Company	**Nassau Life and Annuity Company** Nassau
A.M Best Rating	B++
Standard and Poor's Rating	BBB-
Product Type	Fixed Indexed
Primary Product Objective	Hybrid
Product	**Nassau Personal Protection Choice℠** (SPDA)
Policy Form Number	10FIA
Distribution Channels Sold In	Independent
Product Launch Date	4/15/2019
Bonus	**30.00%** On single premium if one of the optional Income Strategy: Today GLWBs are elected and income commences in year one **37.50%** On single premium if one of the optional Income Strategy: Today GLWBs are elected and income commences in year two **45.00%** On single premium if one of the optional Income Strategy: Today GLWBs are elected and income commences in year three or later **Applied to Benefit Base, not Account Value**
Surrender Charge	**10 Years** 12.00, 12.00, 12.00, 11.00, 10.00, 9.00, 8.00, 7.00, 6.00, 4.00, 0.00% +/- Market Value Adjustment (MVA)
Share Class	N/A
Mortality and Expense Charge (M&E)	N/A
Product Fee	N/A

Company	**Nassau Life and Annuity Company** Nassau
Product	**Nassau Personal Protection Choice℠** (SPDA)
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	**Varies** 87.5% @ 1 - 3%
Strategies / Subaccounts Offered	16 Indexed, 0 Structured, 0 Variable, 1 Fixed
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)	3.00%
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	Return of Premium (ROP): available beginning after the expiration of surrender charges (less withdrawals and cumulative GLWB rider fees).
Penalty-Free Withdrawals	10% of Account Value immediately

Company	**Nassau Life and Annuity Company** Nassau
Product	**Nassau Personal Protection Choice℠** (SPDA)
Death Benefit	**Greater of:** Full Account Value, Minimum Guaranteed Surrender Value, or Premiums Paid, less adjustment for withdrawals and cumulative GLWB rider fees **OR** Enhanced Death Benefit if optional GLWB rider is elected (see GMDB section)
Surrender Charge Waivers Available	Nursing Home Terminal Illness
Available Plan Types	IRA, NQ, Roth IRA, SEP IRA, SIMPLE IRA
Issue Ages	18 - 80
Minimum Initial Premiums	Q/NQ $15,000
Minimum Subsequent Premium	N/A
Guaranteed Lifetime Withdrawal Benefit (GLWB)	**Actively Marketed** Income & Care: Today Income & Family: Today Income and Care: Tomorrow Income and Family: Tomorrow Income, Care and Family: Today Income, Care and Family: Tomorrow
Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A
Guaranteed Minimum Accumulation Benefit (GMAB)	N/A
Guaranteed Minimum Death Benefit (GMDB)	**Actively Marketed** Family Protection

Company	**Nassau Life and Annuity Company** Nassau
Product	**Nassau Personal Protection Choice℠** (SPDA)
Guaranteed Minimum Income Benefit (GMIB)	N/A
Other	
State Approvals	**Variations Approved In:** AK, CA, CT, DE, FL, IL, KY, LA, MD, MN, MO, MS, MT, NC, NH, NJ, OH, OR, PA, SC, TX, UT, VA, VT, WA, WI, WY **States Not Approved In:** ME, NY
Street Level Compensation	**YEAR ONE** **Electronic Applications** **Ages 0 - 75** 7.35% **Ages 76 - 80** 5.10% **Paper Applications** **Ages 0 - 75** 7.25% **Ages 76 - 80** 5.00%
Data thought to be current as of:	7/1/2026

* 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.

Rates Effective July 1, 2026

Company	Product	Rate Banding	Indices Offered	Index Crediting Frequency	Indexing Method	Current Participation Rate(s)	Current Cap Rate(s)	Current Spread Rate(s)	Fee for Indexing Method	Guaranteed Participation Rate / Cap / Spread	Performance Triggered Declared Rate
Nassau Life and Annuity Company Nassau	**Nassau Personal Protection Choice℠** (SPDA)	N/A	S&P 500	Annual	Annual Point-to-Point	100.00%	6.00% Annually	N/A	N/A	100% / 0.75% Annually / N/A	N/A
			S&P 500	Annual	Annual Point-to-Point	29.00%	N/A	N/A	N/A	5% / N/A / N/A	N/A
			S&P 500	Annual	Annual Point-to-Point	40.00%	N/A	N/A	1.00%	5% / N/A / N/A	N/A
			Nasdaq-100 Index	Annual	Annual Point-to-Point	26.00%	N/A	N/A	N/A	5% / N/A / N/A	N/A
			Nasdaq-100 Index	Annual	Annual Point-to-Point	35.00%	N/A	N/A	1.00%	5% / N/A / N/A	N/A
			UBS Tactical Multi Asset Index	Annual	Annual Point-to-Point	100.00%	N/A	0.75%	N/A	100% / N/A / 10.00%	N/A
			S&P 500	Biennial	Term End Point	41.00%	N/A	N/A	N/A	10% / N/A / N/A	N/A
			S&P 500	Biennial	Term End Point	56.00%	N/A	N/A	1.00%	10% / N/A / N/A	N/A
			Nasdaq-100 Index	Biennial	Term End Point	36.00%	N/A	N/A	N/A	10% / N/A / N/A	N/A
			Nasdaq-100 Index	Biennial	Term End Point	48.00%	N/A	N/A	1.00%	10% / N/A / N/A	N/A
			UBS Tactical Multi Asset Index	Biennial	Term End Point	100.00%	N/A	0.25%	N/A	100% / N/A / 10.00%	N/A
			S&P 500	Annual	Monthly Point-to-Point	100.00%	1.75% Monthly	N/A	N/A	100% / 0.25% Monthly / N/A	N/A
			Sunrise Smart Passage SG Index	Annual	Monthly Change with Replacement Rate	67.00%	N/A	N/A	N/A	5% / N/A / N/A	N/A

Rates Effective July 1, 2026

Company	Product	Rate Banding	Indices Offered	Index Crediting Frequency	Indexing Method	Current Participation Rate(s)	Current Cap Rate(s)	Current Spread Rate(s)	Fee for Indexing Method	Guaranteed Participation Rate / Cap / Spread	Performance Triggered Declared Rate
Nassau Life and Annuity Company Nassau	**Nassau Personal Protection Choice℠** (SPDA)	N/A	Sunrise Smart Passage SG Index	Annual	Monthly Change with Replacement Rate	90.00%	N/A	N/A	1.00%	5% / N/A / N/A	N/A
			Sunrise Smart Passage SG Index	Biennial	Monthly Change with Replacement Rate	118.00%	N/A	N/A	N/A	10% / N/A / N/A	N/A
			Sunrise Smart Passage SG Index	Biennial	Monthly Change with Replacement Rate	160.00%	N/A	N/A	1.00%	10% / N/A / N/A	N/A

Current Fixed Account Rate(s)	3.00%
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	Two-Year Point-to-Point with Spread: spread rate shown above is deducted at the end of the index crediting term. Three-Year Term End Point with Spread: spread rate shown above is deducted at the end of the index crediting term. Monthly point-to-point strategy: upside cap, but no monthly downside cap.>br> Monthly Change with Replacement Rate Strategy: calculates the monthly change in the index for a one-year or two-year period, eliminates the month with the highest gain (for each year on the two-year strategies), substituting that month(s) with a declared "Sunrise Adjustment" rate of 0.00%, then sums the values; if the end result is a negative number, zero percent is credited to the annuity. Optional crediting strategies with fees provide higher participation rates in exchange for an annual charge, which is deducted from the Account Value at the end of each one-year or two-year index segment. This charge is not guaranteed for the life of the contract and may change with each index segment and is applicable in the event there is no gain on the contract.

Company	Nassau Life and Annuity Company	Nassau Life and Annuity Company	Nassau Life and Annuity Company	Nassau Life and Annuity Company
Benefit Name	Income & Care: Today	Income & Family: Today	Income and Care: Tomorrow	Income and Family: Tomorrow
Products Available On	Nassau Personal Protection Choice℠	Nassau Personal Protection Choice℠	Nassau Personal Protection Choice℠	Nassau Personal Protection Choice℠
Is Benefit a Rider?	Yes	Yes	Yes	Yes
Primary Rider Objective	Guaranteed Income	Guaranteed Income	Guaranteed Income	Guaranteed Income
Benefit Launch Date	4/15/2019	4/15/2019	4/15/2019	4/15/2019
Can Benefit Be Terminated?	Yes	Yes	Yes	Yes
Benefit Issue Ages	0 - 80	0 - 80	0 - 80	0 - 80
Income Initiation	Income Now	Income Now	Income Later	Income Later
Minimum Age at Which GLWB Payments Can Commence	50	50	50	50
Waiting Period to Exercise Benefit	N/A	N/A	N/A	N/A
Step-Up	No	No	No	No
Step-Up Frequency	N/A	N/A	N/A	N/A
Spousal Continuation	Yes	Yes	Yes	Yes
Benefit Base Bonus on GLWB	30%	30%	N/A	N/A
Increasing Income after Income Commencement	No	No	No	No
Current Annual Benefit Charge	0.95%	1.15%	0.95%	1.15%
Maximum Annual Benefit Charge	1.50%	1.50%	1.50%	1.50%
Charge Frequency	Annually	Annually	Annually	Annually
Charge Based on	Benefit Base	Benefit Base	Benefit Base	Benefit Base
Rollup Interest Type	Simple	Simple	Simple	Simple
Rollup	3.00%	3.00%	14.00%	14.00%

Company	Nassau Life and Annuity Company	Nassau Life and Annuity Company	Nassau Life and Annuity Company	Nassau Life and Annuity Company
Benefit Name	**Income & Care: Today**	**Income & Family: Today**	**Income and Care: Tomorrow**	**Income and Family: Tomorrow**
Initial Rollup Period	10 Years	10 Years	10 Years	10 Years
Reset on Rollup Period Permitted	Yes	Yes	Yes	Yes
Maximum Rollup Period	20 Years	20 Years	20 Years	20 Years
Impact of Withdrawals Prior to Income Commencement	Pro Rata	Pro Rata	Pro Rata	Pro Rata
Impact of Excess Withdrawals After Income Commencement	Pro Rata	Pro Rata	Pro Rata	Pro Rata
Investment Restrictions	N/A	N/A	N/A	N/A
Benefit Conflicts	N/A	N/A	N/A	N/A

Company	Nassau Life and Annuity Company	Nassau Life and Annuity Company	Nassau Life and Annuity Company	Nassau Life and Annuity Company
Benefit Name	**Income & Care: Today**	**Income & Family: Today**	**Income and Care: Tomorrow**	**Income and Family: Tomorrow**
Guaranteed Lifetime Withdrawal Benefit	Optional Income and Care: Today Rider guarantees annual withdrawals at a specified level (see below*), regardless if Account Value goes to zero. 30% bonus applies to Benefit Base and will accumulate at 5.77% simple interest until the earliest of the Benefit Base reaching the corresponding bonus amount (based on income commencement date: either 30.0%, 37.5%, or 45.0%), or commencement of income. Must take income under the GLWB in order to receive 30.0%, 37.5%, or 45.0% bonuses. Guaranteed annual increase of 3.0% (simple interest) in years 3 - 10, or until commencement of income. Client eligible to reset accumulation period one time after year 10 only, for a maximum 20-year accumulation period. There are two levels of qualification under this benefit. If the annuitant meets the requirements for enhanced payments under the "Care Protection" benefit, withdrawals for nursing home confinement under the rider will be increased to 250% of the Guaranteed Withdrawal Payment for ages 0-70 and 200% for ages 71+. If the annuitant meets the requirements for enhanced payments under the "Care Protection" benefit, withdrawals for care for a minimum of two out of six activities of daily living will be increased to 175% of the Guaranteed Withdrawal Payment for ages 0-70 and 125% for ages 71+. After a five-year period,	Optional Income and Family: Today Rider guarantees annual withdrawals at a specified level (see below*), regardless if Account Value goes to zero. 30% bonus applies to Benefit Base and will accumulate at 5.77% simple interest until the earliest of the Benefit Base reaching the corresponding bonus amount (based on income commencement date: either 30.0%, 37.5%, or 45.0%), or commencement of income. Must take income under the GLWB in order to receive 30.0%, 37.5%, or 45.0% bonuses. Guaranteed annual increase of 3.0% (simple interest) in years 3 - 10, or until commencement of income. Client eligible to reset accumulation period one time after year 10 only, for a maximum 20-year accumulation period. Spousal continuation available. Annual rider charge of 1.15% is deducted annually from the Account Value but based on the Benefit Base. Rider must be elected at issue and can be terminated at client's request.	Optional Income and Care: Tomorrow Rider guarantees annual withdrawals at a specified level (see below*), regardless if Account Value goes to zero. Guaranteed 14.0% (simple interest) annual increases on Benefit Base over 10-year accumulation period, or until commencement of income. Client eligible to reset 10-year accumulation period one time after year 10 only. There are two levels of qualification under this benefit. If the annuitant meets the requirements for enhanced payments under the "Care Protection" benefit, withdrawals for nursing home confinement under the rider will be increased to 250% of the Guaranteed Withdrawal Payment for ages 0-70 and 200% for ages 71+. If the annuitant meets the requirements for enhanced payments under the "Care Protection" benefit, withdrawals for care for a minimum of two out of six activities of daily living will be increased to 175% of the Guaranteed Withdrawal Payment for ages 0-70 and 125% for ages 71+. After a five-year period, or once the confinement period ends, the rider Guaranteed Withdrawal Payments will adjust back to the original income percentage. Benefit available after 2nd contract year. Spousal continuation available. Annual rider charge of 0.95% is deducted annually from the Account Value but based on the	Optional Income and Family: Tomorrow Rider guarantees annual withdrawals at a specified level (see below*), regardless if Account Value goes to zero. Guaranteed 14.0% (simple interest) annual increases on Benefit Base over 10-year accumulation period, or until commencement of income. Client eligible to reset 10-year accumulation period one time after year ten only. Spousal continuation available. Annual rider charge of 1.15% is deducted annually from the Account Value but based on the Benefit Base. Rider must be elected at issue and can be terminated at client's request.

Company	Nassau Life and Annuity Company	Nassau Life and Annuity Company	Nassau Life and Annuity Company	Nassau Life and Annuity Company
Benefit Name	**Income & Care: Today**	**Income & Family: Today**	**Income and Care: Tomorrow**	**Income and Family: Tomorrow**
	or once the confinement period ends, the rider Guaranteed Withdrawal Payments will adjust back to the original income percentage. Benefit available after 2nd contract year. Spousal continuation available. Annual rider charge of 0.95% is deducted annually from the Account Value but based on the Benefit Base. Rider must be elected at issue and can be terminated at client's request.		Benefit Base. Rider must be elected at issue and can be terminated at client's request.	
Benefit Payout Table	*Income % is based on both age at issue and age of income commencement; varies for single and joint annuitants; contact Nassau Life and Annuity or your marketing organization for details on income %s.	*Income % is based on both age at issue and age of income commencement; varies for single and joint annuitants; contact Nassau Life and Annuity or your marketing organization for details on income %s.	*Income % is based on both age at issue and age of income commencement; varies for single and joint annuitants; contact Nassau Life and Annuity or your marketing organization for details on income %s.	*Income % is based on both age at issue and age of income commencement; varies for single and joint annuitants; contact Nassau Life and Annuity or your marketing organization for details on income %s.
Benefit Close Date	N/A	N/A	N/A	N/A

Company	Nassau Life and Annuity Company	Nassau Life and Annuity Company
Benefit Name	**Income, Care and Family: Today**	**Income, Care and Family: Tomorrow**
Products Available On	Nassau Personal Protection Choice℠	Nassau Personal Protection Choice℠
Is Benefit a Rider?	Yes	Yes
Primary Rider Objective	Guaranteed Income	Guaranteed Income
Benefit Launch Date	4/15/2019	4/15/2019
Can Benefit Be Terminated?	Yes	Yes
Benefit Issue Ages	0 - 80	0 - 80
Income Initiation	Income Now	Income Later
Minimum Age at Which GLWB Payments Can Commence	50	50
Waiting Period to Exercise Benefit	N/A	N/A
Step-Up	No	No
Step-Up Frequency	N/A	N/A
Spousal Continuation	Yes	Yes
Benefit Base Bonus on GLWB	30%	N/A
Increasing Income after Income Commencement	No	No
Current Annual Benefit Charge	1.15%	1.15%
Maximum Annual Benefit Charge	1.50%	1.50%
Charge Frequency	Annually	Annually
Charge Based on	Benefit Base	Benefit Base
Rollup Interest Type	Simple	Simple
Rollup	3.00%	14.00%
Initial Rollup Period	10 Years	10 Years

Company	Nassau Life and Annuity Company	Nassau Life and Annuity Company
Benefit Name	Income, Care and Family: Today	Income, Care and Family: Tomorrow
Reset on Rollup Period Permitted	Yes	Yes
Maximum Rollup Period	20 Years	20 Years
Impact of Withdrawals Prior to Income Commencement	Pro Rata	Pro Rata
Impact of Excess Withdrawals After Income Commencement	Pro Rata	Pro Rata
Investment Restrictions	N/A	N/A
Benefit Conflicts	N/A	N/A

Company	Nassau Life and Annuity Company	Nassau Life and Annuity Company
Benefit Name	**Income, Care and Family: Today**	**Income, Care and Family: Tomorrow**
Guaranteed Lifetime Withdrawal Benefit	Optional Income, Care and Family: Today Rider guarantees annual withdrawals at a specified level (see below*), regardless if Account Value goes to zero. 30% bonus applies to Benefit Base and will accumulate at 5.77% simple interest until the earliest of the Benefit Base reaching the corresponding bonus amount (based on income commencement date: either 30.0%, 37.5%, or 45.0%), or commencement of income. Must take income under the GLWB in order to receive 30.0%, 37.5%, or 45.0% bonuses. Guaranteed annual increase of 3.0% (simple interest) in years 3 - 10, or until commencement of income. Client eligible to reset accumulation period one time after year 10 only, for a maximum 20-year accumulation period. There are two levels of qualification under this benefit. If the annuitant meets the requirements for enhanced payments under the "Care Protection" benefit, withdrawals for nursing home confinement under the rider will be increased to 250% of the Guaranteed Withdrawal Payment for ages 0-70 and 200% for ages 71+. If the annuitant meets the requirements for enhanced payments under the "Care Protection" benefit, withdrawals for care for a minimum of two out of six activities of daily living will be increased to 175% of the Guaranteed Withdrawal Payment for ages 0-70 and 125% for ages 71+. After a five-year period, or once the confinement period ends, the rider Guaranteed Withdrawal Payments will adjust back to the original income percentage. Benefit available after 2nd contract year. Spousal continuation available. Annual rider charge of 1.15% is deducted annually from the Account	Optional Income, Care and Family: Tomorrow Rider guarantees annual withdrawals at a specified level (see below*), regardless if Account Value goes to zero. Guaranteed 14.0% (simple interest) annual increases on Benefit Base over 10-year accumulation period, or until commencement of income. Client eligible to reset 10-year accumulation period one time after year 10 only. There are two levels of qualification under this benefit. If the annuitant meets the requirements for enhanced payments under the "Care Protection" benefit, withdrawals for nursing home confinement under the rider will be increased to 250% of the Guaranteed Withdrawal Payment for ages 0-70 and 200% for ages 71+. If the annuitant meets the requirements for enhanced payments under the "Care Protection" benefit, withdrawals for care for a minimum of two out of six activities of daily living will be increased to 175% of the Guaranteed Withdrawal Payment for ages 0-70 and 125% for ages 71+. After a five-year period, or once the confinement period ends, the rider Guaranteed Withdrawal Payments will adjust back to the original income percentage. Benefit available after 2nd contract year. Spousal continuation available. Annual rider charge of 1.15% is deducted annually from the Account Value but based on the Benefit Base. Rider must be elected at issue and can be terminated at client's request.

Company	Nassau Life and Annuity Company	Nassau Life and Annuity Company
Benefit Name	Income, Care and Family: Today	Income, Care and Family: Tomorrow
	Value but based on the Benefit Base. Rider must be elected at issue and can be terminated at client's request.	
Benefit Payout Table	*Income % is based on both age at issue and age of income commencement; varies for single and joint annuitants; contact Nassau Life and Annuity or your marketing organization for details on income %s.	*Income % is based on both age at issue and age of income commencement; varies for single and joint annuitants; contact Nassau Life and Annuity or your marketing organization for details on income %s.
Benefit Close Date	N/A	N/A

Company	**Nassau Life and Annuity Company**
Benefit Name	**Family Protection**
Products Available On	Nassau Personal Protection Choice℠
Benefit Launch Date	4/15/2019
Benefit Type	Rollup Benefit
Can Benefit Be Terminated?	Yes
Rider Issue Ages	0 - 80
Step-Up	No
Step-Up Frequency	N/A
Spousal Continuation	No
Current Annual Benefit Charge	1.15%
Maximum Annual Benefit Charge	1.50%
Charge Frequency	Annually
Charge Based on	Benefit Base
Rollup Interest Type	Simple
Rollup	10.00%
Initial Rollup Period	10 Years
Reset on Rollup Period Permitted	No
Maximum Rollup Period	10 Years
Impact of Withdrawals	Dollar-for-Dollar, Pro Rata thereafter
Investment Restrictions	N/A
Benefit Conflicts	Client may choose between the Income, Family and Care Protection Rider and the Income and Family Protection Rider.

Company	**Nassau Life and Annuity Company**
Benefit Name	**Family Protection**
Guaranteed Minimum Death Benefit	Optional Family Protection, an enhanced death benefit that guarantees the minimum amount paid as a death benefit to be no less than the premiums paid accumulated at 10.00% (simple interest) (5.00% simple interest for attained ages 71+) (less withdrawals) for up to ten years, until attained age 85, until the 200% maximum is reached, or upon election of income. Rider can be terminated at client's request.
Benefit Close Date	N/A