

The changes for this month are in red.

**Phoenix Credited Rates Update - effective 10/1/2022**

All rates below are effective October 1, 2022 - October 31, 2022

Fixed Annuity - Rates for Fixed Annuity contracts on Vantage

<b>Phoenix Select Plus (MGA) Issue Date After May 11, 2009</b>				
Duration	New Rate	Old Rate	Change (bps)	
3 year	1.00%	1.00%	0	bps
4 year	1.00%	1.00%	0	bps
5 year	1.00%	1.00%	0	bps
6 year	3.50%	3.25%	25	bps
7 year	3.85%	3.60%	25	bps
10 year	4.20%	3.95%	25	bps

<b>Phoenix Select Plus (MGA) Issue Date Before May 11, 2009</b>				
Duration***	New Rate	Old Rate	Change (bps)	
7 year	3.00%	3.00%	0	bps
10 year	3.00%	3.00%	0	bps

<b>Phoenix Interest Plus (Bank)</b>				
Duration	New Rate	Old Rate	Change (bps)	
5 year	3.00%	3.00%	0	bps

These rates apply for all states.

\*\*\* Effective 2/1/2012, the 3, 4, 5 and 6 year guarantee period for Select Plus issued before May 11, 2009 will not be available for renewal or transfers until further notice.

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<b>GIA - Guaranteed Interest Accounts for VA contracts on Vantage</b>			
Product	New Rate*	Old Rate	Change
Premium Edge	3.00%	3.00%	0
All Other VA's	3.00%	3.00%	0

This rate does not apply to the Dollar Cost Averaging Bonus Program.

\* Subject to contractual minimum guaranteed rates.

CNA rates effective 10/1/2022

Currently CNA rates updated MONTHLY

<b>CNA GIO, GIA and TREAS1</b>				
Duration	New Rate	Old Rate	Change	
GA	3.00%	3.00%		0 bps
1 year	3.00%	3.00%		0 bps
3 year	3.00%	3.00%		0 bps
5 year	3.00%	3.00%		0 bps
7 year	3.00%	3.00%		0 bps
10 year	3.00%	3.00%		0 bps

<b>VUL GIO, GIA and TREAS2 for CNA</b>				
Duration	New Rate	Old Rate	Change	
GA	4.00%	4.00%		0 bps
1 year	4.00%	4.00%		0 bps
3 year	4.00%	4.00%		0 bps
5 year	4.00%	4.00%		0 bps
7 year	4.00%	4.00%		0 bps
10 year	4.00%	4.00%		0 bps

These rates apply to all CNA New Money, renewals and transfers.

PCA rate effective 10/1/2022

<b>PCA - Phoenix Concierge Account</b>		
New Rate	Old Rate	Change (bps)
2.00%	1.55%	45

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<b>SPDA - Rate for closed block of existing SPDA contracts on Vantage</b>		
New Rate	Old Rate	Change
4.00%	4.00%	none

This rate applies to SPDA renewals using the 1-year, 2-year and 3-year guarantee periods.

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<b>SPDA (PHL/AGL Joint Venture) - Renewal rates for the PHL/AGL Joint Venture SPDA product</b>		
New Rate	Old Rate	Change
3.00%	3.00%	none

This rate applies to SPDA renewals using the 1-year, 2-year and 3-year guarantee periods.

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These rates are intended for internal communication only.  
This message does not contain complete disclosure language and should not be directly used for any field communication.

Personal Income Annuity  
 Rates Effective as of: 10/01/2022

**NLA**

Group A States - AL, AZ, AR, CO, DC, GA, HI, IN, IA, KS, MD, MI, NE, NV, NM, NC, ND, OK, RI, SD, TN, WV

Indexed Account	Cap	Participation Rate	Spread	Strategy Fees
1-Year S&P 500 - Cap	2.50%			
1-Year S&P 500 - Par		20%		
2-Year S&P 500 - Par		30%		
1-Year CSTMAI			4.75%	
2-Year CSTMAI			4.75%	
1-Year S&P 500 - Par/Fee		30%		1.00%
2-Year S&P 500 - Par/Fee		43%		1.00%
1-Year Smart Passage SG - Par		32%		
1-Year Smart Passage SG - Par/Fee		55%		1.00%
2-Year Smart Passage SG - Par		55%		
2-Year Smart Passage SG - Par/Fee		95%		1.00%
1-Year Nasdaq-100 - Par		15%		
1-Year Nasdaq-100 - Par/Fee		25%		1.00%
2-Year Nasdaq-100 - Par		21%		
2-Year Nasdaq-100 - Par/Fee		35%		1.00%
Monthly S&P 500 - Cap	1.15%			
Fixed Account		1.50%		
Guaranteed Minimum Fixed Account Interest Rate		0.00%		

\* The guaranteed minimum fixed account interest rate is 0.25% in MD

**Note:**

Rates highlighted in green have **increased** from prior month

Rates highlighted in red have **decreased** from prior month

Personal Protection Choice

Rates Effective as of: 10/01/2022

**NLA**

Group A States - AL, AZ, AR, CO, DC, GA, HI, IN, IA, KS, MD, MI, NE, NV, NM, NC, ND, OK, RI, SD, TN, WV

Indexed Account	Cap	Participation Rate	Spread	Strategy Fees
1-Year S&P 500 - Cap	4.75%			
1-Year S&P 500 - Par		26%		
2-Year S&P 500 - Par		37%		
1-Year CSTMAI			0.75%	
2-Year CSTMAI			0.00%	
1-Year S&P 500 - Par/Fee		36%		1.00%
2-Year S&P 500 - Par/Fee		51%		1.00%
1-Year Smart Passage SG - Par		63%		
1-Year Smart Passage SG - Par/Fee		86%		1.00%
2-Year Smart Passage SG - Par		113%		
2-Year Smart Passage SG - Par/Fee		155%		1.00%
1-Year Nasdaq-100 - Par		21%		
1-Year Nasdaq-100 - Par/Fee		30%		1.00%
2-Year Nasdaq-100 - Par		31%		
2-Year Nasdaq-100 - Par/Fee		43%		1.00%
Monthly S&P 500 - Cap	1.75%			
Fixed Account		2.75%		
Guaranteed Minimum Fixed Account Interest Rate		0.00%		

\* The guaranteed minimum fixed account interest rate is 0.25% in MD

**Note:**

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Personal Retirement Choice

Rates Effective as of: 10/01/2022

**NLA**

Group A States - AL, AZ, AR, CO, DC, GA, HI, IN, KS, MI, NE, NV, NM, NC, ND, OK, RI, SD, TN, WV

8% Premium Bonus - Income Benefit				
Indexed Account	Cap	Participation Rate	Spread	Strategy Fees
1-Year S&P 500 - Cap	2.50%			
1-Year S&P 500 - Par		20%		
2-Year S&P 500 - Par		30%		
1-Year CSTMAI			4.75%	
2-Year CSTMAI			4.75%	
1-Year S&P 500 - Par/Fee		30%		1.00%
2-Year S&P 500 - Par/Fee		43%		1.00%
1-Year Smart Passage SG - Par		32%		
1-Year Smart Passage SG - Par/Fee		55%		1.00%
2-Year Smart Passage SG - Par		55%		
2-Year Smart Passage SG - Par/Fee		95%		1.00%
1-Year Nasdaq-100 - Par		15%		
1-Year Nasdaq-100 - Par/Fee		25%		1.00%
2-Year Nasdaq-100 - Par		21%		
2-Year Nasdaq-100 - Par/Fee		35%		1.00%
Monthly S&P 500 - Cap	1.15%			
Fixed Account		1.50%		
Guaranteed Minimum Fixed Account Interest Rate		0.00%		

8% Premium Bonus - No Income Benefit				
Indexed Account	Cap	Participation Rate	Spread	Strategy Fees
1-Year S&P 500 - Cap	2.50%			
1-Year S&P 500 - Par		20%		
2-Year S&P 500 - Par		30%		
1-Year CSTMAI			4.75%	
2-Year CSTMAI			4.75%	
1-Year S&P 500 - Par/Fee		30%		1.00%
2-Year S&P 500 - Par/Fee		43%		1.00%
1-Year Smart Passage SG - Par		32%		
1-Year Smart Passage SG - Par/Fee		55%		1.00%
2-Year Smart Passage SG - Par		55%		
2-Year Smart Passage SG - Par/Fee		95%		1.00%
1-Year Nasdaq-100 - Par		15%		
1-Year Nasdaq-100 - Par/Fee		25%		1.00%
2-Year Nasdaq-100 - Par		21%		
2-Year Nasdaq-100 - Par/Fee		35%		1.00%

Monthly S&P 500 - Cap	1.15%		
Fixed Account		1.50%	
Guaranteed Minimum Fixed Account Interest Rate		0.00%	

**Note:**

Rates highlighted in green have **increased** from prior month

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Nassau Growth Annuity 7-Year

Rates Effective as of: 10/01/2022

**NLA**

Group B States - AL, AK, AZ, AR, CO, CT, DE, DC, FL, GA, HI, ID, IL, IN, IA, KS, KY, LA, MD, MI, MN, MS, MO, MT, NE, NV, NH, NJ, NM, NC, ND, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VT, VA, WA, WV, WI, WY

Indexed Account	Cap	Participation Rate	Strategy Fee
1-Year S&P 500 - Cap	6.75%		
1-Year S&P 500 - Par		31%	
2-Year S&P 500 - Par		42%	
2-Year Smart Passage SG - Par		125%	
1-Year S&P 500 - Par/fee		43%	1.00%
2-Year S&P 500 - Par/fee		60%	1.00%
2-Year Smart Passage SG - Par/fee		168%	1.00%
1-Year Smart Passage - Par		70%	
1-Year Smart Passage - Par/Fee		93%	1.00%
1-Year Nasdaq-100 - Par		25%	
1-Year Nasdaq-100 - Par/Fee		34%	1.00%
2-Year Nasdaq-100 - Par		35%	
2-Year Nasdaq-100 - Par/Fee		47%	1.00%
Fixed Account		3.10%	
Guaranteed Minimum Fixed Account Interest Rate		1.00%	

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Rates highlighted in red have **decreased** from prior month

Nassau Growth Annuity 10-Year  
 Rates Effective as of: 10/01/2022

**NLA**

Group A States - AL, AZ, AR, CO, DC, IL, IA, KS, MD, MI, MS, NE, NV, NH, NM, NC, ND, OK,  
 SD, TN, VT, WV, WY

Income Benefit			
Indexed Account	Cap	Participation Rate	Strategy Fee
1-Year S&P 500 - Cap	8.00%		
1-Year S&P 500 - Par		41%	
2-Year S&P 500 - Par		52%	
2-Year Smart Passage SG - Par		150%	
1-Year S&P 500 - Par/fee		50%	1.00%
2-Year S&P 500 - Par/fee		70%	1.00%
2-Year Smart Passage SG - Par/fee		190%	1.00%
1-Year Smart Passage - Par		85%	
1-Year Smart Passage - Par/Fee		107%	1.00%
1-Year Nasdaq-100 - Par		30%	
1-Year Nasdaq-100 - Par/Fee		39%	1.00%
2-Year Nasdaq-100 - Par		42%	
2-Year Nasdaq-100 - Par/Fee		54%	1.00%
Fixed Account		3.70%	
Guaranteed Minimum Fixed Account Interest Rate		1.00%	
No Income Benefit			
Indexed Account	Cap	Participation Rate	Strategy Fee
1-Year S&P 500 - Cap	8.00%		
1-Year S&P 500 - Par		41%	
2-Year S&P 500 - Par		52%	
2-Year Smart Passage SG - Par		150%	
1-Year S&P 500 - Par/fee		50%	1.00%
2-Year S&P 500 - Par/fee		70%	1.00%
2-Year Smart Passage SG - Par/fee		190%	1.00%
1-Year Smart Passage - Par		85%	
1-Year Smart Passage - Par/Fee		107%	1.00%
1-Year Nasdaq-100 - Par		30%	
1-Year Nasdaq-100 - Par/Fee		39%	1.00%
2-Year Nasdaq-100 - Par		42%	
2-Year Nasdaq-100 - Par/Fee		54%	1.00%
Fixed Account		3.70%	
Guaranteed Minimum Fixed Account Interest Rate		1.00%	

**Note:**

Rates highlighted in green have **increased** from prior month



Rates highlighted in red have **decreased** from prior month

10/1/2022

Nassau Life and Annuity Company MYAnnuity		
Free Withdrawal Amount	5-Year Guarantee Period	7-Year Guarantee Period
0%	4.75%	4.85%
10%	4.55%	4.65%

Nassau Life and Annuity Company Simple Annuity		
Free Withdrawal Amount	4-Year Guarantee Period	6-Year Guarantee Period
5%	4.60%	4.75%

Nassau Life Insurance Company	
Free Withdrawal Amount	5-Year Guarantee Period
0%	4.25%
10%	4.05%

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## Nassau Life and Annuity Company

### MYGA

Product	Effective	Rates
Nassau MYAnnuity 5X 0% Free	10/1/2022	4.75%
Nassau MYAnnuity 5X 10% Free	10/1/2022	4.55%
Nassau MYAnnuity 7X 0% Free	10/1/2022	4.85%
Nassau MYAnnuity 7X 10% Free	10/1/2022	4.65%
Nassau Simple Annuity 4-Year 5% Free	10/1/2022	4.60%
Nassau Simple Annuity 6-Year 5% Free	10/1/2022	4.75%

## Nassau Life Insurance Company (NY)

### MYGA

Product	Effective	Rates
MYAnnuity 5X 0% Free	10/1/2022	4.25%
MYAnnuity 5X 10% Free	10/1/2022	4.05%

