

The changes for this month are in red.

Phoenix Credited Rates Update – effective 3/1/2023

All rates below are effective March 1, 2023 – March 31, 2023

Fixed Annuity - Rates for Fixed Annuity contracts on Vantage

Phoenix Select Plus (MGA) Issue Date After May 11, 2009			
Duration	New Rate	Old Rate	Change (bps)
3 year	2.55%	2.55%	0
4 year	2.55%	2.55%	0
5 year	2.55%	2.55%	0
6 year	4.05%	3.90%	15
7 year	4.50%	4.30%	20
10 year	4.85%	4.70%	15

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

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

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.

GIA - Guaranteed Interest Accounts for VA contracts on Vantage			
Product	New Rate*	Old Rate	Change (bps)
Premium Edge	3.00%	3.00%	0
All Other VA	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 3/1/2023

Currently CNA rates updated MONTHLY

CNA GIO, GIA and TREAS1			
Duration	New Rate	Old Rate	Change (bps)
GA	3.00%	3.00%	0
1 year	3.00%	3.00%	0
3 year	3.00%	3.00%	0
5 year	3.00%	3.00%	0
7 year	3.00%	3.00%	0
10 year	3.00%	3.00%	0

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

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

PCA rate effective 3/1/2023

PCA - Phoenix Concierge Account		
New Rate	Old Rate	Change (bps)
3.00%	3.00%	0

SPDA - Rate for closed block of existing SPDA contracts on Vantage		
New Rate	Old Rate	Change (bps)
4.00%	4.00%	0

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

SPDA (PHL/AGL Joint Venture) - Renewal rates for the PHL/AGL Joint Venture SPDA product		
New Rate	Old Rate	Change (bps)
3.00%	3.00%	0

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

FLIAC FDA rate effective 3/1/2023

First Advantage (FDA) - Credited rate for FLIAC FDA product		
New Rate	Old Rate	Change (bps)
2.95%	2.95%	0

FLIAC VA Fixed Account rates effective 3/1/2023

Fixed Account credited rates for FLIAC VA products			
Product	New Rate*	Old Rate	Change (bps)
First Choice	2.95%	2.95%	0
Bonus Annuity	2.95%	2.95%	0

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: 03/01/2023

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	3.50%			
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

Personal Protection Choice

Rates Effective as of: 03/01/2023

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	5.75%			
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

Nassau Growth Annuity 7-Year
 Rates Effective as of: 03/01/2023

NLA

Group B States - AL, AK, AZ, AR, CO, CT, DE, DC, FL, GA, HI, ID, IL, IN, IA, KS, KY, LA, MD, MA, 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	10.50%		
1-Year S&P 500 - Par		42%	
2-Year S&P 500 - Par		57%	
2-Year Smart Passage SG - Par		145%	
1-Year S&P 500 - Par/fee		48%	1.00%
2-Year S&P 500 - Par/fee		66%	1.00%
2-Year Smart Passage SG - Par/fee		185%	1.00%
1-Year Smart Passage - Par		82%	
1-Year Smart Passage - Par/Fee		105%	1.00%
1-Year Nasdaq-100 - Par		30%	
1-Year Nasdaq-100 - Par/Fee		37%	1.00%
2-Year Nasdaq-100 - Par		40%	
2-Year Nasdaq-100 - Par/Fee		52%	1.00%
Fixed Account		4.05%	
Guaranteed Minimum Fixed Account Interest Rate		2.55%	

Nassau Growth Annuity 10-Year
 Rates Effective as of: 03/01/2023

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	11.50%		
1-Year S&P 500 - Par		48%	
2-Year S&P 500 - Par		63%	
2-Year Smart Passage SG - Par		165%	
1-Year S&P 500 - Par/fee		53%	1.00%
2-Year S&P 500 - Par/fee		74%	1.00%
2-Year Smart Passage SG - Par/fee		205%	1.00%
1-Year Smart Passage - Par		95%	
1-Year Smart Passage - Par/Fee		115%	1.00%
1-Year Nasdaq-100 - Par		33%	
1-Year Nasdaq-100 - Par/Fee		42%	1.00%
2-Year Nasdaq-100 - Par		47%	
2-Year Nasdaq-100 - Par/Fee		58%	1.00%
Fixed Account	4.50%		
Guaranteed Minimum Fixed Account Interest Rate	2.55%		
No Income Benefit			
Indexed Account	Cap	Participation Rate	Strategy Fee
1-Year S&P 500 - Cap	11.50%		
1-Year S&P 500 - Par		48%	
2-Year S&P 500 - Par		63%	
2-Year Smart Passage SG - Par		165%	
1-Year S&P 500 - Par/fee		53%	1.00%
2-Year S&P 500 - Par/fee		74%	1.00%
2-Year Smart Passage SG - Par/fee		205%	1.00%
1-Year Smart Passage - Par		95%	
1-Year Smart Passage - Par/Fee		115%	1.00%
1-Year Nasdaq-100 - Par		33%	
1-Year Nasdaq-100 - Par/Fee		42%	1.00%
2-Year Nasdaq-100 - Par		47%	
2-Year Nasdaq-100 - Par/Fee		58%	1.00%
Fixed Account	4.50%		
Guaranteed Minimum Fixed Account Interest Rate	2.55%		

Nassau Bonus Annuity

Rates Effective as of: 03/01/2023

NLA

Group A States - AL, AZ, AR, CO, 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	9.10%		
1-Year S&P 500 - Par		37%	
2-Year S&P 500 - Par		47%	
2-Year Smart Passage SG - Par		120%	
1-Year S&P 500 - Par/fee		42%	1.00%
2-Year S&P 500 - Par/fee		58%	1.00%
2-Year Smart Passage SG - Par/fee		160%	1.00%
1-Year Smart Passage - Par		67%	
1-Year Smart Passage - Par/Fee		90%	1.00%
1-Year Nasdaq-100 - Par		25%	
1-Year Nasdaq-100 - Par/Fee		32%	1.00%
2-Year Nasdaq-100 - Par		35%	
2-Year Nasdaq-100 - Par/Fee		46%	1.00%
Fixed Account		3.45%	
Guaranteed Minimum Fixed Account Interest Rate		2.55%	
No Income Benefit			
Indexed Account	Cap	Participation Rate	Strategy Fee
1-Year S&P 500 - Cap	9.10%		
1-Year S&P 500 - Par		37%	
2-Year S&P 500 - Par		47%	
2-Year Smart Passage SG - Par		120%	
1-Year S&P 500 - Par/fee		42%	1.00%
2-Year S&P 500 - Par/fee		58%	1.00%
2-Year Smart Passage SG - Par/fee		160%	1.00%
1-Year Smart Passage - Par		67%	
1-Year Smart Passage - Par/Fee		90%	1.00%
1-Year Nasdaq-100 - Par		25%	
1-Year Nasdaq-100 - Par/Fee		32%	1.00%
2-Year Nasdaq-100 - Par		35%	
2-Year Nasdaq-100 - Par/Fee		46%	1.00%
Fixed Account		3.45%	
Guaranteed Minimum Fixed Account Interest Rate		2.55%	

3/1/2023

Nassau Life and Annuity Company MYAnnuity		
Free Withdrawal Amount	5-Year Guarantee Period	7-Year Guarantee Period
0%	5.50%	5.60%
10%	5.30%	5.40%

Nassau Life and Annuity Company Simple Annuity		
Free Withdrawal Amount	4-Year Guarantee Period	6-Year Guarantee Period
5%	5.25%	5.50%

Nassau Life Insurance Company	
Free Withdrawal Amount	5-Year Guarantee Period
0%	5.20%
10%	5.00%

Nassau Life and Annuity Company

MYGA

Product	Effective	Rates
Nassau MYAnnuity 5X 0% Free	3/1/2023	5.50%
Nassau MYAnnuity 5X 10% Free	3/1/2023	5.30%
Nassau MYAnnuity 7X 0% Free	3/1/2023	5.60%
Nassau MYAnnuity 7X 10% Free	3/1/2023	5.40%
Nassau Simple Annuity 4-Year 5% Free	3/1/2023	5.25%
Nassau Simple Annuity 6-Year 5% Free	3/1/2023	5.50%

Nassau Life Insurance Company (NY)

MYGA

Product	Effective	Rates
MYAnnuity 5X 0% Free	3/1/2023	5.20%
MYAnnuity 5X 10% Free	3/1/2023	5.00%