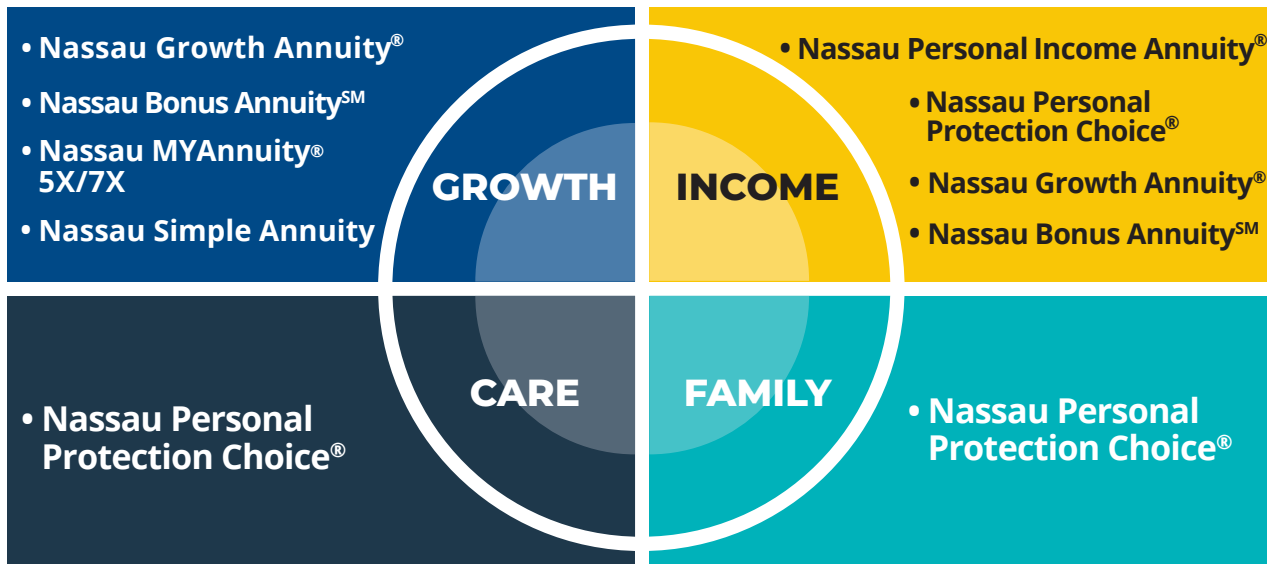


PRODUCTS FOR A BROAD RANGE OF NEEDS



NASSAU

At Nassau, our annuity portfolio is committed to providing comprehensive, customizable, and consistent retirement solutions.



Nassau Growth Annuity[®]
Powerful growth potential and options for generating future income.



Nassau Bonus AnnuitySM
Guaranteed up-front premium bonus combined with robust potential growth potential and options for generating future income.



Nassau Personal Income Annuity[®]
Strong guaranteed income for now and later in retirement.



Nassau Personal Protection Choice[®]
Customizable, multi-dimensional retirement protection.

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WORKING HARDER TO BE YOUR CARRIER OF CHOICE

Nassau Single Premium Fixed Indexed Annuity Product Suite Overview

Nassau Personal Income Annuity® | Nassau Personal Protection Choice® | Nassau Growth Annuity® | Nassau Bonus AnnuitySM

PRODUCT BASICS

Issue Ages: 0-80; up to 85 on Nassau Growth Annuity and Nassau Bonus Annuity.¹

Premiums: \$15,000 – \$1,000,000 — Amounts over \$1,000,000 require home office approval.²

Free Annual Withdrawal Amount — 10% of contract value.

Market Value Adjustments (MVAs) — Yes

Total Guaranteed Value — Upon surrender, death or annuitization

Nursing Home and Terminal Illness Waivers — Available for issue ages 80 and below. Nursing Home Waiver is not available in California. Other state variations may apply.

Tax Qualified Options — Traditional IRA, Roth IRA, Simple IRA, SEP IRA

INDEXED CREDITING OPTIONS³

Standard Indexed Accounts ⁴	Enhanced Participation Rate Indexed Accounts With Strategy Fee ⁴
1-year Nasdaq-100® (participation rate)	1-year Nasdaq-100 (enhanced participation rate)
1-year monthly S&P 500® (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)
1-year S&P 500 (participation rate)	2-year Nasdaq-100 (enhanced participation rate)
1-year Sunrise Smart Passage SG (participation rate)	2-year S&P 500 (enhanced participation rate)
1-year CS Tactical Multi Asset Index™ (spread rate)*	2-year Sunrise Smart Passage SG (enhanced participation rate)
2-year Nasdaq-100 (participation rate)	
2-year S&P 500 (participation rate)	
2-year Sunrise Smart Passage SG (participation rate)	
2-year CS Tactical Multi Asset Index (spread rate)*	
*NOTE: Not available with Nassau Growth Annuity or Nassau Bonus Annuity.	

To Learn More: Call Our Sales Desk – 888-794-4447, option 1

1. 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 product features. Riders are only available for issue ages 80 and below. Product availability, features and rider options may vary by state.

2. Premium is up to \$500,000 for issue ages 81-85 for Nassau Bonus Annuity.

3. The Nasdaq-100 (NDX) and S&P 500 (SPX) indexes exclude dividends in index performance calculations. Dividend payments and distributions are not received from any index. 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. We may change, add or eliminate indexed accounts. Multi-year accounts are not available in New Hampshire. Other state variations may apply. 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.

4. A 1.00% annual strategy fee applies in each year of the index term. On two-year accounts, that means a strategy fee of 2.00% is applied at the end of the index term. The strategy fee is subject to change.

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INCOME AND PROTECTION

	Nassau Personal Income Annuity®	Nassau Personal Protection Choice®
Market Need	Strong guaranteed income for now and later in retirement.	Customizable, multi-dimensional retirement protection.
Income Riders	Income Strategy: Today Income Strategy: Tomorrow	Income, Family & Care Protection Income & Family Protection Income & Care Protection
Income Rider Fee⁵	95 basis points	95-115 basis points
Income Benefit Base Bonus %⁶	Income Today if withdrawals begin: Year 1 30% Year 2 37.5% Year 3 45% Plus 3% simple roll-up years 3-10	Income Tomorrow: Annual roll-up amount: 14% Restart available
Death Benefit	Contract value or Return of Premium less withdrawals and rider fees	Income Today if withdrawals begin: Year 1 30% Year 2 37.5% Year 3 45% Plus 3% simple roll-up years 3-10
Care Protection Benefit⁸	N/A	Income Tomorrow: Annual roll-up amount: 14% Restart available
Surrender Charge Period	10 years (9 years in CA)	Contract value or Return of Premium less withdrawals and rider fees Enhanced lump-sum death benefit (5 to 10% rollup) available through family protection benefit rider ⁷
		Rider offers enhanced withdrawals for up to 5 years Up to 250% for Nursing Home Up to 175% for 2/6 ADLs
		10 years (9 years in CA)

GROWTH AND INCOME

	Nassau Growth Annuity®	Bonus Product Nassau Bonus Annuity SM
Market Need	Powerful growth potential and options for generating future income.	Guaranteed up-front premium bonus combined with robust potential growth potential and options for generating future income.
Contract Value Bonus	None	10% Issue Ages: 0-80 7% Issue Ages: 81-85
Income Riders	Amplified Income Amplified Income Plus Amplified Income with Rising Income Opportunity Amplified Income Plus with Rising Income Opportunity	Amplified Income Plus Amplified Income Plus with Rising Income Opportunity
Income Rider Fee⁵	25-95 basis points	95 basis points
Income Benefit Base Bonus %⁶	150% of annual contract growth added to Benefit Base for up to 15 years ⁹ "Plus" riders include annual 3% simple interest roll-up for up to 15 years ¹⁰	150% of annual contract growth added to Benefit Base for up to 15 years ⁹ Riders include annual 3% simple interest roll-up for up to 15 years ¹⁰
Death Benefit	Contract value or Return of Premium less withdrawals	Contract value or Return of Premium less withdrawals
Surrender Charge Period	7 or 10 years (9 years in CA), elected at issue	10 years

5. Rider fees are calculated as a percentage of the benefit base and deducted from the contract value. Fees are subject to change and will increase as the benefit base grows.

6. The income benefit base is a calculated value used solely to determine rider fees and benefits payable under the riders and is not a guarantee of contract value or amount available for withdrawal. Benefit base roll-up ends upon rider exercise. Roll-up rate upon restart is subject to change.

7. Roll-ups on death benefit base stop at rider exercise. Death benefit base is reduced by withdrawals. Death benefit base roll-up percentage varies by age. The death benefit is not life insurance and is includable in ordinary taxable income to beneficiaries.

8. The Care Protection Benefit rider is not available in California. 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 rider and disclosures for qualifying confinement criteria, limitations and exclusions.

9. Riders only available with 10-year (9 years in CA) surrender charge schedule contracts. For all riders, on each contract anniversary 150% of the contract's growth, net of strategy fees, will be added to the Income Benefit Base. For the Amplified Income and Amplified Income Plus riders, this roll-up ends after 15 years or until rider exercise, whichever comes first. For the Amplified Income with Rising Income Opportunity and Amplified Income Plus with Rising Income Opportunity riders, this roll-up ends after 15 years.

10. For the Amplified Income Plus and Amplified Income Plus with Rising Income Opportunity riders, the income benefit base will grow at an annual rate equal to 3% of the initial income benefit base, adjusted for any withdrawals, for up to 15 years or until rider exercise (if sooner).

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WORKING HARDER TO BE YOUR CARRIER OF CHOICE

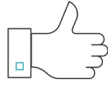
OUR CORE VALUES



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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Product features, rider options and availability may vary by state. This information is only a summary. View the contract and disclosures for complete product details and conditions.

Lifetime payments and guarantees are based on the claims-paying ability of the issuing 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.

Products offering a bonus may offer less favorable credited interest rates, participation, cap, and spread 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, annuitization and withdrawals in excess of the Free Withdrawal Amount.

Rates and fees 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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