NASSAU PERSONAL PROTECTION CHOICE®

A single premium fixed indexed annuity

You now have a compelling story to tell with Nassau Personal Protection Choice, a fixed indexed annuity that addresses multiple client needs: income, care and family protection.

Single or Spousal Guaranteed Benefit Options Available for Qualified or Non-Qualified Accounts

INCOME PROTECTION:

Income Strategy: Today (within 3 years)

- Up to 45% cumulative bonus credited to income benefit base[1] and 3% simple interest roll-up[2] in years 3-10

Income Strategy: Tomorrow (4+ years)

- 14% annual simple interest roll-up[2] credited to income benefit base for 10 years

CARE PROTECTION: Increase income payments in case of extended care needs[3]

Benefit percentage based on age at issue	Up to age 70	Age 71-80
Nursing home confinement	**250%** of income benefit	**200%** of income benefit
Unable to perform at least 2 out of 6 Activities of Daily Living (ADLs)	**175%** of income benefit	**125%** of income benefit

FAMILY PROTECTION: An enhanced lump-sum death benefit[4]

Roll-up percentage based on age	Up to age 70	Age 71-85
Simple Interest Roll-ups Credited to Death Benefit Base[4]	**10%**	**5%**

Income, Care and Family Protection are optional riders and must be elected at contract issue, subject to state availability. Care Protection benefit is not available in California or Maryland. In Maryland, the Youngest Covered Person (YCP) must be at least 50 in order to purchase a rider. Additional state variations may apply. Riders involve an additional fee that is based on a percentage of the Benefit Base and is deducted annually from the contract accumulation value. The fee for Income, Care and Family Protection is 1.15%, Income and Care Protection fee is 0.95% and Income and Family Protection fee is 1.15%. Rider fee is subject to change and will increase as Benefit Base grows. The Benefit Base is a calculated value used only to determine benefits and fees. It does not guarantee contract value and is not available for withdrawal.

1. The Income Benefit Base bonus varies during years 1-3 depending on the year in which income withdrawals begin.
2. Roll-ups on income benefit base and death benefit base stop at rider exercise.
3. Certain criteria must be met and proof of qualification must be submitted each year to receive enhanced income benefits under the Care Protection benefit rider. Benefit varies based on the age of the oldest living covered person at time of contract issue. Available after second contract anniversary. **The Care Protection Benefit Rider is NOT a qualified Long Term Care benefit under the Internal Revenue Code. It does NOT qualify for preferential tax treatment and does NOT provide health insurance, Long Term Care insurance or Medicaid benefits.**
4. Death benefit base is reduced by withdrawals and rolls-up annually until the Income or Care Protection riders are exercised. Roll-up varies based on attained age of the oldest living covered person. The death benefit is not life insurance and is taxable to beneficiaries.

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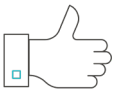
WORKING HARDER TO BE YOUR **CARRIER OF CHOICE**

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

Product features, rider options and availability may vary by state. Lifetime payments and guarantees are based on the claims-paying ability of Nassau Life and Annuity Company.

Annuities held within qualified plans do not provide any additional tax benefit. Withdrawals are subject to ordinary income tax, and if taken prior to age 59½, a 10% IRS penalty may also apply. A surrender charge and market value adjustment may apply to withdrawals or upon surrender of the contract. Nassau and its affiliates do not provide any individualized tax, investment or financial planning advice. Review the Product Summary for more information on state variations, restrictions and other conditions that may apply.

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

Nassau Personal Protection Choice (19FIA, ICC19EIAN, 19RN, 19GLWB2, 19GMDB-S.1, 19EWB, ICC19GLWB2.1, ICC19GMDB-S.2, ICC20EWB.1, 24GLWB2.1, 24GLWB2.2, et al.) is issued by Nassau Life and Annuity Company (Hartford, CT). In California, Nassau Life and Annuity Company does business as "Nassau Life and Annuity Insurance Company." Nassau Life and Annuity Company is not authorized to conduct business in ME and NY, but that is subject to change. Nassau Life and Annuity Company is a subsidiary of Nassau Financial Group.

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