



Nassau MYAnnuitySM 5X with 10% Penalty-Free Withdrawals

Product

Company	Nassau Life and Annuity Company Nassau
A.M Best Rating	B++
Standard and Poor's Rating	BBB-
Product Type	MYG Fixed
Product	Nassau MYAnnuitySM 5X with 10% Penalty-Free Withdrawals (SPDA)
Policy Form Number	18IFDAP
Distribution Channels Sold In	Independent
Product Launch Date	11/5/2018
Bonus	N/A
Surrender Charge	5 Years 9.00, 8.00, 7.00, 6.00, 5.00, 0.00% +/- Market Value Adjustment (MVA)
Share Class	N/A
Mortality and Expense Charge (M&E)	N/A
Product Fee	N/A
Administration Charge	N/A
Other Charge	N/A
*Total Annual Expense	N/A
Annual Contract Fee	N/A
Annual Contract Fee Waived At	N/A
Minimum Guarantee/ Minimum Guaranteed Surrender Value	1.00% Guaranteed Annual Return
Strategies / Subaccounts Offered	0 Indexed, 0 Structured, 0 Variable, 1 Fixed

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Net Subaccount Fee Range	N/A
Free Transfers per Year	N/A
Transfer Fee	N/A
Rate Banding	No Banding
Current Fixed Account Rate(s)	5.05% guaranteed for five years
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	At the end of initial guarantee period, client has an opportunity to surrender the contract penalty-free during a 30-day period or re-enter another guarantee period.
Penalty-Free Withdrawals	10% of Account Value immediately
Death Benefit	Full Account Value
Surrender Charge Waivers Available	Nursing Home Terminal Illness
Available Plan Types	IRA, NQ, Roth IRA, SEP IRA, SIMPLE IRA
Issue Ages	18 - 85
Minimum Initial Premiums	Q/NQ \$10,000
Minimum Subsequent Premium	N/A
Guaranteed Lifetime Withdrawal Benefit (GLWB)	N/A
Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A
Guaranteed Minimum Accumulation Benefit (GMAB)	N/A

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Guaranteed Minimum Death Benefit (GMDB)	N/A
Guaranteed Minimum Income Benefit (GMIB)	N/A
Other	
State Approvals	Variations Approved In: DC, DE, FL, MN, ND, SD States Not Approved In: ME, NY
Street Level Compensation	YEAR ONE Electronic Applications Ages 0 - 80 2.50% Ages 81 - 85 1.30%
Data thought to be current as of:	2/1/2026

* The Total Annual Expense excludes any rider charges. Please refer to the Rider specs for any charges that may apply in addition to the annuity contract charges.