

8/1/2026

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%	5.35%
10%	5.15%

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:

08/01/2026

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

Note:

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

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

Personal Income Annuity

Rates Effective as of: 08/01/2026

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		55%		
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		36%		
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*

Note:

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

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

Personal Protection Choice

Rates Effective as of: 08/01/2026

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		41%		
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		36%		
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: 08/01/2026

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		43%	
2-Year Nasdaq-100 - Par/Fee		55%	1.00%
Fixed Account		3.70%	
Guaranteed Minimum Fixed Account Interest Rate		2.35%	

Note:

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

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

Nassau Growth Annuity 10-Year
Rates Effective as of: 08/01/2026

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	10.50%		
1-Year S&P 500 - Par		62%	
2-Year S&P 500 - Par		73%	
2-Year Smart Passage SG - Par		172%	
1-Year S&P 500 - Par/fee		73%	1.00%
2-Year S&P 500 - Par/fee		88%	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		51%	
2-Year Nasdaq-100 - Par/Fee		63%	1.00%
Fixed Account	4.60%		
Guaranteed Minimum Fixed Account Interest Rate	2.35%		
No Income Benefit			
Indexed Account	Cap	Participation Rate	Strategy Fee
1-Year S&P 500 - Cap	10.50%		
1-Year S&P 500 - Par		62%	
2-Year S&P 500 - Par		73%	
2-Year Smart Passage SG - Par		172%	
1-Year S&P 500 - Par/fee		73%	1.00%
2-Year S&P 500 - Par/fee		88%	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		51%	
2-Year Nasdaq-100 - Par/Fee		63%	1.00%
Fixed Account	4.60%		
Guaranteed Minimum Fixed Account Interest Rate	2.35%		

Note:

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

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

Nassau Bonus Annuity

Rates Effective as of: 08/01/2026

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		59%	
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		41%	
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		59%	
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		41%	
2-Year Nasdaq-100 - Par/Fee		53%	1.00%
Fixed Account	3.30%		
Guaranteed Minimum Fixed Account Interest Rate	2.35%		

Note:

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

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

Nassau Bonus Annuity Plus 10-Year

Rates Effective as of: 08/01/2026

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		51%	
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		36%	
2-Year Nasdaq-100 - Par/Fee		48%	1.00%
Fixed Account		3.20%	
Guaranteed Minimum Fixed Account Interest Rate		2.35%	

Note:

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