

Nassau Income Accelerator

Rates Effective as of:

10/01/2025

NLA

Group A States - AL, AZ, AR, CO, DC, GA, HI, IN, IA, KS, 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	4.00%			
1-Year S&P 500 - Par		18%		
2-Year S&P 500 - Par		25%		
1-Year S&P 500 - Par/Fee		29%		1.00%
2-Year S&P 500 - Par/Fee		41%		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		22%		
2-Year Nasdaq-100 - Par/Fee		35%		1.00%
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 Income Annuity

Rates Effective as of: 10/01/2025

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	4.00%			
1-Year S&P 500 - Par		18%		
2-Year S&P 500 - Par		25%		
1-Year UBSTMAI			4.75%	
2-Year UBSTMAI			4.75%	
1-Year S&P 500 - Par/Fee		29%		1.00%
2-Year S&P 500 - Par/Fee		41%		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		22%		
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: 10/01/2025

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	6.00%			
1-Year S&P 500 - Par		29%		
2-Year S&P 500 - Par		40%		
1-Year UBSTMAI			0.75%	
2-Year UBSTMAI			0.25%	
1-Year S&P 500 - Par/Fee		40%		1.00%
2-Year S&P 500 - Par/Fee		56%		1.00%
1-Year Smart Passage SG - Par		67%		
1-Year Smart Passage SG - Par/Fee		90%		1.00%
2-Year Smart Passage SG - Par		118%		
2-Year Smart Passage SG - Par/Fee		160%		1.00%
1-Year Nasdaq-100 - Par		25%		
1-Year Nasdaq-100 - Par/Fee		35%		1.00%
2-Year Nasdaq-100 - Par		35%		
2-Year Nasdaq-100 - Par/Fee		48%		1.00%
Monthly S&P 500 - Cap	1.75%			
Fixed Account	3.00%			
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: 10/01/2025

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	9.00%		
1-Year S&P 500 - Par		50%	
2-Year S&P 500 - Par		64%	
2-Year Smart Passage SG - Par		155%	
1-Year S&P 500 - Par/fee		61%	1.00%
2-Year S&P 500 - Par/fee		80%	1.00%
2-Year Smart Passage SG - Par/fee		195%	1.00%
1-Year Smart Passage - Par		90%	
1-Year Smart Passage - Par/Fee		112%	1.00%
1-Year Nasdaq-100 - Par		36%	
1-Year Nasdaq-100 - Par/Fee		46%	1.00%
2-Year Nasdaq-100 - Par		47%	
2-Year Nasdaq-100 - Par/Fee		60%	1.00%
Fixed Account		3.70%	
Guaranteed Minimum Fixed Account Interest Rate		2.80%	

Nassau Growth Annuity 10-Year
Rates Effective as of: 10/01/2025

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	10.00%		
1-Year S&P 500 - Par		60%	
2-Year S&P 500 - Par		72%	
2-Year Smart Passage SG - Par		180%	
1-Year S&P 500 - Par/fee		71%	1.00%
2-Year S&P 500 - Par/fee		88%	1.00%
2-Year Smart Passage SG - Par/fee		220%	1.00%
1-Year Smart Passage - Par		105%	
1-Year Smart Passage - Par/Fee		126%	1.00%
1-Year Nasdaq-100 - Par		43%	
1-Year Nasdaq-100 - Par/Fee		53%	1.00%
2-Year Nasdaq-100 - Par		55%	
2-Year Nasdaq-100 - Par/Fee		68%	1.00%
Fixed Account	4.50%		
Guaranteed Minimum Fixed Account Interest Rate	2.80%		
No Income Benefit			
Indexed Account	Cap	Participation Rate	Strategy Fee
1-Year S&P 500 - Cap	10.00%		
1-Year S&P 500 - Par		60%	
2-Year S&P 500 - Par		72%	
2-Year Smart Passage SG - Par		180%	
1-Year S&P 500 - Par/fee		71%	1.00%
2-Year S&P 500 - Par/fee		88%	1.00%
2-Year Smart Passage SG - Par/fee		220%	1.00%
1-Year Smart Passage - Par		105%	
1-Year Smart Passage - Par/Fee		126%	1.00%
1-Year Nasdaq-100 - Par		43%	
1-Year Nasdaq-100 - Par/Fee		53%	1.00%
2-Year Nasdaq-100 - Par		55%	
2-Year Nasdaq-100 - Par/Fee		68%	1.00%
Fixed Account	4.50%		
Guaranteed Minimum Fixed Account Interest Rate	2.80%		

Nassau Bonus Annuity

Rates Effective as of: 10/01/2025

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	7.75%		
1-Year S&P 500 - Par		45%	
2-Year S&P 500 - Par		58%	
2-Year Smart Passage SG - Par		125%	
1-Year S&P 500 - Par/fee		56%	1.00%
2-Year S&P 500 - Par/fee		74%	1.00%
2-Year Smart Passage SG - Par/fee		165%	1.00%
1-Year Smart Passage - Par		75%	
1-Year Smart Passage - Par/Fee		96%	1.00%
1-Year Nasdaq-100 - Par		32%	
1-Year Nasdaq-100 - Par/Fee		42%	1.00%
2-Year Nasdaq-100 - Par		40%	
2-Year Nasdaq-100 - Par/Fee		53%	1.00%
Fixed Account		3.30%	
Guaranteed Minimum Fixed Account Interest Rate		2.80%	
No Income Benefit			
Indexed Account	Cap	Participation Rate	Strategy Fee
1-Year S&P 500 - Cap	7.75%		
1-Year S&P 500 - Par		45%	
2-Year S&P 500 - Par		58%	
2-Year Smart Passage SG - Par		125%	
1-Year S&P 500 - Par/fee		56%	1.00%
2-Year S&P 500 - Par/fee		74%	1.00%
2-Year Smart Passage SG - Par/fee		165%	1.00%
1-Year Smart Passage - Par		75%	
1-Year Smart Passage - Par/Fee		96%	1.00%
1-Year Nasdaq-100 - Par		32%	
1-Year Nasdaq-100 - Par/Fee		42%	1.00%
2-Year Nasdaq-100 - Par		40%	
2-Year Nasdaq-100 - Par/Fee		53%	1.00%
Fixed Account		3.30%	
Guaranteed Minimum Fixed Account Interest Rate		2.80%	

Nassau Bonus Annuity Plus 10-Year

Rates Effective as of: 10/01/2025

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

No Income Benefit			
Indexed Account	Cap	Participation Rate	Strategy Fee
1-Year S&P 500 - Cap	7.00%		
1-Year S&P 500 - Par		39%	
2-Year S&P 500 - Par		50%	
2-Year Smart Passage SG - Par		105%	
1-Year S&P 500 - Par/fee		50%	1.00%
2-Year S&P 500 - Par/fee		66%	1.00%
2-Year Smart Passage SG - Par/fee		145%	1.00%
1-Year Smart Passage - Par		65%	
1-Year Smart Passage - Par/Fee		86%	1.00%
1-Year Smart Passage - Par No Sunrise Adj		34%	
1-Year Smart Passage - Par/Fee No Sunrise Adj		46%	1.00%
2-Year Smart Passage SG - Par No Sunrise Adj		47%	
2-Year Smart Passage SG - Par/fee No Sunrise Adj		64%	1.00%
1-Year Nasdaq-100 - Par		27%	
1-Year Nasdaq-100 - Par/Fee		37%	1.00%
2-Year Nasdaq-100 - Par		34%	
2-Year Nasdaq-100 - Par/Fee		48%	1.00%
Fixed Account	3.20%		
Guaranteed Minimum Fixed Account Interest Rate	2.80%		

10/1/2025

Nassau Life and Annuity Company MYAnnuity		
Free Withdrawal Amount	5-Year Guarantee Period	7-Year Guarantee Period
0%	5.55%	5.60%
10%	5.35%	5.40%

Nassau Life and Annuity Company Simple Annuity		
Free Withdrawal Amount	4-Year Guarantee Period	6-Year Guarantee Period
5%	5.30%	5.55%

Nassau Life Insurance Company	
Free Withdrawal Amount	5-Year Guarantee Period
0%	5.05%
10%	4.85%

Nassau Life and Annuity Company

MYGA

Product	Effective	Rates
Nassau MYAnnuity 5X 0% Free	10/1/2025	5.55%
Nassau MYAnnuity 5X 10% Free	10/1/2025	5.35%
Nassau MYAnnuity 7X 0% Free	10/1/2025	5.60%
Nassau MYAnnuity 7X 10% Free	10/1/2025	5.40%
Nassau Simple Annuity 4-Year 5% Free	10/1/2025	5.30%
Nassau Simple Annuity 6-Year 5% Free	10/1/2025	5.55%

Nassau Life Insurance Company (NY)

MYGA

Product	Effective	Rates
MYAnnuity 5X 0% Free	10/1/2025	5.05%
MYAnnuity 5X 10% Free	10/1/2025	4.85%