



Nassau MYAnnuitySM 5X with 0% 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
Primary Product Objective	Accumulation
Product	Nassau MYAnnuitySM 5X with 0% 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



Nassau MYAnnuitySM 5X with 0% Penalty-Free Withdrawals

Product

Company	Nassau Life and Annuity Company Nassau
Product	Nassau MYAnnuity SM 5X with 0% Penalty-Free Withdrawals (SPDA)
Strategies / Subaccounts Offered	0 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)	5.50% 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	N/A
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

© 2026 Wink, Inc. All Rights Reserved. The Product Features, Rates, and Availability May Vary by Age and State; Consult the Insurance Company, Policy Form, or Prospectus for Full Details. The Information Provided Herein is Believed Accurate, but Not Warranted for Correctness, Completeness, or Accuracy. Wink, Inc. Shall Not be Responsible for Any Opinions, Trading Decisions, Damages, or Other Losses Resulting From, or Related to This Information, Data, Analyses, or Their Use. This Report Does Not Constitute Investment Advice, and is Not an Offer to Buy or Sell a Security. This Report is Provided Solely for Informational Purposes, is Considered Supplemental Literature, and Must be Preceded by/Accompanied by a Prospectus, Contract, or Disclosure Statement. Information Herein Includes Confidential and Proprietary Information of Wink, Inc. This Information May Not Be Copied or Redistributed.



Nassau MYAnnuitySM 5X with 0% Penalty-Free Withdrawals

Product

Company	Nassau Life and Annuity Company Nassau
Product	Nassau MYAnnuitySM 5X with 0% Penalty-Free Withdrawals (SPDA)
Guaranteed Minimum Accumulation Benefit (GMAB)	N/A
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: CA, ME, NY
Street Level Compensation	YEAR ONE Electronic Application Ages 0 - 80 2.50% Ages 81 - 85 1.30%
Data thought to be current as of:	6/8/2026

* 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.