



Nassau MYAnnuitySM 5X with 10% Penalty-Free Withdrawals

Product

Company	Nassau Life Insurance 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	17IMGA
Distribution Channels Sold In	Independent
Product Launch Date	11/5/2018
Bonus	N/A
Surrender Charge	5 Years 7.00, 6.00, 5.00, 4.00, 3.00, 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	1.90% 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)	4.75% 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	NQ, IRA
Issue Ages	NQ 0 - 85
Minimum Initial Premiums	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	N/A
State Approvals	Variations Approved In: NY States Not Approved In: AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, 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
Street Level Compensation	YEAR ONE Ages 0 - 80 2.10% Ages 80 - 85 1.10%
Data thought to be current as of:	5/1/2026

* 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.