

Nassau Income Accelerator

Rates Effective as of:

05/01/2026

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 | | 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 | | 16% | | |
| 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: 05/01/2026

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 | 7.00% | | | |
| 1-Year S&P 500 - Par | | 41% | | |
| 2-Year S&P 500 - Par | | 54% | | |
| 1-Year UBSTMAI | | | 0.25% | |
| 2-Year UBSTMAI | | | 0.25% | |
| 1-Year S&P 500 - Par/Fee | | 52% | | 1.00% |
| 2-Year S&P 500 - Par/Fee | | 70% | | 1.00% |
| 1-Year Smart Passage SG - Par | | 66% | | |
| 1-Year Smart Passage SG - Par/Fee | | 88% | | 1.00% |
| 2-Year Smart Passage SG - Par | | 115% | | |
| 2-Year Smart Passage SG - Par/Fee | | 155% | | 1.00% |
| 1-Year Nasdaq-100 - Par | | 28% | | |
| 1-Year Nasdaq-100 - Par/Fee | | 37% | | 1.00% |
| 2-Year Nasdaq-100 - Par | | 35% | | |
| 2-Year Nasdaq-100 - Par/Fee | | 48% | | 1.00% |
| Monthly S&P 500 - Cap | 2.15% | | | |
| Fixed Account | | 3.40% | | |
| 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: 05/01/2026

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 | | 26% | | |
| 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: 05/01/2026

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 | | 45% | |
| 2-Year S&P 500 - Par | | 58% | |
| 2-Year Smart Passage SG - Par | | 147% | |
| 1-Year S&P 500 - Par/fee | | 56% | 1.00% |
| 2-Year S&P 500 - Par/fee | | 73% | 1.00% |
| 2-Year Smart Passage SG - Par/fee | | 187% | 1.00% |
| 1-Year Smart Passage - Par | | 86% | |
| 1-Year Smart Passage - Par/Fee | | 108% | 1.00% |
| 1-Year Nasdaq-100 - Par | | 32% | |
| 1-Year Nasdaq-100 - Par/Fee | | 41% | 1.00% |
| 2-Year Nasdaq-100 - Par | | 42% | |
| 2-Year Nasdaq-100 - Par/Fee | | 55% | 1.00% |
| Fixed Account | | 3.70% | |
| Guaranteed Minimum Fixed Account Interest Rate | | 2.35% | |

Nassau Growth Annuity 10-Year
 Rates Effective as of: 05/01/2026

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 | | 55% | |
| 2-Year S&P 500 - Par | | 65% | |
| 2-Year Smart Passage SG - Par | | 172% | |
| 1-Year S&P 500 - Par/fee | | 66% | 1.00% |
| 2-Year S&P 500 - Par/fee | | 81% | 1.00% |
| 2-Year Smart Passage SG - Par/fee | | 212% | 1.00% |
| 1-Year Smart Passage - Par | | 101% | |
| 1-Year Smart Passage - Par/Fee | | 122% | 1.00% |
| 1-Year Nasdaq-100 - Par | | 38% | |
| 1-Year Nasdaq-100 - Par/Fee | | 47% | 1.00% |
| 2-Year Nasdaq-100 - Par | | 50% | |
| 2-Year Nasdaq-100 - Par/Fee | | 63% | 1.00% |
| Fixed Account | | 4.50% | |
| Guaranteed Minimum Fixed Account Interest Rate | | 2.35% | |
| No Income Benefit | | | |
| Indexed Account | Cap | Participation Rate | Strategy Fee |
| 1-Year S&P 500 - Cap | 10.00% | | |
| 1-Year S&P 500 - Par | | 55% | |
| 2-Year S&P 500 - Par | | 65% | |
| 2-Year Smart Passage SG - Par | | 172% | |
| 1-Year S&P 500 - Par/fee | | 66% | 1.00% |
| 2-Year S&P 500 - Par/fee | | 81% | 1.00% |
| 2-Year Smart Passage SG - Par/fee | | 212% | 1.00% |
| 1-Year Smart Passage - Par | | 101% | |
| 1-Year Smart Passage - Par/Fee | | 122% | 1.00% |
| 1-Year Nasdaq-100 - Par | | 38% | |
| 1-Year Nasdaq-100 - Par/Fee | | 47% | 1.00% |
| 2-Year Nasdaq-100 - Par | | 50% | |
| 2-Year Nasdaq-100 - Par/Fee | | 63% | 1.00% |
| Fixed Account | | 4.50% | |
| Guaranteed Minimum Fixed Account Interest Rate | | 2.35% | |

Nassau Bonus Annuity

Rates Effective as of: 05/01/2026

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 | | 33% | |
| 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 | | 2.35% | |
| 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 | | 33% | |
| 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 | | 2.35% | |

Nassau Bonus Annuity Plus 10-Year
 Rates Effective as of: 05/01/2026

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 | 6.25% | | |
| 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 | | 28% | |
| 1-Year Nasdaq-100 - Par/Fee | | 37% | 1.00% |
| 2-Year Nasdaq-100 - Par | | 35% | |
| 2-Year Nasdaq-100 - Par/Fee | | 48% | 1.00% |
| Fixed Account | | 3.20% | |
| Guaranteed Minimum Fixed Account Interest Rate | | 2.35% | |

Nassau Life and Annuity Company

MYGA

| Product | Effective | Rates |
|--------------------------------------|-----------|-------|
| Nassau MYAnnuity 5X 0% Free | 5/1/2026 | 5.25% |
| Nassau MYAnnuity 5X 10% Free | 5/1/2026 | 5.05% |
| Nassau MYAnnuity 7X 0% Free | 5/1/2026 | 5.30% |
| Nassau MYAnnuity 7X 10% Free | 5/1/2026 | 5.10% |
| Nassau Simple Annuity 4-Year 5% Free | 5/1/2026 | 5.00% |
| Nassau Simple Annuity 6-Year 5% Free | 5/1/2026 | 5.25% |

Nassau Life Insurance Company (NY)

MYGA

| Product | Effective | Rates |
|-----------------------|-----------|-------|
| MYAnnuity 5X 0% Free | 5/1/2026 | 4.95% |
| MYAnnuity 5X 10% Free | 5/1/2026 | 4.75% |