

Nassau Personal Income Annuity®

A fixed indexed annuity with guaranteed lifetime income

Issued by Nassau Life and Annuity Company



Guaranteed Annual Withdrawal Benefit (\$) based on Initial Premium of \$100,000

		Number of Years Until First Withdrawal										
		Income Strategy: Today				Income Strategy: Tomorrow						
		0	1	2	3	4	5	6	7	8	9	10
Issue Age	55	4,641	5,033	5,568	5,777	6,115	6,681	7,213	7,762	8,310	8,859	9,600
	56	4,732	5,115	5,626	5,926	6,536	6,987	7,378	7,920	8,438	9,289	9,912
	57	4,849	5,211	5,800	6,135	6,661	7,191	7,618	8,098	8,883	9,537	10,176
	58	4,927	5,321	6,003	6,284	6,786	7,344	7,783	8,435	9,095	9,560	10,176
	59	5,044	5,734	6,076	6,358	7,004	7,446	7,986	8,494	9,095	9,763	10,512
	60	5,239	5,844	6,177	6,507	7,176	7,599	8,133	8,613	9,137	9,899	11,184
	61	5,343	5,926	6,308	6,656	7,254	7,752	8,335	8,831	9,307	10,509	11,280
	62	5,408	6,050	6,453	6,894	7,394	7,922	8,482	8,890	9,879	10,667	11,424
	63	5,486	6,160	6,583	6,939	7,535	8,126	8,630	9,425	10,028	10,848	11,544
	64	5,577	6,298	6,670	7,207	7,706	8,245	8,906	9,603	10,240	10,938	11,688
	65	5,798	6,394	6,815	7,296	7,862	8,466	9,053	9,742	10,324	10,938	12,456
	66	5,798	6,504	6,946	7,445	8,034	8,721	9,182	9,880	10,324	11,865	12,600
	67	5,954	6,600	7,091	7,594	8,159	8,840	9,531	9,880	11,109	11,865	12,696
	68	6,032	6,751	7,250	7,668	8,377	9,027	9,605	10,534	11,194	11,865	12,696
	69	6,136	6,848	7,381	7,862	8,596	9,265	9,899	10,553	11,194	11,865	12,696
	70	6,331	7,013	7,497	8,056	8,736	9,401	9,991	10,712	11,533	12,430	13,392
	71	6,396	7,095	7,671	8,234	8,986	9,588	10,157	10,910	11,724	12,679	13,416
	72	6,578	7,233	7,830	8,592	9,142	9,741	10,341	11,088	12,042	12,769	13,848
	73	6,682	7,356	8,164	8,785	9,204	9,911	10,506	11,425	12,042	13,176	14,112
	74	6,812	7,659	8,338	8,889	9,376	10,047	10,709	11,801	12,296	13,244	14,736
	75	6,955	7,796	8,541	9,143	9,703	10,268	11,224	12,019	12,593	13,922	14,952
	76	7,137	8,058	8,903	9,277	10,343	11,016	11,702	12,652	13,610	14,148	15,312
	77	7,267	8,223	9,019	9,440	10,624	11,356	11,942	12,929	13,822	14,148	15,408
	78	7,358	8,319	9,179	9,664	10,873	11,628	12,144	13,642	13,886	14,667	15,576
	79	7,371	8,470	9,324	9,723	11,029	11,934	12,806	13,840	13,928	14,758	15,720
	80	7,514	8,594	9,454	9,962	11,778	12,631	12,935	14,038	14,119	14,984	16,440
	81	7,644	8,718	9,570	10,096	11,809	12,682	12,990	14,078	14,162	15,029	16,440
	82	7,774	8,828	9,715	10,230	11,856	12,733	13,027	14,137	14,246	15,097	16,440
	83	7,904	8,951	9,846	10,349	11,903	12,801	13,082	14,216	14,289	15,187	16,440
	84	8,073	9,061	9,976	10,349	11,950	12,852	13,138	14,296	14,352	15,232	16,440
	85	8,216	9,185	10,092	10,423	12,012	12,886	13,211	14,335	14,437	15,300	16,440

Assumptions: single option, no prior withdrawals taken

Lifetime payments and guarantees are based on the claims-paying ability of Nassau Life and Annuity Company.

WORKING HARDER TO BE YOUR CARRIER OF CHOICE

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Guaranteed Annual Withdrawal Benefit as a Percentage (%) of Initial Premium



		Number of Years Until First Withdrawal										
		Income Strategy: Today				Income Strategy: Tomorrow						
		0	1	2	3	4	5	6	7	8	9	10
Issue Age	55	4.64%	5.03%	5.57%	5.78%	6.12%	6.68%	7.21%	7.76%	8.31%	8.86%	9.60%
	56	4.73%	5.12%	5.63%	5.93%	6.54%	6.99%	7.38%	7.92%	8.44%	9.29%	9.91%
	57	4.85%	5.21%	5.80%	6.13%	6.66%	7.19%	7.62%	8.10%	8.88%	9.54%	10.18%
	58	4.93%	5.32%	6.00%	6.28%	6.79%	7.34%	7.78%	8.43%	9.09%	9.56%	10.18%
	59	5.04%	5.73%	6.08%	6.36%	7.00%	7.45%	7.99%	8.49%	9.09%	9.76%	10.51%
	60	5.24%	5.84%	6.18%	6.51%	7.18%	7.60%	8.13%	8.61%	9.14%	9.90%	11.18%
	61	5.34%	5.93%	6.31%	6.66%	7.25%	7.75%	8.34%	8.83%	9.31%	10.51%	11.28%
	62	5.41%	6.05%	6.45%	6.89%	7.39%	7.92%	8.48%	8.89%	9.88%	10.67%	11.42%
	63	5.49%	6.16%	6.58%	6.94%	7.53%	8.13%	8.63%	9.42%	10.03%	10.85%	11.54%
	64	5.58%	6.30%	6.67%	7.21%	7.71%	8.25%	8.91%	9.60%	10.24%	10.94%	11.69%
	65	5.80%	6.39%	6.82%	7.30%	7.86%	8.47%	9.05%	9.74%	10.32%	10.94%	12.46%
	66	5.80%	6.50%	6.95%	7.45%	8.03%	8.72%	9.18%	9.88%	10.32%	11.87%	12.60%
	67	5.95%	6.60%	7.09%	7.59%	8.16%	8.84%	9.53%	9.88%	11.11%	11.87%	12.70%
	68	6.03%	6.75%	7.25%	7.67%	8.38%	9.03%	9.60%	10.53%	11.19%	11.87%	12.70%
	69	6.14%	6.85%	7.38%	7.86%	8.60%	9.27%	9.90%	10.55%	11.19%	11.87%	12.70%
	70	6.33%	7.01%	7.50%	8.06%	8.74%	9.40%	9.99%	10.71%	11.53%	12.43%	13.39%
	71	6.40%	7.10%	7.67%	8.23%	8.99%	9.59%	10.16%	10.91%	11.72%	12.68%	13.42%
	72	6.58%	7.23%	7.83%	8.59%	9.14%	9.74%	10.34%	11.09%	12.04%	12.77%	13.85%
	73	6.68%	7.36%	8.16%	8.79%	9.20%	9.91%	10.51%	11.42%	12.04%	13.18%	14.11%
	74	6.81%	7.66%	8.34%	8.89%	9.38%	10.05%	10.71%	11.80%	12.30%	13.24%	14.74%
	75	6.96%	7.80%	8.54%	9.14%	9.70%	10.27%	11.22%	12.02%	12.59%	13.92%	14.95%
	76	7.14%	8.06%	8.90%	9.28%	10.34%	11.02%	11.70%	12.65%	13.61%	14.15%	15.31%
	77	7.27%	8.22%	9.02%	9.44%	10.62%	11.36%	11.94%	12.93%	13.82%	14.15%	15.41%
	78	7.36%	8.32%	9.18%	9.66%	10.87%	11.63%	12.14%	13.64%	13.89%	14.67%	15.58%
	79	7.37%	8.47%	9.32%	9.72%	11.03%	11.93%	12.81%	13.84%	13.93%	14.76%	15.72%
	80	7.51%	8.59%	9.45%	9.96%	11.78%	12.63%	12.94%	14.04%	14.12%	14.98%	16.44%
	81	7.64%	8.72%	9.57%	10.10%	11.81%	12.68%	12.99%	14.08%	14.16%	15.03%	16.44%
	82	7.77%	8.83%	9.72%	10.23%	11.86%	12.73%	13.03%	14.14%	14.25%	15.10%	16.44%
	83	7.90%	8.95%	9.85%	10.35%	11.90%	12.80%	13.08%	14.22%	14.29%	15.19%	16.44%
	84	8.07%	9.06%	9.98%	10.35%	11.95%	12.85%	13.14%	14.30%	14.35%	15.23%	16.44%
	85	8.22%	9.19%	10.09%	10.42%	12.01%	12.89%	13.21%	14.34%	14.44%	15.30%	16.44%

Assumptions: \$100,000 premium, single option, no prior withdrawals taken, withdrawal percentages shown

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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