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.

This material is for informational and educational purposes and is not designed, nor intended, to be applicable to any person's individual circumstances. It should not be considered as investment advice, nor does it constitute a recommendation that anyone engage in (or refrain from) a particular course of action.

This information is not written or intended as specific tax or legal advice. Nassau employees and representatives are not authorized to give tax or legal advice. You and your clients are encouraged to seek advice from a qualified tax professional or legal counsel.

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.

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.

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.

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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 Marks to Nassau Life and Annuity Company ("NLA") for use in a fixed indexed annuity offered by NLA (the "Fixed Indexed Annuity"). SG's sole contractual relationship with NLA is to license the Index and the SG Marks to NLA. None of SG, S&P or other third party licensor (collectively, the "Index Parties") to SG is acting, or has been authorized to act, as an agent of NLA or has in any way sponsored, promoted, solicited, negotiated, endorsed, offered, sold, issued, supported, structured or priced any Fixed Indexed Annuity or provided investment advice to NLA.

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

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.

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

Nassau Growth Annuity (19FIA3, ICC19FIA3N, 19GLWB3, ICC19GLWB3.1, ICC19ECH, 19ECH) 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.

COMPANY OVERVIEW

NASSAU

$24.9B
ASSETS UNDER MANAGEMENT[1]

$1.7B
TOTAL ADJUSTED **CAPITAL**[1]

106%
SOLVENCY **RATIO**[2]

170+
YEAR **LEGACY**

4.9★
TRUSTPILOT RATING

350K+
POLICIES AND **CONTRACTS**[1]

We Work Harder For You

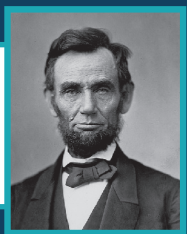
Nassau Financial Group is driven by a bold vision: to make the insurance experience better for everyone we serve. We deliver insurance solutions that support key personal financial goals, whether that means helping to **protect and grow retirement savings or securing guaranteed income.** Our commitment is to **provide industry-leading service** with simplicity and reliability at the core.

Named to honor our founders' Long Island roots in Nassau County, New York, Nassau is built on 170+ years of deep-rooted legacies, and driven today by an entrepreneurial, forward-leaning culture of action. We are headquartered in Hartford, Connecticut, and our customer service center is in upstate New York.

WORKING HARDER
TO BE YOUR
CARRIER OF CHOICE

Our Rich History

We insured Abraham Lincoln and paid the claim to his survivors.



1. For Nassau Financial Group as of 12/31/25.

2. As of 12/31/25. Nassau Financial Group solvency ratio includes the following companies: Nassau Life and Annuity Company ("NLA," 102.2%), Nassau Life Insurance Company ("NNY," 102.2%), Nassau Life Insurance Company of Kansas ("NKS," 125.9%), Nassau Re Cayman ("NKY," 158.4%), and Nassau Financial Group, L.P. ("NFG," 10799.3%). Solvency ratios for NLA, NNY and NKS equal total statutory assets divided by statutory liabilities. Solvency ratios for NKY and NFG are on a GAAP basis and equal total assets divided by liabilities. NFG assets exclude investments in NLA, NNY, NKS and NKY. Solvency ratio is subject to change and is not a guarantee of a company's financial strength.

Annuity Product Portfolio

Fixed Indexed Annuities

- Nassau Growth Annuity®
- Nassau Bonus Annuity®
- Nassau Bonus Annuity Plus®
- Nassau Athos Annuity℠
- Nassau Income Accelerator
- Nassau Personal Income Annuity®
- Nassau Personal Protection Choice®

Multi-Year Guaranteed Annuities

- Nassau MYAnnuity® 5X/7X
- Nassau Simple Annuity

TRUSTPILOT RATINGS

EXCELLENT

★★★★★

RATED 4.9 OUT OF 5 BASED ON MORE THAN **9,700 REVIEWS**

Rating for Nassau Financial Group as of 3/31/26, subject to change.
Source: www.trustpilot.com

NASSAU

Meet Our Leadership Team

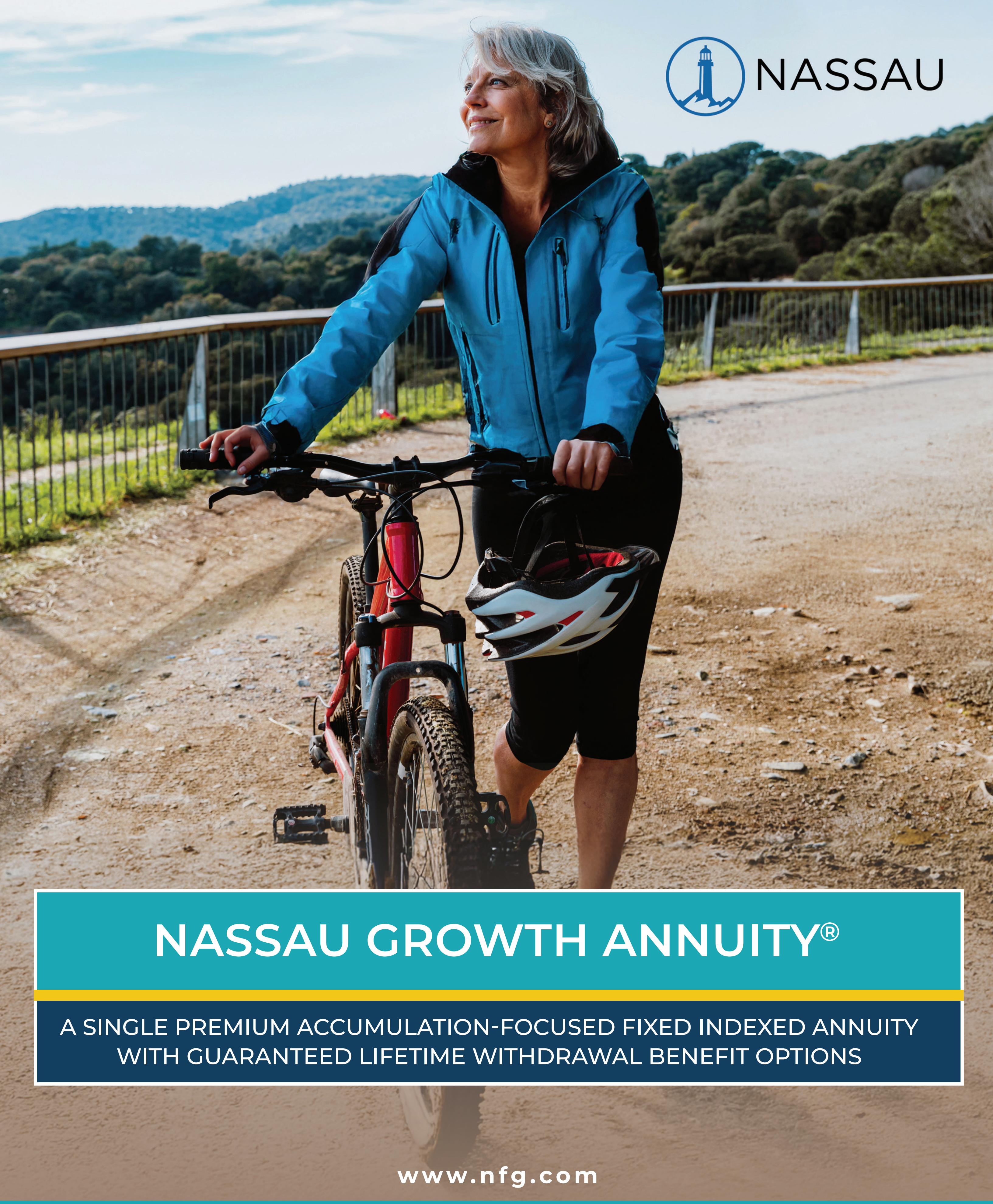
Insurance Products:
NOT FDIC or NCUA Insured / NO Bank or Credit Union Guarantee.

Nassau Financial Group • One American Row • Hartford, Connecticut 06103 • nfg.com

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

Nassau Life and Annuity Company's 2025 annual financial statement shows the following: Admitted Assets of $6.75B, all of which are available to pay claims or protect policyholders; Liabilities of $6.60B; Reserves for Future Policy Benefits and Policyholder Funds of $1.48B; Surplus & Capital of $145.6MM, of which $2.5MM represents paid up capital stock. Nassau Life Insurance Company's 2025 annual financial statement shows the following: Admitted Assets of $13.64B, all of which are available to pay claims or protect policyholders; Liabilities of $13.34B; Reserves for Future Policy Benefits and Policyholder Funds of $9.31B; Surplus & Capital of $295.7MM, of which $10.0MM represents paid up capital stock. Nassau Life Insurance Company of Kansas's 2025 annual financial statement shows the following: Admitted Assets of $68.9MM, all of which are available to pay claims or protect policyholders; Liabilities of $54.7MM; Reserves for Future Policy Benefits and Policyholder Funds of $46.6MM; Surplus & Capital of $14.2MM, of which $2.5MM represents paid up capital stock. For more complete information, including financial information for Nassau Financial Group insurance subsidiaries, please visit www.nfg.com.

Nassau fixed annuities (18IFDAP, ICC18IFDAP, ICC18IFDANP, 18FADTCP, ICC18FADTCP) and fixed indexed annuities (19FIA, ICC19EIAN, 19ISN, 19RN, 19FIA3, ICC19FIA3N, ICC19FIA3, 23FIA4, ICC23FIA4, 25FIA-XT, ICC25FIA-XT , 25FIAN-XT, ICC25FIAN-XT) are issued by Nassau Life and Annuity Company (Hartford, CT) except in New York where fixed annuities (17IMGA) are issued by Nassau Life Insurance Company (East Greenbush, NY). 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. Nassau Life and Annuity Company, Nassau Life Insurance Company and Nassau Life Insurance Company of Kansas are subsidiaries of Nassau Financial Group. The insurers are separate entities and each is responsible for its own financial condition and contractual obligations.



NASSAU

NASSAU GROWTH ANNUITY®

A SINGLE PREMIUM ACCUMULATION-FOCUSED FIXED INDEXED ANNUITY WITH GUARANTEED LIFETIME WITHDRAWAL BENEFIT OPTIONS

www.nfg.com

Issued by Nassau Life and Annuity Company, a subsidiary of Nassau Financial Group

THE PATH WON'T ALWAYS BE STRAIGHT:
PLAN FOR THE RISKS

For most, retirement opens a fresh trail on the pathway of life with a new sense of freedom. Unrestricted by the demands of employment, retirement is a time to savor and enjoy all that life has to offer.

Creating a well-designed financial plan is important to help make the most of your savings to provide for your lifestyle, basic needs and specific goals (such as funding for a trip, charitable interests or leaving a legacy). Your plan should address the common risks that retirees face.

THE POTENTIAL TWISTS: Common Retirement Risks

LONGEVITY RISK – Americans planning to retire at age 67 may live another 15-20 years or more.[1] A long lifespan means a longer time in retirement without an employer's paycheck, so outliving one's savings becomes a key concern.

MARKET RISK – Market volatility in retirement years can be a key concern. Withdrawals for living expenses can compound with market losses to draw down reserves. Then, there is less money to grow when the market is up and less time to recover after the market goes down.

HEALTH CARE RISK – Health care expenses continue to surge and Medicare doesn't cover many common care items or services. Without proper planning, a significant health event or extended care need can quickly drain retirement savings.

SOCIAL SECURITY & PENSION RISK[1] – As traditional sources for guaranteed retirement income become less certain for Americans, the responsibility lands squarely on individuals to cover all their retirement needs from savings.

CONSUMER PRICES INCREASED 24.4% OVERALL IN THE FIVE YEARS ENDING DECEMBER 2025[2]

Shelter: +28.2%

Medical care services: +13.2%

Food: +27.3%

Energy: +38.3%

Product features, rider options and availability may vary by state. Youngest Covered Person (YCP) must be at least 50 to be eligible for a rider in Maryland. Please review all pages of this Product Overview with your financial professional for details on product features. The Product Summary that accompanies this overview includes further information on state variations, restrictions and other conditions that may apply.

1. The 2025 Annual Report Of The Board Of Trustees Of The Federal Old-Age And Survivors Insurance And Federal Disability Insurance Trust Funds, June 2025.
2. U.S. Bureau of Labor Statistics

NASSAU GROWTH ANNUITY

POWERFUL GROWTH POTENTIAL AND OPTIONS FOR GENERATING FUTURE INCOME.

CAPTURE THE POSITIVE PERFORMANCE OF A MARKET INDEX to accumulate retirement savings through indexed accounts

GUARD AGAINST MARKET LOSSES with principal protection

GROW AND SECURE FUTURE GUARANTEED LIFETIME INCOME

ENSURE NEEDED LIQUIDITY with flexible access to your money[3]

This brochure will explain the ways you can tailor Nassau Growth Annuity according to your individual goals and personal style:

Growing Your Savings Through Indexed Accounts – determine whether the Nasdaq-100® Index, the S&P 500® Index, the Smart Passage SG Index™ and/or a Fixed Interest Rate is right for you[4]

Setting Your Strategy – find out how different Indexed Accounts earn interest and plan your allocations

Considering An Enhanced Approach – examine the potential performance of a standard indexed account vs. an enhanced participation rate indexed account with strategy fee and pick your preferred method

Protecting Future Income – one of four guaranteed lifetime income riders is available with your contract (subject to state availability).

3. Withdrawals in excess of the Free Withdrawal Amount will incur charges and penalties. See the product disclosure for additional detail.
4. Nassau Growth Annuity does not directly participate in any stock, bond or equity investment.

GROWING YOUR SAVINGS THROUGH INDEXED ACCOUNTS

WHETHER YOU HAVE SOME CATCHING UP TO DO WITH YOUR RETIREMENT SAVINGS OR YOU ARE SIMPLY LOOKING FOR NEW ACCUMULATION OPPORTUNITIES, NASSAU GROWTH ANNUITY OFFERS OPTIONS TO HELP BUILD UP YOUR MONEY AND PROTECT THAT GROWTH FROM MARKET LOSSES.

PUT YOUR MONEY TO WORK

Nassau Growth Annuity can provide the kind of earnings potential that may not be available with other sources of fixed income, such as savings accounts, certificates of deposit, or savings bonds. You can choose to allocate your contract value among 13 indexed accounts and a fixed interest account. Indexed accounts can grow based on "index credits" that are calculated at the end of the segment duration and added to your account value.[5]

CHOOSE FROM SEVERAL CREDITING STRATEGIES

METHOD AND ACCOUNTS AVAILABLE	HOW INTEREST IS CREDITED
Guaranteed daily interest Fixed Account	Earns interest daily at a specified rate of return that is guaranteed for one contract year. The Guaranteed Minimum Fixed Account Interest Rate is specified in the contract and can range from 1% to 3%, depending on your state.
Point to Point with Cap 1-year S&P 500 with cap	When the index return is positive, interest is credited to your contract up to a maximum, called the cap.
Point to Point with Participation 1-year Nasdaq-100 with participation rate 2-year Nasdaq-100 with participation rate 1-year S&P 500 with participation rate 2-year S&P 500 with participation rate	A percentage (called a participation rate) of a positive index return is credited as interest at the end of the index term, either 1 or 2 years.
Sunrise with Participation 1-year Sunrise Smart Passage SG with participation rate 2-year Sunrise Smart Passage SG with participation rate	A percentage (participation rate) of a positive index return, with the best monthly return for each year in the index term set to zero (the "Sunrise Adjustment"), is credited as interest at the end of either 1 or 2 years.
Enhanced Participation Rate Indexed Accounts with Strategy Fee 1-year Nasdaq-100 with enhanced participation rate 2-year Nasdaq-100 with enhanced participation rate 1-year S&P 500 with enhanced participation rate 2-year S&P 500 with enhanced participation rate 1-year Sunrise Smart Passage SG with enhanced participation rate 2-year Sunrise Smart Passage SG with enhanced participation rate	Accounts earn interest at enhanced participation rates based on index performance for higher potential growth (for Sunrise Smart Passage SG accounts, the Sunrise Adjustment is also applied). A strategy fee of 1.00% times the number of years in the crediting segment applies. The strategy fee is calculated at the end of the segment before any index credit is applied. The strategy fee may change for future segments, but cannot exceed 2.00% per year.

Cap, participation and enhanced participation rates are set at the beginning of the segment. Each rate is guaranteed for the segment's duration. Rates are subject to periodic change and may be different at the beginning of each new segment. Consult your financial professional to learn the current rates for each of the indexed accounts.

5. Savings accounts, certificates of deposit (CDs), and savings bonds are FDIC-insured, which assures safety of principal and payment of interest. Annuity guarantees are based on the claims-paying ability of the issuing company. 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. We may change, add or eliminate indexed accounts. Multi-year accounts are not available in New Hampshire.

GROWING YOUR SAVINGS
CAPTURE THE MARKET'S UPSIDE

PRINCIPAL PROTECTION

Nassau Growth Annuity allows you to benefit from the growth of the market while helping to protect your money from market downturns. In fact, the interest credited to your account is guaranteed to never be less than 0%. So even when an index experiences a loss over the index term, your principal and interest are protected from that negative performance.

Certain indexed accounts and guaranteed income riders involve fees if elected. In cases where a 0% interest credit is earned, your contract value will be reduced by applicable fees.

THE POWER OF TAX DEFERRAL

In an annuity, everything you earn is tax-deferred, which may help your money grow faster. Your annuity's tax-deferred earnings are not included in your combined income when determining the amount of your Social Security income that is subject to taxes. If you purchase your annuity with after-tax funds, only a portion of your annuity income will be taxable.[6]

CHOICE OF MARKET INDICES

NASDAQ-100 INDEXED ACCOUNTS

Since its inception in 1985, the Nasdaq-100 Index® (Nasdaq-100) has become one of the world's preeminent large-cap growth indices. Featuring some of the world's most iconic companies, today the Nasdaq-100 Index defines our modern-day industrials. See page 3 for indexed account options linked to the Nasdaq 100 Index.

The Nasdaq-100 Index (NDX®) includes 100 of the largest domestic and international non-financial companies listed on The Nasdaq Stock Market based on market capitalization. The Index reflects companies across major industry groups including computer hardware and software, telecommunications, retail/wholesale trade and biotechnology. It does not contain securities of financial companies including investment companies.

S&P 500 INDEXED ACCOUNTS

The S&P 500® Composite Stock Price Index (S&P 500) is widely regarded as the best single gauge of U.S. large cap equities. See page 3 for indexed account options linked to the S&P 500 index.

The index is comprised of 500 of the largest U.S. based companies whose stocks trade on the New York Stock Exchange (NYSE) or Nasdaq. The components of the S&P 500 are selected by committee based on specific criteria including market cap, trading volume, percentage of public ownership, and positive earnings history, among other measures. While the stocks included in the index are updated on an as you go basis, turnover is generally low.

6. Annuities are meant to be long-term products. When you do make a withdrawal, your contract value will be reduced accordingly, and all subsequent index credits will be based on the remaining contract value. Withdrawals are subject to ordinary income tax, and if taken prior to age 59½, a 10% IRS penalty may apply. In addition, withdrawals may be subject to surrender charges, market value adjustment, and pro-rated fees. In the case of an IRA, the annuity does not provide additional tax benefits. Tax deferral is already provided by the plan. This is not tax advice and any tax references are based on current laws, which are subject to change. You are encouraged to seek your own legal and tax advisors as to the suitability of this product for your specific needs.

GROWING YOUR SAVINGS

SUNRISE SMART PASSAGE SG INDEXED ACCOUNTS

The Smart Passage SG Index from Societe Generale uses a three-step process with the goal of outperforming its benchmark, the S&P 500, by focusing on low volatility stocks. Historical experience has shown that these stocks tend to outperform highly volatile stocks.[7]

Step 1: Up to 200 stocks from the S&P 500 that have recently exhibited low volatility are selected.

Step 2: To create the core portfolio, these stocks are weighted so that greater emphasis is placed on the lower volatility stocks.

Step 3: A built-in volatility control mechanism is applied to target a 16.5% annualized volatility. This is accomplished by increasing exposure to the core portfolio of stocks when the market is docile and decreasing exposure to the core portfolio when the market is turbulent.

For further information, please visit https://www.smart-passage-sg.com/

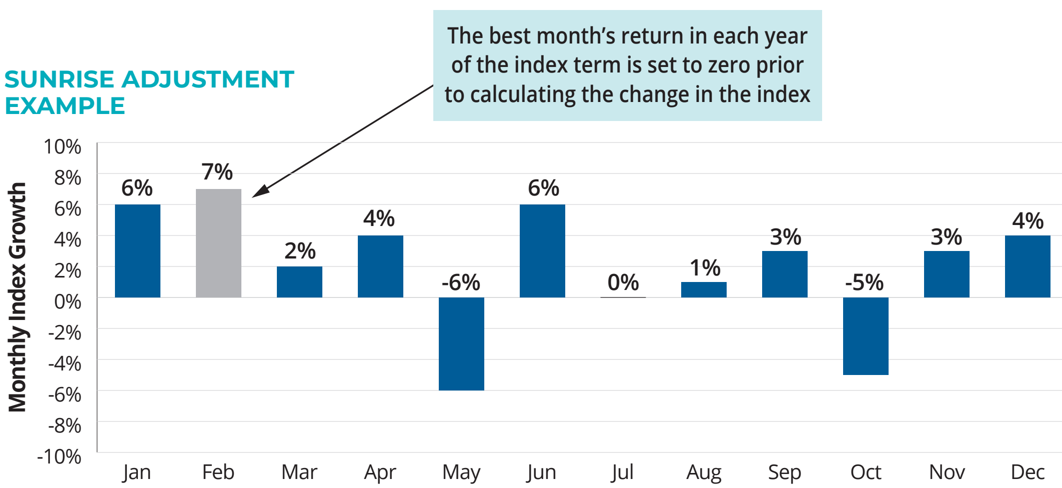
Boost Participation in Positive Markets with Sunrise Crediting Method

HOW IT WORKS:

APPLY SUNRISE ADJUSTMENT

- The month with the highest return in each year of the index term is set to zero before the participation rate is applied to the segment
- Allows for higher participation rates than other participation rate indexed accounts[8]

SUNRISE ADJUSTMENT EXAMPLE



DETERMINE SUNRISE INDEX GROWTH

- The percentage change from the beginning to the end of the index term, reduced by the Sunrise Adjustment, then minus one, is the Sunrise Index Growth

APPLY PARTICIPATION RATE TO CAPTURE INDEX GROWTH

- A participation rate is used to determine the amount of index growth to be credited to your account value. If the Sunrise Index Growth was negative, the index credit will be zero
- Multiply the applicable participation rate against the Sunrise Index Growth to determine the interest credited to your account

See the Indexed Account Supplement for additional details about how this crediting strategy works.

7. The Smart Passage SG Index was launched in 2019. All historical backcasting shown in illustrations and hypothetical examples is based on hypothetical data. Past performance is not indicative of future results.
8. This indexed account may underperform other indexed accounts if the upside is very concentrated in one or two months.

Fixed interest, cap and participation rates and, if applicable, strategy fees are set when you allocate and reallocate funds among accounts and guaranteed for each account's duration. Rates are subject to periodic change, are not guaranteed and may be different at the beginning of each new segment. Consult your financial professional to learn the current rates for each of the accounts.

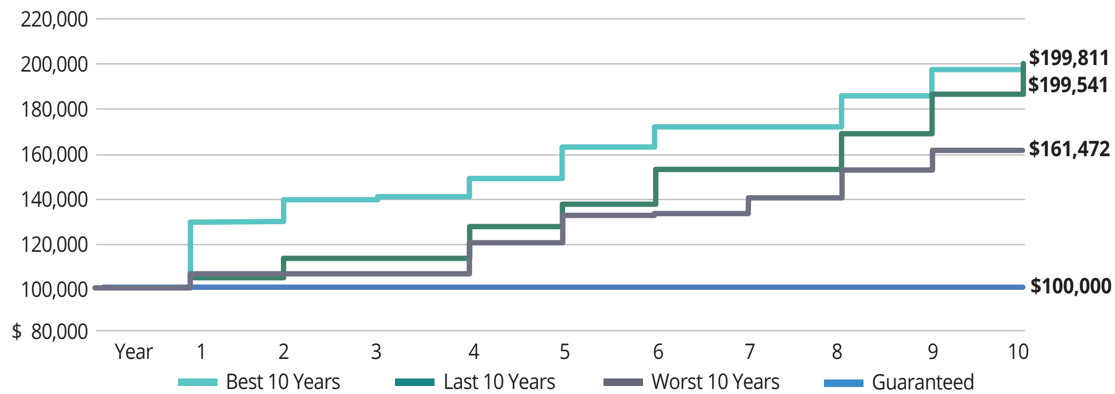
CONSIDER AN ENHANCED APPROACH

Nassau Growth Annuity allows you to customize your annuity's growth strategy with both standard and enhanced indexed account options. Standard Indexed Accounts are available at no additional cost, while Enhanced Indexed Accounts offer higher participation rates and are available for a 1.00% annual strategy fee.[9]

STANDARD INDEXED ACCOUNT

- Accumulate savings with positive markets
- Even when the index loses value, the index credit will never be less than 0%
- Available at no additional cost

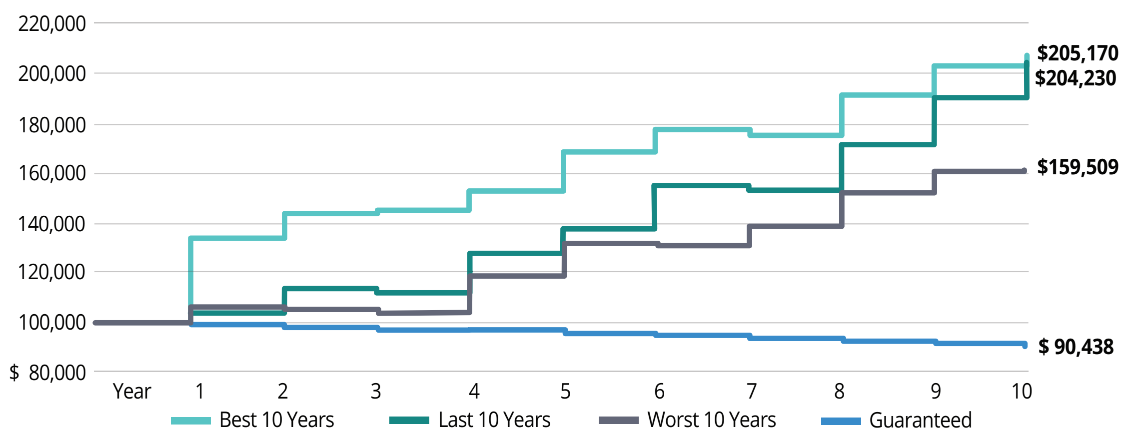
STANDARD INDEXED ACCOUNT PERFORMANCE IN DIFFERENT MARKETS
1-year S&P 500 with Participation Rate (44%)



ENHANCED INDEXED ACCOUNT

- Achieve potentially higher growth with enhanced participation rates
- A 1.00% annual strategy fee is calculated at the end of the segment before any index credit is applied and deducted from the account value
- When interest credited is 0% due to flat or negative performance, strategy fee will reduce the account value by 1.00% in each year of the index term

ENHANCED INDEXED ACCOUNT PERFORMANCE IN DIFFERENT MARKETS
1-year S&P 500 with Enhanced Participation Rate (52%) with 1% Strategy Fee



These examples assume funds are fully allocated to the indexed account specified. Actual results and credited rates may vary. Examples assume no prior withdrawals and do not reflect any applicable rider fees.

The hypothetical examples shown in these charts are based on S&P 500 historical returns. Best and Worst 10 Years reflect the continuous 10-year periods out of the last 20 years (12/31/2005 to 12/31/2025) that would result in the most and least index value growth. Last 10 Years reflects the last 10 years (12/31/2015 to 12/31/2025). Past index performance does not guarantee future results. Participation Rates and strategy fees are illustrative only. Rates are periodically updated by the company for new contracts and renewals. It is possible to receive a 0% index credit for any or all segment durations.

9. Annual strategy fee applies in each year of the index term. On two-year accounts, that means a strategy fee of 2.00% is applied at the end of the index term.

ADDING PROTECTION FOR YOUR FUTURE

GUARANTEED LIFETIME INCOME OPTIONS

NASSAU GROWTH ANNUITY ALSO INCLUDES OPTIONS TO HELP YOU BUILD ON THE GROWTH OF YOUR CONTRACT FOR YOUR FUTURE INCOME NEEDS.

At the time of application you have the choice of selecting one of four riders which guarantee income payments for life.

AVAILABLE AT NO ADDITIONAL COST:

- **Amplified Income Rider**
- **Amplified Income with Rising Income Opportunity Rider**

AVAILABLE FOR AN ANNUAL FEE:

- **Amplified Income Plus Rider**
- **Amplified Income Plus with Rising Income Opportunity Rider**

The Amplified Income and Amplified Income Plus riders offer steady income payments when you exercise your rider, and the Amplified Income with Rising Income Opportunity and Amplified Income Plus with Rising Income Opportunity riders offer the opportunity for your income payments to rise after exercise.[10] Riders are only available with 10 year surrender charge schedule (9 years in CA) contracts and certain riders may not be available in all states. The riders can be exercised anytime after age 50.

HOW NASSAU GROWTH ANNUITY'S LIFETIME INCOME RIDERS WORK

When you purchase your annuity with a guaranteed lifetime income rider, an income benefit base is set that determines your income payments when you exercise your rider. The income benefit base begins with your contract value at issue and has the potential to grow annually for up to 15 years based on: a 150% performance-based annual roll-up plus a 3% simple interest roll-up (available with the Amplified Income Plus and Amplified Income Plus with Rising Income Opportunity riders).

START WITH YOUR CONTRACT VALUE

An income benefit base is set at your contract value at issue.

- **The income benefit base is used to determine the amount of your guaranteed income payment and has the potential to grow over time.**

ADD 150% PERFORMANCE-BASED ANNUAL GROWTH

All four riders include features to boost your potential income payment through an annual performance-based roll-up:

- **Each year 150% of the interest credited to the contract value, net of strategy fees, is added to the income benefit base for up to 15 years[11]**

SELECT THE STEADY INCOME OR RISING INCOME OPPORTUNITY

Your guaranteed income payments begin when you exercise your rider. You may choose from the Amplified Income and Amplified Income Plus riders which offer steady income payments, or the Amplified Income with Rising Income Opportunity and Amplified Income Plus with Rising Income Opportunity riders which offer the opportunity for your income payments to rise.

- **Performance-based roll-up ends after rider exercise for the Amplified Income and Amplified Income Plus riders**
- **Performance-based roll-up continues after rider exercise for the Amplified Income with Rising Income Opportunity and Amplified Income Plus with Rising Income Opportunity riders**

The Income Benefit Base is a calculated value used solely to determine your guaranteed lifetime income payment and rider fee, if applicable. It is NOT available for withdrawal and is NOT a guarantee of your contract value. The amount deducted for the rider fee, if applicable, will grow when the Income Benefit Base grows.

10. Future income provided by the riders is dependent upon the annuity's performance. See the Rider Disclosure for details.
11. An annual strategy fee applies to certain indexed accounts and is deducted at the end of the account segment before any index credits are applied. If interest credited is less than the strategy fees, the Income Benefit Base will not be reduced.

CONSIDER ADDING GUARANTEED GROWTH

The Amplified Income Plus and Amplified Income Plus with Rising Income Opportunity riders guarantee that your income benefit base continues to grow, regardless of your contract's performance.

- **Adds 3% annual simple interest roll-ups to your income benefit base for up to 15 years or until rider exercise[12]**

BEGIN INCOME WHEN THE TIME IS RIGHT

When you exercise your rider, your guaranteed lifetime income payment will be equal to the income benefit base multiplied by a percentage which varies based on rider selected, your age at issue, age at rider exercise and if you have elected the single or spousal rider option. If you have elected the Amplified Income with Rising Income Opportunity Rider or Amplified Income Plus with Rising Income Opportunity Rider your income benefit base has the potential to grow based on your annuity's performance for 15 years, regardless of when the rider is exercised.

Nassau Growth Annuity Guaranteed Lifetime Income Riders[12]				
	Amplified Income Rider	Amplified Income with Rising Income Opportunity Rider	Amplified Income Plus Rider	Amplified Income Plus with Rising Income Opportunity Rider
Steady OR Rising Income Opportunity	Steady	Rising	Steady	Rising
Annual Performance-Based Growth[13]	Sets the income benefit base at the single premium and will increase on each contract anniversary by 150% of the contract's growth, net of any strategy fees, but no less than zero, for up to 15 years.			
Performance-Based Growth and Guaranteed Growth[14]			Guaranteed Growth[14]	Guaranteed Growth[14]
Annual Rider Fee (% of Benefit Base)[15]	None	None	0.95%	0.95%

These are only the highlights of the riders available. Please see the Nassau Growth Annuity Rider Supplement and Rider Disclosure for further information about the optional guaranteed income riders.

Before exercising your rider, all withdrawals, including free withdrawals and Required Minimum Distributions (RMDs), are taken from your annuity's contract value and will also reduce the Income Benefit Base in proportion to the reduction in contract value. After exercising your rider, withdrawals in excess of the guaranteed lifetime income amount or RMD associated with the contract, whichever is greater, will reduce the Income Benefit Base and future guaranteed income payments in proportion to the reduction in contract value. These withdrawals will reduce and may even eliminate future guaranteed income amounts.

12. Riders are subject to state approval and may not be available in all states. Contact your insurance producer for state availability information.
13. For all riders, on each contract anniversary 150% of the contract's growth, net of strategy fees, will be added to the Income Benefit Base (the amount used to determine income payments and any rider fee, if applicable). For the Amplified Income and Amplified Income Plus riders, this roll-up ends after 15 years or until you exercise your rider, whichever comes first. For the Amplified Income with Rising Income Opportunity and Amplified Income Plus with Rising Income Opportunity riders, this roll-up ends after 15 years.
14. The income benefit base will grow at an annual rate equal to 3% of your initial income benefit base, adjusted for any withdrawals, for up to 15 years or until rider exercise (if sooner).
15. The amount deducted for the rider fee will grow as the income benefit base grows. The rider fee may increase after the 15th contract anniversary, subject to the maximum specified in your contract.

FLEXIBLE ACCESS TO YOUR MONEY

LIQUIDITY OPTIONS

Nassau Growth Annuity offers a choice of two liquidity options.

	Free Withdrawal Amount	Surrender Charge Period
Option 1	10%	7 Years
Option 2	10%	10 Years (9 Years In California)

FREE WITHDRAWALS

Each year during your annuity's surrender charge period, you may withdraw up to your contract's free withdrawal amount, free of surrender charges and Market Value Adjustment (MVA), and (if applicable) pro-rated rider and strategy fees. After the specified Surrender Charge Period, surrender charges and MVA no longer apply.

RMD WITHDRAWALS

Withdrawals for Required Minimum Distributions (RMDs) associated with this contract will not incur withdrawal fees or Market Value Adjustment (MVA).[16] See page 8 for details on how RMDs impact guaranteed lifetime income benefits under any of the income riders.

NURSING HOME AND TERMINAL ILLNESS WAIVERS

(Subject to state availability)

Surrender charges are waived (though an MVA will still apply) if the contract owner becomes ill and is confined to a hospital or nursing home for at least 90 consecutive days, or is diagnosed with a terminal illness (a life expectancy of 6 months or less), on or after the first contract anniversary.[17]

RETURN OF PREMIUM

Nassau Growth Annuity includes return of premium features to help protect your money under certain circumstances:

Upon Surrender

Should you choose to withdraw all of your contract value after the surrender period has passed, you are guaranteed to receive no less than your premium minus prior gross withdrawals. Exercise of any income rider will cancel this benefit. This benefit is subject to state availability.

Upon Death

Your annuity's contract value may be transferred to your loved ones if you should die while your contract is in force. Your annuity's death benefit will never be less than the premium (less prior withdrawals) and is payable upon death. The funds will be available to your loved ones upon claim, since annuity death benefit proceeds are not subject to probate.[18]

Please review the product summary page, which details surrender charges and complete product information and is required to accompany this overview.

16. Certain year 1 restrictions may apply. Please consult with your financial professional for details.
17. Proof of claim may be required for exercise. In California, a terminal illness is a condition that is expected to result in the owner's death within 12 months. Other state variations may also apply. **Only available for issue ages 80 and below. Nursing Home Waiver not available in California.**
18. Assumes the contract has a named beneficiary. If spousal continuation is elected, death benefit is paid on the death of the second spouse.

OTHER IMPORTANT INFORMATION

SURRENDER CHARGES

Withdrawals exceeding the free withdrawal amount during the surrender charge period will incur a surrender charge, which is a percentage of the amount withdrawn, and are subject to a MVA. Your surrender charge period will be 7 or 10 years (7 or 9 years in California), depending on which liquidity option you select at issue. After the surrender charge period, you may withdraw up to the full amount of your contract value with no surrender charge or MVA.[19]

MARKET VALUE ADJUSTMENT (MVA)

The MVA is applied to any withdrawal in excess of the free withdrawal amount during the surrender charge period. It is calculated based on the difference in interest rates at the time of withdrawal and interest rates at the inception of the contract, and may be a negative or positive adjustment.

TOTAL GUARANTEED VALUE (TGV)

TGV is the minimum value available to you as a surrender value, a death benefit, or an annuitization value. It is equal to 87.5% of the single premium accumulated at the applicable TGV interest rate less prior withdrawals and fees.[20] The TGV rates vary by fixed and indexed accounts and are set at contract issue. The rates range from 1%-3% and are guaranteed for the life of the contract.

ANNUITY PAYMENT OPTIONS

On the contract maturity date seven fixed annuity payment options provide a choice of periodic fixed payments for a specified time period or for the life of the annuitant(s). The value available to annuitize is equal to the greater of the cash surrender value and the contract value at the time of annuitization.[21] Annuitization terminates any riders elected.

19. Withdrawals exceeding the free withdrawal amount in any year will be subject to pro-rated rider and strategy fees.
20. In some states, rider fees will not be deducted in the calculation of TGV. Please see the product summary for applicable states.
21. May vary by state. See your contract for specific details on how the annuitization value is calculated.

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

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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 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.

Interest rates, participation rates, caps and strategy fees are subject to change. This annuity offers a Fixed Account and a variety of Indexed Accounts. The Fixed Account may earn a specified rate of interest of 1% or greater. The Indexed Accounts may or may not earn Index Credits. Index Credits are credited if the type of Index that the Indexed Account tracks performs in a manner described in the Indexed Account riders attached to your contract. Although Index Credits are awarded based on index performance, this annuity is not a security. You are not buying shares of any stock or investing in an index. You are purchasing an annuity, which is a type of insurance contract issued by an insurance company. You can use an annuity to save money for retirement and to receive retirement income for life. It is not meant to be used to meet short-term financial goals.

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.

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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.

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

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NASSAU GROWTH ANNUITY®

Single premium accumulation-focused fixed indexed annuity with guaranteed lifetime withdrawal benefits†

Issued by Nassau Life and Annuity Company

NASSAU

Product Summary[1] for use in AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, 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

BASICS

Issue Ages: 0-85† Premium: $15,000 - $2,000,000 unless approved by Nassau

LIQUIDITY OPTIONS

- 10% Free Withdrawals with 7 Year Surrender Charge Period
- 10% Free Withdrawals with 10 Year Surrender Charge Period (9 Years in CA)

† Nursing Home and Terminal Illness Waivers are only available for issue ages 80 and below. Riders only available with 10-year (9 years in CA) surrender charge schedule contracts. Youngest Covered Person (YCP) must be at least 50 to be eligible for a rider in Maryland. 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 and crediting rate.

INDEXED ACCOUNTS[2]

13 indexed accounts are eligible for an index credit based in part on the performance of a variety of indices over the course of a specified time period, called a segment. Indexed account credits will also be based on a cap, participation or enhanced participation rate set at the beginning of each indexed account segment and subject to change for future segments. See Product Overview and Indexed Accounts Supplement for crediting method details.[2]

Standard Indexed Accounts	Enhanced Participation Rate Indexed Accounts with Strategy Fee
1-year Nasdaq-100® (participation rate)	1-year Nasdaq-100 (enhanced participation rate)
2-year Nasdaq-100 (participation rate)	2-year Nasdaq-100 (enhanced participation rate)
1-year S&P 500® (cap rate)	1-year S&P 500 (enhanced participation rate)
1-year S&P 500 (participation rate)	2-year S&P 500 (enhanced participation rate)
2-year S&P 500 (participation rate)	1-year Sunrise Smart Passage SG (enhanced participation rate)[3]
1-year Sunrise Smart Passage SG (participation rate)[3]	2-year Sunrise Smart Passage SG (enhanced participation rate)[3]
2-year Sunrise Smart Passage SG (participation rate)[3]	

Cap: the maximum percentage increase credited to the account, based on positive index performance

Participation Rate: the percentage of increase in the index value used to determine the index credit

Enhanced Participation Rate: higher participation rates offer greater growth potential. A strategy fee of 1.00% per year (subject to change for future segments) is calculated at the end of the segment before any index credit is applied. A pro-rated strategy fee will apply to withdrawals in excess of the Free Withdrawal Amount. It is possible for the account value to decrease if index credits are less than strategy fees

- Nasdaq-100 and S&P 500 accounts measure the percentage change in the index over the segment. The cap or participation rate declared on the date of allocation is then applied to determine the index credit
- Sunrise Smart Passage SG accounts measure the percentage change in the index after the best monthly return for each year in the segment is set to zero ("Sunrise Adjustment"). The participation rate declared at the segment's start is then applied to determine the index credit. Higher participation rates are possible due to the Sunrise Adjustment, but this account may under perform other accounts if the growth is concentrated in one or two months.

FIXED ACCOUNT

- One-year segments receive daily interest credit guaranteed for one year
- The Guaranteed Minimum Fixed Account Interest Rate is set at contract issue and could range from 0.15% to 3%, depending on your state.

ACCOUNT ALLOCATIONS

- Reallocation of contract value among accounts may be made at the end of each segment

1. Product features, riders and availability may vary by state. Consult with your insurance producer to determine state variations and restrictions and other conditions that may apply.
2. 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. We may change, add or eliminate indexed accounts. Multi-year accounts are not available in New Hampshire.
3. The Smart Passage SG Index was launched in 2019. All historical backcasting shown in illustrations and hypothetical examples is based on hypothetical data. Past performance is not indicative of future results.

Interest rates, participation rates, caps and strategy fees are subject to change and may be different at the beginning of each new segment. Consult your insurance producer to learn the current rates for each of the accounts.

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

For use by insurance producers with the general public.

continued >

PRINCIPAL PROTECTION

- Index credits are never less than 0%, however it is possible to see a decrease in account value on enhanced participation rate indexed accounts if index credits are less than strategy fees
- Charges may invade principal but will never result in a value less than the Total Guaranteed Value
- Return of Premium Surrender Benefit – Prior to annuitization, upon full surrender after the surrender charge period, cash surrender value will not be less than premium (less prior gross withdrawals). Exercise of a Guaranteed Lifetime Withdrawal Benefit Rider will terminate this benefit. This benefit is subject to state availability.
- Return of Premium Death Benefit – Prior to annuitization, upon death, the annuity's contract value will never be less than the premium (less prior gross withdrawals) and is payable to specified beneficiaries upon death. The death benefit is unaffected by exercise of a Guaranteed Lifetime Withdrawal Benefit Rider.

GUARANTEED LIFETIME WITHDRAWAL BENEFITS†

- One of four riders is elected at issue and provides guaranteed income payments for life[4]
- Riders can be exercised any time after age 50. Payments are based on a percentage of the income benefit base,[5] and vary based on rider, issue age, age of the youngest covered person when the rider is exercised and if you have elected the single or spousal rider option
- All riders offer the potential for your income to increase before income payments start. In addition, the Amplified Income with Rising Income Opportunity and Amplified Income Plus with Rising Income Opportunity riders offer the potential for your income to increase after payments start (Rising Income Opportunity).
- The Amplified Income Plus and Amplified Income Plus with Rising Income Opportunity riders involve a fee that is based on a percentage of the income benefit base and is deducted annually from the contract value.[6]

NASSAU GROWTH ANNUITY GUARANTEED LIFETIME INCOME RIDERS[4]

	Amplified Income Rider	Amplified Income with Rising Income Opportunity Rider	Amplified Income Plus Rider	Amplified Income Plus with Rising Income Opportunity Rider
Steady OR Rising Income Opportunity	Steady	Rising	Steady	Rising
Annual Performance-Based Growth*	Sets the income benefit base[5] at the single premium and will increase on each contract anniversary by 150% of the contract's growth, net of any strategy fees, but no less than zero, for up to 15 years.			
Performance-Based Growth and Guaranteed Growth**			Guaranteed Growth**	Guaranteed Growth**
Annual Rider Fee (% of Benefit Base)[6]	None	None	0.95%	0.95%

*For all riders, on each contract anniversary 150% of the contract's growth, net of strategy fees, will be added to the Income Benefit Base (the amount used to determine income payments and rider fees, if applicable). For the Amplified Income and Amplified Income Plus riders, this roll-up ends after 15 years or until you exercise your rider, whichever comes first. For the Amplified Income with Rising Income Opportunity and Amplified Income Plus with Rising Income Opportunity riders, this roll-up ends after 15 years.
**The income benefit base will grow at an annual rate equal to 3% of your initial income benefit base, adjusted for any withdrawals, for up to 15 years or until rider exercise (if sooner).

- Only one rider may be elected
- Guaranteed income payments are taken from your contract value. Over time, the contract value could be withdrawn entirely, leaving no death benefit. However, guaranteed income continues for life if certain conditions are met
- If the Spousal Life option is elected, guaranteed income payments continue so long as one spouse is living, but will be lower than the single life option
- Any withdrawals before rider exercise (including RMDs) and any withdrawals exceeding the guaranteed income payment will reduce the income benefit base in proportion to the reduction in contract value. These withdrawals will reduce and may even eliminate future guaranteed income amounts
- The rider fee may increase after the 15th contract anniversary, subject to a maximum of 1.5% (applies only to the Amplified Income Plus and the Amplified Income Plus with Rising Income Opportunity riders)

† Riders only available with 10-year (9 years in CA) surrender charge schedule contracts.

These are only the highlights of the riders available. Be sure to review the Rider Disclosure and Annual Benefit Amount Supplement before selecting a rider with your Nassau Growth Annuity contract.

DEATH BENEFIT

- Paid upon the death of any owner
- The death benefit is equal to the greater of the contract value, return of premium death benefit, or the Total Guaranteed Value
- Index credit for year in which death occurs is not included in death benefit calculation

4. Future income provided by each rider is dependent on the annuity's performance. If interest credited is less than strategy fees the income benefit base will not be reduced.
5. The income benefit base is a calculated value used solely to determine rider fees and benefits payable under the terms of the rider. It is NOT a guarantee of contract value and is NOT available for withdrawal.
6. The amount deducted for the rider fee will grow as the income benefit base grows.

WITHDRAWALS

- Withdrawals up to the contract's free withdrawal amount are free of fees and charges
- Withdrawals for Required Minimum Distributions (RMDs) associated with this contract will not incur surrender charges, Market Value Adjustment (MVA), or fees[7]
- Withdrawals prior to rider exercise (if elected) reduce the income benefit base, but do not stop growth of the reduced income benefit base
- Any withdrawals may be subject to federal and state income tax
- Withdrawals exceeding the free withdrawal amount during the surrender charge period will be subject to surrender charges and MVA. Withdrawals exceeding the free withdrawal amount in any year will be subject to pro-rated rider and strategy fees (if applicable)
- Withdrawals are always taken from the fixed account value first. Afterwards, withdrawals are taken proportionately from indexed accounts. Withdrawals taken from indexed accounts will be excluded when calculating index credits

TOTAL GUARANTEED VALUE (TGV)

- The floor value that the contract will provide as the cash surrender value, death benefit and amount available for annuitization. TGV is not affected by MVA or surrender charges
- Equal to 87.5% of the single premium, accumulated at the applicable TGV rates, less withdrawals and income rider fees (in states where permitted)
- TGV rates are set at issue and remain in effect for the life of the contract. The rates could range from 0.15% to 3% depending on the state.

ANNUITY PAYMENT OPTIONS

- Annuitization is available on the contract's maturity date
- Seven fixed annuity payment (annuitization) options provide choice of periodic fixed payment for a specified period of time or for the life of the annuitant(s), or a combination of both
- Annuitization value is equal to the greater of the contract value or the cash surrender value[8]
- Upon annuitization, all riders elected will terminate, the contract has no cash value or death benefit, cannot be surrendered and provides only periodic payments
- Withdrawal guarantees under any rider may be more favorable than annuitization payments and rider exercise does not require immediate surrender of the contract value

MARKET VALUE ADJUSTMENT (MVA)

- Applies during the surrender charge period
- Adjustment may be positive or negative depending on the change in the interest rates since contract issue
- The maximum positive adjustment to the cash surrender value cannot exceed the maximum negative adjustment
- Applies when surrender charges are waived under the nursing home waiver or terminal illness waiver (see "Surrender Charges" below for details)
- MVA is waived on withdrawals under the contract's free withdrawal amount, on death benefit and on annuitization

SURRENDER CHARGES†

- Surrender charges apply upon full surrender or withdrawals exceeding the free withdrawal amount during the surrender charge period
- Calculated as a percentage of the contract value surrendered or withdrawn in excess of the free withdrawal amount
- If the client becomes ill and is confined to a nursing home on or after the first contract anniversary, for at least 90 consecutive days, surrender charge may be waived
- If the client is diagnosed with a terminal illness on or after the first contract anniversary, surrender charge may be waived. A terminal illness is a condition that is expected to result in the owner's death within six months (12 months in CA)
- Surrender charges will never reduce the cash surrender value below the TGV

† Nursing Home and Terminal Illness Waivers are only available for issue ages 80 and below. Nursing Home Waiver not available in CA.

10% FREE WITHDRAWAL, 10-YEAR SURRENDER CHARGE PERIOD OPTION (9 YEARS IN CA)*											
For Group A States: AL, AR, AZ, CO, DC, IA, IL, KS, MD, MI, MS, NC, ND, NE, NH, NM, NV, OK, SD, TN, VT, WV, WY											
Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Surrender Charge %	12.0%	12.0%	12.0%	11.0%	10.0%	9.0%	8.0%	7.0%	6.0%	4.0%	0.0%
For Group B States: AK, CT, DE, FL, GA, HI, ID, IN, KY, LA, MA, MN, MO, MT, NJ, OH, OR, PA, RI, SC, TX, UT, VA, WA, WI											
Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Surrender Charge %	9.6%	8.7%	7.8%	6.8%	5.9%	4.9%	3.9%	3.0%	2.0%	1.0%	0.0%
For Group C States: CA											
Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Surrender Charge %	8.6%	7.6%	6.6%	5.6%	4.6%	3.6%	2.5%	1.5%	0.4%	0.0%	0.0%
10% FREE WITHDRAWAL, 7-YEAR SURRENDER CHARGE PERIOD OPTION											
For Group A and B States: AL, AK, AR, AZ, CO, CT, DC, DE, FL, GA, HI, ID, IL, IN, IA, KS, KY, LA, MA, 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											
Contract Year	1	2	3	4	5	6	7	8+			
Surrender Charge %	9.0%	8.0%	7.0%	6.0%	5.0%	4.0%	3.0%	0.0%			
For Group C States: CA											
Contract Year	1	2	3	4	5	6	7	8+			
Surrender Charge %	8.6%	7.6%	6.6%	5.6%	4.6%	3.6%	2.5%	0.0%			

*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 and crediting rate.

7. Certain Year 1 restrictions may apply. Please consult with your insurance producer for details.

8. May vary by state. See your contract for specific details on how the annuitization value is calculated.

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

This material is provided by Nassau Life and Annuity Company, which issues the annuity described in this document. This material is intended for general use with the public and is not meant to provide any individualized tax or financial planning advice. We encourage you to consult with a financial professional who can tailor a financial plan to meet your needs. Nassau and its affiliates have a financial interest in the sale of their products.

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 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.

This annuity offers a Fixed Account and a variety of Indexed Accounts. The Fixed Account may earn a specified rate of interest of 0.15% or greater depending on the state. The Indexed Accounts may or may not earn Index Credits. Index Credits are credited if the type of Index that the Indexed Account tracks performs in a manner described in the Indexed Account riders attached to your contract. Although Index Credits are awarded based on index performance, this annuity is not a security. You are not buying shares of any stock or investing in an index. You are purchasing an annuity, which is a type of insurance contract issued by an insurance company. You can use an annuity to save money for retirement and to receive retirement income for life. It is not meant to be used to meet short-term financial goals.

Interest rates, participation rates, caps and strategy fees are subject to change.

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.

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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.

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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.

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

Nassau Growth Annuity (19FIA3, ICC19FIA3N, 19GLWB3, ICC19GLWB3.1, 19ECH, ICC19ECH) 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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NASSAU

2026 NASSAU ELITE PROGRAM

TOGETHER, WE RISE TO MEET NEW HORIZONS

FIA BONUS TIERS BY CREDITS	2-5M CREDITS	5M+ CREDITS
2025 ELITES	+75BPS	+100BPS
ALL OTHERS	+50BPS	+75BPS

Compensation increases displayed for all eligible fixed indexed annuity (FIA) apply to placed premium in 2026; these vary for non-NY Multi-Year Guaranteed Annuity (MYGA) placed premium (see page 3). **You must issue at least 5 contracts/policies in 2026 for bonus compensation at all levels.**

$1 of FIA placed premium = 1 credit. $3 of non-NY MYGA placed premium = 1 credit. $1 of Med Supp annualized, placed premium = 14 credits.

For more information about Nassau Elite, call our sales desk at 1-888-794-4447.

YOUR PARTNER FOR YEARS TO COME

Our sales reached an all-time high in 2025, thanks to the strong partnerships we've developed with producers like you. In 2026, we're laser-focused on building upon that momentum by collaborating closely with Elite producers throughout the year.

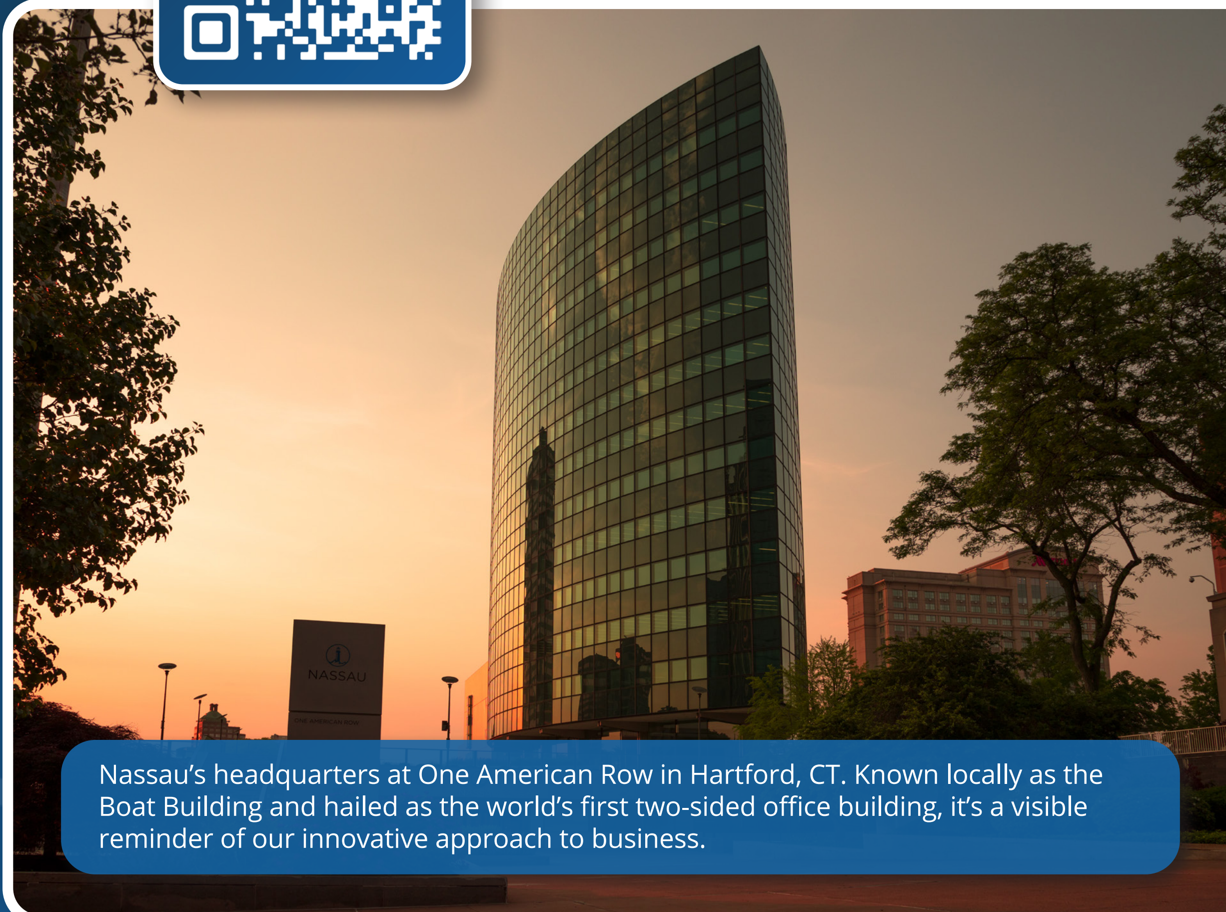
Our product portfolio remains consistently competitive, backed by our best-in-class service team that's never been stronger. We're here to help every client you serve retire confidently.

We have your back. We're always working harder to be your carrier of choice.

Regards,

TOM BUCKINGHAM
CHIEF GROWTH OFFICER

SCAN OR CLICK TO
LEARN MORE ABOUT NASSAU ELITE
NFG.LINK/ELITE26



Nassau's headquarters at One American Row in Hartford, CT. Known locally as the Boat Building and hailed as the world's first two-sided office building, it's a visible reminder of our innovative approach to business.

NASSAU ELITE
2026 PROGRAM

WORKING HARDER
TO BE YOUR
CARRIER OF CHOICE

2026 NASSAU ELITE PROGRAM

TOGETHER, WE RISE TO MEET NEW HORIZONS

NASSAU

PRODUCER BONUS
COMPENSATION POTENTIAL

	2-5M CREDITS	5M+ CREDITS
2025 ELITES	+75BPS FIA, +25BPS MYGA	+100BPS FIA, +30BPS MYGA
ALL OTHERS	+50BPS FIA, +15BPS MYGA	+75BPS FIA, +25BPS MYGA

IT PAYS TO QUALIFY CONSECUTIVELY

2025 ELITES

NEW! **Faster Payouts:** Quarterly bonus payouts in 2026 are now based on being on track for 2M+ credits in 2026.

	FIA	MYGA
2026 PREMIUM	$2M	$1.2M
2026 CREDITS	2M	400K
BONUS	75BPS 0.0075	25BPS 0.0025
2026 PREMIUM X BONUS =	$15K	$3K

TOTAL BONUS: $18K

ALL OTHERS

All Others: One lump-sum payout in early 2027.

	FIA	MYGA
2026 PREMIUM	$2M	$1.2M
2026 CREDITS	2M	400K
BONUS	50BPS 0.0050	15BPS 0.0015
2026 PREMIUM X BONUS =	$10K	$1.8K

TOTAL BONUS: $11.8K

***You must issue at least 5 contracts/policies in 2026** for bonus compensation at all levels.
Comp based on placed premium, not credits. Excludes MYAnnuity 5X placed premium in NY.

REWARDS FOR ALL 2026 QUALIFIERS

DEDICATED CONCIERGE SERVICE

Get direct access to **a dedicated team**, including a new business case manager, wholesaler, and post-issue service representative, as well as express new business processing.

SENIOR LEADERSHIP ACCESS

Receive **exclusive invitations** to conferences and events. Connect with Nassau's senior management and product development teams to help shape the future of Nassau.

2027 ELITE RETREAT

The top 50 Nassau Elite qualifiers and their guests will be invited to **join our senior leadership team** for four days in **Napa, CA**. Write $6M+ in total premium in 2026 to secure an additional night at the end.

YOUR PATH INTO NEW TERRITORY

WORKING HARDER
TO BE YOUR
CARRIER OF CHOICE

CLICK OR SCAN TO
LEARN MORE ABOUT NASSAU'S 2026 ELITE PROGRAM

IMPORTANT DISCLOSURES

1. Excludes MYAnnuity 5X placed premium in New York. Eligible products are subject to state approval and may not be available in all states.

Qualification period runs from Jan. 1, 2026 to Dec. 31, 2026. Placed premium excludes free looks and cancellations. Qualification credits only apply to placed premium of eligible products submitted with eligible firms. Participants must have an active contract and be in good standing to receive incentives. Final qualification remains at the sole discretion of Nassau. All compensation payouts remain based on actual fixed indexed annuity and MYGA placed premium, not qualification credits. Compensation increases are proportionally equivalent between Nassau's FIA and MYGA products.

You must issue at least 5 contracts/policies in 2026 for bonus compensation at all levels. Qualification credits or Elite qualification may not be transferred to another appointed individual/agent. All Elite Program payments will be subject to product charge back rules. Some event expenses related to you (and your potential guests) that are associated with the Nassau Elite Producer Program may be taxable to you and reported on a 1099-NEC. You should consult your tax advisor if you have questions about the tax treatment related to any event-related expenses or your individual situation. Nassau is unable to substitute cash equivalent or awards in lieu of attendance. Program details are subject to change at Nassau's discretion.

For producer use only. Not for use with the general public. Product sales must be appropriate, based on a comprehensive evaluation of the customer's financial situation needs and objectives. Product features, riders and availability may vary by state. Nassau Bonus Annuity Plus (23FIA4, ICC23FIA4), Nassau Income Accelerator (ICC19EIAN,19FIA, 19ISN), Nassau Bonus Annuity (19FIA3, ICC19FIA3), Nassau Growth Annuity (19FIA3, ICC19FIA3N), Nassau Personal Income Annuity (ICC19EIAN,19FIA, 19ISN), Nassau Personal Protection Choice (ICC19EIAN, 19FIA, 19RN), Nassau Simple Annuity (18FADTCP and ICC18FADTCP), and Nassau MYAnnuity 5X/7X (18IFDAP and ICC18IFDAP/ICC18IFDANP) are 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. Medicare Supplement insurance is issued by Nassau Life Insurance Company of Kansas. Nassau Life and Annuity Company and Nassau Life Insurance Company of Kansas are subsidiaries of Nassau Financial Group. The insurers are separate entities and each is responsible only for its own financial condition and contractual obligations.

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HOW DO YOU EARN CREDITS?

$1 OF FIA PLACED PREMIUM	=	1 CREDIT
$3 OF MYGA PLACED PREMIUM[1]	=	1 CREDIT
$1 OF MED SUPP ANNUALIZED, PLACED PREMIUM	=	14 CREDITS

ELIGIBLE PRODUCTS[1]

- NASSAU INCOME ACCELERATOR
- NASSAU PERSONAL INCOME ANNUITY®
- NASSAU PERSONAL PROTECTION CHOICE®
- NASSAU BONUS ANNUITY PLUS®
- NASSAU BONUS ANNUITY®
- NASSAU GROWTH ANNUITY®
- NASSAU MYANNUITY® 5X, 7X
- NASSAU SIMPLE ANNUITY
- NASSAU MEDICARE SUPPLEMENT INSURANCE

WANT MORE INFO?

CALL OUR SALES DESK AT
1-888-794-4447

NASSAU RENEWAL RATE HISTORY*

A SOLID TRACK RECORD FOR GROWTH-FOCUSED FIAS

NASSAU

NASSAU GROWTH ANNUITY®

S&P 500® INDEXED ACCOUNT CAP RATE

97% of accounts renewed within **100bps of initial rate or better**

PARTICIPATION RATES

65% of accounts renewed **at initial rate or better**

FIXED ACCOUNT

100% renewed **at initial rate or better**

NASSAU BONUS ANNUITY®

S&P 500® INDEXED ACCOUNT CAP RATE

91% of accounts renewed within **100bps of initial rate or better**

PARTICIPATION RATES

65% of accounts renewed **at initial rate or better**

FIXED ACCOUNT

100% renewed **at initial rate or better**

NASSAU BONUS ANNUITY PLUS®

S&P 500® INDEXED ACCOUNT CAP RATE

100% of accounts renewed within **100bps of initial rate or better**

PARTICIPATION RATES

85% of accounts renewed **at initial rate or better**

FIXED ACCOUNT

100% renewed **at initial rate or better**

OUR TRACK RECORD

While we cannot guarantee that future renewal rates will remain in line with past rates, many of our renewal rates were the same, better or only slightly lower compared to initial rates.

WE STRIVE FOR CONSISTENT, FAIR RENEWAL RATES

We aim to maintain stable option budgets for our contracts while also achieving our pricing objectives. Our goal is to provide strong and consistent value to customers.

WORKING HARDER
TO BE YOUR
CARRIER OF CHOICE

*While this material is intended to describe Nassau's historical rate setting activities, the information shown provides no assurance of future renewal rate or interest rate decisions. Renewal rate history is only one aspect of a fixed indexed annuity contract and your client should consider all features before purchasing. Renewal rates are based on a variety of factors, including contract holder behavior, option budget (which is set at the sole discretion of the insurer and can vary from one index segment to the next), the change in option costs, and other factors. Renewal rate data shown above is for Nassau Bonus Annuity from Feb. 2024 to April 2026, Nassau Growth Annuity from Sept. 2020 to April 2026 and Nassau Bonus Annuity Plus from Aug. 2025 to April 2026, weighted by issued contract count, and may be different for other Nassau annuity products.

Important Disclosures

For Producer Use Only. Not for use with the general public as sales literature. Historical rates are not a guarantee of future renewal rates.

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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. Early withdrawals may be subject to surrender charges and a market value adjustment. Withdrawals are subject to ordinary income tax, and if taken prior to age 59½, a 10% IRS penalty may also apply. The contract does not directly participate in any stock, bond or equity investment. Indexed account credit calculations exclude dividends. Index credits greater than zero are not guaranteed in any given year. Index credits are treated as a gain for tax purposes.

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.

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Nassau Bonus Annuity Plus (23FIA4, ICC23FIA4), Nassau Bonus Annuity (19FIA3, ICC19FIA3) and Nassau Growth Annuity (19FIA3, ICC19FIA3N) are 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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