



NASSAU

## Nassau Growth Annuity

Rates for new contracts effective: May 2022

Also, see [Issuing Companies and Surrender Schedules by State](#) and [Product Availability](#).

**7-Year Group B For use in:** AK, AL, AR, AZ, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY

Indexed Account	Cap	Par	Annual Strategy Fee
1-Year S&P 500	4.00%		
1-Year S&P 500		29%	
2-Year S&P 500*		40%	
1-Year S&P 500		42%	1.00%
2-Year S&P 500*		58%	1.00%
1-Year Sunrise Smart Passage SG		51%	
1-Year Sunrise Smart Passage SG		73%	1.00%
2-Year Sunrise Smart Passage SG*		90%	
2-Year Sunrise Smart Passage SG*		130%	1.00%
1-Year Nasdaq-100		21%	
1-Year Nasdaq-100		30%	1.00%
2-Year Nasdaq-100*		29%	
2-Year Nasdaq-100*		44%	1.00%
<b>Fixed Account</b>		<b>2.30%</b>	
<b>Guaranteed Minimum Fixed Account Interest Rate</b>		<b>1.00%</b>	

\* Not available in NH

**7-Year Group C For use in:** CA

Indexed Account	Cap	Par	Annual Strategy Fee
1-Year S&P 500	4.00%		
1-Year S&P 500		29%	
2-Year S&P 500		40%	
1-Year S&P 500		42%	1.00%
2-Year S&P 500		58%	1.00%
1-Year Sunrise Smart Passage SG		51%	
1-Year Sunrise Smart Passage SG		73%	1.00%
2-Year Sunrise Smart Passage SG		90%	
2-Year Sunrise Smart Passage SG		130%	1.00%
1-Year Nasdaq-100		21%	
1-Year Nasdaq-100		30%	1.00%
2-Year Nasdaq-100		29%	
2-Year Nasdaq-100		44%	1.00%
<b>Fixed Account</b>		<b>2.30%</b>	
<b>Guaranteed Minimum Fixed Account Interest Rate</b>		<b>1.00%</b>	

No Income Benefit

**10-year 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	Par	Annual Strategy Fee
1-Year S&P 500	5.00%		
1-Year S&P 500		37%	
2-Year S&P 500*		50%	
1-Year S&P 500		50%	1.00%

5/4/22, 11:29 AM		Nassau Growth Annuity Product Rates   Nassau	
2-Year S&P 500*		70%	1.00%
1-Year Sunrise Smart Passage SG		64%	
1-Year Sunrise Smart Passage SG		87%	1.00%
2-Year Sunrise Smart Passage SG*		113%	
2-Year Sunrise Smart Passage SG*		153%	1.00%
1-Year Nasdaq-100		27%	
1-Year Nasdaq-100		37%	1.00%
2-Year Nasdaq-100*		38%	
2-Year Nasdaq-100*		52%	1.00%
<b>Fixed Account</b>		<b>2.90%</b>	
<b>Guaranteed Minimum Fixed Account Interest Rate</b>		<b>1.00%</b>	

NOTE: 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 rates.

\* Not available in NH

10-Year Group B For use in:
AK, CT, DE, FL, GA, HI, ID, IN, KY, LA, MN, MO, MT, NJ, OH, OR, PA, RI, SC, TX, UT, VA, WA, WI

Indexed Account	Cap	Par	Annual Strategy Fee
1-Year S&P 500	4.50%		
1-Year S&P 500		34%	
2-Year S&P 500		47%	
1-Year S&P 500		47%	1.00%
2-Year S&P 500		66%	1.00%
1-Year Sunrise Smart Passage SG		60%	
1-Year Sunrise Smart Passage SG		82%	1.00%
2-Year Sunrise Smart Passage SG		106%	
2-Year Sunrise Smart Passage SG		145%	1.00%
1-Year Nasdaq-100		25%	
1-Year Nasdaq-100		35%	1.00%
2-Year Nasdaq-100		35%	
2-Year Nasdaq-100		49%	1.00%
<b>Fixed Account</b>		<b>2.70%</b>	
<b>Guaranteed Minimum Fixed Account Interest Rate</b>		<b>1.00%</b>	

NOTE: 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 rates.

9-Year Group C For use in:
CA

Indexed Account	Cap	Par	Annual Strategy Fee
1-Year S&P 500	4.50%		
1-Year S&P 500		34%	
2-Year S&P 500		47%	
1-Year S&P 500		47%	1.00%
2-Year S&P 500		66%	1.00%
1-Year Sunrise Smart Passage SG		60%	
1-Year Sunrise Smart Passage SG		82%	1.00%
2-Year Sunrise Smart Passage SG		106%	
2-Year Sunrise Smart Passage SG		145%	1.00%
1-Year Nasdaq-100		25%	
1-Year Nasdaq-100		35%	1.00%
2-Year Nasdaq-100		35%	
2-Year Nasdaq-100		49%	1.00%
<b>Fixed Account</b>		<b>2.70%</b>	
<b>Guaranteed Minimum Fixed Account Interest Rate</b>		<b>1.00%</b>	

Income Benefit

10-year 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	Par	Annual Strategy Fee
1-Year S&P 500	4.25%		
1-Year S&P 500		32%	
2-Year S&P 500*		44%	
1-Year S&P 500		45%	1.00%
2-Year S&P 500*		63%	1.00%
1-Year Sunrise Smart Passage SG		57%	
1-Year Sunrise Smart Passage SG		79%	1.00%
2-Year Sunrise Smart Passage SG*		100%	
2-Year Sunrise Smart Passage SG*		140%	1.00%
1-Year Nasdaq-100		23%	
1-Year Nasdaq-100		33%	1.00%
2-Year Nasdaq-100*		33%	
2-Year Nasdaq-100*		47%	1.00%
Fixed Account		2.55%	
Guaranteed Minimum Fixed Account Interest Rate		1.00%	

NOTE: 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 rates.

\* Not available in NH

10-Year Group B For use in: AK, CT, DE, FL, GA, HI, ID, IN, KY, LA, MN, MO, MT, NJ, OH, OR, PA, RI, SC, TX, UT, VA, WA, WI

Indexed Account	Cap	Par	Annual Strategy Fee
1-Year S&P 500	4.00%		
1-Year S&P 500		30%	
2-Year S&P 500		40%	
1-Year S&P 500		43%	1.00%
2-Year S&P 500		60%	1.00%
1-Year Sunrise Smart Passage SG		52%	
1-Year Sunrise Smart Passage SG		74%	1.00%
2-Year Sunrise Smart Passage SG		92%	
2-Year Sunrise Smart Passage SG		132%	1.00%
1-Year Nasdaq-100		22%	
1-Year Nasdaq-100		31%	1.00%
2-Year Nasdaq-100		30%	
2-Year Nasdaq-100		45%	1.00%
Fixed Account		2.35%	
Guaranteed Minimum Fixed Account Interest Rate		1.00%	

9-Year Group C For use in: CA

Indexed Account	Cap	Par	Annual Strategy Fee
1-Year S&P 500	4.00%		
1-Year S&P 500		30%	
2-Year S&P 500		40%	
1-Year S&P 500		43%	1.00%
2-Year S&P 500		60%	1.00%
1-Year Sunrise Smart Passage SG		52%	
1-Year Sunrise Smart Passage SG		74%	1.00%
2-Year Sunrise Smart Passage SG		92%	
2-Year Sunrise Smart Passage SG		132%	1.00%
1-Year Nasdaq-100		22%	
1-Year Nasdaq-100		31%	1.00%
2-Year Nasdaq-100		30%	
2-Year Nasdaq-100		45%	1.00%
Fixed Account		2.35%	
Guaranteed Minimum Fixed Account Interest Rate		1.00%	

Important Disclosures

We reserve the right to revise declared rates at any time.

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*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.*

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## Personal Income Annuity

Rates for new contracts effective: May 2022

Also, see [Issuing Companies and Surrender Schedules by State](#) and [Product Availability](#).

**Group A\* For use in:** AL, AR, AZ, CO, DC, GA, HI, IA, IN, KS, MD, MI, NC, ND, NE, NM, NV, OK, RI, SD, TN, WV

Indexed Account	Cap	Par	Spread	Annual Strategy Fee
1-Year S&P 500	2.50%			
1-Year S&P 500		20%		
2-Year S&P 500		30%		
1-Year CSTMAI			4.75%	
2-Year CSTMAI			4.75%	
1-Year S&P 500		30%		1.00%
2-Year S&P 500		43%		1.00%
1-Year Sunrise Smart Passage SG		32%		
1-Year Sunrise Smart Passage SG		55%		1.00%
2-Year Sunrise Smart Passage SG		55%		
2-Year Sunrise Smart Passage SG		95%		1.00%
1-Year Nasdaq-100		15%		
1-Year Nasdaq-100		25%		1.00%
2-Year Nasdaq-100		21%		
2-Year Nasdaq-100		35%		1.00%
Monthly S&P 500	1.15%			
<b>Fixed Accounts</b>		<b>1.50%</b>		
<b>Guaranteed Minimum Fixed Account Interest Rate</b>		<b>0.00%</b>		

**Group B For use in:** CT, DE, FL, ID, KY, MS, MT, OH, SC, TX, WI

Indexed Account	Cap	Par	Spread	Annual Strategy Fee
1-Year S&P 500	2.00%			
1-Year S&P 500		16%		
2-Year S&P 500		25%		
1-Year CSTMAI			6.00%	
2-Year CSTMAI			7.00%	
1-Year S&P 500		26%		1.00%
2-Year S&P 500		38%		1.00%
1-Year Sunrise Smart Passage SG		26%		
1-Year Sunrise Smart Passage SG		48%		1.00%
2-Year Sunrise Smart Passage SG		45%		

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Personal Income Annuity Product Rates   Nassau				
2-Year Sunrise Smart Passage SG		85%		1.00%
1-Year Nasdaq-100		12%		
1-Year Nasdaq-100		21%		1.00%
2-Year Nasdaq-100		17%		
2-Year Nasdaq-100		31%		1.00%
Monthly S&P 500	0.95%			
<b>Fixed Account</b>		<b>1.20%</b>		
<b>Guaranteed Minimum Fixed Account Interest Rate*</b>		<b>0.00%</b>		

\* The Guaranteed Minimum Fixed Account Interest Rate is 0.25% in FL, and 1.00% in KY, MS, OH, SC, TX

Group C For use in: AK, IL, LA, MN, MO, NH, NJ, OR, PA, UT, VA, VT, WA, WY

Indexed Account	Cap	Par	Spread	Annual Strategy Fee
1-Year S&P 500	2.00%			
1-Year S&P 500		16%		
2-Year S&P 500*		25%		
1-Year CSTMAI			6.00%	
2-Year CSTMAI*			7.00%	
1-Year S&P 500		26%		1.00%
2-Year S&P 500*		38%		1.00%
1-Year Sunrise Smart Passage SG		26%		
1-Year Sunrise Smart Passage SG		48%		1.00%
2-Year Sunrise Smart Passage SG*		45%		
2-Year Sunrise Smart Passage SG*		85%		1.00%
1-Year Nasdaq-100		12%		
1-Year Nasdaq-100		21%		1.00%
2-Year Nasdaq-100*		17%		
2-Year Nasdaq-100*		31%		1.00%
Monthly S&P 500	0.95%			
<b>Fixed Account</b>		<b>1.20%</b>		
<b>Guaranteed Minimum Fixed Account Interest Rate</b>		<b>1.00%</b>		

\* Not available in NH

Group D For use in: CA

Indexed Account	Cap	Par	Spread	Annual Strategy Fee
1-Year S&P 500	2.00%			
1-Year S&P 500		16%		
2-Year S&P 500		25%		

1-Year CSTMAI			6.00%	
2-Year CSTMAI			7.00%	
1-Year S&P 500		26%		1.00%
2-Year S&P 500		38%		1.00%
1-Year Sunrise Smart Passage SG		26%		
1-Year Sunrise Smart Passage SG		48%		1.00%
2-Year Sunrise Smart Passage SG		45%		
2-Year Sunrise Smart Passage SG		85%		1.00%
1-Year Nasdaq-100		12%		
1-Year Nasdaq-100		21%		1.00%
2-Year Nasdaq-100		17%		
2-Year Nasdaq-100		31%		1.00%
Monthly S&P 500	0.95%			
<b>Fixed Account</b>		<b>1.20%</b>		
<b>Guaranteed Minimum Fixed Account Interest Rate</b>		<b>1.00%</b>		

### Important Disclosures

We reserve the right to revise declared rates at any time.

Annuity payments and guarantees are based on the claims-paying ability of the issuing company.

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The 1-year and 2-year CSTMAI accounts are not available in Iowa.

2-year indexed accounts are not available in NH.

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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.

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## Personal Protection Choice

Rates for new contracts effective: May 2022

Also, see [Issuing Companies and Surrender Schedules by State](#) and [Product Availability](#).

**Group A For use in:** AL, AR, AZ, CO, DC, GA, HI, IA, IN, KS, MD, MI, NC, ND, NE, NM, NV, OK, RI, SD, TN, WV

Indexed Account	Cap	Par	Spread	Annual Strategy Fee
1-Year S&P 500	4.00%			
1-Year S&P 500		25%		
2-Year S&P 500		34%		
1-Year CSTMAI			2.00%	
2-Year CSTMAI			0.25%	
1-Year S&P 500		35%		1.00%
2-Year S&P 500		49%		1.00%
1-Year Smart Passage SG Index		51%		
1-Year Sunrise Smart Passage SG		73%		1.00%
2-Year Sunrise Smart Passage SG		90%		
2-Year Sunrise Smart Passage SG		130%		1.00%
1-Year Nasdaq-100		20%		
1-Year Nasdaq-100		29%		1.00%
2-Year Nasdaq-100		27%		
2-Year Nasdaq-100		40%		1.00%
Monthly S&P 500	1.30%			
<b>Fixed Accounts</b>		<b>2.30%</b>		
<b>Guaranteed Minimum Fixed Account Interest Rate</b>		<b>0.00%</b>		

**Group B For use in:** CT, DE, FL, ID, KY, MS, MT, OH, SC, TX, WI

Indexed Account	Cap	Par	Spread	Annual Strategy Fee
1-Year S&P 500	3.25%			
1-Year S&P 500		21%		
2-Year S&P 500		29%		
1-Year CSTMAI			2.75%	
2-Year CSTMAI			1.75%	
1-Year S&P 500		32%		1.00%
2-Year S&P 500		44%		1.00%
1-Year Sunrise Smart Passage SG		44%		
1-Year Sunrise Smart Passage SG		67%		1.00%
2-Year Sunrise Smart Passage SG		78%		

5/4/22, 12:10 PM	Personal Protection Choice Product Rates   Nassau			
2-Year Sunrise Smart Passage SG		118%		1.00%
1-Year Nasdaq-100		17%		
1-Year Nasdaq-100		26%		1.00%
2-Year Nasdaq-100		24%		
2-Year Nasdaq-100		36%		1.00%
Monthly S&P 500	1.10%			
<b>Fixed Accounts</b>		<b>2.00%</b>		
<b>Guaranteed Minimum Fixed Account Interest Rate*</b>		<b>0.00%</b>		

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

Group C For use in: AK, IL, LA, MN, MO, NH, NJ, OR, PA, UT, VA, VT, WA, WY

Indexed Account	Cap	Par	Spread	Annual Strategy Fee
1-Year S&P 500	3.25%			
1-Year S&P 500		21%		
2-Year S&P 500		29%		
1-Year CSTMAI			2.75%	
2-Year CSTMAI			1.75%	
1-Year S&P 500		32%		1.00%
2-Year S&P 500		44%		1.00%
1-Year Sunrise Smart Passage SG		44%		
1-Year Sunrise Smart Passage SG		67%		1.00%
2-Year Sunrise Smart Passage SG		78%		
2-Year Sunrise Smart Passage SG		118%		1.00%
1-Year Nasdaq-100		17%		
1-Year Nasdaq-100		26%		1.00%
2-Year Nasdaq-100		24%		
2-Year Nasdaq-100		36%		1.00%
Monthly S&P 500	1.10%			
<b>Fixed Accounts</b>		<b>2.00%</b>		
<b>Guaranteed Minimum Fixed Account Interest Rate*</b>		<b>1.00%</b>		

Group D For use in: CA

Indexed Account	Cap	Par	Spread	Annual Strategy Fee
1-Year S&P 500	3.25%			
1-Year S&P 500		21%		
2-Year S&P 500		29%		
1-Year CSTMAI			2.75%	

2-Year CSTMAI			1.75%	
1-Year S&P 500		32%		1.00%
2-Year S&P 500		44%		1.00%
1-Year Sunrise Smart Passage SG		44%		
1-Year Sunrise Smart Passage SG		67%		1.00%
2-Year Sunrise Smart Passage SG		78%		
2-Year Sunrise Smart Passage SG		118%		1.00%
1-Year Nasdaq-100		17%		
1-Year Nasdaq-100		26%		1.00%
2-Year Nasdaq-100		24%		
2-Year Nasdaq-100		36%		1.00%
Monthly S&P 500	1.10%			
<b>Fixed Accounts</b>		<b>2.00%</b>		
<b>Guaranteed Minimum Fixed Account Interest Rate*</b>		<b>1.00%</b>		

### Important Disclosures

We reserve the right to revise declared rates at any time.

Annuity payments and guarantees are based on the claims-paying ability of the issuing company.

**For producer use only. Not for distribution to the public. Products are subject to state approval.**

Withdrawals are subject to ordinary income tax, and if taken prior to age 59½, a 10% IRS penalty may also apply.

The 1-year and 2-year CSTMAI accounts are not available in Iowa.

2-year indexed accounts are not available in NH.

Non-Security Status: The Contracts and the Separate Account (Segregated Asset Account) are not registered with or reviewed by the SEC in reliance on exemptions under Federal Securities Law.

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The Smart Passage SG Index (the "Index") is the exclusive property of SG Americas Securities, LLC (SG Americas Securities, LLC, together with its affiliates, "SG"). SG has contracted with S&P Opco, LLC (a subsidiary of S&P Dow Jones Indices LLC) ("S&P") to maintain and calculate the Index. "SG Americas Securities, LLC", "SGAS", "Société Générale", "SG", "Société Générale Indices", "SGI", and "Smart Passage SG Index" (collectively, the "SG Marks") are trademarks or service marks of SG. SG has licensed use of the SG

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No Index Party has passed on the legality or suitability of, or the accuracy or adequacy of the descriptions and disclosures relating to, the Fixed Indexed Annuity, including those disclosures with respect to the Index. The Index Parties make no representation whatsoever, whether express or implied, as to the advisability of purchasing, selling or holding any product linked to the Index, including the Fixed Indexed Annuity, or the ability of the Index to meet its stated objectives, including meeting its target volatility. The Index Parties have no obligation to, and will not, take the needs of NLA or any annuitant into consideration in determining, composing or calculating the Index. The selection of the Index as a crediting option under a Fixed Indexed Annuity does not obligate NLA or SG to invest annuity payments in the components of the Index.

THE INDEX PARTIES MAKE NO REPRESENTATION OR WARRANTY WHATSOEVER, WHETHER EXPRESS OR IMPLIED, AND HEREBY EXPRESSLY DISCLAIM ALL WARRANTIES (INCLUDING, WITHOUT LIMITATION, THOSE OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE), WITH RESPECT TO THE INDEX OR ANY DATA INCLUDED THEREIN OR RELATING THERETO, AND IN PARTICULAR DISCLAIM ANY GUARANTEE OR WARRANTY EITHER AS TO THE QUALITY, ACCURACY, TIMELINESS AND/OR COMPLETENESS OF THE INDEX OR ANY DATA INCLUDED THEREIN, THE RESULTS OBTAINED FROM THE USE OF THE INDEX AND/OR THE CALCULATION OR COMPOSITION OF THE INDEX, OR CALCULATIONS MADE WITH RESPECT TO ANY FIXED INDEXED ANNUITY AT ANY PARTICULAR TIME ON ANY PARTICULAR DATE OR OTHERWISE. THE INDEX PARTIES SHALL NOT BE LIABLE (WHETHER IN NEGLIGENCE OR OTHERWISE) TO ANY PERSON FOR ANY ERROR OR OMISSION IN THE INDEX OR IN THE CALCULATION OF THE INDEX, AND THE INDEX PARTIES ARE UNDER NO OBLIGATION TO ADVISE ANY PERSON OF ANY ERROR THEREIN, OR FOR ANY INTERRUPTION IN THE CALCULATION OF THE INDEX. NO INDEX PARTY SHALL HAVE ANY LIABILITY TO ANY PARTY FOR ANY ACT OR FAILURE TO ACT BY THE INDEX PARTIES IN CONNECTION WITH THE DETERMINATION, ADJUSTMENT OR MAINTENANCE OF THE INDEX. WITHOUT LIMITING THE FOREGOING, IN NO EVENT SHALL AN INDEX PARTY HAVE ANY LIABILITY FOR ANY DIRECT DAMAGES, LOST PROFITS OR SPECIAL, INCIDENTAL, PUNITIVE, INDIRECT OR CONSEQUENTIAL DAMAGES, EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.

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.

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Nassau Personal Protection Choice (19FIA, ICC19EIAN and ICC19EIA) 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 MA, ME and NY, but that is subject to change. Nassau Life and Annuity Company is a subsidiary of Nassau Financial Group.



## Personal Retirement Choice

Rates for new contracts effective: May 2022

Also, see [Issuing Companies and Surrender Schedules by State](#) and [Product Availability](#).

### 8% Premium Bonus - Income Benefit

**Group A\* For use in:** AL, AR, AZ, CO, DC, GA, HI, IN, KS, MD, MI, NC, ND, NE, NM, NV, OK, RI, SD, TN, WV

Indexed Account	Cap	Par	Spread	Annual Strategy Fee
1-Year S&P 500	2.50%			
1-Year S&P 500		20%		
2-Year S&P 500		30%		
1-Year CSTMAI			4.75%	
2-Year CSTMAI			4.75%	
1-Year S&P 500		30%		1.00%
2-Year S&P 500		43%		1.00%
1-Year Sunrise Smart Passage SG		32%		
1-Year Sunrise Smart Passage SG		55%		1.00%
2-Year Sunrise Smart Passage SG		55%		
2-Year Sunrise Smart Passage SG		95%		1.00%
1-Year Nasdaq-100		15%		
1-Year Nasdaq-100		25%		1.00%
2-Year Nasdaq-100		21%		
2-Year Nasdaq-100		35%		1.00%
Monthly S&P 500	1.15%			
<b>Fixed Account</b>		<b>1.50%</b>		
<b>Guaranteed Minimum Fixed Account Interest Rate</b>		<b>0.00%</b>		

**Group B For use in:** DE, FL, ID, KY, MS, MT, OH, SC, WI

Indexed Account	Cap	Par	Spread	Annual Strategy Fee
1-Year S&P 500	2.00%			
1-Year S&P 500		16%		
2-Year S&P 500		25%		
1-Year CSTMAI			6.00%	
2-Year CSTMAI			7.00%	
1-Year S&P 500		26%		1.00%
2-Year S&P 500		38%		1.00%
1-Year Sunrise Smart Passage SG		26%		
1-Year Sunrise Smart Passage SG		48%		1.00%
2-Year Sunrise Smart Passage SG		45%		
2-Year Sunrise Smart Passage SG		85%		1.00%
1-Year Nasdaq-100		12%		
1-Year Nasdaq-100		21%		1.00%

5/4/22, 12:14 PM	Personal Retirement Choice Product Rates   Nassau		
2-Year Nasdaq-100		17%	
2-Year Nasdaq-100		31%	1.00%
Monthly S&P 500	0.95%		
<b>Fixed Account</b>		<b>1.20%</b>	
<b>Guaranteed Minimum Fixed Account Interest Rate*</b>		<b>0.00%</b>	

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

**Group C For use in:** AK, IL, LA, MN, MO, NH, OR, PA, TX, UT, VA, VT, WA, WY

Indexed Account	Cap	Par	Spread	Annual Strategy Fee
1-Year S&P 500	2.00%			
1-Year S&P 500		16%		
2-Year S&P 500*		25%		
1-Year CSTMAI			6.00%	
2-Year CSTMAI*			7.00%	
1-Year S&P 500		26%		1.00%
2-Year S&P 500*		38%		1.00%
1-Year Sunrise Smart Passage SG		26%		
1-Year Sunrise Smart Passage SG		48%		1.00%
2-Year Sunrise Smart Passage SG*		45%		
2-Year Sunrise Smart Passage SG*		85%		1.00%
1-Year Nasdaq-100		12%		
1-Year Nasdaq-100		21%		1.00%
2-Year Nasdaq-100*		17%		
2-Year Nasdaq-100*		31%		1.00%
Monthly S&P 500	0.95%			
<b>Fixed Account</b>		<b>1.20%</b>		
<b>Guaranteed Minimum Fixed Account Interest Rate</b>		<b>1.00%</b>		

\* Not available in NH

8% Premium Bonus - No Income Benefit
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**Group A\* For use in:** AL, AR, AZ, CO, DC, GA, HI, IN, KS, MD, MI, NC, ND, NE, NM, NV, OK, RI, SD, TN, WV

Indexed Account	Cap	Par	Spread	Annual Strategy Fee
1-Year S&P 500	2.50%			
1-Year S&P 500		20%		
2-Year S&P 500		30%		
1-Year CSTMAI			4.75%	
2-Year CSTMAI			4.75%	
1-Year S&P 500		30%		1.00%
2-Year S&P 500		43%		1.00%
1-Year Sunrise Smart Passage SG		32%		
1-Year Sunrise Smart Passage SG		55%		1.00%
2-Year Sunrise Smart Passage SG		55%		
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1-Year Nasdaq-100		15%	
1-Year Nasdaq-100		25%	1.00%
2-Year Nasdaq-100		21%	
2-Year Nasdaq-100		35%	1.00%
Monthly S&P 500	1.15%		
<b>Fixed Account</b>		<b>1.50%</b>	
<b>Guaranteed Minimum Fixed Account Interest Rate</b>		<b>0.00%</b>	

5% Premium Bonus - No Income Benefit

**Group B For use in:** DE, FL, ID, KY, MS, MT, OH, SC, WI

Indexed Account	Cap	Par	Spread	Annual Strategy Fee
1-Year S&P 500	2.00%			
1-Year S&P 500		16%		
2-Year S&P 500		25%		
1-Year CSTMAI			6.00%	
2-Year CSTMAI			7.00%	
1-Year S&P 500		26%		1.00%
2-Year S&P 500		38%		1.00%
1-Year Sunrise Smart Passage SG		26%		
1-Year Sunrise Smart Passage SG		48%		1.00%
2-Year Sunrise Smart Passage SG		45%		
2-Year Sunrise Smart Passage SG		85%		1.00%
1-Year Nasdaq-100		12%		
1-Year Nasdaq-100		21%		1.00%
2-Year Nasdaq-100		17%		
2-Year Nasdaq-100		31%		1.00%
Monthly S&P 500	0.95%			
<b>Fixed Account</b>		<b>1.20%</b>		
<b>Guaranteed Minimum Fixed Account Interest Rate</b>		<b>0.00%</b>		

4% Premium Bonus - No Income Benefit

**Group C For use in:** AK, IL, LA, MN, MO, NH, OR, PA, TX, UT, VA, VT, WA, WY

Indexed Account	Cap	Par	Spread	Annual Strategy Fee
1-Year S&P 500	2.00%			
1-Year S&P 500		16%		
2-Year S&P 500*		25%		
1-Year CSTMAI			6.00%	
2-Year CSTMAI*			7.00%	
1-Year S&P 500		26%		1.00%
2-Year S&P 500*		38%		1.00%
1-Year Sunrise Smart Passage SG		26%		



1-Year Sunrise Smart Passage SG		48%		1.00%
2-Year Sunrise Smart Passage SG*		45%		
2-Year Sunrise Smart Passage SG*		85%		1.00%
1-Year Nasdaq-100		12%		
1-Year Nasdaq-100		21%		1.00%
2-Year Nasdaq-100*		17%		
2-Year Nasdaq-100*		31%		1.00%
Monthly S&P 500	0.95%			
<b>Fixed Account</b>		<b>1.20%</b>		
<b>Guaranteed Minimum Fixed Account Interest Rate</b>		<b>1.00%</b>		

\* Not available in NH

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## Multi-Year Guaranteed Annuity (MYGA) Rates



### Nassau MYAnnuity 5x/7X

Rates for new contracts effective: May 1, 2022

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%	3.50%	3.60%
10%	3.30%	3.40%

Product and Rates in New York only

Free Withdrawal Amount	5-Year	7-Year
0%	3.40%	N/A
10%	3.20%	N/A



## Simple Annuity

Rates for new contracts effective: April 1, 2022

5% Free Withdrawal Amount.

Free Withdrawal Amount	4-Year	6-Year
5%	3.25%	3.45%

### 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.

