

NASSAU ATHOS ANNUITYSM

Most Recent 10-year Period reflects the hypothetical back-tested performance of the S&P 500[®] Dynamic Intraday TCA Index for the most recent 10 calendar years.

YEAR	EXTENSION SELECTION	ANNUAL INDEX PERF.	CUMULATIVE INDEX RETURN	PAR. RATE ¹	SEGMENT PAR.RATE*	CREDITED RATE	ACCOUNT RETURN	ACCOUNT VALUE	DAILY ACCOUNT VALUE	PROTECTED ACCOUNT VALUE
1	EXTEND	8.75%	8.75%	65%	112%	N/A	5.69%	100,000	105,688	100,000
2	EXTEND	45.76%	58.51%	81%		N/A	47.40%	100,000	147,397	132,657
3	EXTEND	-2.13%	55.14%	88%		N/A	48.53%	100,000	148,525	133,673
4	EXTEND	28.26%	98.99%	94%		N/A	93.05%	100,000	193,049	173,744
5	EXTEND	18.41%	135.63%	100%		N/A	135.63%	100,000	235,630	212,067
6	EXTEND	14.09%	168.82%	106%		N/A	178.95%	100,000	278,954	251,059
7	AUTO-RESET	-14.76%	129.14%	112%		151.06%	144.64%	251,059	244,642	251,059
8	EXTEND	19.86%	19.86%	65%		N/A	12.91%	251,059	283,472	255,125
9	EXTEND	14.00%	36.64%	80%		N/A	29.31%	251,059	324,654	292,189
10	EXTEND	4.84%	43.26%	88%		N/A	38.07%	251,059	346,636	311,973

S&P 500[®] Dynamic Intraday TCA Index Specified Period: 12/31/2015 – 12/31/2025
Premium Bonus option is NOT selected

* This is the rate applied at the end of the segment upon reset or auto-reset.

1 The account begins with a premium payment of \$100,000 as an Annual Point to Point (PTP) with a 65% initial participation rate.¹

2 On the contract anniversary, if gains are present, the client may extend the PTP term for an additional year and may continue extending for as long as the Daily Account Value (DAV) remains higher than the Protected Account Value (PAV). If no gains are present, the account auto resets.

3 When the client extends, a new par rate is set and is applied retroactively to the beginning of the term.¹ In this example, the 112% par rate in year 7 applies retroactively all the way back to year 1 as the Auto-Reset ended the segment.

4 Athos protects 90% of the client's highest anniversary DAV. If the DAV drops below the PAV, the PAV becomes the new Account Value. The par rates are then reset, and a new term begins.



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1. Rates are only guaranteed for the first year. 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 PTP segment is extended or reset. Crediting rates may be higher or lower than in the prior contract year.

This is a hypothetical example for illustrative purposes only. Growth is not guaranteed and actual results will vary. This example assumes the **Premium Bonus option is not selected**, a \$100,000 initial premium, no withdrawals or RMDs, current rates, an annual extension selection, and 100% allocation to the S&P 500 Dynamic Intraday TCA index using hypothetical back-casted and historical performance data from 12/31/15–12/31/25. Actual index performance, crediting rates, and results will vary. Past performance is not indicative of future results.

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IMPORTANT DISCLOSURES

2. Premium bonus option must be elected at the time of application. 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. Contracts offering a bonus may offer less favorable credited interest rates, participation, and cap rates than contracts not offering a bonus.

3. 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 PTP segment is extended or reset. Crediting rates may be higher or lower than in the prior contract year.

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All illustrations assume the indices will repeat historical and/or hypothetical back-tested performance and that the annuity's current non-guaranteed elements, such as cap rates, participation rates, or other interest crediting factors, will not change. The indices will not repeat historical and/or hypothetical back-tested performance, the non-guaranteed elements will change, and actual values will be higher or lower than those in the illustration. The values in an illustration are not guarantees or even estimates of the amounts your client can expect from an annuity.

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.

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.

The S&P 500 Dynamic Intraday TCA Index was launched on Aug 14, 2023. Any performance data used prior to the index's launch date is hypothetical (back-tested) data and NOT actual performance.

The S&P 500® and S&P 500® Dynamic Intraday TCA Index (the "Indices") are a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and have been licensed for use by Nassau Life and Annuity Company ("Nassau"). S&P®, S&P 500®, US 500®, The 500®, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). Nassau's annuity products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the Indices.

Nassau Athos Annuity (25FIA-XT, ICC25FIA-XT, 25FIAN-XT, ICC25FIAN-XT) is a single premium deferred fixed indexed annuity 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 do 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

WHY SHOULD YOU OFFER NASSAU ATHOS ANNUITYSM?

NOW AVAILABLE WITH AND WITHOUT AN UP TO 16% PREMIUM BONUS OPTION

Whether it's guaranteed accumulation upfront or higher crediting rates, pioneer the path to growth potential most suitable for your client's goals.²

BRAND NAME INDICES

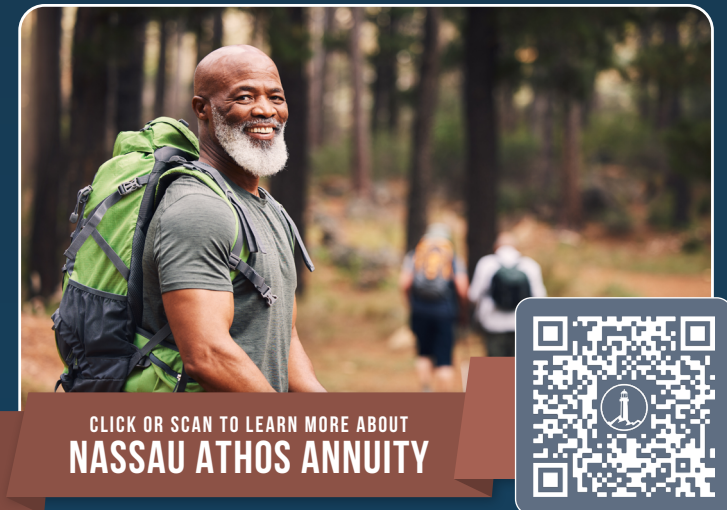
Indices that power growth are managed by financial companies you know and trust

UNIQUE PROTECTION

When extending an index strategy, 90% of the highest anniversary Daily Account Value is protected.

BUILT FOR ACCUMULATION WITH FLEXIBILITY

Nassau's first FIA that can raise participation rates retroactively through index strategies that can be extended annually from one- to multi-year terms, giving clients more control over how and when they pursue growth.³



CLICK OR SCAN TO LEARN MORE ABOUT
NASSAU ATHOS ANNUITY

PERSONAL HYPOTHETICAL ILLUSTRATION

A Custom Proposal featuring Nassau Athos AnnuitySM

A single premium fixed indexed deferred annuity



ATHOS



Help Retirement Savings Climb with the
Next Generation of Growth Strategies

Prepared on: September 22, 2026

Prepared for: Valued Client

Prepared by: Valued Producer

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This hypothetical example is for illustrative purposes only. This is not a prediction or guarantee of actual results. Actual results will vary from those described. Nassau Athos Annuity (25FIA-XT, 25FIAN-XT, ICC25FIA-XT, ICC25FIAN-XT) is issued by Nassau Life and Annuity Company (Hartford, CT). Nassau Life and Annuity Company is not authorized to conduct annuity business in ME and NY, but that is subject to change. In California, the company does business as "Nassau Life and Annuity Insurance Company". Nassau Life and Annuity Company is a subsidiary of Nassau Financial Group. Payments and guarantees are based on the claims paying ability of Nassau Life and Annuity Company. Product availability may vary by state. For complete information, please consult your contract, the product Disclosure Documents, and the Buyers Guide.

Product Summary

Features¹

Introduction

This is an accumulation-focused product with extendable indexed account options.

Account Options and Allocations²

- This product offers a choice of three extendable indexed accounts and a Fixed Account
- At the time of contract issue, and after each Contract Anniversary during the Reallocation Period, you have the option to allocate a percentage of your premium to any available accounts.
- Extendable indexed accounts that are Extended are not available for reallocation until a reset or protected account value reset occurs.

Extendable indexed accounts

- Extendable S&P 500® Dynamic Intraday TCA Point-to-Point with Participation
- Extendable Nasdaq-100 Volatility Control 15%™ Point-to-Point with Participation
- Extendable S&P 500 Point-to-Point with Cap

Fixed Account

- The Fixed Account earns interest daily at a specified rate, which is guaranteed for one (1) year.
- The fixed rate is guaranteed to never be less than 1.00%

How Extendable Indexed Accounts Work

Extendable indexed accounts may be eligible for an indexed account credit at the end of a segment based in part on the performance of the applicable index.

- At the time of allocation ("Segment Start Date"), a one (1) year account segment is created and continues until the next Contract Anniversary.
- After each Contract Anniversary during the Reallocation Period, you can choose to either (a) start a new one (1) year segment ("Reset") or (b) extend the current segment by one (1) year ("Extend"). These options are available provided that a Protected Account Value Reset has not occurred.

- If you **Reset**, any available indexed account credit will be added to the Account Value and new Segment Start Date will apply. A new cap or participation rate will apply to the new segment and may differ from the prior segment.
- If you **Extend**, no indexed account credit will be added to the Account Value, the Segment Start Date does not change and the current segment will continue until the next Contract Anniversary. A modified cap or participation rate will apply. These modified rates can be greater than, equal to, or less than the prior rates and the rates available on an account that was not Extended.
- For extendable indexed accounts with Participation, the modified rate applies to the increase in index value from the Segment Start Date to end of the segment.
- For extendable indexed accounts with Cap, the modified rates apply to the increase in index value from the current to the next Contract Anniversary.
- If you **Extend**, it's important to note that if the index value decreases after you've chosen to Extend, you risk losing a portion of any indexed account credit that otherwise would have been applied to the Account Value if you had chosen to Reset.
- If you **Extend**, the contract includes a feature that protects 90% of the highest Daily Account Value as of each Contract Anniversary during the current segment. This amount is called the Protected Account Value and is the Account Maximum Gross Withdrawal available to you for withdrawal at anytime after your Contract Anniversary.
- On each Contract Anniversary, if the Daily Account Value is less than or equal to the Protected Account Value, any available indexed account credits will automatically be added to the Account Value and new Segment Start Date will apply ("**Protected Account Value Reset**").
- Please see the "Glossary of Terms" section of this illustration for an explanation of these terms.

Principal Protection

- Indexed Credit Amount is never less than \$0

- Charges may invade principal but will never result in a value less than the Total Guaranteed Value

Withdrawals

- Any withdrawal during the first Contract Year (except Required Minimum Distributions) will be subject to Surrender Charges and Market Value Adjustment (MVA)
- After the first Contract Year, withdrawals up to 7% of Daily Accumulation Value as of the preceding Contract Anniversary will not incur Surrender Charges or MVA ("Free Withdrawal Amount")
- Withdrawals exceeding the Free Withdrawal Amount during the Surrender Charge period may be subject to Surrender Charges and MVA
- Withdrawals for Required Minimum Distributions (RMDs) associated with this contract will not incur Surrender Charges or MVA³
- Any withdrawals may be subject to federal and state income tax
- Withdrawals are always taken from the Fixed Account first. Afterwards, withdrawals are taken proportionately from indexed accounts. Withdrawals taken from indexed accounts may result in an Index Credit Amount on Withdrawal added to the Account Value. However, any withdrawals will be excluded when calculating any future index account credits.
- The Index Credit Amount on Withdrawal equals the Gross Withdrawal taken from the indexed account multiplied by the Protected Account Return divided by (1 + Protected Account Return).
- If the withdrawal occurs on a Contract Anniversary, then the Index Credit Amount on Withdrawal instead equals the Gross Withdrawal taken from the indexed account multiplied by the Account Return divided by (1 + Account Return)

1. Product features, options, and availability may vary by state. Consult with your insurance producer or financial professional to determine state variations and restrictions and other conditions that may apply.

2. We may change, add or eliminate accounts at any time, even after your contract is issued.

3. Restrictions may apply during the first Contract Year. Please consult with your insurance producer or financial professional for details.

Product Summary (continued)

Cash Surrender Value

- Cash Surrender Value is the amount you will receive upon surrender and will vary depending on when the contract is surrendered. Cash Surrender Value will never be less than the Total Guaranteed Value
- The Standard Cash Surrender Value equals the Maximum Gross Withdrawal, less Surrender Charges, adjusted by any applicable Market Value Adjustment
- If you surrender the contract during the Window Period, the Cash Surrender Value is the greater of the Standard Cash Surrender Value and the Window Period Cash Surrender Value. The Window Period Cash Surrender Value equals the Standard Cash Surrender Value on the preceding Contract Anniversary, plus any interest credited to the Fixed Account since the preceding Contract Anniversary, less any net withdrawals since the preceding contract anniversary.
- At any other time, the Cash Surrender Value is the Standard Cash Surrender Value.

Death Benefit

- A death benefit will be paid upon the death of any Owner
- The death benefit equals the greater of A and B, where:
 - A = the Account Value of the fixed account plus the sum of (the greater of the Daily Account Value and Protected Account Value) for each indexed account
 - B = the Cash Surrender Value
- If the Spousal Continuation option is elected and the spouse of a deceased Owner is the designated beneficiary, the surviving spouse may elect to continue the contract as the new Owner in lieu of receiving the death benefit
- The death benefit is not life insurance, and the beneficiary will be subject to income taxes

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1. Product features, options, and availability may vary by state. Consult with your insurance producer or financial professional to determine state variations and restrictions and other conditions that may apply.
 2. We may change, add or eliminate accounts at any time, even after your contract is issued.
 3. Restrictions may apply during the first Contract Year. Please consult with your insurance producer or financial professional for details.

Product Summary (continued)

ANNUITY PAYMENT OPTIONS

- Annuitization is available on the contract’s maturity date (the contract anniversary after the oldest owner turns 95)
- Seven fixed annuity payment (annuitization) options available provide a choice of periodic fixed payments for a specified period of time and/or for the life of the annuitant(s)
- The Annuitization Value is equal to the greater of the Daily Accumulation Value or the Cash Surrender Value (CSV).
- Upon annuitization, the contract has no cash value or Death Benefit, cannot be surrendered and provides only periodic payments

Annuitization Example: Assumes Life with 10-Year Period Certain Option, \$500,000 premium, Annuitant age 95

Age Beginning of Year	Based on Guaranteed Values			Based on Non-Guaranteed Values		
	Annuitization Value	Annual Annuity Income Rate/\$1,000 of Annuitization Value	Annual Annuity Income	Annuitization Value	Annual Annuity Income Rate/\$1,000 of Annuitization Value	Annual Annuity Income
95	\$645,456	\$104.05	\$67,160	\$34,541,335	\$104.05	\$3,594,026

The guaranteed payment is based on the guaranteed values from the selected period and the minimum amount of payment listed in the annuity. The non-guaranteed values are based on hypothetical Daily Accumulation Value and current rates as set by the Company. The non-guaranteed values are NOT guaranteed in the future.

SURRENDER CHARGES

- Applies upon full surrender or withdrawals, excluding RMDs associated with the contract, in excess of the Free Withdrawal Amount during the surrender charge period
- Calculated as a percentage of the Maximum Gross Withdrawal surrendered or withdrawn in excess of the Free Withdrawal Amount
- May be waived under certain circumstances; see the Indexed Annuity Disclosure Document

SURRENDER CHARGE SCHEDULE	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%

Product Summary (continued)

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 surrender value cannot exceed the maximum negative adjustment
- Applies when surrender charges are waived under the nursing home and terminal illness waiver
- MVA is waived on withdrawals below the Free Withdrawal Amount, on Death Benefit and on annuitization



Indexed Account Definitions

How Indexed Accounts Work

- Indexed account credits are based on a cap and/or participation rate
- The cap and participation rate are set at the beginning of each indexed account segment and are subject to change at each Contract Anniversary
- The cap is the maximum percentage increase in the annual index performance, based on positive index performance
- The participation rate is the percentage of increase in the index value used to determine the index credit

For more information please see the Product Summary section of this illustration and the Indexed Accounts Supplement.

S&P 500® Dynamic Intraday TCA Index (Ticker: SPFDYNI)

The S&P 500 Dynamic Intraday TCA Index is designed to measure exposure to the S&P 500 while applying a trend-following mechanism and intraday volatility control. The Index employs 13 observation windows throughout the trading day to adapt to changing market conditions as it seeks a more stable volatility profile compared to traditional risk control indices.

The index uses three pre-determined rules to determine allocation to the S&P 500:

1. Intraday Volatility Target:

The index targets a 15% volatility level, by estimating volatility from intraday price movements of the S&P 500, using futures prices.

During stable periods, when intraday volatility is below the target, exposure to the S&P 500 typically exceeds 100%. During periods of heightened volatility above the target, the index may allocate away from the S&P 500 into cash to dampen the volatility.

2. Trend Signal:

A trend signal is calculated using the absolute intraday price return relative to the previous day's close. The intention of the trend signal is to help respond faster to changing market conditions compared to a mechanism that only relies on measuring volatility. Intraday returns are monitored, and when a threshold is exceeded, a trend signal is activated. This signal, which takes the form of a multiplier, ranges from 0 to 1 in down markets and 1 to 2 in up markets. When no trend is detected, the multiplier remains at 1, and target weights are adjusted based on current market volatility.

3. Volatility Adjustment Factor (VAF):

The VAF is the final component in the intraday target weight. Based on the historical realized volatility of the S&P 500 Dynamic Intraday TCA Index, it acts as a reinforcement mechanism to help the index achieve a volatility closer to the 15% target.

4. Rebalancing and Transaction Cost Adjustment (TCA):

The S&P 500 Dynamic Intraday rebalances only when there is a material change in target weight between windows.

A TCA is included to enhance transparency regarding implementation costs:

- When rebalancing occurs, a cost of 2 basis points (bps) times the change in notional is implemented.
- Additionally, the index includes an annualized replication cost of 12 bps per annum scaled by weight.

Nasdaq-100 Volatility Control 15%™ Index (Ticker: XNDX15E™)

Purpose and Construction

The index targets 15% annualized volatility by adjusting its daily notional exposure to the Nasdaq 100 TotalReturn™ Index (XNDX). Exposure is increased when forecast volatility is below target and decreased when it is above target. Allocation decisions use intraday forecasts from Salt Financial's truVol® Risk Control Engine. Permitted exposure ranges from 0% to 200%, with a cap of 25 percentage point change per day.

Daily Calculation Steps

1. Exposure ratio – target volatility (15%) divided by truVol® forecasted volatility sets a provisional leverage factor, capped at 200%.
2. Dynamic risk scalar – a truVol estimate of equity short-term variance trend scales the provisional leverage factor up to +/-15%.
3. Volatility adjustment factor – a trailing variance check nudges exposure to keep realized volatility near 15%.
4. Rebalance – new exposure is set after the U.S. close; change is limited to ±25 ppts day over day.

Embedded Cost Treatment

XNDX15E deducts only one item: a daily financing charge equal to the Effective Federal Funds Rate multiplied by the index's exposure. This reflects the cost of carrying leverage (or the cash return when exposure is below 100%). No additional spread, fee rate, or trading cost allowance is applied. Licensing fees to Nasdaq and Salt Financial are paid by the product issuer and do not affect the published index level.

S&P 500 Index (Ticker: INDEXSP)

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. Indexed account credit calculations exclude dividends. While the value of each indexed account is affected by the value of the S&P 500, the contract does not directly participate in any stock, bond or equity investment. The index performance in this illustration is based on historical performance which is the actual historical performance of the S&P 500 Index, excluding dividends.

Additional Information

Illustration: This product illustration demonstrates Nassau Athos Annuity.

This is an illustration only and is designed to help you better understand how the annuity product you are considering works and might look in the future under various conditions. This illustration is not intended to indicate actual performance nor predict future results. The hypothetical, non-guaranteed values shown are calculated in reference to the historical and/or hypothetical back-tested performance of the indices as indicated. This illustration assumes current allocation option percentages and other non-guaranteed rates as of the assumed issue date. These rates are subject to change. The indices will not repeat historical and/or hypothetical back-tested performance and non-guaranteed elements will change over time. This means that actual non-guaranteed values may be higher or lower than those shown in this illustration, but not less than the guaranteed value. We have provided a summary of product features and options, which may vary by state. In the event this illustration conflicts with your contract, the terms of your contract prevail.

Required Minimum Distributions (RMDs) (Traditional IRAs only): If you were born on or after Jan 1, 1960, you must begin taking distributions from your Individual Retirement Accounts no later than April 1 following the year in which you attain age 75 (the “required beginning date”). If you were born prior to Jan 1, 1960, you must continue to take distributions from your Individual Retirement Account. Withdrawals, including RMDs, reduce all values associated with the contract. If you have questions regarding RMDs, please consult your tax advisor.

The calculation for any RMD amount indicated on this hypothetical illustration is based on the previous year’s ending Protected Accumulation Value. Calculations assume that client age is true as of January 1st of the issue year. Therefore, keep in mind that the RMD amount

shown is a projected amount that could be higher or lower. If the actual RMD amount that you must withdraw is higher than the amount illustrated, the remaining Accumulation Value, Protected Accumulation Value, Daily Accumulation Value, and Death Benefit amounts will be correspondingly lower.

This illustration assumes that clients born in 1959 must begin taking Required Minimum Distributions by age 73. Individuals born in 1959 should consult their tax advisor regarding their “applicable age” for RMDs because the regulation as currently written is unclear whether the “applicable age” is 73 or 75.

Tax Treatment: When you make a withdrawal from a non-qualified annuity, you will be subject to federal income tax on the amount withdrawn that represents interest credited. Federal law requires that withdrawals be taken first from interest credited. Withdrawals may be subject to federal/state income tax and, if taken prior to age 59 ½, an additional 10% federal tax penalty. Individual Retirement Accounts (IRAs) and/or other qualified plans already receive tax-deferred treatment. The tax-deferred feature of an annuity should not be a factor in purchasing an annuity in an IRA. Other features of an annuity besides tax deferral should be considered. The tax treatment of annuity distributions may differ substantially from distributions from other investments. Neither the Company, nor its agents and representatives can provide tax, legal or account advice. You should consult your own attorney or tax advisor about your specific circumstances.

This annuity offers multiple payment options. Before you elect an annuitization option, you should consult with your tax advisor to confirm which annuitization options are consistent with the IRS RMDs. If you elect an annuitization option with a period that exceeds your life expectancy based on the applicable IRS tables, your option may not meet applicable IRS requirements, and you may be subject to IRS penalties.

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 Life and Annuity Company does not provide individual tax, financial or investment advice or act as a fiduciary in the sale or service of the contract illustrated. You should consult your personal tax advisor or financial representative about your specific circumstances.

Product features and availability may vary by state. Contracts Vary By State of Issue.

Guarantees are based on the financial strength and claims-paying ability of Nassau Life and Annuity Company.

Annuity Products:

- are NOT insured by the FDIC, NCUSIF, or any other state or federal agency that insures.
- are subject to a MVA and surrender charges that could result in possible loss of premium applied to this annuity, or, principal.
- are NOT securities and are not subject to registration with the Securities and Exchange Commission (“SEC”).

Illustration Overview

ASSUMPTIONS	ACCOUNT ALLOCATIONS				PRODUCT FEATURES
Owner's Name: Valued Client	Allocation	Strategy	Extension Selection	Current Rate	- Indexed account options can be extended from one- to multi-year strategies annually. - After the first year, 7% of the anniversary Daily Accumulation Value may be withdrawn free of charges and adjustments. There is no free withdrawal amount during the first contract year. - Index credits are never less than 0%. - Charges upon surrender may invade principal but will never result in a value less than the Total Guaranteed Value.
Age: 65	100%	Extendable S&P 500 Dynamic Intraday TCA Point-to-Point with Participation	Extend	70%	
State: Connecticut	0%	Extendable Nasdaq-100 Volatility Control 15% Point-to-Point with Participation	Extend	60%	
Premium: \$500,000	0%	Extendable S&P 500 Point-to-Point with Cap	Extend	9.00%	
Non-Qualified	0%	Fixed Account		4.00%	

This illustration assumes the indices will repeat historical and/or hypothetical back-tested performance and that the annuity's current non-guaranteed elements, such as cap rates, participation rates, or other interest crediting factors, will not change. **The indices will not repeat historical and/or hypothetical back-tested performance, the non-guaranteed elements will change, and actual values will be higher or lower than those in this illustration but will not be less than the minimum guarantees.** The values in this illustration are not guarantees or even estimates of the amounts you can expect from your annuity.

Accumulation Potential

Guaranteed Values based on 0% account growth annually for each strategy selected

Non-Guaranteed Values based on historical and/or hypothetical back-tested performance from 12/31/15 - 12/31/25

Year	Age	Guaranteed			Non-Guaranteed				
		Cash Surrender Value	Accumulation Value	Death Benefit	Accumulation Value	Daily Accumulation Value	Protected Accumulation Value	Cash Surrender Value ⁴	Death Benefit
1	66	\$443,406	\$500,000	\$500,000	\$500,000	\$530,628	\$500,000	\$486,022	\$530,628
2	67	\$449,392	\$500,000	\$500,000	\$500,000	\$754,539	\$679,085	\$697,148	\$754,539
3	68	\$455,459	\$500,000	\$500,000	\$500,000	\$759,169	\$683,252	\$709,724	\$759,169
4	69	\$461,608	\$500,000	\$500,000	\$500,000	\$999,893	\$899,904	\$943,088	\$999,893
5	70	\$467,839	\$500,000	\$500,000	\$500,000	\$1,232,404	\$1,109,164	\$1,174,284	\$1,232,404
6	71	\$474,155	\$500,000	\$500,000	\$500,000	\$1,462,299	\$1,316,069	\$1,407,258	\$1,462,299
7	72	\$480,556	\$500,000	\$500,000	\$1,316,069	\$1,316,069	\$1,316,069	\$1,279,658	\$1,316,069
8	73	\$487,044	\$500,000	\$500,000	\$1,316,069	\$1,499,052	\$1,349,147	\$1,470,914	\$1,499,052
9	74	\$493,619	\$500,000	\$500,000	\$1,316,069	\$1,730,800	\$1,557,720	\$1,714,542	\$1,730,800
10	75	\$500,283	\$500,000	\$500,283	\$1,316,069	\$1,856,950	\$1,671,255	\$1,856,950	\$1,856,950
20	85	\$572,075	\$500,000	\$572,075	\$5,676,077	\$8,008,841	\$7,207,957	\$8,008,841	\$8,008,841
30	95	\$654,170	\$500,000	\$654,170	\$24,480,356	\$34,541,335	\$31,087,202	\$34,541,335	\$34,541,335

IMPORTANT: Illustration rules require that the last 10 calendar years of market performance be repeated three times consecutively for a total of 30 years in this illustration. The 10 calendar years used in this illustration may show extremely high market performance. In general, it is unlikely for any 10 year period of market performance to repeat for 30 years. Actual non-guaranteed values may differ significantly from this illustration.

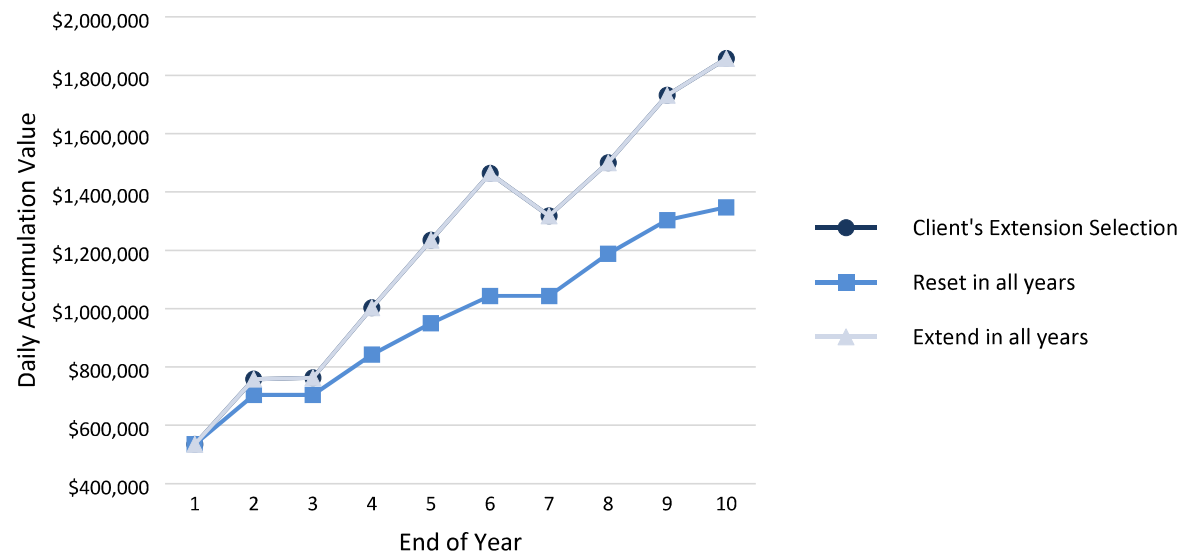
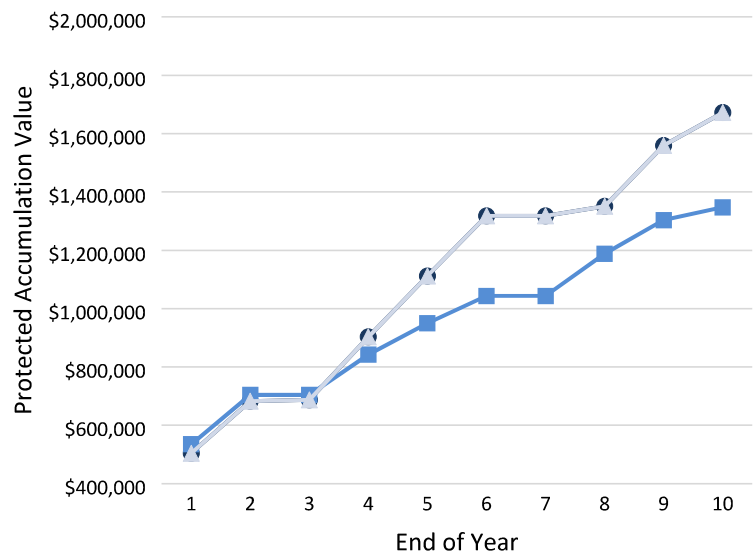
4. Cash Surrender Value shown is net of surrender charges. An MVA may also apply during the surrender charge period.

This is a hypothetical illustration based on historical and/or hypothetical back-tested performance, current rates and selected strategies (including Extension Selections). This illustration assumes: (1) all values are shown as of the end of the contract year and (2) no withdrawals are taken. Values are calculated using the most recent 10 years of performance, repeating. See the Glossary of Terms for more information.

Accumulation Potential Extension

This report illustrates **Non-Guaranteed Values** (Daily and Protected Accumulation Values) based on historical and/or hypothetical back-tested performance from 12/31/15 - 12/31/25, assuming the following scenarios: (1) Your Extension Selections; (2) A Default Extension Selection of "Reset" in all years; and (3) a Default Extension Selection of "Extend" in all years. Refer to page 9 for Guaranteed Values.

Year	Age	Protected Accumulation Value			Daily Accumulation Value		
		Client's Extension Selection	Reset in all years	Extend in all years	Client's Extension Selection	Reset in all years	Extend in all years
1	66	\$500,000	\$530,628	\$500,000	\$530,628	\$530,628	\$530,628
2	67	\$679,085	\$700,597	\$679,085	\$754,539	\$700,597	\$754,539
3	68	\$683,252	\$700,597	\$683,252	\$759,169	\$700,597	\$759,169
4	69	\$899,904	\$839,199	\$899,904	\$999,893	\$839,199	\$999,893
5	70	\$1,109,164	\$947,370	\$1,109,164	\$1,232,404	\$947,370	\$1,232,404
6	71	\$1,316,069	\$1,040,792	\$1,316,069	\$1,462,299	\$1,040,792	\$1,462,299
7	72	\$1,316,069	\$1,040,792	\$1,316,069	\$1,316,069	\$1,040,792	\$1,316,069
8	73	\$1,349,147	\$1,185,501	\$1,349,147	\$1,499,052	\$1,185,501	\$1,499,052
9	74	\$1,557,720	\$1,301,677	\$1,557,720	\$1,730,800	\$1,301,677	\$1,730,800
10	75	\$1,671,255	\$1,345,810	\$1,671,255	\$1,856,950	\$1,345,810	\$1,856,950



This is a hypothetical illustration based on historical and/or hypothetical back-tested performance, current rates and selected strategies. This illustration assumes: (1) all values are shown as of the end of the contract year and (2) no withdrawals are taken. This illustration is for representative purposes only and there is no guarantee that the performance illustrated here will actually occur.

Indexed Account Strategy Performance

The indexed account strategy performance scenarios that follow are intended to help you understand how different historical and/or hypothetical back-tested periods may affect the potential for interest credits and ultimately the Accumulation Value in an indexed annuity. It's important to note the following:

- The performance scenarios shown assume no withdrawals have been taken in the first 10 contract years and reflect your selected allocation.
- The performance calculations are based on current crediting rates as shown on the Illustration Overview and Extendable Indexed Account Rates Supplement. Crediting rates are subject to change.
- All values are shown as of the end of the contract year.
- This information is for representative purposes only and there is no guarantee that the performance illustrated will actually occur.

NOTE: In accordance with state regulations, the performance scenarios that follow are based on the most recent, best and worst 10-year periods out of the last 20 years for the Index. The best and worst scenarios for the Index may differ from the best and worst scenarios for the Indexed Account due to the application of credited rates and flooring negative returns at zero. This may lead to illustrations where the indexed account performance in the worst 10-year period of the Index provides higher returns than the indexed account performance in the last or best 10-year period of the Index itself. Similarly, this may lead to illustrations where the indexed account performance in the best 10-year period of the Index provides lower returns than the indexed account performance in the last or worst 10-year period of the Index itself.

Aggregate Account Performance

This report is provided to help you understand how different historical and/or hypothetical back tested periods may affect the potential for interest credits and ultimately the Daily and Protected Accumulation Values in an indexed annuity. These scenarios assume current rates.

Historical and/or Hypothetical Back-tested Performance Comparison - Your Selected Allocations

Most Recent 10-year Period reflects the historical and/or hypothetical back-tested performance for the most recent 10 calendar years

Year	Accumulation Value	Daily Accumulation Value	Protected Accumulation Value
1	\$500,000	\$530,628	\$500,000
2	\$500,000	\$754,539	\$679,085
3	\$500,000	\$759,169	\$683,252
4	\$500,000	\$999,893	\$899,904
5	\$500,000	\$1,232,404	\$1,109,164
6	\$500,000	\$1,462,299	\$1,316,069
7	\$1,316,069	\$1,316,069	\$1,316,069
8	\$1,316,069	\$1,499,052	\$1,349,147
9	\$1,316,069	\$1,730,800	\$1,557,720
10	\$1,316,069	\$1,856,950	\$1,671,255

Specified Period: 12/31/2015 - 12/31/2025
Geometric Mean Annual Interest Rate = 14.02%

Best 10-year Period reflects the historical and/or hypothetical back-tested performance for a continuous period of 10 years out of the last 20 years that would result in the most index value growth.

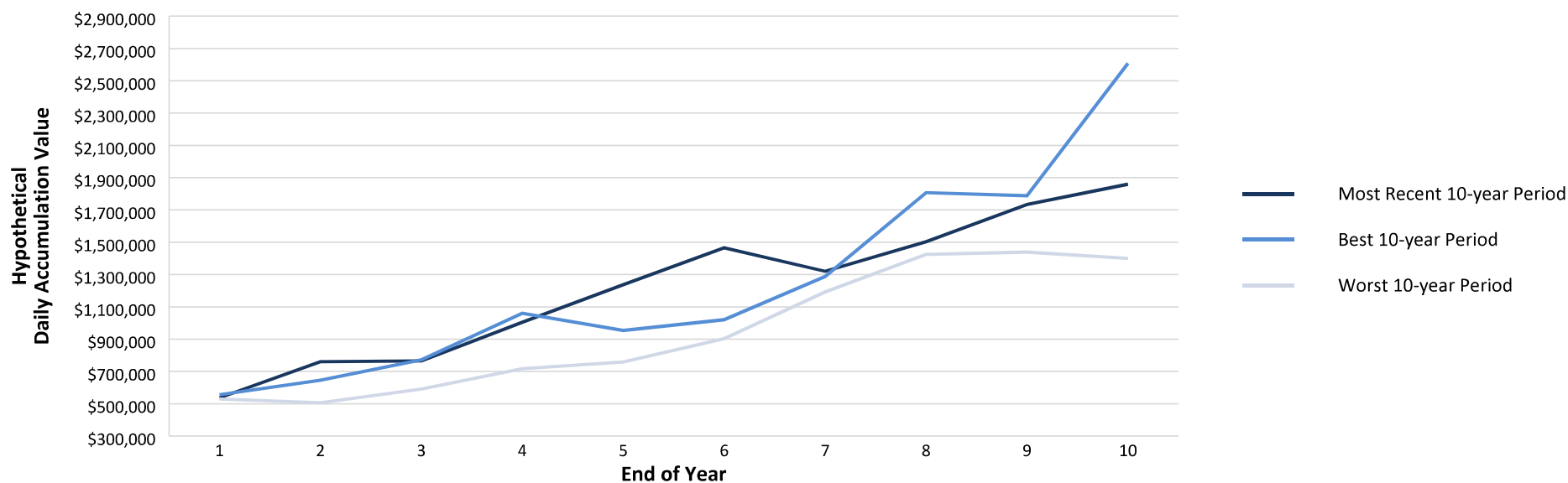
Year	Accumulation Value	Daily Accumulation Value	Protected Accumulation Value
1	\$500,000	\$549,976	\$500,000
2	\$500,000	\$639,339	\$575,405
3	\$500,000	\$766,407	\$689,767
4	\$500,000	\$1,054,601	\$949,141
5	\$949,141	\$949,141	\$949,141
6	\$949,141	\$1,015,439	\$949,141
7	\$949,141	\$1,284,056	\$1,155,650
8	\$949,141	\$1,804,027	\$1,623,624
9	\$949,141	\$1,785,724	\$1,623,624
10	\$949,141	\$2,607,341	\$2,346,606

Specified Period varies by index.
Geometric Mean Annual Interest Rate = 17.96%

Worst 10-year Period reflects the historical and/or hypothetical back-tested performance for a continuous period of 10 years out of the last 20 years that would result in the least index value growth.

Year	Accumulation Value	Daily Accumulation Value	Protected Accumulation Value
1	\$500,000	\$523,329	\$500,000
2	\$500,000	\$500,000	\$500,000
3	\$500,000	\$584,154	\$525,738
4	\$500,000	\$710,966	\$639,869
5	\$500,000	\$752,736	\$677,462
6	\$500,000	\$897,345	\$807,610
7	\$500,000	\$1,187,560	\$1,068,804
8	\$500,000	\$1,420,928	\$1,278,835
9	\$500,000	\$1,435,061	\$1,291,555
10	\$500,000	\$1,396,311	\$1,291,555

Specified Period varies by index.
Geometric Mean Annual Interest Rate = 10.82%



This is a hypothetical illustration based on historical and/or hypothetical back-tested performance, current rates and selected strategies (including Extension Selections). This illustration assumes: (1) all values are shown as of the end of the contract year and (2) no withdrawals are taken. This illustration is for representative purposes only and there is no guarantee that the performance illustrated here will actually occur.

Indexed Account Strategy Performance

This report is provided to help you understand how different historical and/or hypothetical back tested periods may affect the potential for interest credits and ultimately the Daily and Protected Account Values in an indexed annuity. These scenarios assume current rates.

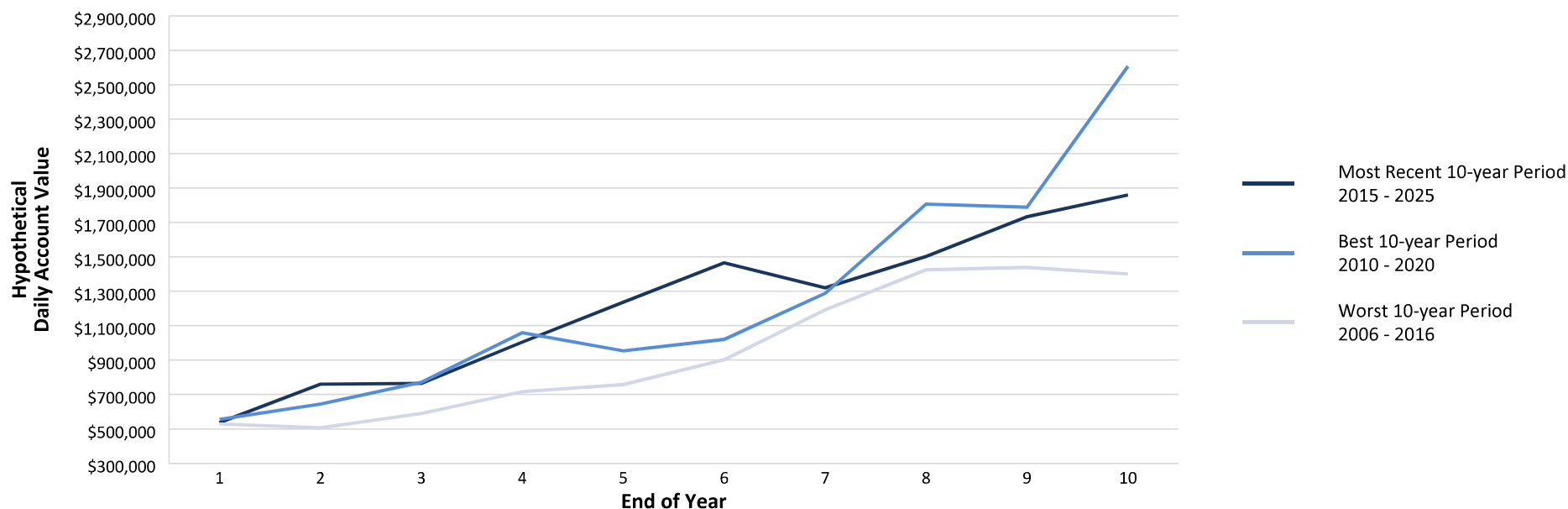
Hypothetical Back-tested Performance Comparison - Extendable S&P 500 Dynamic Intraday TCA Point-to-Point with Participation (100% Allocated)

Most Recent 10-year Period reflects the hypothetical back-tested performance of the S&P 500® Dynamic Intraday TCA Index for the most recent 10 calendar years

Year	Extension Selection	Annual Index Performance	Cumulative Index Return	Participation Rate	Credited Rate	Account Return	Account Value	Daily Account Value	Protected Account Value
1	Extend	8.75%	8.75%	70%	N/A	6.13%	\$500,000	\$530,628	\$500,000
2	Extend	45.76%	58.51%	87%	N/A	50.91%	\$500,000	\$754,539	\$679,085
3	Extend	-2.13%	55.14%	94%	N/A	51.83%	\$500,000	\$759,169	\$683,252
4	Extend	28.26%	98.99%	101%	N/A	99.98%	\$500,000	\$999,893	\$899,904
5	Extend	18.41%	135.63%	108%	N/A	146.48%	\$500,000	\$1,232,404	\$1,109,164
6	Extend	14.09%	168.82%	114%	N/A	192.46%	\$500,000	\$1,462,299	\$1,316,069
7	Auto-Reset	-14.76%	129.14%	120%	163.21%	154.97%	\$1,316,069	\$1,316,069	\$1,316,069
8	Extend	19.86%	19.86%	70%	N/A	13.90%	\$1,316,069	\$1,499,052	\$1,349,147
9	Extend	14.00%	36.64%	86%	N/A	31.51%	\$1,316,069	\$1,730,800	\$1,557,720
10	Extend	4.84%	43.26%	95%	N/A	41.10%	\$1,316,069	\$1,856,950	\$1,671,255

S&P 500® Dynamic Intraday TCA Index Specified Period: 12/31/2015 - 12/31/2025

Geometric Mean Annual Interest Rate = 14.02%



The S&P 500 Dynamic Intraday TCA Index was launched on Aug 14, 2023. Any performance data used prior to the index's launch date is hypothetical (back-tested) data and NOT actual performance. Past performance is not an indication of future results. This is a hypothetical illustration based on current rates and selected strategies (including Extension Selections). This illustration assumes: (1) all values are shown as of the end of the contract year and (2) no withdrawals are taken. This illustration is for representative purposes only and there is no guarantee that the performance illustrated here will actually occur.

Indexed Account Strategy Performance

This report is provided to help you understand how different historical and/or hypothetical back tested periods may affect the potential for interest credits and ultimately the Daily and Protected Account Values in an indexed annuity. These scenarios assume current rates.

Hypothetical Back-tested Performance Comparison - Extendable S&P 500 Dynamic Intraday TCA Point-to-Point with Participation (100% Allocated)

Best 10-year Period reflects the hypothetical back-tested performance of the S&P 500® Dynamic Intraday TCA Index for a continuous period of 10 years out of the last 20 years that would result in the most index value growth.

Year	Extension Selection	Annual Index Performance	Cumulative Index Return	Participation Rate	Credited Rate	Account Return	Account Value	Daily Account Value	Protected Account Value
1	Extend	14.28%	14.28%	70%	N/A	10.00%	\$500,000	\$549,976	\$500,000
2	Extend	15.22%	31.67%	88%	N/A	27.87%	\$500,000	\$639,339	\$575,405
3	Extend	17.67%	54.93%	97%	N/A	53.28%	\$500,000	\$766,407	\$689,767
4	Extend	33.39%	106.65%	104%	N/A	110.92%	\$500,000	\$1,054,601	\$949,141
5	Auto-Reset	-12.57%	80.67%	111%	89.83%	89.54%	\$949,141	\$949,141	\$949,141
6	Extend	9.98%	9.98%	70%	N/A	6.99%	\$949,141	\$1,015,439	\$949,141
7	Extend	27.39%	40.10%	88%	N/A	35.29%	\$949,141	\$1,284,056	\$1,155,650
8	Extend	38.35%	93.82%	96%	N/A	90.07%	\$949,141	\$1,804,027	\$1,623,624
9	Extend	-4.26%	85.57%	103%	N/A	88.14%	\$949,141	\$1,785,724	\$1,623,624
10	Extend	39.47%	158.82%	110%	N/A	174.71%	\$949,141	\$2,607,341	\$2,346,606

S&P 500® Dynamic Intraday TCA Index Specified Period: 09/02/2010 - 09/02/2020

Geometric Mean Annual Interest Rate = 17.96%

Worst 10-year Period reflects the hypothetical back-tested performance of the S&P 500® Dynamic Intraday TCA Index for a continuous period of 10 years out of the last 20 years that would result in the least index value growth.

Year	Extension Selection	Annual Index Performance	Cumulative Index Return	Participation Rate	Credited Rate	Account Return	Account Value	Daily Account Value	Protected Account Value
1	Extend	6.67%	6.67%	70%	N/A	4.67%	\$500,000	\$523,329	\$500,000
2	Auto-Reset	-19.84%	-14.49%	86%	0.00%	0.00%	\$500,000	\$500,000	\$500,000
3	Extend	24.04%	24.04%	70%	N/A	16.83%	\$500,000	\$584,154	\$525,738
4	Extend	21.11%	50.23%	84%	N/A	42.19%	\$500,000	\$710,966	\$639,869
5	Extend	3.14%	54.94%	92%	N/A	50.55%	\$500,000	\$752,736	\$677,462
6	Extend	16.35%	80.27%	99%	N/A	79.47%	\$500,000	\$897,345	\$807,610
7	Extend	27.43%	129.73%	106%	N/A	137.51%	\$500,000	\$1,187,560	\$1,068,804
8	Extend	15.11%	164.45%	112%	N/A	184.19%	\$500,000	\$1,420,928	\$1,278,835
9	Extend	-2.26%	158.48%	118%	N/A	187.01%	\$500,000	\$1,435,061	\$1,291,555
10	Extend	-5.38%	144.57%	124%	N/A	179.26%	\$500,000	\$1,396,311	\$1,291,555

S&P 500® Dynamic Intraday TCA Index Specified Period: 11/06/2006 - 11/06/2016

Geometric Mean Annual Interest Rate = 10.82%

The S&P 500 Dynamic Intraday TCA Index was launched on Aug 14, 2023. Any performance data used prior to the index's launch date is hypothetical (back-tested) data and NOT actual performance. Past performance is not an indication of future results. This is a hypothetical illustration based on current rates and selected strategies (including Extension Selections). This illustration assumes: (1) all values are shown as of the end of the contract year and (2) no withdrawals are taken. This illustration is for representative purposes only and there is no guarantee that the performance illustrated here will actually occur.

Glossary of Terms

Age - The oldest owner's age as of the beginning of the contract year.

Account Return - The percentage rate used in the calculation of the Daily Account Value for an indexed account.

Account Value - The value of a fixed or indexed account. The Account Value of indexed accounts includes only realized* credits. The Account Value is used to determine the indexed account credit Amount for any indexed account.

Accumulation Value - The sum of the Account Values of the fixed and/or indexed accounts.

Cash Surrender Value - The amount the owner will receive upon surrender. During the Window Period, the Cash Surrender Value equals the greater of the Window Period Cash Surrender Value and the Standard Cash Surrender Value. On any other date, the Cash Surrender Value equals the Standard Cash Surrender Value.

Contract Anniversary - The same day and month as the Contract Issue Date of each year following the Contract Issue Date. If the day does not exist in a month, the last day of the month will be used.

Daily Account Value - The Account Value including realized and unrealized* indexed account credits for the current Segment.

Daily Accumulation Value - The Account Value of the Fixed Account plus the sum of the Daily Account Values of each of the indexed accounts.

Credited Rate - The cumulative growth rate of the Account Value over the segment duration, calculated before the deduction of any applicable fees.

Death Benefit - The amount payable upon the death of any owner.

Extend - If the owner elects to Extend, then no indexed account credit amount will be added to the Account Value, the current account Segment will be extended by one year and a modified cap rate and/or participation rate will apply to the new Segment. Account Value cannot be allocated to or from an indexed account that is being extended until a Reset occurs.

Extension Selection - The "Extend" or "Reset" decision for extendable indexed accounts.

Free Withdrawal Amount - The Gross Withdrawal amount the owner may withdraw from the contract without incurring fees or charges.

Gross Withdrawal - The amount payable to the owner as a consequence of their request for a withdrawal before the adjustment for any fees or charges.

Index Account Credit Amount on Withdrawal - The dollar amount, if any, credited to the Account Value upon withdrawal from an indexed account.

Market Value Adjustment - A positive or negative change in the value received if the owner surrenders their contract or takes a Gross Withdrawal in excess of any applicable Free Withdrawal Amount during the Surrender Charge period.

Account Maximum Gross Withdrawal - The maximum amount that may be withdrawn from an account. For the Fixed Account, this amount is equal to the Account Value. For an indexed account, this amount is equal to the Daily Account Value on the Contract Anniversary and is equal to the Protected Account Value at all other times.

Maximum Gross Withdrawal - The maximum amount that may be withdrawn from the contract. It is the sum of Account Maximum Gross Withdrawal for each Account.

Protected Account Return - The percentage rate used in the calculation of the Protected Account Value for an indexed account.

Protected Account Value - The portion of the Daily Account Value that is guaranteed to be protected against losses regardless of index performance. The maximum amount the owner can withdraw from their contract will never be less than the Protected Account Value. The Protected Account Value is the minimum amount available for withdrawal or as the death benefit at any time. You may be eligible to receive an amount higher than the Protected Account Value under certain circumstances. The Protected Account Value is equal to the Account Value of an indexed account multiplied by one (1) plus the Protected Account Return.

Protected Accumulation Value - The Account Value of the fixed account plus the sum of the Protected Account Values of each indexed account.

Protected Account Value Reset - A reset that occurs automatically on the Contract Anniversary if the Daily

Account Value is less than or equal to the Protected Account Value. Any indexed account credit is added to the Account Value on your Contract Anniversary and a new account Segment begins. A new cap rate and/or participation rate will apply to the new Segment.

Reallocation Period - The number of calendar days after the Contract Anniversary during which you can modify your Extension Selection and reallocate your Account Value among the available fixed and indexed accounts. At the time of contract issue the Reallocation Period is 15 days, but this is subject to change.

Reset - If the owner selects Reset, indexed account credits will be added to the Account Value and a new Segment will begin.

Standard Cash Surrender Value - A value used in calculating Cash Surrender Value. It equals the Maximum Gross Withdrawal, adjusted by any applicable Surrender Charges and Market Value Adjustment.

Window Period - The number of calendar days after each Contract Anniversary during which the Window Period Cash Surrender Value is available upon surrender. At the time of contract issue the Window Period is 15 days, but this is subject to change.

Window Period Cash Surrender Value - The minimum amount the owner will receive upon surrender during the Window Period.

Year - Values shown represent the value on that contract anniversary (e.g., Year 0 refers to the contract issue date, Year 1 refers to the first contract anniversary).

* "Realized" indexed account credits are credits that have been added to the Account Value. "Unrealized" indexed account credits are those which have accrued but have not been added to the Account Value.

Important Disclosures

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

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 59 1/2, a 10% IRS penalty may also apply.

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.

This 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. While Growth is a central objective of the Nassau Athos Annuity, growth is not guaranteed. Lifetime payments and guarantees are based on the claims paying ability of Nassau Life and Annuity Company.



INTRODUCTION

Thank you for considering Nassau Athos Annuity for your retirement portfolio. We've created this document to provide more information about the innovative Extendable Indexed Account options to help you make the right purchasing decision for your specific situation.

If you elect to extend an indexed account, you are choosing to defer some or all of the index credits (if any) that would otherwise be credited to your account value at the end of the account's segment. Instead, a new, modified participation and/or cap rate will be declared for the indexed account. For Extendable Indexed Accounts with Participation, the modified rate will be applied to the next contract year as well as any previous contract years in the account segment where an extension (and not a reset) occurred. For Extendable Indexed Accounts with Cap, the modified rate will apply only to the next contract year of the account segment.

For indexed accounts, your annuity illustration includes projections of both guaranteed and non-guaranteed values. For the non-guaranteed values, we assume that the current participation or cap rates offered by the company for new contracts also apply to the next contract year of the account segment after a reset occurs. The actual renewal rate that applies upon a reset is subject to change and could be lower, higher, or the same as the rate that applied at the time your contract was issued or on any prior contract anniversary.

The non-guaranteed illustrated values also assume that the modified participation and/or cap rate that applies when an account is extended will be equal to Nassau's current renewal rates for the extendable indexed accounts. This illustration supplement includes current renewal rates for the extendable indexed accounts to help you understand the modified rates that are included in your annuity illustration. It's important to note that these rates are subject to change over the life of your contract and the actual renewal rates for your contract will be different than the rates included in this supplement.

ATHOS NON-BONUS VERSION - GROUP B APPLICABLE STATES

AK, CT, DE, FL, GA, HI, ID, KY, LA, MA, MD, MN, MO, MT,
NH, NJ, OH, OR, PA, RI, SC, TX, UT, VA, WA, WI

This hypothetical example is for illustrative purposes only.

This is not a prediction or guarantee of actual results. Actual results will vary from those described. For complete information, please consult your contract, the Indexed Annuity Disclosure Document, and the Buyers Guide.

Nassau Athos Annuity is a single premium deferred indexed annuity issued by Nassau Life and Annuity Company.

NASSAU ATHOS ANNUITYSM

EXTENDABLE INDEXED ACCOUNT RATES SUPPLEMENT FOR ANNUITY ILLUSTRATIONS



INTRODUCTION (CONTINUED)

When reviewing the rate tables in this supplement, it's important to keep in mind the following:

The modified rate that is applied to an extended segment on each contract anniversary is based on the Cumulative Account Return (for Extendable Indexed Accounts with Participation) or Daily Account Value at Risk (for Extendable Indexed Accounts with Cap) for that segment. If the Cumulative Account Return or Daily Account Value at Risk increases from the previous contract anniversary, then it is assumed that the modified participation and/or cap rate that applies upon extend will also increase. Similarly, if the value decreases from the previous contract anniversary, then it is assumed the modified participation and/or cap rate that applies upon extend will decrease. Since rates are subject to change, actual modified rates that apply for Extendable Indexed Accounts may be greater than, less than or equal to the rate set at each previous contract anniversary or rates set upon reset.

The rates will never be less than the guaranteed minimum rates provided in your contract. The guaranteed minimum rates are:

Indexed Account	Guaranteed Minimum Cap Rate	Guaranteed Minimum Participation Rate
Extendable S&P 500 Dynamic Intraday TCA Point-to-Point with Participation	N/A	5%
Extendable Nasdaq-100 Volatility Control 15% Point-to-Point with Participation	N/A	5%
Extendable S&P 500 Point-to-Point with Cap	0.50%	100%

The Cumulative Account Returns and Daily Account Value at Risk shown on the rate tables and the associated rates on the pages that follow are provided in increments. If the illustrated Cumulative Account Return or Daily Account Value at Risk on contract anniversary falls between two of the values shown on the table, then the associated rate is determined using a weighted average. Please refer to the examples that follow to see how modified rates are calculated.

IF YOU HAVE ANY QUESTIONS ABOUT THE INFORMATION IN THIS ILLUSTRATION SUPPLEMENT, PLEASE CONTACT YOUR INSURANCE PRODUCER.

HYPOTHETICAL EXAMPLE

How your modified rate is calculated when choosing to Extend an Extendable Indexed Account with Participation.

Step 1

Identify the rows and columns of data that the Cumulative Account Return and Prior Contract Year Participation Rate fall within. These will be used to determine a weighted average.

This example assumes the Cumulative Account Return is 3% and Prior Contract Year Participation Rate is 42%:

- For a Cumulative Account Return of 3%, use the Cumulative Account Return rows of 2% and 4%
- For a Prior Contract Year Participation Rate of 42%, use the Prior Contract Year Participation Rate ("Prior Par") columns of 40% and 50%

		Prior Contract Year Participation Rate			
		30%	40%	50%	60%
Cumulative Account Return	0%	30.1%	30.1%	30.1%	30.1%
	2%	35.6%	40.0%	43.2%	45.4%
	4%	36.3%	43.6%	49.4%	53.8%
	6%	35.9%	44.8%	52.4%	58.5%

Step 2

Calculate weighted averages based on Cumulative Account Returns

A Cumulative Account Return of 3% is halfway (50%) between Cumulative Account Returns of 2% and 4%. Therefore, we will apply 50% weight to the Cumulative Account Return of 2% and 50% weight to the Cumulative Account Return of 4%.

- Let's look at this for the column where the Prior Par is 40%
(Cumulative Account Return = 3%, Prior Par = 40%) = (50% x 40.0%) + (50% x 43.6%) = 41.8%
- Perform the same calculation for the column where the Prior Par is 50%
(Cumulative Account Return = 3%, Prior Par = 50%) = (50% x 43.2%) + (50% x 49.4%) = 46.3%

		Prior Contract Year Participation Rate			
		30%	40%	50%	60%
Cumulative Account Return	0%	30.1%	30.1%	30.1%	30.1%
	2%	35.6%	40.0%	43.2%	45.4%
	3%		41.8%	46.3%	
	4%	36.3%	43.6%	49.4%	53.8%
	6%	35.9%	44.8%	52.4%	58.5%

Step 3

Calculate weighted averages based on Prior Contract Year Participation Rates

- Prior Par of 42% is between Prior Par of 40% and 50%. We will apply 80% weight to the Prior Par of 40% and 20% weight to the Prior Par of 50%
- (Cumulative Account Return = 3%, Prior Par = 42%) = (80% x 41.8%) + (20% x 46.3%) = 42.7%

Step 4

Apply rounding to arrive at the final, modified Participation Rate

The result from Step 3 is rounded to the nearest whole percentage. In this example, that means the final, modified Participation Rate is 43%. This modified Participation Rate applies to the full Segment.

S&P 500[®] DYNAMIC INTRADAY TCA INDEX EXTENDABLE POINT-TO-POINT WITH PARTICIPATION

Prior Contract Year Participation Rate

	70.00%	75.00%	80.00%	85.00%	90.00%	95.00%	100.00%	105.00%	110.00%	115.00%	120.00%	125.00%	130.00%	135.00%	140.00%	145.00%	150.00%
0.00%	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%
1.00%	75.80%	76.30%	76.80%	77.30%	77.70%	78.10%	78.40%	78.70%	79.00%	79.20%	79.50%	79.70%	79.90%	80.10%	80.20%	80.40%	80.50%
2.00%	79.90%	81.10%	82.10%	83.00%	83.90%	84.60%	85.30%	86.00%	86.50%	87.10%	87.60%	88.00%	88.50%	88.90%	89.20%	89.60%	89.90%
4.00%	85.00%	87.30%	89.30%	91.10%	92.80%	94.30%	95.80%	97.10%	98.30%	99.50%	100.50%	101.50%	102.40%	103.30%	104.10%	104.90%	105.60%
6.00%	87.40%	90.50%	93.40%	96.00%	98.50%	100.80%	102.90%	104.90%	106.70%	108.40%	110.10%	111.60%	113.10%	114.40%	115.70%	116.90%	118.10%
8.00%	88.30%	92.10%	95.60%	98.90%	102.00%	104.90%	107.70%	110.20%	112.70%	115.00%	117.10%	119.20%	121.10%	123.00%	124.70%	126.40%	128.00%
10.00%	88.30%	92.60%	96.70%	100.50%	104.20%	107.60%	110.90%	114.00%	116.90%	119.70%	122.30%	124.90%	127.30%	129.60%	131.80%	133.80%	135.80%
12.50%	86.60%	91.30%	95.70%	99.90%	103.90%	107.80%	111.40%	114.90%	118.30%	121.50%	124.50%	127.40%	130.20%	132.90%	135.50%	137.90%	140.30%
15.00%	84.70%	89.40%	94.00%	98.30%	102.50%	106.60%	110.40%	114.10%	117.70%	121.10%	124.40%	127.50%	130.50%	133.50%	136.30%	139.00%	141.60%
20.00%	82.00%	86.90%	91.60%	96.20%	100.70%	104.90%	109.10%	113.10%	117.00%	120.70%	124.30%	127.80%	131.20%	134.50%	137.60%	140.70%	143.70%
30.00%	79.20%	84.20%	89.10%	93.90%	98.60%	103.20%	107.70%	112.00%	116.30%	120.40%	124.50%	128.40%	132.30%	136.00%	139.70%	143.20%	146.70%
40.00%	77.80%	82.90%	87.90%	92.80%	97.60%	102.30%	106.90%	111.50%	116.00%	120.40%	124.70%	128.90%	133.00%	137.10%	141.00%	144.90%	148.70%
50.00%	77.00%	82.10%	87.20%	92.10%	97.00%	101.90%	106.60%	111.30%	116.00%	120.50%	125.00%	129.40%	133.70%	138.00%	142.20%	146.30%	150.40%
60.00%	76.60%	81.80%	86.90%	91.90%	96.90%	101.80%	106.70%	111.50%	116.20%	120.90%	125.50%	130.00%	134.50%	139.00%	143.30%	147.60%	151.90%
70.00%	76.50%	81.70%	86.80%	91.90%	96.90%	101.90%	106.80%	111.70%	116.60%	121.30%	126.10%	130.70%	135.30%	139.90%	144.40%	148.90%	153.30%
80.00%	76.30%	81.50%	86.70%	91.80%	96.90%	101.90%	106.90%	111.80%	116.70%	121.60%	126.40%	131.20%	135.90%	140.50%	145.10%	149.70%	154.20%
90.00%	76.10%	81.30%	86.50%	91.60%	96.70%	101.80%	106.80%	111.80%	116.70%	121.60%	126.50%	131.30%	136.10%	140.80%	145.50%	150.10%	154.70%
100.00%	75.90%	81.10%	86.30%	91.50%	96.60%	101.70%	106.70%	111.80%	116.70%	121.70%	126.60%	131.50%	136.30%	141.10%	145.80%	150.50%	155.20%
125.00%	75.40%	80.70%	85.90%	91.00%	96.20%	101.30%	106.40%	111.50%	116.50%	121.50%	126.50%	131.50%	136.40%	141.30%	146.10%	150.90%	155.70%
150.00%	75.10%	80.40%	85.60%	90.80%	95.90%	101.10%	106.20%	111.30%	116.40%	121.40%	126.50%	131.50%	136.40%	141.40%	146.30%	151.20%	156.10%
175.00%	74.90%	80.10%	85.40%	90.60%	95.70%	100.90%	106.00%	111.20%	116.30%	121.40%	126.40%	131.50%	136.50%	141.50%	146.50%	151.40%	156.30%
200.00%	74.70%	80.00%	85.20%	90.40%	95.60%	100.80%	105.90%	111.10%	116.20%	121.30%	126.40%	131.50%	136.50%	141.50%	146.50%	151.50%	156.50%
250.00%	74.50%	79.70%	85.00%	90.20%	95.40%	100.60%	105.80%	110.90%	116.10%	121.20%	126.30%	131.40%	136.50%	141.60%	146.70%	151.70%	156.80%
300.00%	74.30%	79.60%	84.80%	90.00%	95.20%	100.40%	105.60%	110.80%	116.00%	121.10%	126.30%	131.40%	136.50%	141.70%	146.80%	151.80%	156.90%
350.00%	74.20%	79.50%	84.70%	89.90%	95.10%	100.40%	105.60%	110.70%	115.90%	121.10%	126.30%	131.40%	136.60%	141.70%	146.80%	151.90%	157.00%
400.00%	74.10%	79.40%	84.60%	89.80%	95.10%	100.30%	105.50%	110.70%	115.90%	121.10%	126.20%	131.40%	136.60%	141.70%	146.90%	152.00%	157.10%

Cumulative Account Return

NASDAQ-100 VOLATILITY CONTROL 15%TM INDEX EXTENDABLE POINT-TO-POINT WITH PARTICIPATION

Prior Contract Year Participation Rate

	60.00%	65.00%	70.00%	75.00%	80.00%	85.00%	90.00%	95.00%	100.00%	105.00%
0.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%
1.00%	64.90%	65.50%	66.00%	66.50%	66.90%	67.30%	67.60%	67.90%	68.20%	68.40%
2.00%	68.30%	69.50%	70.60%	71.60%	72.40%	73.20%	73.80%	74.50%	75.00%	75.50%
4.00%	72.40%	74.70%	76.70%	78.60%	80.30%	81.80%	83.20%	84.50%	85.70%	86.80%
6.00%	74.10%	77.30%	80.20%	82.80%	85.30%	87.50%	89.60%	91.60%	93.30%	95.00%
8.00%	74.60%	78.50%	82.00%	85.30%	88.40%	91.30%	94.00%	96.50%	98.80%	101.00%
10.00%	74.40%	78.80%	82.90%	86.70%	90.30%	93.70%	96.90%	99.90%	102.80%	105.40%
12.50%	73.00%	77.70%	82.10%	86.30%	90.20%	94.00%	97.60%	101.00%	104.20%	107.30%
15.00%	71.40%	76.10%	80.70%	85.00%	89.10%	93.10%	96.80%	100.40%	103.90%	107.20%
20.00%	69.20%	74.10%	78.80%	83.30%	87.70%	91.90%	95.90%	99.80%	103.50%	107.20%
30.00%	67.00%	71.90%	76.80%	81.50%	86.10%	90.60%	94.90%	99.20%	103.30%	107.40%
40.00%	65.80%	70.80%	75.70%	80.60%	85.30%	89.90%	94.50%	98.90%	103.30%	107.60%
50.00%	65.20%	70.20%	75.20%	80.10%	84.90%	89.70%	94.30%	98.90%	103.40%	107.90%
60.00%	64.90%	70.00%	75.00%	80.00%	84.90%	89.70%	94.50%	99.20%	103.80%	108.30%
70.00%	64.80%	69.90%	75.00%	80.00%	84.90%	89.80%	94.70%	99.50%	104.20%	108.90%
80.00%	64.60%	69.80%	74.90%	79.90%	84.90%	89.90%	94.80%	99.60%	104.40%	109.20%
90.00%	64.50%	69.60%	74.70%	79.80%	84.80%	89.80%	94.70%	99.60%	104.50%	109.30%
100.00%	64.30%	69.50%	74.60%	79.70%	84.70%	89.70%	94.70%	99.60%	104.50%	109.40%
125.00%	63.90%	69.10%	74.20%	79.40%	84.40%	89.50%	94.50%	99.50%	104.40%	109.30%
150.00%	63.70%	68.90%	74.00%	79.10%	84.20%	89.30%	94.30%	99.40%	104.30%	109.30%
175.00%	63.50%	68.70%	73.80%	79.00%	84.10%	89.20%	94.20%	99.30%	104.30%	109.30%
200.00%	63.40%	68.50%	73.70%	78.80%	84.00%	89.10%	94.20%	99.20%	104.30%	109.30%
250.00%	63.20%	68.40%	73.50%	78.70%	83.80%	88.90%	94.00%	99.10%	104.20%	109.30%
300.00%	63.00%	68.20%	73.40%	78.60%	83.70%	88.80%	94.00%	99.10%	104.20%	109.20%
350.00%	62.90%	68.10%	73.30%	78.50%	83.60%	88.80%	93.90%	99.00%	104.10%	109.20%
400.00%	62.90%	68.10%	73.20%	78.40%	83.60%	88.70%	93.90%	99.00%	104.10%	109.20%

Cumulative Account Return

HYPOTHETICAL EXAMPLE

How your modified rates are calculated when choosing to Extend an Extendable Indexed Account with Cap.

The modified rates for an Extendable Indexed Account with Cap depend on the Daily Account Value at Risk as of your Contract Anniversary ("DAV at Risk"). The DAV at Risk is the portion of your Daily Account Value that is at risk of loss if the associated index decreases and will never exceed 10%. The portion of your Daily Account Value that is guaranteed to be protected against losses regardless of index performance is called your Protected Account Value.

Step 1 Determine your DAV at Risk.

This example assumes a Protected Account Value of \$96,750 and Daily Account Value of \$100,000.

Subtract your Protected Account Value from your Daily Account Value. The result is the dollar amount at risk of loss.

- Dollar amount at risk of loss = \$100,000 - \$96,750 = \$3,250

Then, divide the result by your Daily Account Value. The result is your DAV at Risk.

- DAV at Risk = \$3,250 / \$100,000 = 3.25%

Step 2 Identify the rows that the Daily Account Value at Risk falls within. These will be used to determine a weighted average.

For a DAV at Risk of 3.25%, use the DAV at Risk rows of 3% and 4%.

Step 3 Calculate weighted averages based on the Daily Account Value at Risk.

We will apply 75% weight to the DAV at Risk of 3% and 25% weight to the DAV at Risk of 4%

- Cap Rate (DAV at Risk = 3.25%) = (75% x 4.23%) + (25% x 4.60%) = 4.32%
- Participation Rate (DAV at Risk = 3.25%) = (75% x 100%) + (25% x 100%) = 100%

Step 4 Apply rounding to arrive at the final, modified Cap Rate and Participation Rate.

The Cap Rate from Step 2 is rounded to the nearest 0.25% and the Participation Rate is rounded to the nearest whole percentage. In this example, that means the final, modified Cap Rate is 4.25% and the final, modified Participation Rate is 100%. These modified rates apply to the current Contract Year in the Segment.

Daily Account Value at Risk	Cap Rate	Participation Rate
0.00%	3.00%	100%
1.00%	3.43%	100%
2.00%	3.84%	100%
3.00%	4.23%	100%
4.00%	4.60%	100%
5.00%	4.96%	100%
6.00%	5.31%	100%
7.00%	5.64%	100%
8.00%	5.96%	100%
9.00%	6.26%	100%
10.00%	6.55%	100%

S&P 500[®] INDEX EXTENDABLE POINT-TO-POINT WITH CAP

Daily Account Value* At Risk	Cap Rate	Participation Rate
0.00%	9.00%	100.00%
1.00%	9.79%	100.00%
2.00%	10.59%	100.00%
3.00%	11.39%	100.00%
4.00%	12.20%	100.00%
5.00%	13.03%	100.00%
6.00%	13.89%	100.00%
7.00%	14.78%	100.00%
8.00%	15.72%	100.00%
9.00%	16.71%	100.00%
10.00%	17.78%	100.00%

* The Daily Account Value tracks realized and unrealized (or unearned) index credits on a daily basis.

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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. Growth is not guaranteed with extendable indexed accounts. 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, and cap rates are subject to change.

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NASSAU **ATHOS** ANNUITYSM

A single premium accumulation-focused fixed indexed annuity with extendable indexed accounts and an optional premium bonus†

Issued by Nassau Life and Annuity Company



NASSAU

Product Summary¹ for use in Group A: AL, AR, AZ, CO, DC, IA, IL, IN, KS, MI, MS, NC, ND, NE, NM, NV, OK, SD, TN, VT, WV, WY

HIGHLIGHTS

- Choice of three one-year extendable indexed accounts and a one-year fixed account
- Protected Account Value feature on extended indexed accounts
- Optional guaranteed premium bonus applied at issue[†], if elected
- 7% Free Annual Withdrawals beginning in year 2
- Nursing Home and Terminal Illness Surrender Charge Waivers[†]

BASICS

Bonus Option [†]	Issue Ages	Premium
None	0-85 [†]	\$15,000 - \$2,000,000
16%	0-75	\$15,000 - \$1,000,000
14%	76-80	\$15,000 - \$1,000,000

† Optional premium bonus not available in IN. Nursing Home and Terminal Illness Waivers are only available for issue ages 80 and below. 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, crediting rates, and product features. See the Group B product summary and consult your insurance producer for more information.

KEY TERMS

- **Account Value:** the value of a fixed or indexed account.
- **Daily Accumulation Value:** the Account Value of the fixed account plus the sum of the Daily Account Values of each indexed account.
- **Daily Account Value:** the value of the indexed account that includes both realized and unrealized indexed account credits for the current segment. "Realized" indexed account credits are credits that have been added to the Account Value. "Unrealized" indexed account credits are those which have accrued but have not been added to the Account Value.
- **Protected Account Value:** the portion of the Daily Account Value that is guaranteed to be protected against losses regardless of index performance.

PRODUCT FEATURES

OPTIONAL PREMIUM BONUS

- A bonus of 16% of the single premium, if elected, is credited to the contract value at issue for ages 0-75
- A bonus of 14% of the single premium, if elected, is credited to the contract value at issue for ages 76-80
- Bonus is not available for immediate withdrawal
- Bonus and associated earnings are subject to a vesting schedule
- Treated as a gain in the contract upon withdrawal, for tax purposes
- Fully vested upon death

Contracts with a bonus may offer less favorable credited interest rates, participation, and cap rates than contracts without a bonus. Over time, the amount of the bonus may be more than offset by these less favorable rates.

EXTENDABLE INDEXED ACCOUNTS^{2,3}

- Indexed accounts at right are eligible to earn credits based in part on the performance of select indices over the course of a specified time period, called a segment
 - Index credits are not guaranteed, but are never less than 0%
 - These credits will also be based on a cap rate or participation rate set at the beginning of each contract year. Rates may be different for future years
 - **Cap Rate:** 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
- Extendable S&P 500[®] Dynamic Intraday TCA Point-to-Point with Participation**
Extendable Nasdaq-100 Volatility Control 15%TM Point-to-Point with Participation
Extendable S&P 500 Point-to-Point with Cap

Interest rates, participation rates and caps are subject to change and may be different at the beginning of each contract year. Consult your financial professional to learn the current rates for each of the accounts.

1. Product features and availability may vary by state. Consult with your insurance producer to understand state variations, restrictions and other conditions that may apply.
2. 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. Certain accounts may not be available in all states.
3. The S&P 500 Dynamic Intraday TCA Index and the Nasdaq-100 Volatility Control 15% Index were launched in 2023 and 2024, respectively. All historical backcasting shown in illustrations and hypothetical examples is based on hypothetical data. Past performance is not indicative of future results.

For use by insurance producers with the general public.

continued >

PRODUCT FEATURES (continued)

HOW EXTENDABLE INDEXED ACCOUNTS WORK

- At the time of allocation, you will set the Default Extension Selection for each indexed account that will automatically apply on each contract anniversary unless a different extension selection is made*
- Each indexed account offers two options for the Default Extension Selection:
 - **Extend:** the account will track the performance of a market index over multiple years until it is reset and index credits are applied to the Account Value; or
 - **Reset:** the account will track the performance of a market index, with any eligible index credits applied to the Account Value on the contract anniversary
- Upon **Reset**, index credits for **participation rate** accounts are determined using the rate set on the prior contract anniversary, and this rate will apply retroactively to the entire account segment. For **cap rate** accounts, index credits are determined using the rates set on each contract anniversary during the account segment
- If you **Extend** any account, a new, modified rate will apply. For **participation rate** accounts, the modified participation rate applies to the entire segment. For **cap rate** accounts, the modified cap rate applies to the next contract year only
- Upon **Extend**, the modified participation or cap rate may be greater than, less than or equal to the rate set at each previous contract anniversary; or the rate that would apply upon a **Reset****
- Upon **Extend**, 90% of the highest Daily Account Value as of each contract anniversary during the segment is protected. If the associated index decreases, there is a risk of losing index credits on the remaining 10% that otherwise might have been applied if a **Reset** was selected
- There is no limit on how many times you may choose to **Extend** an indexed account. However, if the Daily Account Value is less than the Protected Account Value on the contract anniversary, the account will automatically **Reset**
- The owner may choose to Reset or Extend the account during the annual Reallocation Period following each contract anniversary, otherwise, the Default Extension Selection applies

*The owner can change the Default Extension Selection at any time during the annual Reallocation Period or by calling customer service.

** We encourage you to work with your insurance producer for assistance in making any Extend or Reset decisions on each contract anniversary.

FIXED ACCOUNT

- One-year segments receive daily interest credit at a fixed rate guaranteed for one year
- The fixed rate is guaranteed to never be less than 1.00%

ACCOUNT ALLOCATIONS

- Reallocation of contract value among fixed and indexed accounts may be made at the end of each segment during the annual Reallocation Period⁴
- Reallocation Period currently is 15 days, begins immediately following the contract anniversary, and is subject to change
- When Extending an indexed account, the Account Value cannot be allocated to or from the account until a Reset occurs (the decision to Extend will apply to the entire Account Value for that account)
- When Resetting an indexed account, the Account Value can be reallocated in whole or in part to the fixed account or to other indexed accounts being Reset. There is also the option to reallocate Account Value to a duplicate extendable indexed account and create "A" and "B" accounts. Each indexed account ("A" or "B") will have the same features (index name, guaranteed elements, and extension options) but may have different Default Extension Selections, segment durations, and rates.

WITHDRAWALS

- Any withdrawal during the first Contract Year (except Required Minimum Distributions) will be subject to surrender charges, Market Value Adjustment (MVA), and recovery of any non-vested premium bonus
- After the first Contract Year, withdrawals up to 7% of the Daily Accumulation Value as of the prior Contract Anniversary (Free Withdrawal Amount) will not incur surrender charges, MVA, or recovery of any non-vested premium bonus
- Withdrawals for Required Minimum Distributions (RMDs) associated with this contract will not incur surrender charges, MVA, or recovery of any non-vested premium bonus⁵
- Any withdrawals may be subject to federal and state income tax
- Withdrawals exceeding the Free Withdrawal Amount during the surrender charge period may be subject to surrender charges, MVA, and recovery of any non-vested premium bonus
- Withdrawals will result in any associated index credits being added to the Account Value. See the Indexed Annuity Disclosure Document for more information, including an example of how the Index Credit Amount on Withdrawal is calculated.
- Withdrawals are always taken from the fixed account first. Afterwards, withdrawals are taken proportionately from indexed accounts.

4. Some restrictions may apply. See your Contract and the Indexed Annuity Disclosure Document for details.

5. Not taking the Required Minimum Distribution for the year may be subject to a penalty of 25% of the underpaid amount (which can be reduced to 10% if corrective measures are promptly taken). Please consult with your insurance producer or financial professional for details.

DEATH BENEFIT

- Paid upon the death of any owner
- Pro-rated growth from indexed accounts for year in which death occurs is included in death benefit calculation
- The death benefit is equal to the greater of the cash surrender value, or the Account Value of the fixed account plus the sum of (the greater of the Daily Account Value and Protected Account Value) for each indexed account

TOTAL GUARANTEED VALUE (TGV)

- The minimum value that the contract will provide as the cash surrender value, death benefit and amount available for annuitization. TGV is not affected by MVA, surrender charges and recovery of any non-vested premium bonus amounts, if applicable
- Equal to 87.5% of the single premium, accumulated at the applicable TGV rates less withdrawals
- TGV rates are set based on the calendar year at issue and remain in effect for the life of the contract

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 (including RMDs) under the contract's Free Withdrawal Amount, 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 maximum gross withdrawal surrendered or withdrawn above the Free Withdrawal Amount
- On or after the first contract anniversary, if the owner is confined to a nursing home for at least 90 consecutive days, surrender charges may be waived but recovery of any non-vested premium bonus and MVA still apply
- If the client is diagnosed with a terminal illness on or after the first contract anniversary, surrender charges may be waived but recovery of any non-vested premium bonus and MVA still apply. A terminal illness is a condition that is expected to result in the owner's death within six months
- 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. Additional limitations may apply. See the next page for the Surrender Charge Schedule and review the Indexed Annuity Disclosure Document for more information.

CASH SURRENDER VALUE (CSV)

- Amount received upon full contract surrender
- Amount varies depending on whether the contract is surrendered during or outside the Window Period
- Window Period currently is 15 days, begins immediately following the contract anniversary, and is subject to change
- CSV during the Window Period is the greater of the Window Period Cash Surrender Value and the Standard Cash Surrender Value
- Standard Cash Surrender Value is equal to maximum gross withdrawal, less surrender charges, recovery of any non-vested premium bonus plus any MVA
- Window Period Cash Surrender Value equals the Standard Cash Surrender Value as of the prior contract anniversary, adjusted for any interest credited to the fixed account and any withdrawals since the prior contract anniversary
- CSV after the Window Period is the Standard Cash Surrender Value

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 daily accumulation value and the cash surrender value on the contract maturity date, less any applicable taxes.⁶
- Upon annuitization, the contract has no cash value or death benefit, cannot be surrendered and provides only periodic payments

6. See your contract for specific details on how the annuitization value is calculated.

WORKING HARDER TO BE YOUR CARRIER OF CHOICE

RECOVERY OF ANY NON-VESTED PREMIUM BONUS

- Repaid to the Company upon surrender or withdrawal
- Charge applies to the amount of the withdrawal above the Free Withdrawal Amount

GROUP A SURRENDER CHARGE & BONUS VESTING SCHEDULES: ISSUE AGES BASED ON OLDEST CONTRACT OWNER											
Contract Year	1	2	3	4	5	6	7	8	9	10	11+
ISSUE AGES: 0-80											
Surrender Charge %	12%	12%	12%	11%	10%	9%	8%	7%	6%	4%	0%
Vested Bonus % on Surrender ⁷	0%	0%	15%	20%	30%	40%	50%	60%	70%	85%	100%
ISSUE AGES: 81-85											
Surrender Charge %	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

7. Percentage of premium bonus that is vested. Upon full surrender or withdrawals above 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 above the Free Withdrawal Amount. The repayment of any premium bonus will never reduce the surrender value below the TGV.

NASSAU ATHOS ANNUITY

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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Growth is not guaranteed with extendable indexed accounts. Contracts with a bonus may offer less favorable credited interest rates, participation, and cap rates than contracts without a bonus. Over time, the amount of the bonus may be more than offset by these less favorable rates. Any non-vested premium bonus amounts will be repaid to the Company upon surrender, annuitization and withdrawals above the Free Withdrawal Amount.

Interest rates, participation rates, and cap rates are subject to change.

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NASSAU **ATHOS** ANNUITYSM



EXTENDABLE INDEXED ACCOUNT HYPOTHETICAL EXAMPLES FOR CONTRACTS WITH OPTIONAL PREMIUM BONUS

SUPPLEMENT TO THE PRODUCT OVERVIEW



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COMPARING ANNUAL EXTEND AND RESET STRATEGIES

Nassau Athos Annuity delivers growth potential, protection and flexibility for your retirement savings. The indexed accounts you select at issue and each contract anniversary track the performance of a market index.

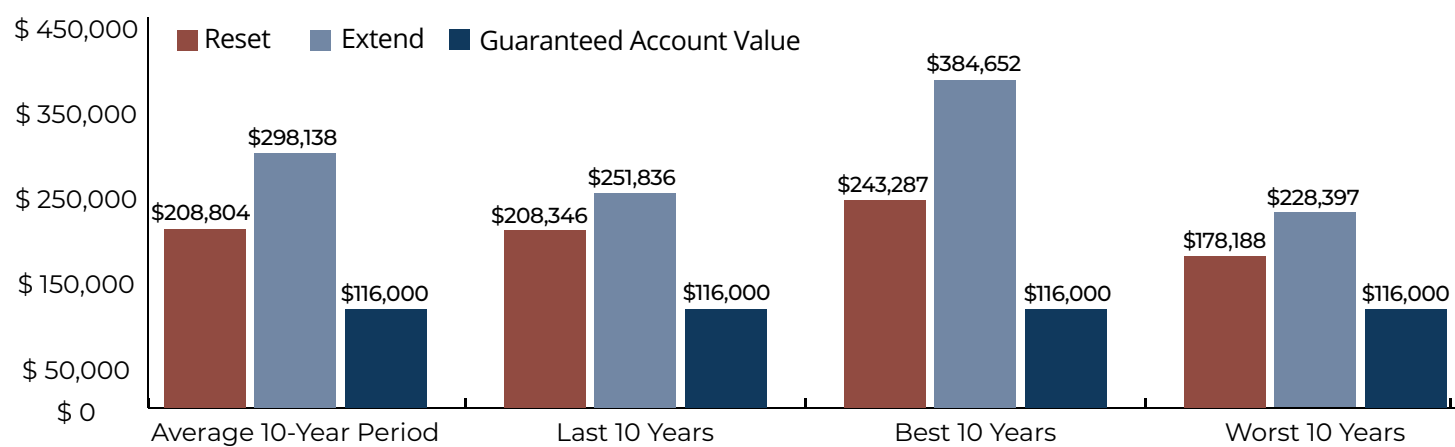
If gains are present, you can either **extend** or **reset** indexed accounts during the set Reallocation Period with the declared rates for the next contract year. If no gains are present, the account automatically resets.

The hypothetical examples within are designed to help you better understand how the decision to extend or reset an account can impact account value.

NOTE: The hypothetical examples shown on pages 1 and 2 are based on S&P 500® Dynamic Intraday TCA Point-to-Point with Participation Indexed Account historical and hypothetical backcasted data from 12/31/2006-12/31/2025. The examples use hypothetical rates. Actual index performance, crediting rates and results will vary. **These examples are not guarantees or estimates of amounts to be paid in the future, nor are they a promise or projection of future returns.**

HYPOTHETICAL COMPARISON OF INDEXED ACCOUNT PERFORMANCE

Let's compare the ending Daily Account Value from different 10-year periods using annual reset and extend strategies.



This example assumes **a single premium plus premium bonus totaling \$116,000** are fully allocated to the Extendable S&P 500 Dynamic Intraday TCA Point-to-Point with Participation Indexed Account and no withdrawals. Guaranteed Account Value is the Account Value assuming no index credits are earned. The S&P 500 Dynamic Intraday TCA Index was launched in 2023. All historical backcasting shown in illustrations and hypothetical examples is based on hypothetical data. Past performance is not indicative of future results. Best and Worst 10 Years reflect the continuous 10-year periods out of the last 19 years (12/31/2006 to 12/31/2025) that would result in the most and least index value growth. Last 10 Years reflects the period from 12/31/2015 to 12/31/2025. Average 10-Year Period reflects the average growth of all continuous 10-year periods from 12/31/2006-12/31/2025. Cumulative index performance shown represents the 10-year period from 12/31/2015-12/31/2025. Examples assume an initial participation rate of 40% and renewal rates based on reset or extend selection and market conditions commensurate with the initial participation rate.

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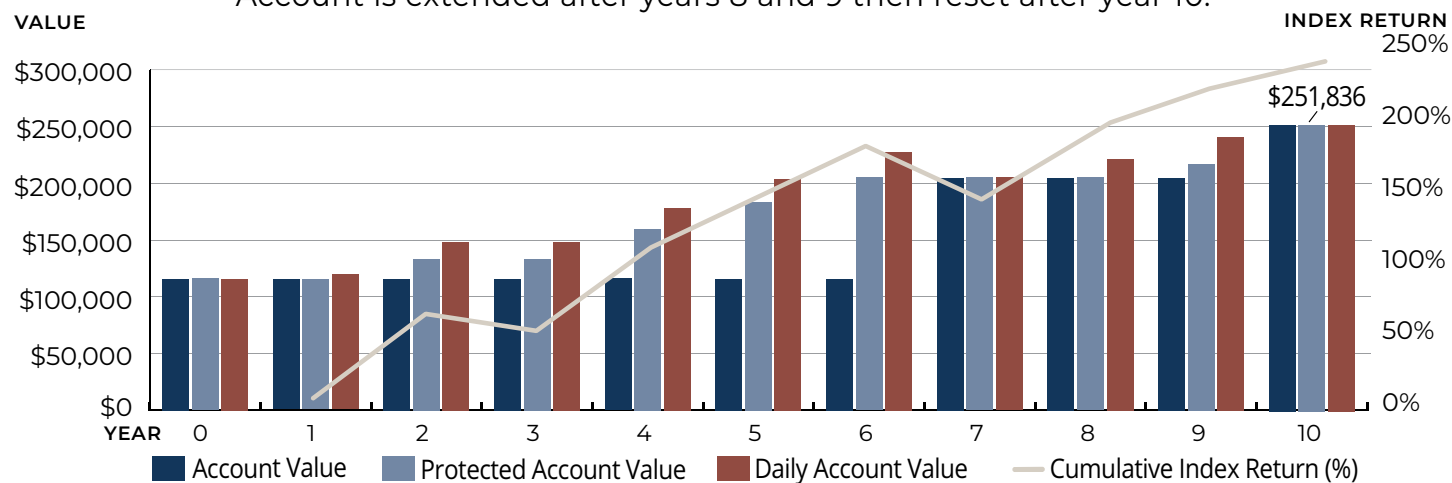
A CLOSER LOOK – HYPOTHETICAL EXAMPLES

Now let's consider how extending versus resetting might impact two separate extendable indexed accounts over a 10-year period.

EXAMPLE A: • Up-front premium bonus immediately boosts account value.

EXTEND

- The account is extended annually until the Protected Account Value triggers a reset after year 7.
- Account is extended after years 8 and 9 then reset after year 10.



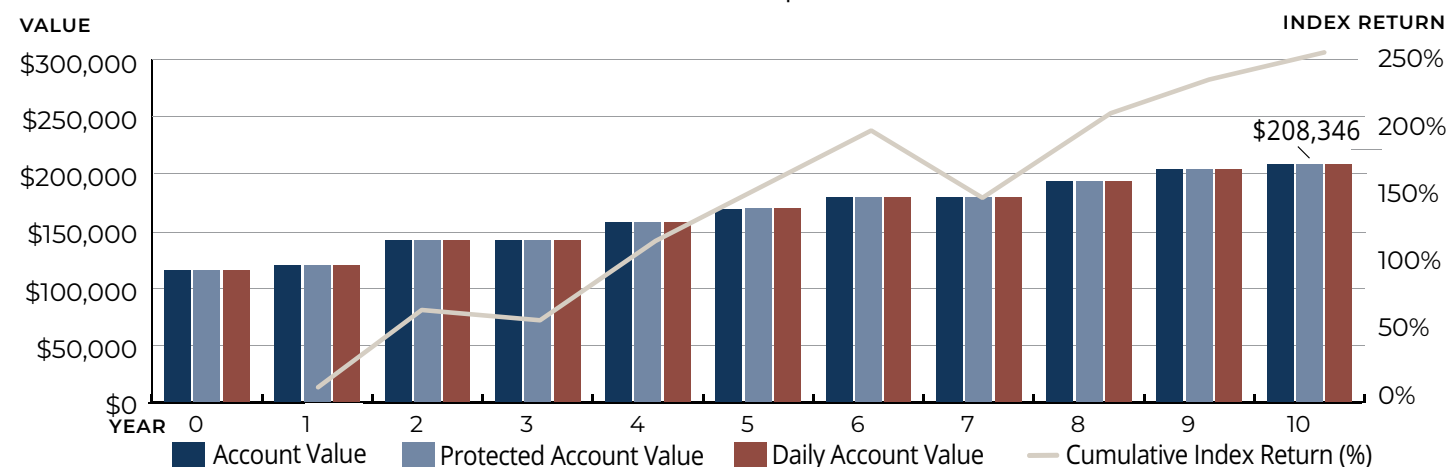
END OF YEAR	1	2	3	4	5	6	7	8	9	10
Participation Rate	40%	48%	51%	54%	56%	57%	58%	40%	48%	53%

This example assumes a **single premium plus premium bonus totaling \$116,000** are fully allocated to the Extendable S&P 500 Dynamic Intraday TCA Point-to-Point with Participation Indexed Account and no withdrawals for the 10-year period from 12/31/2015 to 12/31/2025.

EXAMPLE B:

ANNUAL RESET

- Up-front premium bonus immediately boosts account value.
- The account is reset annually for 10 years.
- The Protected Account Value is equal to the Account Value at each reset.



END OF YEAR	1	2	3	4	5	6	7	8	9	10
Participation Rate	40%	40%	40%	40%	40%	40%	40%	40%	40%	40%

This example assumes a **single premium plus premium bonus totaling \$116,000** are fully allocated to the Extendable S&P 500 Dynamic Intraday TCA Point-to-Point with Participation Indexed Account and no withdrawals for the 10-year period from 12/31/2015 to 12/31/2025.

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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. Any non-vested premium bonus amounts will be repaid to the Company upon surrender and withdrawals in excess of the Free Withdrawal Amount.

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NASSAU **ATHOS** ANNUITYSM



EXTENDABLE INDEXED ACCOUNT HYPOTHETICAL EXAMPLES FOR CONTRACTS WITHOUT OPTIONAL PREMIUM BONUS

SUPPLEMENT TO THE PRODUCT OVERVIEW



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COMPARING ANNUAL EXTEND AND RESET STRATEGIES

Nassau Athos Annuity delivers growth potential, protection and flexibility for your retirement savings. The indexed accounts you select at issue and each contract anniversary track the performance of a market index.

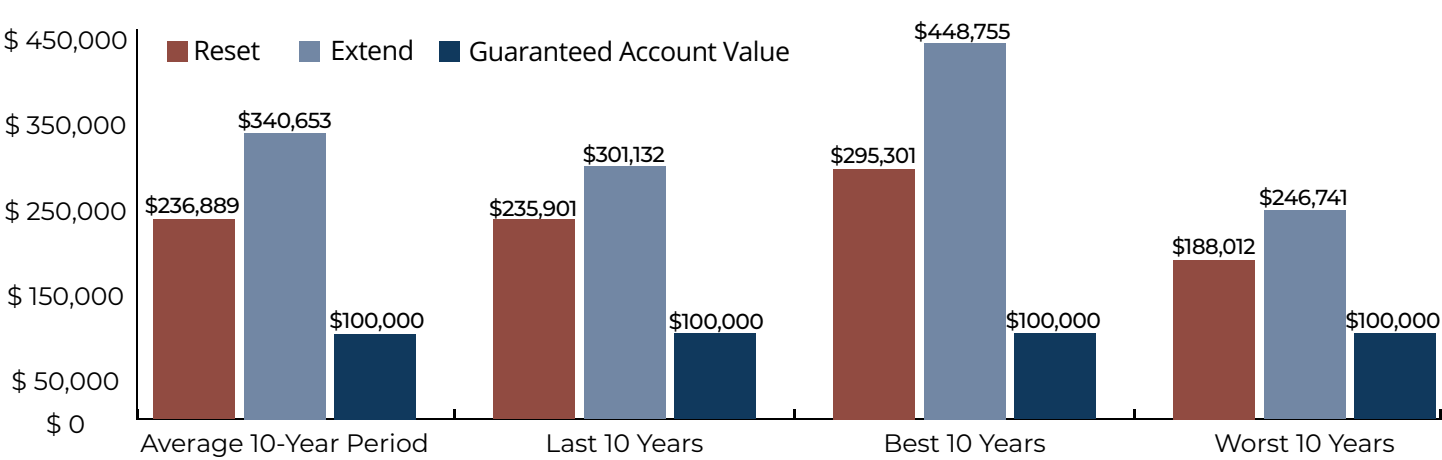
If gains are present, you can either **extend** or **reset** indexed accounts during the set Reallocation Period with the declared rates for the next contract year. If no gains are present, the account automatically resets.

The hypothetical examples within are designed to help you better understand how the decision to extend or reset an account can impact account value.

NOTE: The hypothetical examples shown on pages 1 and 2 are based on S&P 500® Dynamic Intraday TCA Point-to-Point with Participation Indexed Account historical and hypothetical backcasted data from 12/31/2006-12/31/2025. The examples use hypothetical rates. Actual index performance, crediting rates and results will vary. **These examples are not guarantees or estimates of amounts to be paid in the future, nor are they a promise or projection of future returns.**

HYPOTHETICAL COMPARISON OF INDEXED ACCOUNT PERFORMANCE

Let’s compare the ending Daily Account Value from different 10-year periods using annual reset and extend strategies.



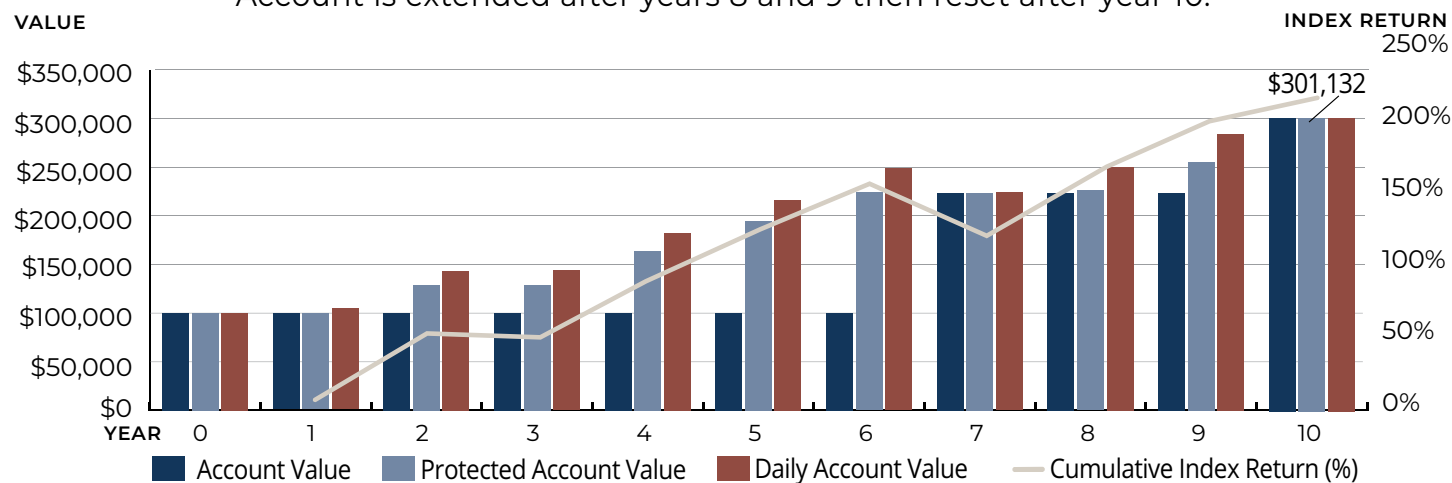
This example assumes **\$100,000 single premium** fully allocated to the Extendable S&P 500 Dynamic Intraday TCA Point-to-Point with Participation Indexed Account and no withdrawals. Guaranteed Account Value is the Account Value assuming no index credits are earned. The S&P 500 Dynamic Intraday TCA Index was launched in 2023. All historical backcasting shown in illustrations and hypothetical examples is based on hypothetical data. Past performance is not indicative of future results. Best and Worst 10 Years reflect the continuous 10-year periods out of the last 19 years (12/31/2006 to 12/31/2025) that would result in the most and least index value growth. Last 10 Years reflects the period from 12/31/2015 to 12/31/2025. Average 10-Year Period reflects the average growth of all continuous 10-year periods from 12/31/2006-12/31/2025. Cumulative index performance shown represents the 10-year period from 12/31/2015-12/31/2025. Examples assume an initial participation rate of 60% and renewal rates based on reset or extend selection and market conditions commensurate with the initial participation rate.

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A CLOSER LOOK – HYPOTHETICAL EXAMPLES

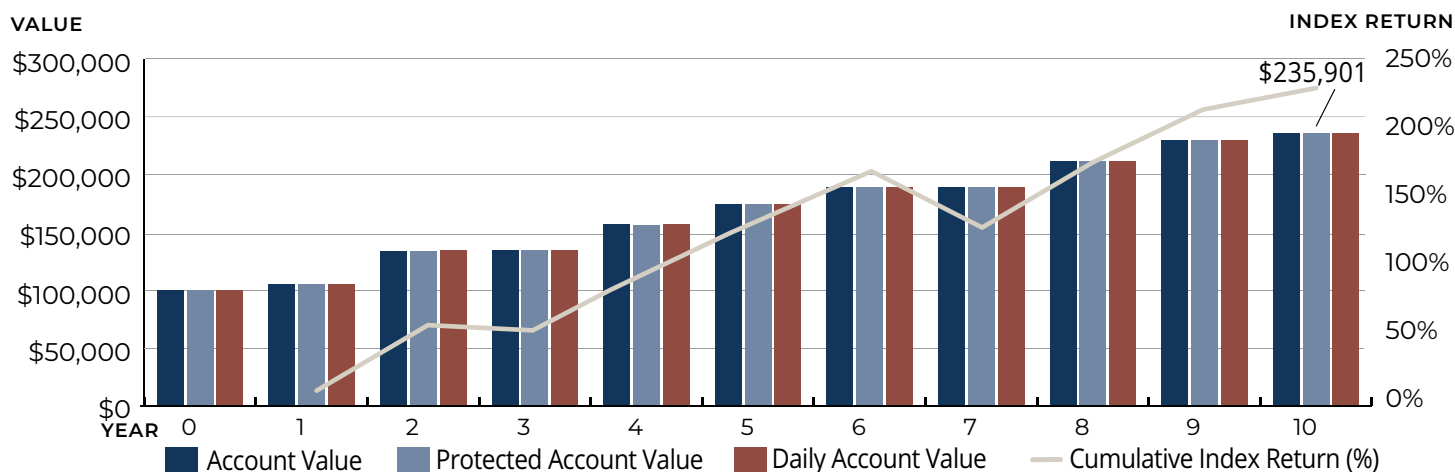
Now let's consider how extending versus resetting might impact two separate extendable indexed accounts over a 10-year period.

- EXAMPLE A:** • Bonus option is not elected; contract value is set at initial premium.
EXTEND • The account is extended annually until the Protected Account Value triggers a reset after year 7.
 • Account is extended after years 8 and 9 then reset after year 10.



This example assumes **\$100,000 single premium** fully allocated to the Extendable S&P 500 Dynamic Intraday TCA Point-to-Point with Participation Indexed Account and no withdrawals for the 10-year period from 12/31/2015 to 12/31/2025.

- EXAMPLE B:** • Bonus option is not elected; contract value is set at initial premium.
ANNUAL RESET • The account is reset annually for 10 years.
 • The Protected Account Value is equal to the Account Value at each reset.



This example assumes **\$100,000 single premium** fully allocated to the Extendable S&P 500 Dynamic Intraday TCA Point-to-Point with Participation Indexed Account and no withdrawals for the 10-year period from 12/31/2015 to 12/31/2025.

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NASSAU **ATHOS** ANNUITYSM

A SINGLE PREMIUM DEFERRED FIXED INDEXED ANNUITY
WITH EXTENDABLE INDEXED ACCOUNT OPTIONS



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HELP RETIREMENT SAVINGS CLIMB

WHAT IS A FIXED INDEXED ANNUITY?

A fixed indexed annuity is a long-term retirement planning vehicle designed to provide market-linked growth potential and downside protection. You can allocate your annuity's value to accounts that pay credits when a specified market index performs positively.¹ If the index goes down, your principal is protected. While your accounts' returns are tied to market indices, you don't own any of the underlying securities.



Read on to learn more about Nassau Athos Annuity. **Then, ask your insurance professional for a customized illustration.**

Product features and availability may vary by age and state. Please review all pages of this Product Overview with your insurance producer 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. Surrendering an annuity may incur surrender charges. You should discuss all features of this annuity with your insurance producer prior to making a purchasing decision, including both guaranteed and non-guaranteed elements.

1. Nassau Athos Annuity does not directly participate in any stock, bond or equity investment. Nassau may add, substitute or discontinue specific indexed accounts in the future. Growth is not guaranteed and limited by indexed account features.

NASSAU ATHOS ANNUITY

POWER YOUR RETIREMENT WITH THE NEXT
GENERATION OF GROWTH STRATEGIES!

NASSAU ATHOS ANNUITY PROVIDES:

POWERFUL FLEXIBILITY to extend or reset
indexed accounts each year.

INNOVATIVE EXTENDABLE INDEXED ACCOUNTS
for stronger long-term growth potential
versus traditional strategies.

VALUABLE PROTECTION AND CONTROL with a
unique “high water mark” feature that protects 90%
of the highest Daily Account Value as of each contract
anniversary, regardless of index performance.

DAILY PERFORMANCE TRACKING that includes both
realized and unrealized gains in the Daily Account Value.

OPTIONAL UP-FRONT BONUS² on premium
that is immediately eligible to earn interest credits and
can help increase your annuity’s growth potential.

Surrendering an annuity may result in surrender charges, adjustments and recovery of any applicable non-vested premium bonus. You should discuss all features of this annuity with your insurance producer prior to making a purchasing decision, including both guaranteed and non-guaranteed elements.

2. Must be elected at time of application. If elected, the premium bonus and associated earnings are not available for immediate withdrawal because they are subject to vesting. A vesting schedule applies during the first 10 contract years (9 years in CA) and determines the amount of the premium bonus that will be repaid to the company if you take a withdrawal above the free withdrawal amount, or surrender your contract. Credited amounts and interest rates may be less for contracts with a premium bonus than for similar non-bonus annuities. See the Indexed Annuity Disclosure Document for more details.

INTRODUCING EXTENDABLE INDEXED ACCOUNTS

Nassau Athos Annuity's extendable indexed accounts offer the growth potential of a multi-year crediting strategy with an innovative protection feature.

You have the option to set each indexed account to **extend** or **reset** at contract issue when you make a default selection. You may change this setting during the Reallocation Period³ at any contract anniversary. We encourage you to work with your insurance professional when making decisions to extend or reset accounts.

EXTEND – A MULTI-YEAR STRATEGY WITH PROTECTION



Each contract anniversary when gains are present, your account continues for another year when you extend. The account's participation or cap rate is set annually and could go up, stay the same, or go down. The newest participation rate will apply to the whole multi-year segment between resets. A new cap rate will apply for the upcoming year only. Index credits will be applied when the account is reset.

RESET – AN ANNUAL CREDITING APPROACH



Each year you reset, any index credits from positive index performance are applied to your account. A new segment will begin with a new participation or cap rate. Once gains are credited, they are fully protected from future index declines.

See page 8 for an explanation of participation and cap rates and how interest is credited.

PLAN YOUR ROUTE



Review the Athos in Action hypothetical scenarios available in the back pocket of this brochure to learn more about your options to **extend** and **reset** indexed accounts.

3. Reallocation Period currently is 15 days, begins immediately following the contract anniversary, and is subject to change.

A PROTECTED GROWTH STRATEGY

DAILY PERFORMANCE TRACKING

Nassau Athos Annuity tracks index account performance daily. The Daily Account Value includes both realized index credits (which were already applied to your account) and unrealized index credits (not yet applied) for the current segment. This value is used to determine both the Protected Account Value (see below) and the annuity's Death Benefit (see page 6).

BUILT-IN PROTECTION AND CONTROL

A unique “high water mark” feature helps safeguard a portion of gains over an extended account’s multi-year segment. Here’s how it works:

- The Protected Account Value is the portion of the Daily Account Value protected against losses, and is equal to 90% of the highest Daily Account Value on any contract anniversary during the current segment.
- On the contract anniversary, if the Daily Account Value is less than or equal to the Protected Account Value, the account will automatically reset to the Protected Account Value, ending the current segment.

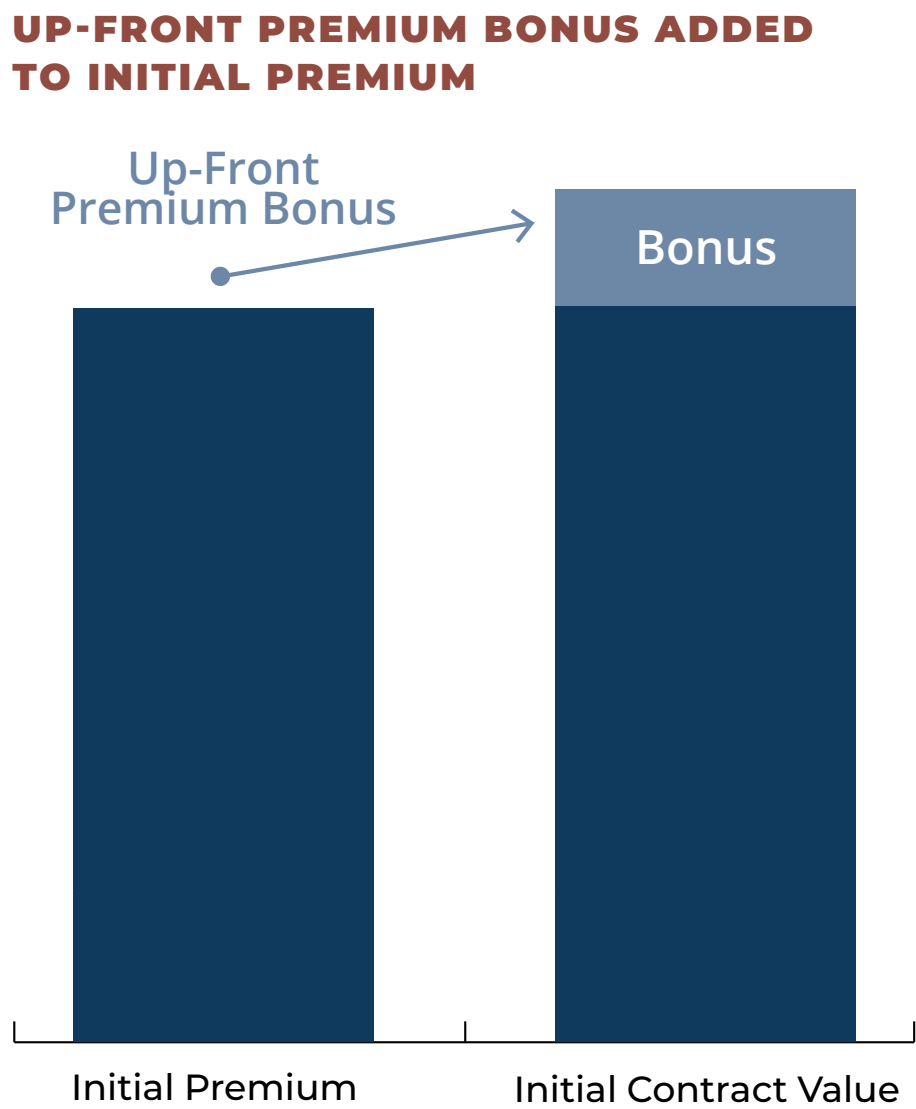


FEATURES TO HELP YOU CLIMB STRONG

OPTIONAL BOOST TO RETIREMENT SAVINGS

Nassau Athos Annuity offers an optional, up-front bonus to your premium that vests over time. On top of your single premium, the bonus raises your contract value and can earn interest credits, which provides guaranteed accumulation and future growth potential.

Please note that the premium bonus and associated earnings are not available for immediate withdrawal. So, it is not intended to meet short-term financial goals. Bonus option is elected at the time of application.



This hypothetical example shows the potential impact of a premium bonus on contract value, if elected at issue. Bonus percentage varies by age and state. The premium bonus and associated earnings are not available for immediate withdrawal because they are subject to vesting. A vesting schedule applies during the first 10 contract years (9 years in CA) and determines the amount of the premium bonus that will be repaid to the company if you take a withdrawal above the free withdrawal amount, or surrender your contract. See the Indexed Annuity Disclosure Document for more details.

PROTECTION THAT CARRIES FORWARD

DEATH BENEFIT

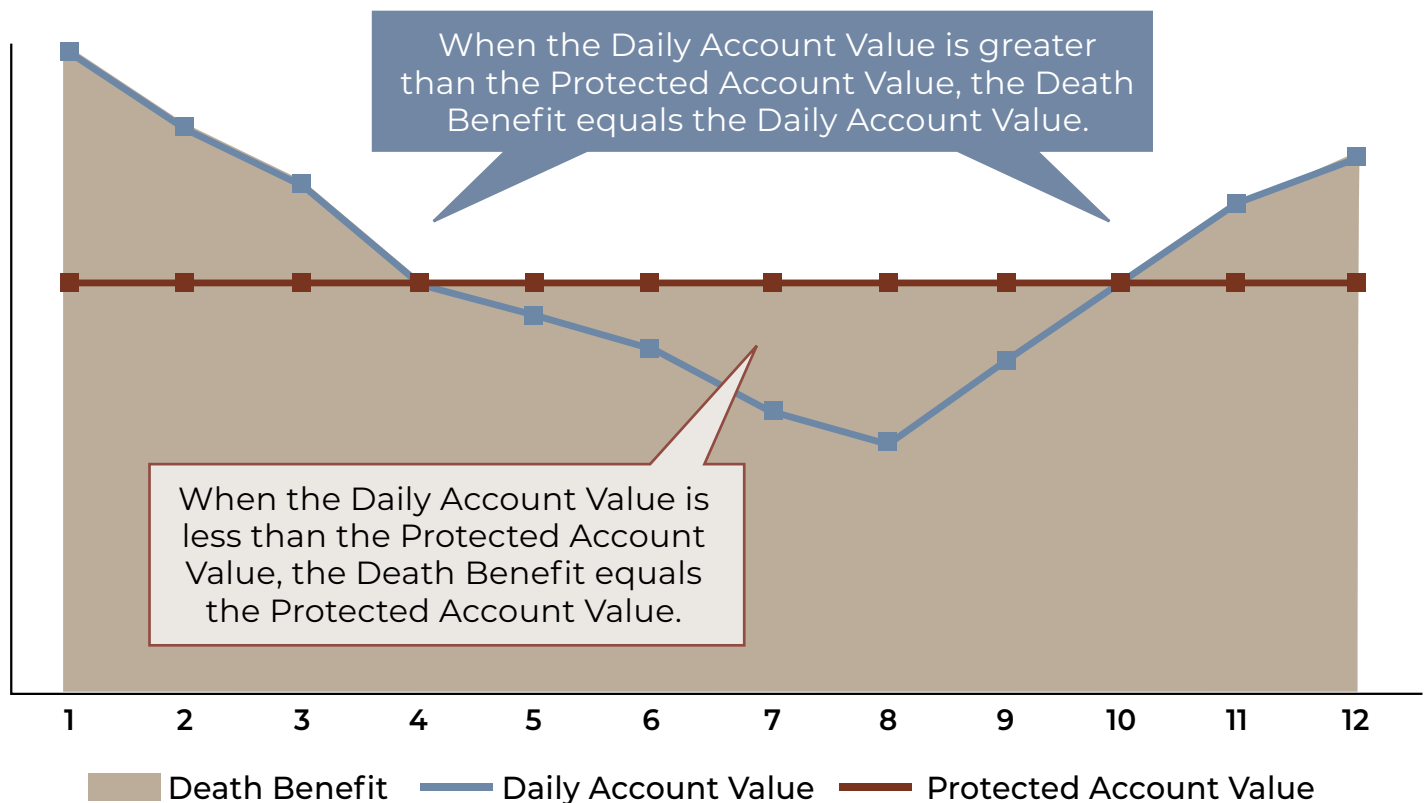
If an annuity owner dies while the contract is in force, your annuity's contract value as of the date of death will be paid to the contract beneficiaries.

The death benefit includes any pro-rated growth from indexed accounts for the year in which the death occurs.⁴

The funds will be available to your heirs upon claim, since annuity death benefit proceeds are not subject to probate.⁵

INDEXED ACCOUNT PERFORMANCE AND THE DEATH BENEFIT

This hypothetical example demonstrates how pro-rated growth from indexed account performance is included in the death benefit when the Daily Account Value exceeds the Protected Account Value.



This hypothetical example is meant only to demonstrate how the Death Benefit is designed to work within the course of a contract year. It is not a promise or projection of future returns. Actual index values vary daily. Past index performance does not guarantee future results. It is possible to receive a 0% index credit for any or all segment durations.

4. The death benefit is the greater of the cash surrender value, or the account value of the fixed account plus the sum of (the greater of the Daily Account Value and Protected Account Value) for each extendable indexed account.

5. Assumes the contract has a named beneficiary. If spousal continuation is elected, death benefit is paid on the death of the second spouse.

CAPTURE THE MARKET'S UPSIDE

CHOICE OF MARKET INDICES

Nassau Athos Annuity offers a variety of growth strategies linked to different market indices, highlighted below.



THE S&P 500®

Ticker: SPX

The 500® – more formally known as the S&P 500® – is widely regarded as the best single gauge of large-cap U.S. equities. The index includes 500 leading companies and covers approximately 80% of available market capitalization.

THE S&P 500® DYNAMIC INTRADAY TCA INDEX⁶

Ticker: SPFDYNI

The S&P 500 Dynamic Intraday TCA Index is designed to provide exposure to the S&P 500 by using an intraday risk control mechanism with a target volatility of 15%. The index measures volatility and price momentum signals during 13 observation windows every day, allowing it to adapt to changing market conditions more quickly compared to traditional risk control indices.

THE NASDAQ-100 VOLATILITY CONTROL 15%™ INDEX⁶

Ticker: XNDX15E™

The Nasdaq-100 Volatility Control 15% Index targets 15% volatility using truVol® forecasts to rebalance the index, increasing or decreasing exposure to the Nasdaq-100 Total Return™ Index (XNDX™). The index provides access to the Nasdaq-100®, one of the world's preeminent large-cap indices with exposure to innovative growth and technology stocks.

6. The S&P 500 Dynamic Intraday TCA and Nasdaq-100 Volatility Control 15% indices were launched on August 14, 2023 and August 23, 2024, respectively. Any index performance shown in illustrations and hypothetical examples for periods prior to the index launch dates is based on historical backcasting using hypothetical data. Past performance is not indicative of future results. These indices include a volatility-control mechanism and include costs/charges in index performance calculations which may reduce the overall rate of return as compared to an index not subject to volatility controls or costs/charges. See the Indexed Annuity Disclosure Document for more information.

CHART YOUR COURSE

PUT YOUR MONEY TO WORK

Nassau Athos Annuity can provide earnings potential that may not be available with other products, such as savings accounts, certificates of deposit, or savings bonds.⁷ You can allocate your contract value among a choice of extendable indexed accounts linked to market indices and a fixed account.

Extendable indexed accounts can grow through credits that are added to your contract value based on the account's crediting strategy.

CHOICE OF INTEREST CREDITING STRATEGIES

POINT TO POINT WITH PARTICIPATION

- Extendable S&P 500® Dynamic Intraday TCA Point-to-Point with Participation
- Extendable Nasdaq-100 Volatility Control 15%™ Point-to-Point with Participation

A percentage (called a participation rate) of a positive index return is credited as interest at the end of the index segment.

For indexed accounts which you choose to extend, credits for the current segment are unrealized and not reflected in the Account Value, until the account is reset for a new one-year segment.

POINT TO POINT WITH CAP

- Extendable S&P 500® Point-to-Point with Cap

The cumulative growth of an index return up to an annual maximum, called the cap, is credited as interest at the end of the index segment.

For indexed accounts which you choose to extend, credits for the current segment are unrealized and not reflected in the Account Value, until the account is reset for a new one-year segment.

GUARANTEED DAILY INTEREST

- Fixed Account

Earns interest daily at a specified rate of return that is set for one contract year. The Guaranteed Minimum Fixed Account Interest Rate is specified in the contract and is guaranteed to never be less than 1%.

Cap and participation rates are set at the beginning of each contract year. For extended accounts, a new, modified rate will apply and may be greater, less than or equal to the prior year's rate and/or rates for reset accounts. Cap rates will apply for the current contract year, whereas participation rates will apply for the whole segment. Rates are subject to change and may vary from prior segments. Consult your insurance professional to learn the current rates for each of the indexed accounts.

7. 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. Nassau may add, substitute or discontinue specific indexed accounts in the future.

ACCESSING YOUR ANNUITY'S FUNDS⁸

FREE PARTIAL WITHDRAWALS

Looking to retain flexible access to your annuity's funds? Nassau Athos Annuity provides free partial withdrawals after the first contract year. Up to 7% of the Daily Accumulation Value as of the preceding contract anniversary can be withdrawn free of charges and penalties. In addition, any associated index credits may still be added to your annuity's account value during withdrawals.

Withdrawals during the first contract year and withdrawals above the free withdrawal amount after the first contract year may result in surrender charges, recovery of any applicable non-vested premium bonus, Market Value Adjustment (MVA), and less interest credited to your contract.

RMD WITHDRAWALS Assuming no prior withdrawals, taking a Required Minimum Distribution (RMD) associated with this contract will not result in a Surrender Charge, Market Value Adjustment (MVA), or recovery of any applicable non-vested premium bonus. The free withdrawal amount available each contract year will be at least your annual RMD amount. Certain year 1 restrictions apply.

NURSING HOME AND TERMINAL ILLNESS WAIVERS (Subject to state availability) Surrender charges are waived 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. MVA and recovery of any applicable non-vested premium bonus will still apply.⁹

SURRENDER CHARGES

If you take a withdrawal above the free withdrawal amount or surrender your contract during the first 10 contract years (9 years in CA), you will pay a surrender charge (a percentage of the amount withdrawn above the free withdrawal amount). This may result in the loss of some or all of your previously earned interest and a partial loss of principal. After 10 contract years (9 years in CA), these charges will no longer apply.

MARKET VALUE ADJUSTMENT (MVA) The MVA is applied to any withdrawal above 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.

Please review the Product Summary, which includes more details about the charges, recovery of any applicable non-vested premium bonus and complete product information and is required to accompany this brochure.

8. Withdrawals above the Free Withdrawal Amount will incur charges and penalties. See the Product Disclosure for additional details.

9. Proof of claim may be required prior to 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.**



IMPORTANT INFORMATION

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.¹⁰

The TGV rates vary by fixed and indexed accounts and are set at contract issue.

The rates range from 0.15% - 3.00% depending on the state.

CASH SURRENDER VALUE (CSV)

CSV is the amount available to you upon full contract surrender. The CSV varies depending on whether the contract is surrendered during or after the Window Period, which begins immediately following your contract anniversary and is currently 15 days (subject to change). See the Product Summary and your contract for more details on how the CSV is calculated depending on whether the surrender occurs during or after the Window Period.

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 Daily Accumulation Value on the contract maturity date, less any applicable taxes.

¹⁰. Please see your contract for specific details on how the Total Guaranteed Value is calculated.

ATHOS



NASSAU

www.nfg.com

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Product features 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.

Contracts with a bonus may offer less favorable credited interest rates, participation, and cap rates than contracts without a bonus. Over time, the amount of the bonus may be more than offset by these less favorable rates. Any non-vested premium bonus amounts will be repaid to the Company upon surrender and withdrawals above the Free Withdrawal Amount.

Interest rates, participation rates and caps 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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