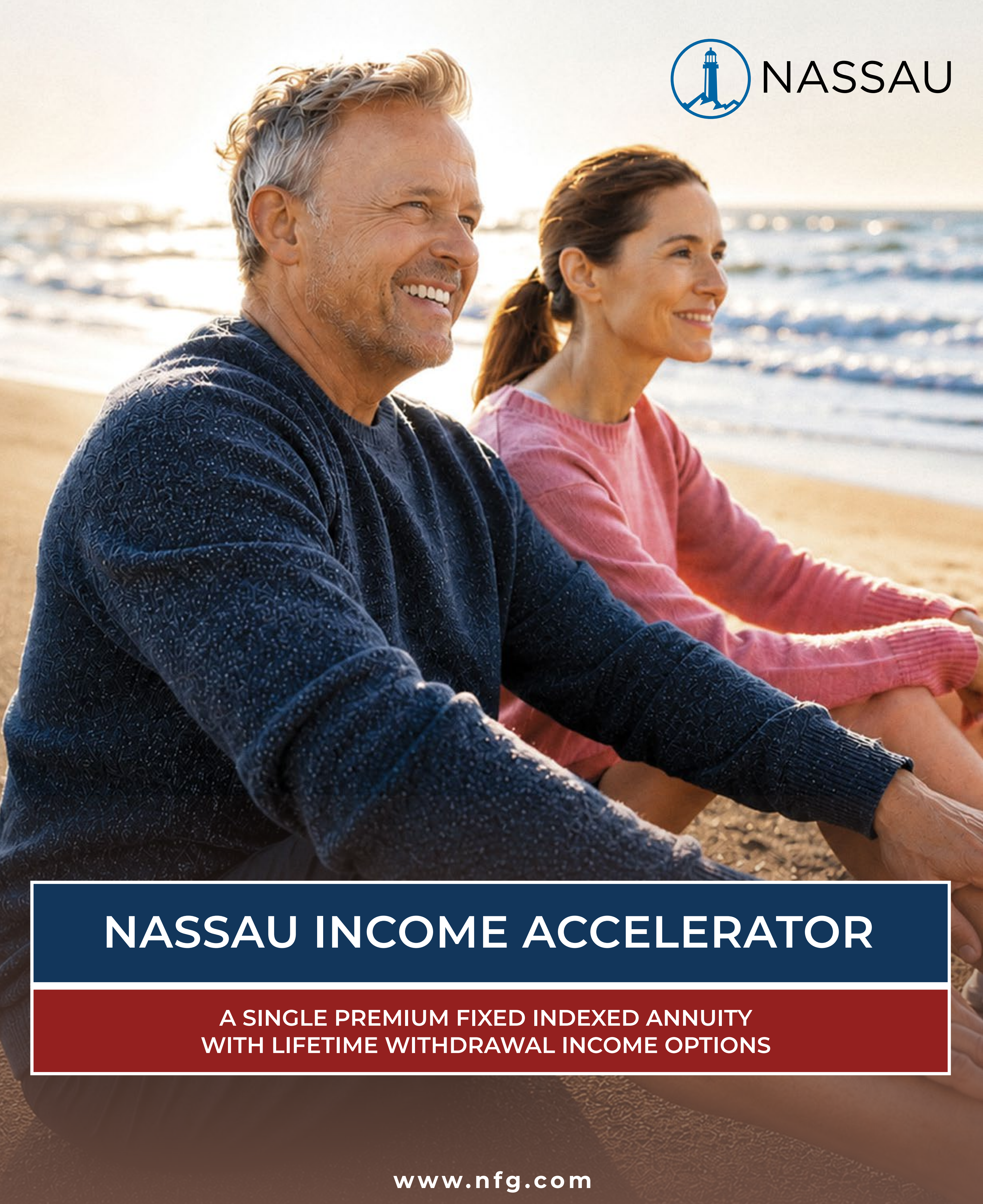


NASSAU

NASSAU INCOME ACCELERATOR

A SINGLE PREMIUM FIXED INDEXED ANNUITY WITH LIFETIME WITHDRAWAL INCOME OPTIONS

www.nfg.com

Issued by Nassau Life and Annuity Company, a subsidiary of Nassau Financial Group

BUILDING YOUR UNIQUE INCOME PLAN

Saving for retirement is important. So is planning for guaranteed sources of lifetime income to help you budget for your everyday lifestyle goals, expenses and "bucket list" items. With the flexibility of Nassau Income Accelerator, you can customize and help optimize your total retirement income for your unique goals.

OPTIONS TO TAILOR INCOME TO YOUR TIMELINE

Retire Now If you're ready to get started enjoying retirement's freedom, your plan may require income either immediately or within a few years.

Prepare For the Future Take time now to allow your income to grow so it's ready when you need it, whether it's for everyday services or unexpected expenses. Meanwhile, your other sources of retirement income may potentially increase the longer you delay claiming benefits or withdrawing from your savings.

Flex Your Income to Suit Your Plan The power of flexibility can help you get more income earlier when you need it, from travel, to hobbies, or home repairs. Higher income earlier can also help bridge a gap between when you retire and claim benefits from Social Security or other sources of income.

WHY YOU MIGHT NEED INCOME FLEXIBILITY IN RETIREMENT

OUTLIVING YOUR MONEY

More than half (54%) of Baby Boomers and Gen-Xers are concerned about outliving their savings in retirement.[1] As you develop your income plan, you may want to factor in a longer time horizon for the financial realities you may encounter.

Product features, rider options and availability may vary by state. Please review all pages of this Product Overview with your insurance producer or financial professional for details on product features. The Product Summary that accompanies this overview includes further information on state variations, restrictions and other conditions that may apply.

1. Alliance for Lifetime Income, 2025 Protected Retirement Income and Planning Study, Chapter 1, July 2025.

NASSAU INCOME ACCELERATOR

FLEXIBLE GUARANTEED LIFETIME INCOME OPTIONS FOR YOUR UNIQUE GOALS AND TIMELINE.

GUARANTEE: Retire confidently knowing your income will last for your entire lifetime.

CUSTOMIZE: Choose from three flexible guaranteed lifetime income options to fit your needs.

OPTIMIZE: Make the most of your other retirement benefits.

Nassau Income Accelerator can be customized to fit your individual retirement income plan.

Choose one of the following three guaranteed minimum withdrawal benefit riders:[2]

Income Horizon: Early provides steady income for life, designed to begin within three years of purchase.

Income Horizon: Later provides steady income for life, designed to begin four or more years after purchase.

Flex-Forward Income Benefit℠ offers higher income payments for up to eight years (the Early Income Feature) in exchange for lower lifetime income payments later (the Lifetime Income Feature).[3]

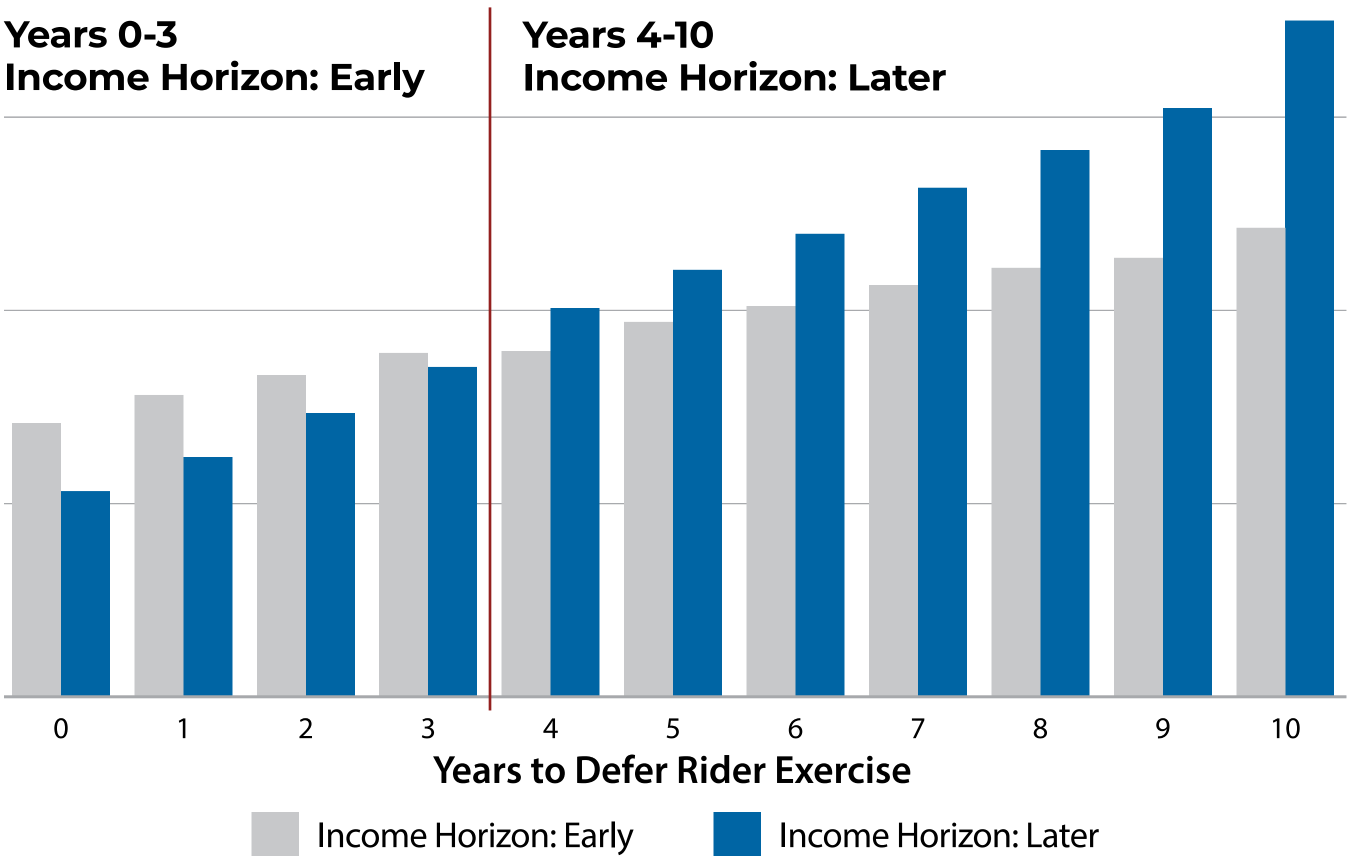
2. A rider must be elected at the time of annuity application and involves an additional fee (a percentage of your Income Benefit Base deducted annually from the contract value). Income payment guarantees are based on the claims-paying ability of the insurance company, and only payments, not contract values, are guaranteed. Youngest Covered Person (YCP) must be at least 50 in order to purchase a rider in Maryland.
3. The Flex-Forward Income Benefit rider's Early Income Feature is only available if the rider is exercised when the youngest covered person is age 70 or younger. The rider's Early Income Amount is subject to minimums and maximums. After age 70, only the Lifetime Income Feature is available.

STEADY INCOME OPTIONS FOR YOUR SPECIFIC TIME HORIZON

If you prefer consistent guaranteed lifetime income, the Income Horizon: Early and Income Horizon: Later riders can be tailored to your timeline for when you plan to begin taking income.

STEADY INCOME WITH INCOME HORIZON

Annual Benefit Amount Comparison



These hypothetical examples are meant only to demonstrate how the riders work and are not a promise or projection of future income payments or returns. Assumes election of a single coverage option for a 65-year-old at the time of contract issue with an upfront bonus to the Income Benefit Base of 10% of premium and simple interest credit/roll-ups of 10% of premium to the Income Benefit Base in years 1-10. The income guarantee is determined by multiplying the Income Benefit Base by the annual benefit amount percentage at rider exercise.

RMD FLEXIBILITY

Withdrawals for Required Minimum Distributions (RMDs) associated with this contract will not be subject to fees or a Market Value Adjustment (MVA).[4] See page 4 of this brochure for details on how RMDs impact guaranteed income benefits.

4. Any withdrawals taken prior to the date of rider exercise will impact guaranteed income payments but will not stop simple interest credits/roll-ups to the Income Benefit Base. Certain Year 1 restrictions may apply. Please consult with your insurance producer for details.

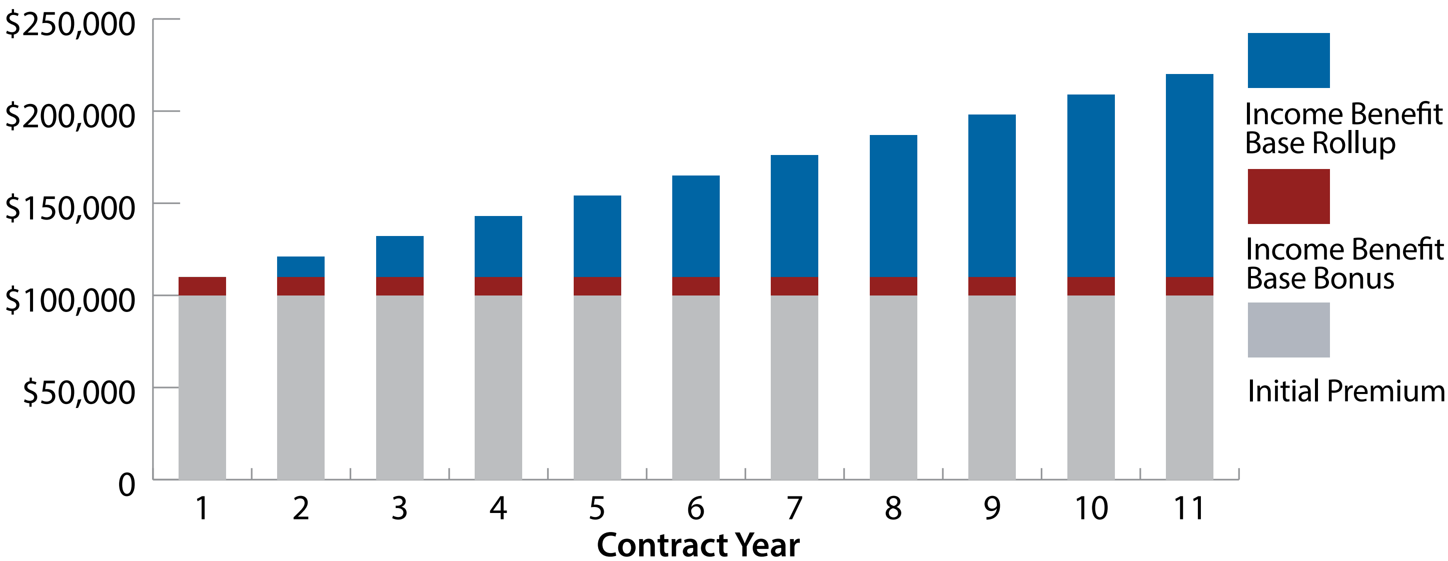
FLEXIBILITY FOR YOUR NEEDS

POWERFUL INCOME ENHANCING FEATURES

Each of the income rider options available with the Nassau Income Accelerator fixed indexed annuity include income enhancing features to help maximize your potential guaranteed benefits, including:

- **A 10% bonus to the Income Benefit Base; plus**
- **10% simple interest credits/roll-ups to the Income Benefit Base each year you defer rider exercise for up to 10 years**

HOW YOUR INCOME BENEFIT BASE GROWS OVER TIME



Your guaranteed income payments will depend on your Income Benefit Base, age at issue, age at rider exercise and whether you elect a Single or Spousal benefit. For the Flex-Forward Income Benefit rider, the more income elected in the Early Income Period, the lower the Lifetime Income Amount will be.

The Income Benefit Base equals the amount of the initial premium, plus the amount of the Income Benefit Base Bonus plus the amount of the Income Benefit Base Rollup. This hypothetical example is meant only to demonstrate how the riders are designed to work and not a promise or projection of future returns. Assumes no withdrawals, an initial premium of $100,000 plus a 10% Income Benefit base bonus and 10% simple interest roll-ups added to the Income Benefit Base in years 1-10. With the Flex-Forward Income Benefit rider: (a) The minimum Early Income Amount is equal to the Annual Benefit Amount ("ABA") and the maximum is equal to the Maximum Early Income Percentage multiplied by the Income Benefit Base; and (b) The Lifetime Income Amount is equal to the Income Benefit Base multiplied by the Lifetime Income Percentage. For the Income Horizon: Early and Income Horizon: Later riders, guaranteed income payments are determined by multiplying the Income Benefit Base by the ABA Percentage at rider exercise. Income payments are considered withdrawals from the annuity and will reduce the Accumulation Value, Cash Surrender Value and death benefit. See the Rider Disclosures for additional information.

The Income Benefit Base is a calculated value used solely to determine your guaranteed income payments and rider fee and is not available for withdrawal. Prior to exercising your rider, you can help to maximize your potential guaranteed income payment by minimizing withdrawals as all withdrawals, including free withdrawals and Required Minimum Distributions (RMDs), are taken from your annuity's contract value and will also reduce the Income Benefit Base. After exercising the rider, be sure to withdraw only amounts up to the guaranteed income payment or RMD associated with the contract, otherwise the Income Benefit Base and future guaranteed income payments will be reduced. The annual fee for the rider is 0.95% of the Income Benefit Base, deducted from the contract value. The rider fee is subject to change and the amount of the fee will increase as the Income Benefit Base grows but will not exceed 1.50%.

AN INCOME OPTION THAT FLEXES WITH YOU

Whether you would like to delay claims on your other retirement income sources or make the most of your early retirement years, the Flex-Forward Income Benefit rider can be tailored specifically to your individual plan.

THE FLEX-FORWARD INCOME BENEFIT: TWO INCOME FEATURES

EARLY INCOME FEATURE

When you exercise this rider, you choose the Early Income Amount you will receive, and select your Early Income Period up to 8 years.

LIFETIME INCOME FEATURE

When the Early Income Period ends, your guaranteed income payments will continue for the rest of your life at the Lifetime Income Amount.

PLANNING FOR AN EARLY RETIREMENT

EXAMPLE SCENARIO: Meet Jen, *Age 60*

- Plans to retire at age 62 to travel, start new hobbies, and enjoy time with family and friends
- Purchases Nassau Income Accelerator with the Flex-Forward Income Benefit
- Defers exercising her rider for two years until age 62, and elects to receive the maximum Early Income Amount for five years, until age 67

	Age Range	Annual Guaranteed Income	Total in Age Range
Jen's Annual Early Income Amount	**62-66**	**$23,998**	**$119,988**
Jen's Annual Lifetime Income Amount	**67-95**	**$12,910**	**$374,378**
Total Annuity Income Benefits	**62-95**		**$494,366**

Hypothetical example shown is meant only to demonstrate how the Flex-Forward Income Benefit rider's Early Income Amount and Lifetime Income Amount features work. Assumes $200,000 premium, single life option, rider purchased at age 60 and rider exercise at age 62, an Early Income Period of five years and Lifetime Income Amount thereafter, and a date of death not sooner than age 95. Example assumes no prior withdrawals. Income payments are withdrawals from the annuity and any withdrawals and income rider fees will reduce the contract value and death benefit.

If you exercise your rider and start taking Early Income Amount payments before the youngest Covered Person turns 59½, you may be subject to tax penalties. Please be sure to discuss your situation with your tax advisor prior to exercising your rider.

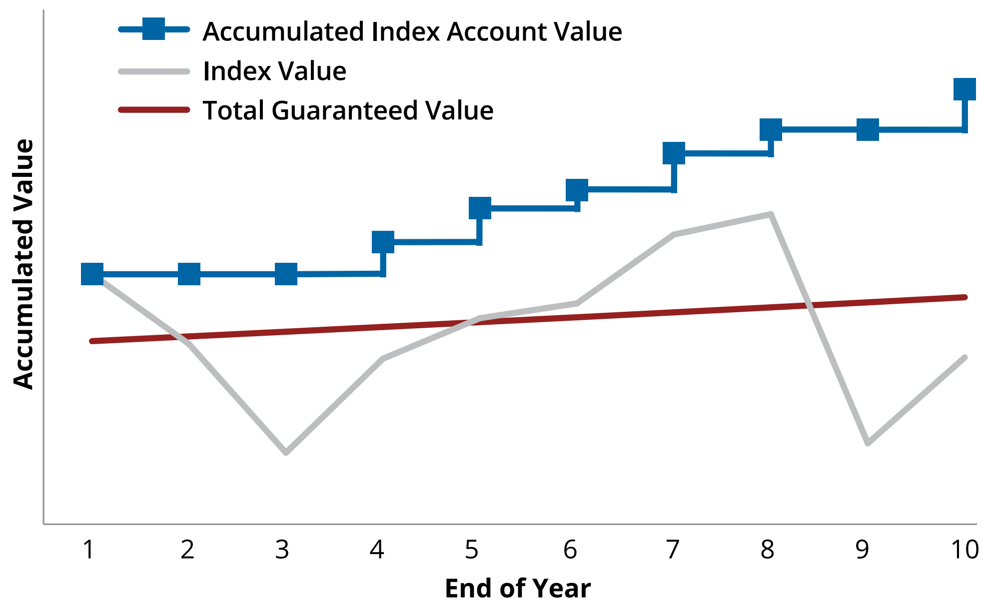
A PROTECTED GROWTH STRATEGY

PRINCIPAL PROTECTION

A fixed indexed annuity provides protection from market loss because the minimum index credit applied to your account value is guaranteed never to be less than 0%. So even when an index experiences a loss over the index term, your principal and interest are protected from that negative performance. Certain indexed accounts and all guaranteed income riders involve fees. In cases where a 0% interest credit is earned, your contract value will still be reduced by applicable fees. Any earnings grow tax-deferred until you take withdrawals.[5]

HOW INDEXED ACCOUNTS WORK

This hypothetical example demonstrates how indexed accounts can work to potentially increase your account value when the index experiences positive market performance and offers protection for your account value when the index experiences negative performance.



This hypothetical illustration is meant only to demonstrate how the account crediting method is designed to work for a 1-year point-to-point indexed account. It does not reflect any applicable rider or strategy fees, assumes no withdrawals are made, and is not a promise or projection of future returns. Actual index values vary daily. Past index performance does not guarantee future results. It is possible to receive a 0% index credit for any or all segment durations. It is also possible for the account value to decrease if index credits are less than strategy fees and rider fees.

FIXED ACCOUNT

In addition to the indexed accounts, your annuity's funds may be allocated to a fixed account, which earns interest daily at a specified rate of return that is guaranteed for one contract year. It can offer a fixed, predictable return on your account value with protection from market risk.[6]

5. Annuities are meant to be long-term products. When you do make a withdrawal, your account value will be reduced accordingly, and all subsequent index credits will be based on the remaining account value. Withdrawals may be subject to federal or state income tax and an additional 10% federal penalty if they are taken prior to age 59 1/2. This information is based on current laws which are subject to change. This is not tax advice and you should consult with a tax professional for advice based on your individual circumstances.
6. The Guaranteed Minimum Fixed Account Interest Rate is set at contract issue and could range from 0% to 3%, depending on your state. For current fixed account rates, contact your insurance producer.

GROWTH: ACCUMULATING YOUR ASSETS

INDEXED ACCOUNTS CAN BENEFIT FROM THE MARKET'S UPSIDE

Nassau Income Accelerator can provide the kind of earnings potential that may not be available with other sources of fixed income, such as savings accounts, certificates of deposit, or savings bonds.[7] Your single premium may be allocated entirely to one indexed account, or multiple accounts, with up to 13 indexed accounts to choose from. Once the funds are allocated to a given account or accounts, a segment is created.

These indexed account strategies offer a level of diversification with different measures and durations of market performance, and by the rate used to calculate the index credit.

Cap rate: Maximum percentage increase credited to the account, based on positive index performance. Index performance is measured by the index value at the segment's beginning compared to the index value one year later.

Participation rate: Percentage of increase in the index value used to determine the index credit.

Sunrise with participation: The 1-year and 2-year Sunrise Smart Passage SG indexed accounts measure the percentage change in the index after the best monthly return for each year in the segment is set to zero (the "Sunrise Adjustment"). The participation rate declared at the segment's start is then applied to determine the index credit. Although these accounts may offer higher participation rates compared to other accounts, they may underperform other indexed accounts when yearly index growth is concentrated in one month for the 1-year Segment or one month each year for the 2-year Segment.[8]

Enhanced participation rate: A higher participation rate offers greater growth potential. This includes a strategy fee of 1.00% per year (subject to change for future segments) which is calculated at the end of the segment before any index credit is applied. A pro-rated strategy fee will apply to withdrawals above the Free Withdrawal Amount. It is possible for the account value to decrease if index credits are less than strategy fees.

Rates are set at the beginning of a segment and guaranteed for its duration. Rates are subject to periodic change and may be different at the beginning of each new segment. Consult your insurance producer to learn the current rates for each of the accounts.

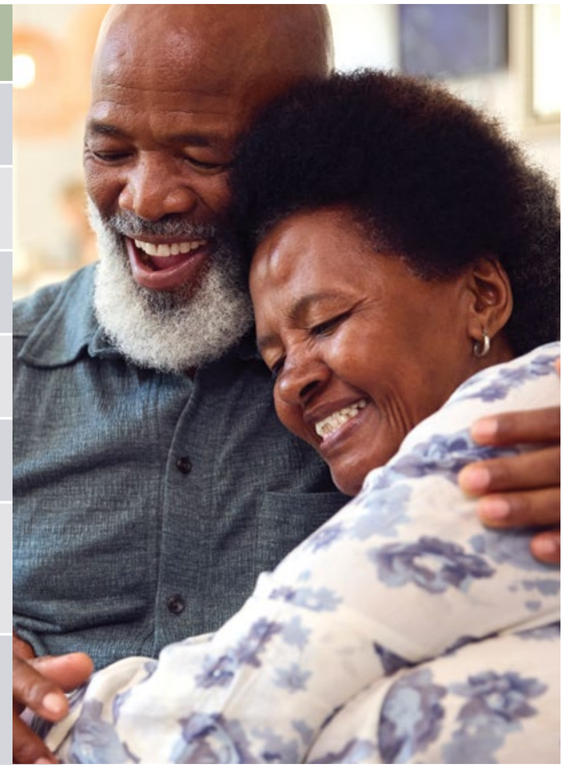
7. Savings accounts and certificates of deposit are FDIC-insured, which assures safety of principal and payment of interest. Savings bonds are backed by the full faith and credit of the U.S. Government. Annuities are NOT insured by the FDIC and guarantees are based on the claims paying ability of the issuing company.
8. In addition to the Sunrise Adjustment, the Smart Passage SG index includes a volatility-control mechanism and includes fees in index performance calculations. All of these features may reduce the overall rate of return as compared to an index not subject to adjustments, volatility controls or fees. See the Product Disclosure and read the disclosures at the end of this brochure for more information.

SELECT YOUR GROWTH STRATEGY

CHOICE OF INDEXED ACCOUNTS

You may choose to allocate your contract value to one or a combination of accounts, which earn interest based on the positive performance of the Nasdaq-100® Index, the S&P 500® Index or the Smart Passage SG Index.™

STANDARD INDEXED ACCOUNTS[9]
1-year Nasdaq-100® *(participation rate)*
2-year Nasdaq-100 *(participation rate)*
1-year S&P 500® *(cap rate)*
1-year S&P 500 *(participation rate)*
2-year S&P 500 *(participation rate)*
1-year Sunrise Smart Passage SG *(participation rate)*
2-year Sunrise Smart Passage SG *(participation rate)*



ENHANCED PARTICIPATION RATE INDEXED ACCOUNTS WITH STRATEGY FEE[9]
1-year Nasdaq-100 *(enhanced participation rate)*
2-year Nasdaq-100 *(enhanced participation rate)*
1-year S&P 500 *(enhanced participation rate)*
2-year S&P 500 *(enhanced participation rate)*
1-year Sunrise Smart Passage SG *(enhanced participation rate)*
2-year Sunrise Smart Passage SG *(enhanced participation rate)*

9. Each account requires a minimum allocation of at least 10% of your premium or $2,000. 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.

10. 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. Multi-year accounts/strategies are not available in New Hampshire. Other state variations may apply. Nassau may add, substitute or discontinue indexed accounts in the future.

OTHER IMPORTANT INFORMATION

UP TO 10% IN FREE WITHDRAWALS[11]

Each year during your annuity's surrender charge period you may withdraw up to 10% (the free withdrawal amount) of your contract value, free of surrender charges, a Market Value Adjustment (MVA) and fees. Any withdrawals taken during an index segment will not qualify for partial index credit at the end of the segment. Withdrawals above 10% during the surrender charge period will incur a surrender charge, which is a percentage of the amount withdrawn, and are subject to an MVA. Withdrawals above the free withdrawal amount in any year will be subject to any pro-rated fees.

SURRENDER CHARGES

Any withdrawals above the free withdrawal amount taken during the surrender charge period will be subject to a surrender charge. The surrender charge period length is 10 years (9 years in CA) following the issue date of your annuity contract. After this 10-year period (9 years in CA), you may withdraw the full amount of your contract value with no surrender charge or MVA. However, pro-rated fees may apply. Any guaranteed income benefits will end upon full surrender.

MARKET VALUE ADJUSTMENT (MVA)

The MVA is a value adjustment applied to any withdrawal above the free withdrawal amount during the surrender charge period. It is calculated using the difference in interest rates at the time of withdrawal and interest rates at the start of the contract, and may be positive or negative.

NURSING HOME WAIVER AND TERMINAL ILLNESS WAIVER

(Subject to state availability)

Surrender charges are waived (though an MVA will still apply) if the contract owner is confined to a hospital or nursing home for at least 90 consecutive days, or is diagnosed with a terminal illness (a life expectancy of 6 months or less), on or after the first contract anniversary.[12]

Please read all pages of the Product Summary, which details surrender charges and complete product information and is required to accompany this overview. If you have not received the Product Summary, you may request one from your insurance producer.

11. At the time of full surrender, any penalty-free withdrawals taken during the prior 12 months will be assessed a surrender charge in certain states.
12. Proof of claim may be required prior to exercise. In California, a terminal illness is a condition that is expected to result in the owner's death within 12 months. Nursing Home Waiver is not available in California. Other state variations may also apply.

RETURN OF PREMIUM

(Subject to state availability)
Nassau Income Accelerator includes return of premium features to help protect your money under certain circumstances.

Upon Surrender: Should you choose to withdraw all of your contract value after the surrender charge period has passed, you are guaranteed to receive no less than your premium minus prior gross withdrawals and cumulative prior income rider fees. Exercise of an income rider will cancel this benefit.

Upon Death: Your annuity's contract value may be transferred to your loved ones if you should die while your contract is in force. Your annuity's death benefit will never be less than the premium (minus prior gross withdrawals and cumulative prior income rider fees) and is payable to specified beneficiaries upon death. The death benefit is unaffected by exercise of an income rider. The funds will be available to your loved ones upon claim, since annuity death benefit proceeds are not subject to probate.[13]

TOTAL GUARANTEED VALUE (TGV) TGV is the minimum value available to you as a cash surrender value, a death benefit, or an annuitization value. It is equal to a minimum of 87.5% of the single premium accumulated at the applicable TGV interest rate less prior withdrawals and applicable rider fees.[14] The TGV interest rate is set at contract issue. The rate could range from 0.15% to 3.00% depending on the state and is guaranteed for the life of the contract.

ANNUITY PAYMENT OPTIONS

Seven fixed annuity payment options provide a choice of periodic fixed payments for a specified period of time or for the life of the annuitant(s). The value available to annuitize is equal to the greater of the Cash Surrender Value and the Accumulation Value. Annuitization terminates any riders elected.[15]

13. Assumes the contract has a named beneficiary. If spousal continuation is elected, death benefit is paid on the death of the second spouse.
14. In some states, rider fees will not be deducted in the calculation of TGV. Please see your contract for specific details on how the total guaranteed value is calculated.
15. May vary by state. See your contract for specific details on how the annuitization value is calculated.

WORKING HARDER TO BE YOUR CARRIER OF CHOICE

OUR CORE VALUES

WE GET THINGS DONE

WE ARE COMMITTED TO OUR CUSTOMERS

WE'RE SUPERCHARGING OUR LEGACY

WE'RE WORKING HARDER TO BE YOUR CARRIER OF CHOICE

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

Guarantees are based on the claims-paying ability of Nassau Life and Annuity Company.

Nassau Life and Annuity Company, Nassau Income Accelerator and the Flex-Forward Income Benefit rider are NOT connected with, recommended, or endorsed by any governmental program, agency, or entity, including the Social Security Administration.

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. 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 depending on the state. 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 annuity 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.

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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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.

Insurance Products: NOT FDIC or NCUA Insured | NO Bank or Credit Union Guarantee

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