Nassau MYAnnuity℠ 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
Primary Product Objective	Accumulation
Product	**Nassau MYAnnuity℠ 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

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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)	5.30% 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

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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:** 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:	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.