            |                  | 35%                        |                     | 1.00%                            |
| 1-Year Monthly S&P 500® - Cap Rate   | 1.15%            |                            |                     |                                  |
| 1-Year S&P 500 - Cap Rate  | 4.00%            |                            |                     |                                  |
| 1-Year S&P 500 - Participation   |                  | 20%                        |                     |                                  |
| 1-Year S&P 500 - Enhanced Participation Rate with Strategy Fee                               |                  | 30%                        |                     | 1.00%                            |
| 2-Year S&P 500 - Participation   |                  | 30%                        |                     |                                  |
| 2-Year S&P 500 - Enhanced Participation Rate with Strategy Fee                               |                  | 44%                        |                     | 1.00%                            |
| 1-Year Sunrise Smart Passage SG - Participation <sup>3</sup>                                 |                  | 32%                        |                     |                                  |
| 1-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee <sup>3</sup> |                  | 55%                        |                     | 1.00%                            |
| 2-Year Sunrise Smart Passage SG - Participation <sup>3</sup>                                 |                  | 55%                        |                     |                                  |
| 2-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee <sup>3</sup> |                  | 95%                        |                     | 1.00%                            |
| 1-Year CS Tactical Multi Asset Index™ - Spread Rate <sup>3</sup>                             |                  |                            | 4.75%               |                                  |
| 2-Year CS Tactical Multi Asset Index - Spread Rate <sup>3</sup>                              |                  |                            | 4.75%               |                                  |
| Fixed Account  |                  |                            | 1.65%               |                                  |
| Guaranteed Minimum Fixed Account Interest Rate   |                  |                            | 0.00%               |                                  |

## GROUP B FOR USE IN: CT, DE, FL, ID, KY, MS, MT, OH, SC, TX, WI

| Indexed Account  | Cap <sup>1</sup> | Participation <sup>1</sup> | Spread <sup>1</sup> | Annual Strategy Fee <sup>2</sup> |
|--|------------------|----------------------------|---------------------|----------------------------------|
| 1-Year Nasdaq-100® - Participation   |                  | 13%                        |                     |                                  |
| 1-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee                            |                  | 22%                        |                     | 1.00%                            |
| 2-Year Nasdaq-100 - Participation  |                  | 19%                        |                     |                                  |
| 2-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee                            |                  | 31%                        |                     | 1.00%                            |
| 1-Year Monthly S&P 500® - Cap Rate   | 1.00%            |                            |                     |                                  |
| 1-Year S&P 500 - Cap Rate  | 3.50%            |                            |                     |                                  |
| 1-Year S&P 500 - Participation   |                  | 16%                        |                     |                                  |
| 1-Year S&P 500 - Enhanced Participation Rate with Strategy Fee                               |                  | 27%                        |                     | 1.00%                            |
| 2-Year S&P 500 - Participation   |                  | 25%                        |                     |                                  |
| 2-Year S&P 500 - Enhanced Participation Rate with Strategy Fee                               |                  | 39%                        |                     | 1.00%                            |
| 1-Year Sunrise Smart Passage SG - Participation <sup>3</sup>                                 |                  | 26%                        |                     |                                  |
| 1-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee <sup>3</sup> |                  | 48%                        |                     | 1.00%                            |
| 2-Year Sunrise Smart Passage SG - Participation <sup>3</sup>                                 |                  | 45%                        |                     |                                  |
| 2-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee <sup>3</sup> |                  | 85%                        |                     | 1.00%                            |
| 1-Year CS Tactical Multi Asset Index™ - Spread Rate <sup>3</sup>                             |                  |                            | 6.00%               |                                  |
| 2-Year CS Tactical Multi Asset Index - Spread Rate <sup>3</sup>                              |                  |                            | 7.00%               |                                  |
| Fixed Account  |                  |                            | 1.35%               |                                  |
| Guaranteed Minimum Fixed Account Interest Rate*  |                  |                            | 0.00%               |                                  |

\*The guaranteed minimum fixed account interest rate is 0.25% in FL, and 1.00% in KY, MS, OH, SC, TX.

## WORKING HARDER TO BE YOUR CARRIER OF CHOICE

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# NASSAU PERSONAL INCOME ANNUITY®

Rates For New Contracts: Effective August 1, 2023



## GROUP C AND D FOR USE IN: AK, CA, IL, LA, MA, MN, MO, NJ, OR, PA, UT, VT, VA, WA, WY

| Indexed Account  | Cap <sup>1</sup> | Participation <sup>1</sup> | Spread <sup>1</sup> | Annual Strategy Fee <sup>2</sup> |
|--|------------------|----------------------------|---------------------|----------------------------------|
| 1-Year Nasdaq-100® - Participation   |                  | 13%                        |                     |                                  |
| 1-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee                            |                  | 22%                        |                     | 1.00%                            |
| 2-Year Nasdaq-100 - Participation  |                  | 19%                        |                     |                                  |
| 2-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee                            |                  | 31%                        |                     | 1.00%                            |
| 1-Year Monthly S&P 500® - Cap Rate   | 1.00%            |                            |                     |                                  |
| 1-Year S&P 500 - Cap Rate  | 3.50%            |                            |                     |                                  |
| 1-Year S&P 500 - Participation   |                  | 16%                        |                     |                                  |
| 1-Year S&P 500 - Enhanced Participation Rate with Strategy Fee                               |                  | 27%                        |                     | 1.00%                            |
| 2-Year S&P 500 - Participation   |                  | 25%                        |                     |                                  |
| 2-Year S&P 500 - Enhanced Participation Rate with Strategy Fee                               |                  | 39%                        |                     | 1.00%                            |
| 1-Year Sunrise Smart Passage SG - Participation <sup>3</sup>                                 |                  | 26%                        |                     |                                  |
| 1-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee <sup>3</sup> |                  | 48%                        |                     | 1.00%                            |
| 2-Year Sunrise Smart Passage SG - Participation <sup>3</sup>                                 |                  | 45%                        |                     |                                  |
| 2-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee <sup>3</sup> |                  | 85%                        |                     | 1.00%                            |
| 1-Year CS Tactical Multi Asset Index™ - Spread Rate <sup>3</sup>                             |                  |                            | 6.00%               |                                  |
| 2-Year CS Tactical Multi Asset Index - Spread Rate <sup>3</sup>                              |                  |                            | 7.00%               |                                  |
| Fixed Account  |                  |                            | 2.55%               |                                  |
| Guaranteed Minimum Fixed Account Interest Rate   |                  |                            | 2.55%               |                                  |

## GROUP C FOR USE IN: NH

| Indexed Account  | Cap <sup>1</sup> | Participation <sup>1</sup> | Spread <sup>1</sup> | Annual Strategy Fee <sup>2</sup> |
|--|------------------|----------------------------|---------------------|----------------------------------|
| 1-Year Nasdaq-100® - Participation   |                  | 13%                        |                     |                                  |
| 1-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee                            |                  | 22%                        |                     | 1.00%                            |
| 1-Year Monthly S&P 500® - Cap Rate   | 1.00%            |                            |                     |                                  |
| 1-Year S&P 500 - Cap Rate  | 3.50%            |                            |                     |                                  |
| 1-Year S&P 500 - Participation   |                  | 16%                        |                     |                                  |
| 1-Year S&P 500 - Enhanced Participation Rate with Strategy Fee                               |                  | 27%                        |                     | 1.00%                            |
| 1-Year Sunrise Smart Passage SG - Participation <sup>3</sup>                                 |                  | 26%                        |                     |                                  |
| 1-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee <sup>3</sup> |                  | 48%                        |                     | 1.00%                            |
| 1-Year CS Tactical Multi Asset Index™ - Spread Rate <sup>3</sup>                             |                  |                            | 6.00%               |                                  |
| Fixed Account  |                  |                            | 2.55%               |                                  |
| Guaranteed Minimum Fixed Account Interest Rate   |                  |                            | 2.55%               |                                  |

1. Rates are set at the beginning of each segment, guaranteed only for the duration of each segment and may change for future segments.
2. Annual strategy fee is currently equal to 1.00% of account value. Fees are set at the beginning of each segment, guaranteed only for the duration of each segment and may change for future segments.
3. The CS Tactical Multi-Asset Index was launched in 2014 and the Smart Passage SG Index was launched in 2019. Therefore, the information in this chart and in illustrations or other hypothetical examples is based on hypothetical data using historical backcasting. These indexes both include volatility control mechanisms which may result in the indexed accounts underperforming other indexed accounts during periods of high market volatility. Sunrise Smart Passage SG indexed accounts also apply the Sunrise Adjustment which sets the highest monthly return in each year of the account segment to zero prior to calculating index credits. As a result, Sunrise Smart Passage SG indexed accounts may underperform other indexed accounts when yearly index growth is concentrated in one month for the 1-year Segment or one month each year for the 2-year Segment. See the Product Disclosure for details, including more information about fees and charges.

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We get things done



We are supercharging our legacy



We are committed to our customers



Day in and day out, we work hard to be your carrier of choice

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In calculating the performance of the Index, SG deducts a maintenance fee of 0.50% per annum on the level of the Index, and fixed transaction and replication costs, each calculated and deducted on a daily basis. Because the Index can experience potential leverage up to 350%, the maintenance fee may be as high as 1.75% per year. The transaction and replication costs cover, among other things, rebalancing and replication costs. The total amount of transaction and replication costs is not predictable and will depend on a number of factors, including the performance of the index underlying the Index, and market conditions, among other factors. These fees and costs will reduce the potential positive change in the Index and increase the potential negative change in the Index. While the volatility control applied by the Index may result in less fluctuation in rates of return as compared to indices without volatility controls, it may also reduce the overall rate of return as compared to products not subject to volatility controls.

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# NASSAU PERSONAL PROTECTION CHOICE®

Rates For New Contracts: Effective August 1, 2023



## NASSAU

### GROUP A FOR USE IN: AL, AZ, AR, CO, DC, GA, HI, IN, IA, KS, MD, MI, NE, NV, NM, NC, ND, OK, RI, SD, TN, WV

| Indexed Account  | Cap <sup>1</sup> | Participation <sup>1</sup> | Spread <sup>1</sup> | Annual Strategy Fee <sup>2</sup> |
|--|------------------|----------------------------|---------------------|----------------------------------|
| 1-Year Nasdaq-100® - Participation   |                  | 21%                        |                     |                                  |
| 1-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee                            |                  | 30%                        |                     | 1.00%                            |
| 2-Year Nasdaq-100 - Participation  |                  | 31%                        |                     |                                  |
| 2-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee                            |                  | 43%                        |                     | 1.00%                            |
| 1-Year Monthly S&P 500® - Cap Rate   | 1.75%            |                            |                     |                                  |
| 1-Year S&P 500 - Cap Rate  | 6.25%            |                            |                     |                                  |
| 1-Year S&P 500 - Participation   |                  | 26%                        |                     |                                  |
| 1-Year S&P 500 - Enhanced Participation Rate with Strategy Fee                               |                  | 36%                        |                     | 1.00%                            |
| 2-Year S&P 500 - Participation   |                  | 37%                        |                     |                                  |
| 2-Year S&P 500 - Enhanced Participation Rate with Strategy Fee                               |                  | 51%                        |                     | 1.00%                            |
| 1-Year Sunrise Smart Passage SG - Participation <sup>3</sup>                                 |                  | 63%                        |                     |                                  |
| 1-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee <sup>3</sup> |                  | 86%                        |                     | 1.00%                            |
| 2-Year Sunrise Smart Passage SG - Participation <sup>3</sup>                                 |                  | 113%                       |                     |                                  |
| 2-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee <sup>3</sup> |                  | 155%                       |                     | 1.00%                            |
| 1-Year CS Tactical Multi Asset Index™ - Spread Rate <sup>3</sup>                             |                  |                            | 0.75%               |                                  |
| 2-Year CS Tactical Multi Asset Index - Spread Rate <sup>3</sup>                              |                  |                            | 0.00%               |                                  |
| Fixed Account  |                  |                            | 2.90%               |                                  |
| Guaranteed Minimum Fixed Account Interest Rate*  |                  |                            | 0.00%               |                                  |

\* The guaranteed minimum fixed account interest rate is 0.25% in MD.

### GROUP B FOR USE IN: CT, DE, FL, ID, KY, MS, MT, OH, SC, TX, WI

| Indexed Account  | Cap <sup>1</sup> | Participation <sup>1</sup> | Spread <sup>1</sup> | Annual Strategy Fee <sup>2</sup> |
|--|------------------|----------------------------|---------------------|----------------------------------|
| 1-Year Nasdaq-100® - Participation   |                  | 19%                        |                     |                                  |
| 1-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee                            |                  | 28%                        |                     | 1.00%                            |
| 2-Year Nasdaq-100 - Participation  |                  | 28%                        |                     |                                  |
| 2-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee                            |                  | 39%                        |                     | 1.00%                            |
| 1-Year Monthly S&P 500® - Cap Rate   | 1.60%            |                            |                     |                                  |
| 1-Year S&P 500 - Cap Rate  | 5.75%            |                            |                     |                                  |
| 1-Year S&P 500 - Participation   |                  | 23%                        |                     |                                  |
| 1-Year S&P 500 - Enhanced Participation Rate with Strategy Fee                               |                  | 33%                        |                     | 1.00%                            |
| 2-Year S&P 500 - Participation   |                  | 33%                        |                     |                                  |
| 2-Year S&P 500 - Enhanced Participation Rate with Strategy Fee                               |                  | 47%                        |                     | 1.00%                            |
| 1-Year Sunrise Smart Passage SG - Participation <sup>3</sup>                                 |                  | 56%                        |                     |                                  |
| 1-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee <sup>3</sup> |                  | 79%                        |                     | 1.00%                            |
| 2-Year Sunrise Smart Passage SG - Participation <sup>3</sup>                                 |                  | 100%                       |                     |                                  |
| 2-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee <sup>3</sup> |                  | 143%                       |                     | 1.00%                            |
| 1-Year CS Tactical Multi Asset Index™ - Spread Rate <sup>3</sup>                             |                  |                            | 1.50%               |                                  |
| 2-Year CS Tactical Multi Asset Index - Spread Rate <sup>3</sup>                              |                  |                            | 0.00%               |                                  |
| Fixed Account  |                  |                            | 2.60%               |                                  |
| Guaranteed Minimum Fixed Account Interest Rate*  |                  |                            | 0.00%               |                                  |

\* The guaranteed minimum fixed account interest rate is 0.25% in FL, and 1.00% in KY, MS, OH, SC, TX.

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# NASSAU PERSONAL PROTECTION CHOICE®

Rates For New Contracts: Effective August 1, 2023



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## GROUP C AND D FOR USE IN: AK, CA, IL, LA, MA, MN, MO, NJ, OR, PA, UT, VT, VA, WA, WY

| Indexed Account  | Cap <sup>1</sup> | Participation <sup>1</sup> | Spread <sup>1</sup> | Annual Strategy Fee <sup>2</sup> |
|--|------------------|----------------------------|---------------------|----------------------------------|
| 1-Year Nasdaq-100® - Participation   |                  | 19%                        |                     |                                  |
| 1-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee                            |                  | 28%                        |                     | 1.00%                            |
| 2-Year Nasdaq-100 - Participation  |                  | 28%                        |                     |                                  |
| 2-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee                            |                  | 39%                        |                     | 1.00%                            |
| 1-Year Monthly S&P 500® - Cap Rate   | 1.60%            |                            |                     |                                  |
| 1-Year S&P 500 - Cap Rate  | 5.75%            |                            |                     |                                  |
| 1-Year S&P 500 - Participation   |                  | 23%                        |                     |                                  |
| 1-Year S&P 500 - Enhanced Participation Rate with Strategy Fee                               |                  | 33%                        |                     | 1.00%                            |
| 2-Year S&P 500 - Participation   |                  | 33%                        |                     |                                  |
| 2-Year S&P 500 - Enhanced Participation Rate with Strategy Fee                               |                  | 47%                        |                     | 1.00%                            |
| 1-Year Sunrise Smart Passage SG - Participation <sup>3</sup>                                 |                  | 56%                        |                     |                                  |
| 1-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee <sup>3</sup> |                  | 79%                        |                     | 1.00%                            |
| 2-Year Sunrise Smart Passage SG - Participation <sup>3</sup>                                 |                  | 100%                       |                     |                                  |
| 2-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee <sup>3</sup> |                  | 143%                       |                     | 1.00%                            |
| 1-Year CS Tactical Multi Asset Index™ - Spread Rate <sup>3</sup>                             |                  |                            | 1.50%               |                                  |
| 2-Year CS Tactical Multi Asset Index - Spread Rate <sup>3</sup>                              |                  |                            | 0.00%               |                                  |
| Fixed Account  |                  |                            | 2.60%               |                                  |
| Guaranteed Minimum Fixed Account Interest Rate   |                  |                            | 2.55%               |                                  |

## GROUP C FOR USE IN: NH

| Indexed Account  | Cap <sup>1</sup> | Participation <sup>1</sup> | Spread <sup>1</sup> | Annual Strategy Fee <sup>2</sup> |
|--|------------------|----------------------------|---------------------|----------------------------------|
| 1-Year Nasdaq-100® - Participation   |                  | 19%                        |                     |                                  |
| 1-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee                            |                  | 28%                        |                     | 1.00%                            |
| 1-Year Monthly S&P 500® - Cap Rate   | 1.60%            |                            |                     |                                  |
| 1-Year S&P 500 - Cap Rate  | 5.75%            |                            |                     |                                  |
| 1-Year S&P 500 - Participation   |                  | 23%                        |                     |                                  |
| 1-Year S&P 500 - Enhanced Participation Rate with Strategy Fee                               |                  | 33%                        |                     | 1.00%                            |
| 1-Year Sunrise Smart Passage SG - Participation <sup>3</sup>                                 |                  | 56%                        |                     |                                  |
| 1-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee <sup>3</sup> |                  | 79%                        |                     | 1.00%                            |
| 1-Year CS Tactical Multi Asset Index™ - Spread Rate <sup>3</sup>                             |                  |                            | 1.50%               |                                  |
| Fixed Account  |                  |                            | 2.60%               |                                  |
| Guaranteed Minimum Fixed Account Interest Rate   |                  |                            | 2.55%               |                                  |

1. Rates are set at the beginning of each segment, guaranteed only for the duration of each segment and may change for future segments.
2. Annual strategy fee is currently equal to 1.00% of account value. Fees are set at the beginning of each segment, guaranteed only for the duration of each segment and may change for future segments.
3. The CS Tactical Multi-Asset Index was launched in 2014 and the Smart Passage SG Index was launched in 2019. Therefore, the information in this chart and in illustrations or other hypothetical examples is based on hypothetical data using historical backcasting. These indexes both include volatility control mechanisms which may result in the indexed accounts underperforming other indexed accounts during periods of high market volatility. Sunrise Smart Passage SG indexed accounts also apply the Sunrise Adjustment which sets the highest monthly return in each year of the account segment to zero prior to calculating index credits. As a result, Sunrise Smart Passage SG indexed accounts may underperform other indexed accounts when yearly index growth is concentrated in one month for the 1-year Segment or one month each year for the 2-year Segment. See the Product Disclosure for details, including more information about fees and charges.

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# NASSAU BONUS ANNUITY<sup>SM</sup>

Rates For New Contracts: Effective August 1, 2023



## 10-YEAR SURRENDER CHARGE PERIOD - NO INCOME BENEFIT

**GROUP A\* FOR USE IN: AL, AR, AZ, CO, DC, IA, IL, KS, MD, MI, MS, NC, ND, NE, NH, NM, NV, OK, SD, TN, VT, WV, WY**

| Indexed Account  | Cap <sup>1</sup> | Participation <sup>1</sup> | Annual Strategy Fee <sup>2</sup> |
|--|------------------|----------------------------|----------------------------------|
| 1-Year Nasdaq-100 <sup>®</sup> - Participation   |                  | 27%                        |                                  |
| 1-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee                            |                  | 36%                        | 1.00%                            |
| 2-Year Nasdaq-100 - Participation  |                  | 37%                        |                                  |
| 2-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee                            |                  | 49%                        | 1.00%                            |
| 1-Year S&P 500 <sup>®</sup> - Cap Rate   | 9.10%            |                            |                                  |
| 1-Year S&P 500 - Participation   |                  | 39%                        |                                  |
| 1-Year S&P 500 - Enhanced Participation Rate with Strategy Fee                               |                  | 50%                        | 1.00%                            |
| 2-Year S&P 500 - Participation   |                  | 49%                        |                                  |
| 2-Year S&P 500 - Enhanced Participation Rate with Strategy Fee                               |                  | 65%                        | 1.00%                            |
| 1-Year Sunrise Smart Passage SG - Participation <sup>3</sup>                                 |                  | 70%                        |                                  |
| 1-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy <sup>3</sup>     |                  | 94%                        | 1.00%                            |
| 2-Year Sunrise Smart Passage SG - Participation <sup>3</sup>                                 |                  | 125%                       |                                  |
| 2-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee <sup>3</sup> |                  | 165%                       | 1.00%                            |
| Fixed Account  |                  |                            | 3.50%                            |
| Guaranteed Minimum Fixed Account Interest Rate   |                  |                            | 2.55%                            |

\*If the oldest contract owner is age 81 or older at issue, the contract will be issued with the Group B States interest/crediting rates and surrender charge/bonus vesting schedules.

## 10-YEAR SURRENDER CHARGE PERIOD - NO INCOME BENEFIT

**GROUP B FOR USE IN: AK, CT, DE, FL, GA, HI, ID, IN, KY, LA, MA, MN, MO, MT, NJ, OH, OR, PA, RI, SC, TX, UT, VA, WA, WI**

| Indexed Account  | Cap <sup>1</sup> | Participation <sup>1</sup> | Annual Strategy Fee <sup>2</sup> |
|--|------------------|----------------------------|----------------------------------|
| 1-Year Nasdaq-100 <sup>®</sup> - Participation   |                  | 25%                        |                                  |
| 1-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee                            |                  | 34%                        | 1.00%                            |
| 2-Year Nasdaq-100 - Participation  |                  | 35%                        |                                  |
| 2-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee                            |                  | 47%                        | 1.00%                            |
| 1-Year S&P 500 <sup>®</sup> - Cap Rate   | 8.65%            |                            |                                  |
| 1-Year S&P 500 - Participation   |                  | 37%                        |                                  |
| 1-Year S&P 500 - Enhanced Participation Rate with Strategy Fee                               |                  | 48%                        | 1.00%                            |
| 2-Year S&P 500 - Participation   |                  | 46%                        |                                  |
| 2-Year S&P 500 - Enhanced Participation Rate with Strategy Fee                               |                  | 62%                        | 1.00%                            |
| 1-Year Sunrise Smart Passage SG - Participation <sup>3</sup>                                 |                  | 65%                        |                                  |
| 1-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy <sup>3</sup>     |                  | 89%                        | 1.00%                            |
| 2-Year Sunrise Smart Passage SG - Participation <sup>3</sup>                                 |                  | 117%                       |                                  |
| 2-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee <sup>3</sup> |                  | 156%                       | 1.00%                            |
| Fixed Account  |                  |                            | 3.30%                            |
| Guaranteed Minimum Fixed Account Interest Rate   |                  |                            | 2.55%                            |

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

# NASSAU BONUS ANNUITY<sup>SM</sup>

Rates For New Contracts: Effective August 1, 2023



## 10-YEAR SURRENDER CHARGE PERIOD - WITH INCOME BENEFIT

**GROUP A\* FOR USE IN: AL, AR, AZ, CO, DC, IA, IL, KS, MD, MI, MS, NC, ND, NE, NH, NM, NV, OK, SD, TN, VT, WV, WY**

| Indexed Account  | Cap <sup>1</sup> | Participation <sup>1</sup> | Annual Strategy Fee <sup>2</sup> |
|--|------------------|----------------------------|----------------------------------|
| 1-Year Nasdaq-100® - Participation   |                  | 27%                        |                                  |
| 1-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee                            |                  | 36%                        | 1.00%                            |
| 2-Year Nasdaq-100 - Participation  |                  | 37%                        |                                  |
| 2-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee                            |                  | 49%                        | 1.00%                            |
| 1-Year S&P 500® - Cap Rate   | 9.10%            |                            |                                  |
| 1-Year S&P 500 - Participation   |                  | 39%                        |                                  |
| 1-Year S&P 500 - Enhanced Participation Rate with Strategy Fee                               |                  | 50%                        | 1.00%                            |
| 2-Year S&P 500 - Participation   |                  | 49%                        |                                  |
| 2-Year S&P 500 - Enhanced Participation Rate with Strategy Fee                               |                  | 65%                        | 1.00%                            |
| 1-Year Sunrise Smart Passage SG - Participation <sup>3</sup>                                 |                  | 70%                        |                                  |
| 1-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy <sup>3</sup>     |                  | 94%                        | 1.00%                            |
| 2-Year Sunrise Smart Passage SG - Participation <sup>3</sup>                                 |                  | 125%                       |                                  |
| 2-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee <sup>3</sup> |                  | 165%                       | 1.00%                            |
| Fixed Account  |                  | 3.50%                      |                                  |
| Guaranteed Minimum Fixed Account Interest Rate   |                  | 2.55%                      |                                  |

\*If the oldest contract owner is age 81 or older at issue, the contract will be issued with the Group B States interest/crediting rates and surrender charge/bonus vesting schedules.

## 10-YEAR SURRENDER CHARGE PERIOD - WITH INCOME BENEFIT

**GROUP B FOR USE IN: AK, CT, DE, FL, GA, HI, ID, IN, KY, LA, MA, MN, MO, MT, NJ, OH, OR, PA, RI, SC, TX, UT, VA, WA, WI**

| Indexed Account  | Cap <sup>1</sup> | Participation <sup>1</sup> | Annual Strategy Fee <sup>2</sup> |
|--|------------------|----------------------------|----------------------------------|
| 1-Year Nasdaq-100® - Participation   |                  | 25%                        |                                  |
| 1-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee                            |                  | 34%                        | 1.00%                            |
| 2-Year Nasdaq-100 - Participation  |                  | 35%                        |                                  |
| 2-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee                            |                  | 47%                        | 1.00%                            |
| 1-Year S&P 500® - Cap Rate   | 8.65%            |                            |                                  |
| 1-Year S&P 500 - Participation   |                  | 37%                        |                                  |
| 1-Year S&P 500 - Enhanced Participation Rate with Strategy Fee                               |                  | 48%                        | 1.00%                            |
| 2-Year S&P 500 - Participation   |                  | 46%                        |                                  |
| 2-Year S&P 500 - Enhanced Participation Rate with Strategy Fee                               |                  | 62%                        | 1.00%                            |
| 1-Year Sunrise Smart Passage SG - Participation <sup>3</sup>                                 |                  | 65%                        |                                  |
| 1-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy <sup>3</sup>     |                  | 89%                        | 1.00%                            |
| 2-Year Sunrise Smart Passage SG - Participation <sup>3</sup>                                 |                  | 117%                       |                                  |
| 2-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee <sup>3</sup> |                  | 156%                       | 1.00%                            |
| Fixed Account  |                  | 3.30%                      |                                  |
| Guaranteed Minimum Fixed Account Interest Rate   |                  | 2.55%                      |                                  |

1. Cap and participation rates are set at the beginning of each segment, guaranteed only for the duration of each segment and may change for future segments. NOTE: Multiyear accounts are not available in New Hampshire.
2. Annual strategy fee is currently equal to 1.00% of account value. Fees are set at the beginning of each segment, guaranteed only for the duration of each segment and may change for future segments.
3. The Smart Passage SG Index was launched in 2019. Therefore, the information in illustrations or other hypothetical examples is based on hypothetical data using historical backcasting. The Smart Passage SG Index is a volatility-controlled index. These indexed accounts also apply the Sunrise Adjustment which sets the highest monthly return in each year of the account segment to zero prior to calculating index credits. As a result, these accounts may underperform other indexed accounts during periods of high market volatility and/or when yearly index growth is concentrated in one month for the 1-year Segment or one month each year for the 2-year Segment. See the Product Disclosure for details, including more information about fees and charges.

## WORKING HARDER TO BE YOUR CARRIER OF CHOICE

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### Important Disclosures.

**For producer use only. Not for distribution to the public.** Products are subject to state approval and features may vary by state. 2-year indexed accounts are not available in NH.

**An investment in the contract is subject to possible loss of principal and earnings, since a surrender charge and market value adjustment may apply to withdrawals or upon surrender of the contract.**

Lifetime payments and guarantees are based on the claims paying ability of Nassau Life and Annuity Company.

This material is for informational and educational purposes and is not designed, nor intended, to be applicable to any person's individual circumstances. It should not be considered as investment advice, nor does it constitute a recommendation that anyone engage in (or refrain from) a particular course of action.

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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.

Products offering a bonus may offer less favorable credited interest rates, participation, and cap rates than products not offering a bonus. Over time, the amount of the bonus may be more than offset by these less favorable rates. Any non-vested premium bonus amounts will be repaid to the Company upon surrender, annuitization and withdrawals in excess of the Free Withdrawal Amount.

Interest rates, participation rates, caps and strategy fees are subject to change.

While the value of each indexed account is affected by the value of an outside index, the contract does not directly participate in any stock, bond or equity investment. Index credits greater than zero are not guaranteed in any given year and it is possible for the strategy fees associated with the enhanced participation rate crediting options to exceed the index credits in poor performing markets, resulting in a loss of principal. Index credits are treated as a gain for tax purposes. Availability of indexed accounts is subject to change at any time in our sole discretion and are only guaranteed to be available for the current segment.

Non-Security Status Disclosure – The Contract is not a Security. The Contract is not registered under the Securities Act of 1933 and is being offered and sold in reliance on an exemption therein.

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In calculating the performance of the Index, SG deducts a maintenance fee of 0.50% per annum on the level of the Index, and fixed transaction and replication costs, each calculated and deducted on a daily basis. Because the Index can experience potential leverage up to 350%, the maintenance fee may be as high as 1.75% per year. The transaction and replication costs cover, among other things, rebalancing and replication costs. The total amount of transaction and replication costs is not predictable and will depend on a number of factors, including the performance of the index underlying the Index, and market conditions, among other factors. These fees and costs will reduce the potential positive change in the Index and increase the potential negative change in the Index. While the volatility control applied by the Index may result in less fluctuation in rates of return as compared to indices without volatility controls, it may also reduce the overall rate of return as compared to products not subject to volatility controls.

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

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## Multi-Year Guaranteed Annuity (MYGA) Rates



### Nassau MYAnnuity 5X/7X

Rates for new contracts effective: August 1, 2023

Clients have a choice of a 10% Free Withdrawal Amount or No Free Withdrawal Amount. Election must be made at issue. Rates are based on elections made as referenced in the table below.

Most States

| Free Withdrawal Amount | 5-Year | 7-Year |
|------------------------|--------|--------|
| 0%                     | 5.25%  | 5.35%  |
| 10%                    | 5.05%  | 5.15%  |

| Free Withdrawal Amount | 5-Year | 7-Year |
|------------------------|--------|--------|
| 0%                     | 4.90%  | N/A    |
| 10%                    | 4.70%  | N/A    |



5% Free Withdrawal Amount.

| Free Withdrawal Amount | 4-Year | 6-Year |
|------------------------|--------|--------|
| 5%                     | 5.00%  | 5.25%  |

#### Interest Rate Guarantee Terms

Interest rate for each guarantee period is set at issue and guaranteed for the duration selected.

Premium must be held for the full interest rate guarantee period in order to receive the full amount of interest.

At the end of the guarantee period, clients have a 30-day window within which to select one of three options:

1. Surrender any amount of the contract free of charge
2. Renew the contract for another guarantee period of the same duration, if available
3. Renew the contract for a different interest rate guarantee period available at that time

If client does not choose one of these options, the contract will renew automatically for the same guarantee period, or the nearest available term. (A reminder will be mailed.)

Interest rate credited for the new guarantee period will be based on the rates in place at that time and declared in advance.

**Rate lock provides for the betterment of rates during the rate lock period as described herein:**

Current credited interest rate and indexed account rates as of the **application signature date** or as of the **contract issue date**, whichever is better, will be locked in as long as funds are received within 60 calendar days from the **application signature date**.

If funds are not received within 60 days, the current credited interest rate and indexed account rates effective on the **contract issue date** will apply.

For New York, the rate lock period is 90 calendar days from the signature date of the Regulation 60 paperwork.

