

6/8/2026

Nassau Life and Annuity Company MYAnnuity		
Free Withdrawal Amount	5-Year Guarantee Period	7-Year Guarantee Period
0%	5.50%	5.55%
10%	5.30%	5.35%

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%

Note:

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

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

Nassau Income Accelerator

Rates Effective as of:

06/01/2026

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: 06/01/2026

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: 06/01/2026

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: 06/01/2026

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: 06/01/2026

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: 06/01/2026

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: 06/01/2026

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%	

Please find attached the credited rates effective June 1st, 2026.

No changes to FIA rates.

Increase of 25bps to MYGA NNY rates. No changes to MYGA NLA rates.

Athos rates for 6/1 are in the table below:

June 1 st	Fixed	S&P Cap	S&P Intraday Par	Nasdaq Par
Athos – Bonus Option	3.00%	6.00%	42%	35%
Athos – No Bonus Option	4.00%	9.00%	65%	55%

6/1/2026

Nassau Life and Annuity Company MYAnnuity		
Free Withdrawal Amount	5-Year Guarantee Period	7-Year Guarantee Period
0%	5.25%	5.30%
10%	5.05%	5.10%

Nassau Life and Annuity Company Simple Annuity		
Free Withdrawal Amount	4-Year Guarantee Period	6-Year Guarantee Period
5%	5.00%	5.25%

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

Note:

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

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

Nassau Life and Annuity Company

MYGA

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

Nassau Life Insurance Company (NY)

MYGA

Product	Effective	Rates
MYAnnuity 5X 0% Free	6/1/2026	5.20%
MYAnnuity 5X 10% Free	6/1/2026	5.00%