NASSAU GROWTH ANNUITY®

Rates For New Contracts: Effective August 1, 2026

NASSAU

10-YEAR SURRENDER CHARGE PERIOD

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[1]	Participation[1]	Annual Strategy Fee[2]
1-Year Nasdaq-100® - Participation		38%	
1-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee		47%	1.00%
2-Year Nasdaq-100 - Participation		51%	
2-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee		63%	1.00%
1-Year S&P 500® - Cap Rate	10.50%		
1-Year S&P 500 - Participation		62%	
1-Year S&P 500 - Enhanced Participation Rate with Strategy Fee		73%	1.00%
2-Year S&P 500 - Participation		73%	
2-Year S&P 500 - Enhanced Participation Rate with Strategy Fee		88%	1.00%
1-Year Sunrise Smart Passage SG - Participation[3]		101%	
1-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy[3]		122%	1.00%
2-Year Sunrise Smart Passage SG - Participation[3]		172%	
2-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee[3]		212%	1.00%
Fixed Account	4.60%		
Guaranteed Minimum Fixed Account Interest Rate[4]	2.35%		

*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)

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[1]	Participation[1]	Annual Strategy Fee[2]
1-Year Nasdaq-100® - Participation		38%	
1-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee		47%	1.00%
2-Year Nasdaq-100 - Participation		51%	
2-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee		63%	1.00%
1-Year S&P 500® - Cap Rate	10.50%		
1-Year S&P 500 - Participation		62%	
1-Year S&P 500 - Enhanced Participation Rate with Strategy Fee		73%	1.00%
2-Year S&P 500 - Participation		73%	
2-Year S&P 500 - Enhanced Participation Rate with Strategy Fee		88%	1.00%
1-Year Sunrise Smart Passage SG - Participation[3]		101%	
1-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy[3]		122%	1.00%
2-Year Sunrise Smart Passage SG - Participation[3]		172%	
2-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee[3]		212%	1.00%
Fixed Account	4.60%		
Guaranteed Minimum Fixed Account Interest Rate[4]	2.35%		

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

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NASSAU GROWTH ANNUITY®

Rates For New Contracts: Effective August 1, 2026

NASSAU

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[1]	Participation[1]	Annual Strategy Fee[2]
1-Year Nasdaq-100® - Participation		32%	
1-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee		41%	1.00%
2-Year Nasdaq-100 - Participation		43%	
2-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee		55%	1.00%
1-Year S&P 500® - Cap Rate	9.00%		
1-Year S&P 500 - Participation		45%	
1-Year S&P 500 - Enhanced Participation Rate with Strategy Fee		56%	1.00%
2-Year S&P 500 - Participation		58%	
2-Year S&P 500 - Enhanced Participation Rate with Strategy Fee		73%	1.00%
1-Year Sunrise Smart Passage SG - Participation[3]		86%	
1-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy[3]		108%	1.00%
2-Year Sunrise Smart Passage SG - Participation[3]		147%	
2-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee[3]		187%	1.00%
Fixed Account		3.70%	
Guaranteed Minimum Fixed Account Interest Rate[4]		2.35%	

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.
4. The guaranteed minimum fixed account interest rate is set at contract issue and the actual rate may be different than the rate shown here, subject to a minimum of 0.15% to 3% depending on the state.

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

For Producer Use Only. Not for use with the general public as sales literature.

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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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.

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