

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



NASSAU

NASSAU ELITE 2023 PROGRAM

TO RECOGNIZE AND REWARD THE TOP PRODUCERS OF OUR
PREFERRED DISTRIBUTION PARTNERS

NFG.COM

FOR PRODUCER USE ONLY. NOT FOR USE WITH THE GENERAL PUBLIC.



TOM BUCKINGHAM
CHIEF GROWTH OFFICER

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Nassau's sales momentum continued to build in 2022. We plan to accelerate our success even more in 2023, with Elite producers contributing meaningfully to our goals.

Our entire team is ready to help you build your business and make 2023 your best year yet. We look forward to engaging directly with Elite producers frequently this year to ensure we're growing together.

Our product portfolio remains stronger than ever, backed by a team you can count on to deliver best-in-class service. We're always working harder to be your carrier of choice.

Regards,

A handwritten signature in black ink, appearing to read 'TMB', written in a cursive style.

TOM BUCKINGHAM

ABOUT NASSAU FINANCIAL GROUP

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Annuity Product Portfolio

Committed to providing comprehensive, customizable, and consistent retirement solutions

Fixed Indexed Annuities

- Nassau Bonus AnnuitySM
- Nassau Growth Annuity[®]
- Nassau Personal Income Annuity[®]
- Nassau Personal Protection Choice[®]

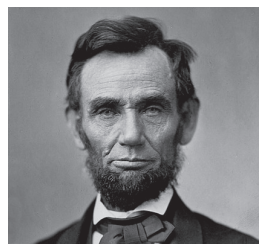
Multi-Year Guaranteed Annuities

- Nassau Simple Annuity
- Nassau MYAnnuity[®]



Learn More

Nassau is always working harder to be your carrier of choice. We build creative products that can help protect people's savings, deliver guaranteed income, and help pay for health care costs in retirement. We're dedicated to providing you with best-in-class service. We seek to keep things simple and will have your back in the years to come. Nassau Financial Group is headquartered in Hartford, Connecticut with \$18 billion in assets under management and over 380,000 policyholders and contract holders.¹ We have been doing this a long time - 170 years - but we remain humble enough to always try to improve.



Our Rich History

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

Nassau Life & Annuity Company



105%
Solvency
Ratio²



Headquartered in Hartford

"The Insurance Capital of the World"

Excellent



Nassau Financial Group



\$18.0 B
Assets Under
Management¹



170+
Year
Legacy



\$1.1 B
Total Adjusted
Capital¹



388,000
Policies and
Contracts¹

Rated 4.9 out of 5 based on over
3,350 reviews on ★ Trustpilot³

1. Assets under management, capital, and policies and contracts estimated as of 9/30/22. 2. For Nassau Life and Annuity Company as of 9/30/22. Solvency ratio equals total statutory assets divided by statutory liabilities. This ratio is subject to change and is not a guarantee of a company's financial strength. For more complete information, including financial information for other Nassau Financial Group subsidiaries, visit nfg.com. 3. Trustpilot data as of 12/1/2022 and subject to change.

FIRST-TIME QUALIFIER BENEFITS

1 STRONG COMPENSATION

Earn an extra **50bps** for fixed indexed annuity and **15bps** for MYGA premium¹ placed of eligible products in 2023. Receive the compensation in a single, lump-sum payment after the close of the year.

2 ELITE SERVICE

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

First-time includes any producer who did not qualify for Elite in 2022. First-time trip qualifiers who write \$3.5 million or more in premium with eligible firms will earn **an additional night** at the end of the Retreat.

3 LEADERSHIP ACCESS

Receive **exclusive invitations** to conferences and events. Connect with Nassau's senior management and product development teams to share feedback and ideas.

4 2024 NASSAU ELITE RETREAT

The top 50 Nassau Elite qualifiers and their guests will be invited to join our senior leadership team at **Viceroy Los Cabos** for four days, including airfare.²

2022 ELITES WHO REQUALIFY IN 2023

Loyalty deserves increased recognition. In addition to **concierge service** and **exclusive invitations** to events, Nassau Elite members who requalify earn additional rewards.

1 STRONGER COMPENSATION

2022 Elites who requalify in 2023 will earn **75bps** for fixed indexed annuity and **25bps** for MYGA premium¹ placed in 2023.

2 ACCELERATED BONUSES

2022 Elites who requalify in 2023 will receive accelerated compensation incentive payouts, administered the following quarter after requalification in 2023.

3 2024 NASSAU ELITE RETREAT

2022 Elites who qualify for the Retreat will earn **an additional night** at the end of the 2024 Nassau Elite Retreat with our team.²

WANT TO LEARN MORE?

Reach out to our sales desk at 1-888-794-4447.

1. Excludes MYAnnuity 5X placed premium in New York 2. Nassau Elite Retreat 2024 invitation ranking based on total qualification credits. Elite Retreat details are subject to change at Nassau's discretion.

QUALIFICATION REQUIREMENTS

PRODUCTION THRESHOLD

- ✓ Earn **1.75 million** qual. credits
- ✓ Minimum of 5 contracts/policies issued annually
- ✓ \$1 of FIA placed premium = 1 qual. credit
- ✓ \$3 of MYGA placed premium = 1 qual. credit¹
- ✓ \$1 of Med Supp annualized, placed premium = 14 qual. credits

ELIGIBLE PRODUCTS¹

- ✓ Nassau Bonus AnnuitySM
- ✓ Nassau Growth Annuity[®]
- ✓ Nassau Personal Income Annuity[®]
- ✓ Nassau Personal Protection Choice[®]
- ✓ Nassau MYAnnuity[®] 5X, 7X¹
- ✓ Nassau Simple Annuity
- ✓ Nassau Medicare Supplement Insurance

Other Important Details

1. Excludes MYAnnuity 5X placed premium in New York. Eligible products are subject to state approval and may not be available in all states. To learn more, call our sales desk at 1-888-794-4447.

Qualification period runs from Jan. 1, 2023 to Dec. 31, 2023. Placed premium excludes free looks and cancellations. Qualification credits only apply to placed premium of eligible products submitted with eligible firms. Participants must have an active contract and be in good standing to receive incentives. Final qualification remains at the sole discretion of Nassau. All compensation payouts remain based on actual fixed indexed annuity and MYGA placed premium, not qualification credits. Qualification credits or Elite qualification may not be transferred to another appointed individual/agent. All Elite Program payments will be subject to product charge back rules. Some event expenses related to you (and your potential guests) that are associated with the Nassau Elite Producer Program may be taxable to you and reported on a 1099-NEC. You should consult your tax advisor if you have questions about the tax treatment related to any event-related expenses or your individual situation. Nassau is unable to substitute cash equivalent or awards in lieu of attendance. Program details are subject to change at Nassau's discretion.

For producer use only. Not for use with the general public. Product sales must be appropriate, based on a comprehensive evaluation of the customer's financial situation needs and objectives. Product features, riders and availability may vary by state. Nassau Bonus Annuity (19FIA3, ICC19FIA3), Nassau Growth Annuity (19FIA3, ICC19FIA3N), Nassau Personal Income Annuity (ICC19EIAN, 19FIA), Nassau Personal Protection Choice (ICC19EIAN, 19FIA), Nassau Simple Annuity (18FADTCP and ICC18FADTCP), and Nassau MYAnnuity 5X/7X (18IFDAP and ICC18IFDAP/ICC18IFDANP) are issued by Nassau Life and Annuity Company (Hartford, CT). In California, Nassau Life and Annuity Company does business as "Nassau Life and Annuity Insurance Company." Nassau Life and Annuity Company is not authorized to conduct business in ME and NY, but that is subject to change. Medicare Supplement insurance is issued by Nassau Life Insurance Company of Kansas. Nassau Life and Annuity Company and Nassau Life Insurance Company of Kansas are subsidiaries of Nassau Financial Group. The insurers are separate entities and each is responsible only for its own financial condition and contractual obligations.