Availability, Surrender Charge & Bonus Vesting Schedules by State

FOR NASSAU ATHOS ANNUITY℠

NASSAU

October 20, 2025

	AK	AL	AR	AZ	CA	CO	CT	DC	DE	FL	GA	HI	IA	ID	IL	IN	KS	KY	LA	MA	MD	ME	MI	MN	MO	MS	MT	NC	ND	NE	NH	NJ	NM	NV	NY	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	VT	WA	WI	WV	WY
Availability					X											X						X													X																	
Surrender Charge/ Bonus Vesting Schedule*	B	A	A	A		A	B	A	B	B	B	B	A	B	A		A	B	B	B	B		A	B	B	A	B	A	A	A	B	B	A	A		B	A	B	B	B	B	A	A	B	B	B	A	B	B	A	A

Legend: ■ Available X Not Available *Note: In Group A states, 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, bonus vesting schedule, and product features.

10-Year Surrender Charge and Bonus Vesting Schedules

Group A

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Surrender Charge %	12%	12%	12%	11%	10%	9%	8%	7%	6%	4%	0%
Vested Bonus %*	0%	0%	10%	20%	30%	40%	50%	60%	70%	85%	100%

Group B

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Surrender Charge %	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%
Vested Bonus %*	10%	15%	25%	30%	40%	50%	60%	70%	80%	90%	100%

*Percentage of premium bonus that is vested. Upon full surrender or withdrawals in excess of the Free Withdrawal Amount, non-vested premium bonus amounts (reflected as one minus the illustrated percentage shown above), are repaid to the Company. The non-vested amount is based on the premium bonus percentage, vested premium bonus percentage, and amount withdrawn in excess of the Free Withdrawal Amount. The repayment of any premium bonus will never reduce the surrender value below the Total Guaranteed Value.

Groups A and B are used to identify groups of state-specific product variations. For current state-specific crediting rates on new contracts, producers can log into salesnet.nfg.com and look under Learn > Product Rates > Nassau Athos Annuity.

OUR CORE VALUES

We get things done

We are committed to our customers

We are supercharging our legacy

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

Please see Product Disclosures about how these percentages are applied.

Product features and availability may vary by state. Guarantees are based on the claims-paying ability of the issuing company.

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