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.

NASSAU

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.

This material is for informational and educational purposes only. It is not intended as investment advice or a recommendation that anyone engage in (or refrain from) a particular course of action. Nassau does not provide financial or investment advice or act as a fiduciary in the sale or service of its 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 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.

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