

The changes for this month are in red.

**Phoenix Credited Rates Update – effective 5/1/2023**

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

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	2.55%	2.55%	0
4 year	2.55%	2.55%	0
5 year	2.55%	2.55%	0
6 year	3.95%	4.15%	-20
7 year	4.30%	4.50%	-20
10 year	4.40%	4.60%	-20

<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
10 year	3.00%	3.00%	0

<b>Phoenix Interest Plus (Bank)</b>			
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.

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<b>GIA - Guaranteed Interest Accounts for VA contracts on Vantage</b>			
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 5/1/2023

Currently CNA rates updated MONTHLY

<b>CNA GIO, GIA and TREAS1</b>			
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

<b>VUL GIO, GIA and TREAS2 for CNA</b>			
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 5/1/2023

<b>PCA - Phoenix Concierge Account</b>		
New Rate	Old Rate	Change (bps)
2.75%	3.00%	-25

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<b>SPDA - Rate for closed block of existing SPDA contracts on Vantage</b>		
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.

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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 (bps)
3.00%	3.00%	0

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

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FLIAC FDA rate effective 5/1/2023

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

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FLIAC VA Fixed Account rates effective 5/1/2023

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

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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: 05/01/2023

**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		44%		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		16%		
1-Year Nasdaq-100 - Par/Fee		25%		1.00%
2-Year Nasdaq-100 - Par		23%		
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: 05/01/2023

**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: 05/01/2023

**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	10.25%		
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		52%	1.00%
2-Year S&P 500 - Par/fee		71%	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		38%	1.00%
2-Year Nasdaq-100 - Par		40%	
2-Year Nasdaq-100 - Par/Fee		52%	1.00%
Fixed Account		3.95%	
Guaranteed Minimum Fixed Account Interest Rate		2.55%	

Nassau Growth Annuity 10-Year  
 Rates Effective as of: 05/01/2023

**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	11.25%		
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		58%	1.00%
2-Year S&P 500 - Par/fee		77%	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	4.40%		
Guaranteed Minimum Fixed Account Interest Rate	2.55%		
No Income Benefit			
Indexed Account	Cap	Participation Rate	Strategy Fee
1-Year S&P 500 - Cap	11.25%		
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		58%	1.00%
2-Year S&P 500 - Par/fee		77%	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	4.40%		
Guaranteed Minimum Fixed Account Interest Rate	2.55%		

Nassau Bonus Annuity

Rates Effective as of: 05/01/2023

**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		47%	1.00%
2-Year S&P 500 - Par/fee		61%	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		33%	1.00%
2-Year Nasdaq-100 - Par		35%	
2-Year Nasdaq-100 - Par/Fee		47%	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		47%	1.00%
2-Year S&P 500 - Par/fee		61%	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		33%	1.00%
2-Year Nasdaq-100 - Par		35%	
2-Year Nasdaq-100 - Par/Fee		47%	1.00%
Fixed Account		3.45%	
Guaranteed Minimum Fixed Account Interest Rate		2.55%	

5/1/2023

Nassau Life and Annuity Company MYAnnuity		
Free Withdrawal Amount	5-Year Guarantee Period	7-Year Guarantee Period
0%	5.35%	5.45%
10%	5.15%	5.25%

Nassau Life and Annuity Company Simple Annuity		
Free Withdrawal Amount	4-Year Guarantee Period	6-Year Guarantee Period
5%	5.10%	5.35%

Nassau Life Insurance Company	
Free Withdrawal Amount	5-Year Guarantee Period
0%	5.00%
10%	4.80%

## Nassau Life and Annuity Company

### MYGA

Product	Effective	Rates
Nassau MYAnnuity 5X 0% Free	5/1/2023	5.35%
Nassau MYAnnuity 5X 10% Free	5/1/2023	5.15%
Nassau MYAnnuity 7X 0% Free	5/1/2023	5.45%
Nassau MYAnnuity 7X 10% Free	5/1/2023	5.25%
Nassau Simple Annuity 4-Year 5% Free	5/1/2023	5.10%
Nassau Simple Annuity 6-Year 5% Free	5/1/2023	5.35%

## Nassau Life Insurance Company (NY)

### MYGA

Product	Effective	Rates
MYAnnuity 5X 0% Free	5/1/2023	5.00%
MYAnnuity 5X 10% Free	5/1/2023	4.80%