

# NASSAU PERSONAL PROTECTION CHOICE<sup>®</sup>

Single premium fixed indexed annuity  
Issued by Nassau Life and Annuity Company



NASSAU

Product Summary for use in AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY

**BASICS**    **Issue Ages:** 0-80    **Premium:** Single Premium  
Minimum: \$15,000 (qualified and non-qualified)  
Maximum: \$1,000,000 unless approved by Nassau

## INCOME PROTECTION

**Flexibility to select the income horizon that best fits your needs:**

• **Income Strategy: Today (best for income in years 1-3)**

Your income benefit base<sup>1</sup> can receive a “bonus” of up to 45% depending on when you begin guaranteed lifetime income payments:

**Income benefit base bonus if withdrawals begin in:**

**Year 1 - 30%    Year 2 - 37.5%    Year 3 - 45%**

After that, a **3%** simple interest roll-up is added to the income benefit base amount<sup>2</sup> in years 3-10 or until you exercise the rider

• **Income Strategy: Tomorrow (best for income in years 4+)**

A **14%** simple interest roll-up is added to the income benefit base amount<sup>2</sup> every year for 10 years or until you exercise the rider

Your guaranteed lifetime income payment is determined by multiplying your income benefit base by a withdrawal factor that varies with age and the rider you elect.

The larger your income benefit base, the larger the guaranteed lifetime income payment. The initial income benefit base is equal to the premium plus benefit base bonus if applicable.

## INCOME ROLL-UP RESTART OPTION

If you do not need income during your initial roll-up period, you can elect to restart a new 10 year roll-up period if you have not exercised your rider.

## CARE PROTECTION<sup>3</sup>

This optional rider increases the amount of your guaranteed income payments for up to 5 years in the event you are confined to a nursing home and/or are unable to perform 2 of 6 activities of daily living (ADL). This benefit is available after your second contract anniversary and ranges from **125% to 250%** of your income benefit based on issue age and qualification level. This is an optional rider that must be accompanied with an Income Protection strategy.

## FAMILY PROTECTION

This optional rider provides an enhanced lump-sum death benefit. The benefit is increased each year for 10 years or until you reach age 85. All withdrawals reduce this benefit and the amount of future increases.

## RIDER FEES<sup>4</sup>

- Income, Care & Family Protection: 1.15% of the income benefit base
- Income & Care Protection: 0.95% of the income benefit base
- Income & Family Protection: 1.15% of the income benefit base

## RIDER FEATURES<sup>5</sup>

### INCOME, CARE AND FAMILY PROTECTION RIDERS

You have the flexibility to elect the combination of benefits that best meets your retirement and future income needs. One of the following combination riders may be elected at contract issue:

#### INCOME HORIZON

TODAY	TOMORROW
Income, Care and Family Protection	Income, Care and Family Protection
Income and Care Protection	Income and Care Protection
Income and Family Protection	Income and Family Protection

### RIDER BASICS

- Rider options and availability may vary by state
- Riders include an annual fee based on the income benefit base, deducted from your contract value

- The income benefit base is equal to the premium plus benefit base bonus if applicable<sup>1,5</sup>

### WITHDRAWALS

- The guaranteed minimum withdrawal amount varies by rider, issue age and duration
- Income benefit base stops growing when you begin guaranteed lifetime income payments. Withdrawals prior to rider exercise or in excess of the guaranteed lifetime income payment will reduce the income benefit base and amount of future guaranteed income payments
- Withdrawals are taken from your contract value and will reduce the enhanced death benefit (if elected). Over time, contract value could be withdrawn entirely, leaving no death benefit
- Withdrawals prior to rider exercise reduce the income benefit base but do not stop the simple interest roll-up. Simple interest roll-up is based on the premium adjusted for withdrawals
- Any withdrawals will reduce the family protection death benefit in the same proportion as the contract value is reduced

Product features, rider options and availability may vary by state. Consult with your financial representative to determine state variations and restrictions and other conditions that may apply. View the contract and rider disclosures for complete details, conditions and exclusions.

1. The income benefit base is a calculated value used solely to determine your guaranteed lifetime income payment and rider fee and is not available for withdrawal.
2. Withdrawals prior to rider exercise decrease the income benefit base amount used to calculate your future guaranteed income payments.
3. Care Protection Rider benefit is not available in California.
4. Rider fee is subject to change and will increase as income benefit base grows.
5. May vary by state, see your contract for specific details.

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

For use by financial professionals with the general public.

continued >

## RIDER FEATURES (continued)

### INCOME ROLL-UP RESTART FEATURE

- Ability to restart roll-ups provided you have not exercised the rider
- Roll-up is subject to a new declared rate, guaranteed to be a minimum of 3% added to your income benefit base
- Rider fee may also increase upon restart, subject to a maximum fee of 1.50%

### CARE PROTECTION DETAILS

- Available after your second contract anniversary
- 90 day elimination period applies but can be met in the first two contract years
- Benefit amounts vary by issue age of the oldest living covered person and qualification level (maximum nursing home benefit is 250%, maximum ADL benefit is 175%)<sup>6</sup>

- Once exercised, care benefits are paid for a maximum of 5 contract years. After 5 years, standard guaranteed lifetime income payments are still available
- Proof of qualification must be submitted each year to receive this benefit

Care Protection is not available in CA.

### FAMILY PROTECTION DETAILS

- Roll-up percentage is based on your attained age and will stop at age 85
- Roll-up for ages up to 70 is 10% of premium, for ages 71-85 it is 5%
- Maximum benefit is limited to 250% of premium
- Benefit is payable to beneficiaries as a lump-sum
- Death benefit is includable in ordinary taxable income to your beneficiaries
- All withdrawals reduce the benefit and any benefit roll-up

## PRODUCT FEATURES<sup>5</sup>

### INDEXED ACCOUNTS<sup>7</sup>

16 indexed accounts are eligible for an index credit based in part on the performance of a variety of indices over the course of a specified time period, called a segment. Indexed account credits are subject to a cap, participation, enhanced participation rate, and/or spread rate set at the beginning of each indexed account segment and subject to change for future segments. See Product Overview and Indexed Accounts Supplement for crediting method details.<sup>7</sup>

Standard Indexed Accounts	Enhanced Participation Rate Indexed Accounts with Strategy Fee
1-year Nasdaq-100 <sup>®</sup> (participation rate)	1-year Nasdaq-100 (enhanced participation rate)
1-year monthly S&P 500 <sup>®</sup> (cap rate)	1-year S&P 500 (enhanced participation rate)
1-year S&P 500 (cap rate)	1-year Sunrise Smart Passage SG (enhanced participation rate) <sup>8</sup>
1-year S&P 500 (participation rate)	2-year Nasdaq-100 (enhanced participation rate)
1-year Sunrise Smart Passage SG (participation rate) <sup>8</sup>	2-year S&P 500 (enhanced participation rate)
1-year CS Tactical Multi Asset Index <sup>™</sup> (spread rate) <sup>8</sup>	2-year Sunrise Smart Passage SG (enhanced participation rate) <sup>8</sup>
2-year Nasdaq-100 (participation rate)	
2-year S&P 500 (participation rate)	
2-year Sunrise Smart Passage SG (participation rate) <sup>8</sup>	
2-year CS Tactical Multi Asset Index <sup>™</sup> (spread rate) <sup>8</sup>	

**Cap:** 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

**Enhanced Participation Rate:** higher participation rates offer greater growth potential. A strategy fee of 1.00% per year (subject to change for future segments) is calculated at the end of the segment before any index credit is applied. A pro-rated strategy fee will apply to excess withdrawals. It is possible for the account value to decrease if index credits are less than strategy fees

**Spread Rate:** the percentage deducted from the index performance

- 1- and 2-year Nasdaq-100 and S&P 500 accounts measure the percentage change in the index over the segment. The cap or participation rate declared on the date of allocation is then applied to determine the index credit

- 1-year monthly S&P 500 accounts measure the percentage change in the index for each month of the segment. The cap rate is applied each month to determine a monthly index percentage, and at the end of the segment the 12 monthly index percentages are added together to calculate the index credit.

- 1- and 2-year CS Tactical Multi-Asset accounts measure the percentage change in the index over the segment. The spread rate declared on the date of the allocation is then subtracted to determine the index credit.

- 1- and 2-year Smart Passage SG accounts measure the percentage change in the index after the best monthly returns for each year in the segment are set to zero ("Sunrise Adjustment"). The participation rate declared at the segment's start is then applied to determine the index credit. Higher participation rates are possible due to the Sunrise Adjustment, but this account may underperform other accounts if the growth is concentrated in one or two months.

6. The Care Protection Benefit Rider is not a qualified Long Term Care benefit under the Internal Revenue Code. It does NOT qualify for preferential tax treatment and does NOT provide health insurance, Long Term Care insurance or Medicaid benefits. Must be certified by a physician as impaired and unable to perform at least two of the six activities of daily living (ADLs) - eating, bathing, dressing, transferring, toileting and continence. See the contract for qualifying confinement criteria.

7. All indexed account credit calculations exclude dividends. 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. 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.

8. The CS Tactical Multi Asset Index was launched in 2014 and the Smart Passage SG Index was launched in 2019. 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.

## FIXED ACCOUNT

- One year segments receive daily interest credit with rate guaranteed for one year.

## PRINCIPAL PROTECTION

- Index credits are never less than 0%, however it is possible to see a decrease in account value on enhanced participation rate indexed accounts if index credits are less than strategy fees
- Charges may invade principal but will never result in a value less than the Total Guaranteed Value
- Return of Premium Surrender Benefit – Upon full surrender after the surrender charge period, cash surrender value will not be less than premium (less prior gross withdrawals and cumulative prior Income, Care and Family Protection rider fees). Exercise of the Income Protection Benefit or Care Protection Benefit riders will terminate this benefit. This benefit is subject to state availability.
- Return of Premium Death Benefit – Upon death, the annuity's contract value will never be less than the premium (less prior gross withdrawals and cumulative prior Income, Care and Family Protection rider fees) and is payable to specified beneficiaries upon death. The death benefit is unaffected by exercise of the Income Protection Benefit or Care Protection Benefit riders.

## BASE CONTRACT DEATH BENEFIT

- Paid upon the death of any owner
- The death benefit is equal to the greater of the contract value or the Total Guaranteed Value
- Index credit for year in which death occurs is not included in death benefit calculation

## ANNUITY PAYMENT OPTIONS

- Seven fixed annuity payment 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
- The annuitization value is equal to the greater of the accumulation value or the cash surrender value<sup>9</sup>
- Upon annuitization, the contract has no cash value or death benefit, and provides only periodic payments. Any riders will terminate without value.

## WITHDRAWALS

- Penalty-free withdrawals up to 10% of contract value each year<sup>10</sup>
- Withdrawals for Required Minimum Distributions (RMDs) associated with this contract will not incur withdrawal fees or a market value adjustment<sup>11</sup>
- Any withdrawals may be subject to federal and state income tax and if taken prior to age 59½, may also be subject to a 10% federal penalty
- Withdrawals taken in excess of free withdrawal amount during

## SURRENDER CHARGES ARE ASSESSED ACCORDING TO THE FOLLOWING SCALE:

For AL, AR, AZ, CO, DC, GA, HI, IA, IN, KS, MD, MI, NC, ND, NE, NM, NV, OK, RI, SD, TN, WV											
Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Surrender Charge %	12%	12%	12%	11%	10%	9%	8%	7%	6%	4%	0%
For AK, CT, DE, FL, IL, LA, MN, MO, MT, NH, NJ, OR, PA, UT, VA, VT, WA, WI, WY											
Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Surrender Charge %	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%
For KY, MS, OH, SC, TX											
Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Surrender Charge %	9.1%	8.2%	7.3%	6.4%	5.5%	4.6%	3.7%	2.8%	1.8%	0.9%	0%
For CA											
Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Surrender Charge %	7.8%	6.9%	6.0%	5.1%	4.2%	3.2%	2.3%	1.4%	0.4%	0%	0%

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

10. At the time of full surrender, any penalty-free withdrawals taken during the prior 12 months will be assessed a surrender charge.

11. Certain Year 1 restrictions may apply. Please consult with your producer for details.

12. For contracts that include an income rider, withdrawals in excess of the guaranteed lifetime income payments amount will reduce the income benefit base and therefore reduce future income payment amounts.

13. Proof of claim may be required prior to exercise. Nursing Home Waiver is not available in California.

14. Availability varies by state and is not affected by rider choice. You do not have to elect a Care Protection Rider to get this feature.

## ACCOUNT ALLOCATIONS

- Reallocation of contract value among accounts may be made at the end of each segment.

Consult your financial professional to learn the current rates for each of the accounts.

the surrender charge period will be subject to surrender charges and a market value adjustment<sup>12</sup>

- Withdrawals exceeding the free withdrawal amount in any year will be subject to pro-rated rider and strategy fees (if applicable)
- Withdrawals are always taken from the fixed account value first. Afterwards, withdrawals are taken proportionately from indexed accounts. Withdrawals taken from indexed accounts will be excluded when calculating index credits

## TOTAL GUARANTEED VALUE (TGV)

- Minimum value contract will provide as the surrender value, death benefit and amount available for annuitization. TGV is not affected by market value adjustment and surrender charges
- Equal to 87.5% of the single premium, accumulated at the applicable TGV interest rate, less withdrawals and applicable rider fees
- TGV rate is set at issue and remains in effect for the life of the contract

## SURRENDER CHARGES

- Apply upon full surrender or withdrawals in excess of the free withdrawal amount during the surrender charge period
- Calculated as a percentage of the contract value surrendered or withdrawn
- Surrender charges will never reduce the surrender value below the Total Guaranteed Value
- Surrender charges are waived if contract owner becomes ill and is confined to a nursing home on or after the first contract anniversary, for at least 90 consecutive days<sup>13</sup> If trust owned, the waiver will apply to the annuitant
- Surrender charges are waived if contract owner is diagnosed with a terminal illness on or after the first contract anniversary. A terminal illness is a condition that is expected to result in the owner's death within six months (12 months in CA)<sup>14</sup>

## MARKET VALUE ADJUSTMENT

- Applies during the surrender charge period
- Adjustment may be positive or negative depending on the change in the interest rates since contract issue
- Adjustment will never reduce the surrender value below the Total Guaranteed Value or the single premium. Likewise, 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

# WORKING HARDER TO BE YOUR CARRIER OF CHOICE

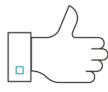
## OUR CORE VALUES



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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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.

This annuity offers a Fixed Account and a variety of Indexed Accounts. The Fixed Account may earn a specified rate of interest of 0% or greater. 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, spread rates, caps and strategy fees are subject to change.

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