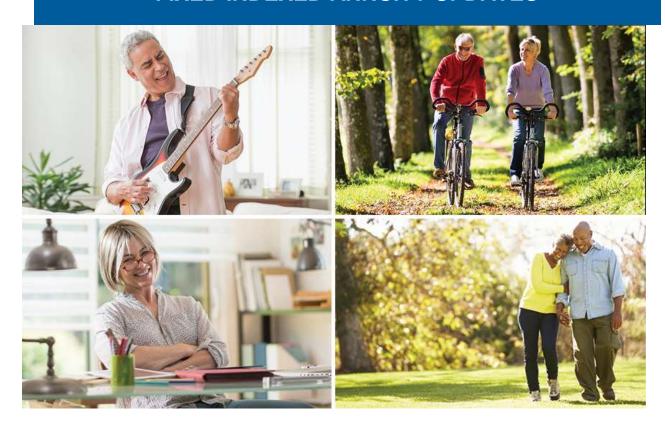


FIXED INDEXED ANNUITY UPDATES



Our fixed indexed annuity (FIA) product suite has never been stronger. We're proud of the value, income, accumulation potential, and protection they bring to your current and potential clients. We want to make you aware of updates we are making to our FIA product suite, **effective July 1, 2020**. These changes reflect today's challenging interest rate environment, but also will allow us to serve a greater number of potential clients.

- First, we will be **increasing the maximum issue age to 85** for Nassau Growth Annuity without an income rider.*
- Second, to create consistency throughout our product suite, we will be adjusting the premium bonus and bonus vesting schedule on Personal

Retirement Choice in Group A states.**

- Third, we will be adjusting the annual benefit amount percentages on the riders offered by all of our FIAs.***
- Fourth, **Idaho will transition to the Group B** surrender charge schedule across all of our FIAs, as a result of state regulatory changes.

You can review the transition rules for these updates here. Thank you for your continued support of Nassau.

CALL TODAY

Our sales team is ready and available to assist you.

Call us for illustrations, product expertise, and

marketing materials.

1-888-794-4447

*Income rider and nursing home/terminal illness waivers will only be available for issue age 80 and below.

**These states include: AL, AR, AZ, CO, DC, GA, HI, IN, KS, MD, MI, NC, ND, NE, NM, NV, OK, RI, SD, TN, WV.

***Applies to future new business sold through Nassau Life and Annuity Company, as well as both single and spousal rider options.



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Product features, rider options and availability may vary by state. Actual product details, including all terms and conditions that apply, are contained in the annuity contract. Product sales must be appropriate based on a comprehensive evaluation of the customer's financial situation, needs, and objectives. Lifetime payments and guarantees are based on the claims-paying ability of the issuing company.

Nassau Growth Annuity (19FIA3, ICC19FIA3, 19GLWB3, ICCGLWB3), Nassau Personal Income Annuity (19FIA, ICC19EIAN and ICC19EIA), Nassau Personal Protection Choice (19FIA, ICC19EIAN and ICC19EIA), and Nassau Personal Retirement Choice (19FIA, ICC19EIA and 19ISB) are issued by Nassau Life and Annuity Company (Hartford, CT). In California, Nassau Life and Annuity Company does business as "Nassau Life and Annuity Insurance Company." Nassau Life and Annuity Company is not authorized to conduct business in MA, ME, MN, and NY, but that is subject to change. Nassau Life and Annuity Company is a subsidiary of Nassau Financial Group. BPD40192

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