

**EARLY ACCESS TO ATHOS IS HERE!**

# NASSAU ATHOS ANNUITY

## HELP RETIREMENT SAVINGS CLIMB WITH THE NEXT GENERATION OF FIA CREDITING

You have early access to Nassau Athos Annuity<sup>SM</sup>. During this phase, applications will be reviewed for good order and suitability, and transfer money requests will be processed upon approval. Please note, **contracts will NOT be issued before July 14, 2025. Commissions will be processed after contract issuance.**

Athos is a growth-focused fixed indexed annuity (FIA), featuring:

### Powerful Flexibility

- Patent-pending index account options that can be extended from one- to multi-year strategies annually

### Valuable Protection & Control

- The first multi-year point-to-point that protects 90% of the highest anniversary Daily Account Value

### Innovative Growth Potential

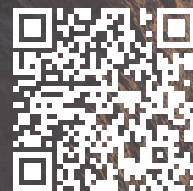
- The first FIA that can increase the client's participation rates retroactively<sup>1</sup>
- Extended index accounts may offer stronger long-term upside potential when compared to traditional strategies

### Daily Account Value

- See and track both realized and unrealized credits on a daily basis

### Upfront Bonus

- A guaranteed, upfront, no-fee premium bonus up to 12%<sup>2</sup>



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**NASSAU**

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TO BE YOUR  
CARRIER OF CHOICE**

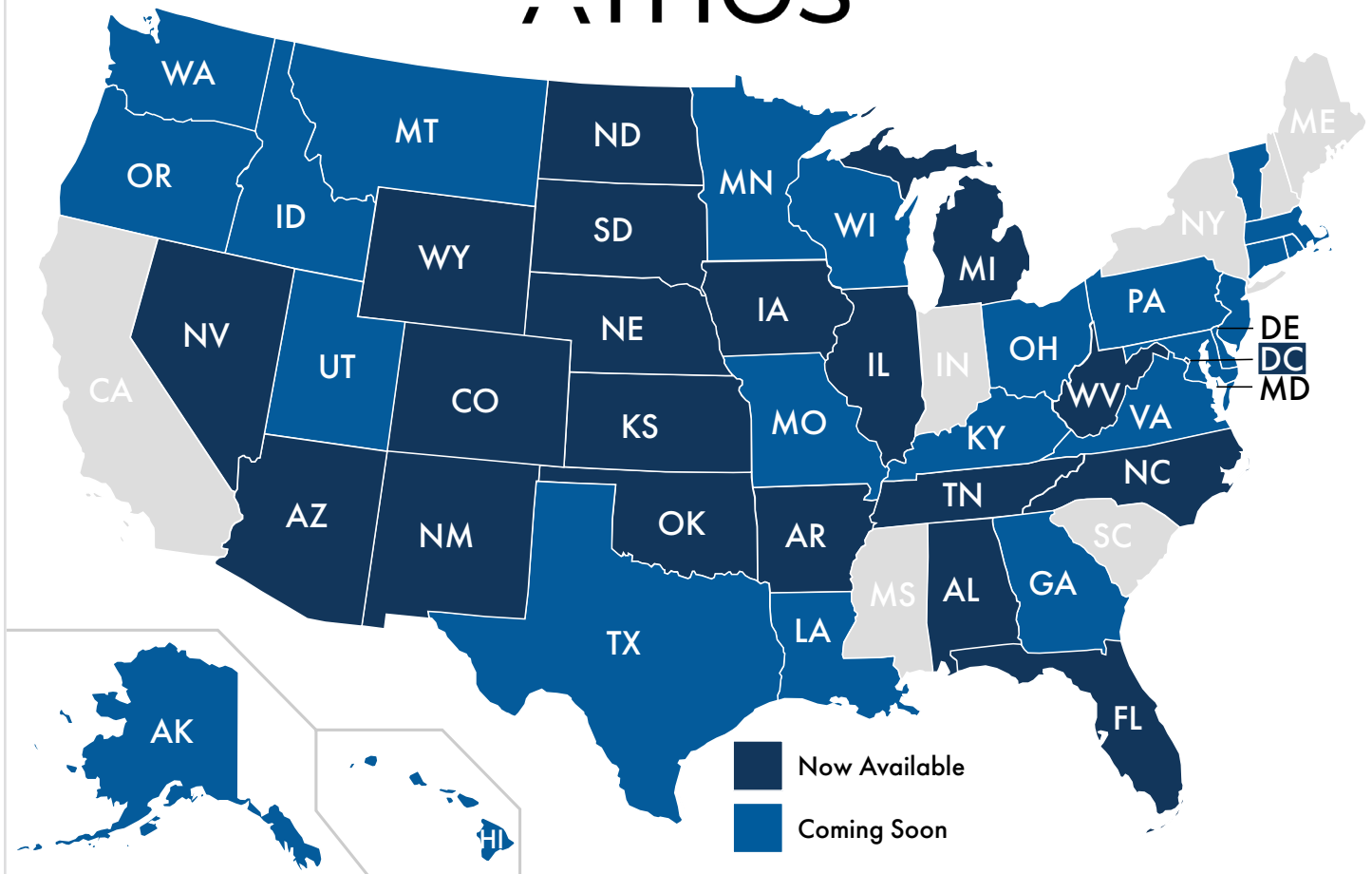
1. Crediting rates are declared annually, and higher rates are not guaranteed. Different crediting rates may apply for the upcoming contract year dependent on if the point-to-point segment is extended or reset. Crediting rates may be higher or lower than in the prior contract year.

2. Bonus is not available for immediate withdrawal and the bonus amount and associated earnings are subject to a vesting schedule. The bonus amount and vesting rate may vary by age and state. The product is not intended to meet short-term financial goals. Products offering a bonus may offer less favorable credited interest rates, participation, and cap rates than products not offering a bonus.

Growth is not guaranteed. Restrictions, charges, limitations and state variations may apply. For details, contact Nassau.

# STATE AVAILABILITY

## ATHOS



Premium bonus, crediting rates, surrender charge, and bonus vesting schedules may vary by age and state. Coming Soon states are currently pending regulator approval. Final approved states may vary.

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## NASSAU



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FOR PRODUCER USE ONLY. NOT FOR USE WITH CONSUMERS.

Product features and availability may vary by state. Product sales must be appropriate based on a comprehensive evaluation of the customer's financial situation, needs, and objectives. Guarantees are based on the claims-paying ability of the issuing company. Nassau does not provide financial, investment or tax advice or act as a fiduciary in the sale or service of its products.

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.**

Interest rates, participation rates, and caps 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. Dividend payments and distributions are not received from any index or component of any index. Nassau may change, add or eliminate indexed accounts. Certain accounts may not be available in all states. Although index credits are never less than 0%, it is possible for charges to invade principal. Terminal illness and nursing home waivers are only available for issue ages 80 and below.

**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.

Nassau Athos Annuity (25FIA-XT, ICC25FIA-XT) is issued by Nassau Life and Annuity Company (Hartford, CT) a subsidiary of Nassau Financial Group. 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 do business in ME and NY.