

GROWTH

Earning and saving funds for retirement takes forethought, time, and discipline. One way to increase clients' accumulation potential is with a fixed indexed annuity like Nassau Growth Annuity. Consider the many index-linked interest crediting account options available to customize your client's annuity.

For use in GROUP A STATES: AL, AR, AZ, CO, DC, IA, IL, KS, MD, MI, MS, NC, ND, NE, NH, NM, NV, OK, SD, TN, VT, WV, WY



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

INDEX ACCOUNT HISTORICAL RETURNS For 10-Year Surrender Charge Period With No Income Rider		LAST 10 YEARS	BEST 10 YEARS	WORST 10 YEARS
		12/31/2011 to 12/31/2021	Nasdaq: 11/25/2011 to 11/25/2021 S&P: 03/05/2009 to 03/05/2019 SG: 03/03/2009 to 03/03/2019 ³	Nasdaq: 01/04/2002 to 01/04/2012 S&P: 01/02/2002 to 01/02/2012 SG: 11/06/2006 to 11/06/2016 ³
INDEXED ACCOUNT	Participation or Cap Rate ¹ effective 1/1/23	10-Year Annual Return ²	10-Year Annual Return ²	10-Year Annual Return ²
1-Year Nasdaq-100® - Participation	32%	7.02%	7.22%	4.50%
1-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee ⁴	40%	8.74%	9.00%	5.58%
2-Year Nasdaq-100 - Participation	45%	10.17%	10.62%	2.41%
2-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee ⁴	56%	12.49%	13.03%	2.98%
1-Year S&P 500® - Cap Rate	11.25%	8.73%	8.37%	5.82%
1-Year S&P 500 - Participation	45%	6.89%	7.31%	3.65%
1-Year S&P 500 - Enhanced Participation Rate with Strategy Fee ⁴	50%	7.65%	8.09%	4.04%
2-Year S&P 500 - Participation	59%	8.71%	9.41%	2.37%
2-Year S&P 500 - Enhanced Participation Rate with Strategy Fee ⁴	70%	10.23%	11.00%	2.80%
1-Year Sunrise Smart Passage SG - Participation ³	90%	8.75%	9.21%	6.35%
1-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee ^{3,4}	112%	10.77%	11.39%	7.83%
2-Year Sunrise Smart Passage SG - Participation ³	160%	8.60%	15.17%	10.73%
2-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee ^{3,4}	200%	10.39%	18.42%	13.05%

IMPORTANT NOTES: These historical returns 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 returns for the Index may differ from the best and worst returns for the Indexed Account due to the application of credited rates and flooring negative returns at zero. This may lead to the indexed account performance in the best 10-year period of the Index having lower returns than the indexed account performance in the last or worst 10-year period of the Index itself.

1. Participation or Cap Rate shown is for contracts with 10-year surrender charge schedule and no income rider. Cap and participation rates are set at the beginning of each segment, guaranteed only for the duration of each segment and may change for future segments. If the oldest contract owner is age 81 or older at issue, the contract will be issued with the Group B States surrender charge schedule and crediting rate. Multiyear accounts are not available in New Hampshire.
2. Annual return rate is gross of annual strategy fee (for accounts with enhanced participation rate). 10-year compounded annual rates of return assume a specified returns scenario showing the most recent 10 years' index performance or the best or worst continuous 10 years in the last 20. Historical performance is not indicative of future results and actual experience will differ from these values.
3. The Smart Passage SG Index was launched in 2019. Therefore, the information in this chart and in illustrations or other hypothetical examples is based on hypothetical data using historical backcasting. This index applies the Sunrise Crediting Method which may result in the account under performing other indexed accounts if the growth is concentrated in one or two months. See the Indexed Account Supplement for more information.
4. Annual strategy fee is currently equal to 1.00% of account value. Fees are set at the beginning of each segment, guaranteed only for the duration of each segment and may change for future segments.

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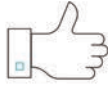
OUR CORE VALUES



We get things done



We are supercharging our legacy



We are committed to our customers



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

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Product features, rider options and availability may vary by state.

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

Annuities are long-term products particularly suitable for retirement assets. Annuities held within qualified plans do not provide any additional tax benefit. Early withdrawals may be subject to surrender charges. Withdrawals are subject to ordinary income tax, and if taken prior to age 59½, a 10% IRS penalty may also apply.

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

While the value of each indexed account is affected by the value of an outside index, the contract does not directly participate in any stock, bond or equity investment. Index credits greater than zero are not guaranteed in any given year and it is possible for the strategy fees associated with the enhanced participation rate crediting options to exceed the index credits in poor performing markets, resulting in a loss of principal. Index credits are treated as a gain for tax purposes. Availability of indexed accounts is subject to change at any time in our sole discretion and are only guaranteed to be available for the current segment. **Multiyear accounts are not available in New Hampshire.**

The values shown herein are meant to highlight the features of Nassau Growth Annuity only.

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In calculating the performance of the Index, SG deducts a maintenance fee of 0.50% per annum on the level of the Index, and fixed transaction and replication costs, each calculated and deducted on a daily basis. Because the Index can experience potential leverage up to 350%, the maintenance fee may be as high as 1.75% per year. The transaction and replication costs cover, among other things, rebalancing and replication costs. The total amount of transaction and replication costs is not predictable and will depend on a number of factors, including the performance of the index underlying the Index, and market conditions, among other factors. These fees and costs will reduce the potential positive change in the Index and increase the potential negative change in the Index. While the volatility control applied by the Index may result in less fluctuation in rates of return as compared to indices without volatility controls, it may also reduce the overall rate of return as compared to products not subject to volatility controls.

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