

NASSAU BONUS ANNUITYSM

Rates For New Contracts: Effective February 9, 2023



10-YEAR SURRENDER CHARGE PERIOD - NO INCOME BENEFIT

GROUP A* FOR USE IN: AL, AR, AZ, CO, IA, IL, KS, MD, MI, MS, NC, ND, NE, NH, NM, NV, OK, SD, TN, VT, WV, WY

Indexed Account	Cap ¹	Participation ¹	Annual Strategy Fee ²
1-Year Nasdaq-100 [®] - Participation		25%	
1-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee		32%	1.00%
2-Year Nasdaq-100 - Participation		35%	
2-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee		46%	1.00%
1-Year S&P 500 [®] - Cap Rate	9.10%		
1-Year S&P 500 - Participation		37%	
1-Year S&P 500 - Enhanced Participation Rate with Strategy Fee		42%	1.00%
2-Year S&P 500 - Participation		47%	
2-Year S&P 500 - Enhanced Participation Rate with Strategy Fee		58%	1.00%
1-Year Sunrise Smart Passage SG - Participation ³		67%	
1-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy ³		90%	1.00%
2-Year Sunrise Smart Passage SG - Participation ³		120%	
2-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee ³		160%	1.00%
Fixed Account			3.45%
Guaranteed Minimum Fixed Account Interest Rate			2.55%

*If the oldest contract owner is age 81 or older at issue, the contract will be issued with the Group B States interest/crediting rates and surrender charge/bonus vesting schedules.

10-YEAR SURRENDER CHARGE PERIOD - NO INCOME BENEFIT

GROUP B FOR USE IN: AK, CT, DE, FL, GA, HI, KY, LA, MN, MO, MT, OH, OR, PA, RI, SC, TX, UT, VA, WA, WI

Indexed Account	Cap ¹	Participation ¹	Annual Strategy Fee ²
1-Year Nasdaq-100 [®] - Participation		23%	
1-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee		30%	1.00%
2-Year Nasdaq-100 - Participation		33%	
2-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee		44%	1.00%
1-Year S&P 500 [®] - Cap Rate	8.65%		
1-Year S&P 500 - Participation		35%	
1-Year S&P 500 - Enhanced Participation Rate with Strategy Fee		40%	1.00%
2-Year S&P 500 - Participation		44%	
2-Year S&P 500 - Enhanced Participation Rate with Strategy Fee		55%	1.00%
1-Year Sunrise Smart Passage SG - Participation ³		62%	
1-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy ³		85%	1.00%
2-Year Sunrise Smart Passage SG - Participation ³		112%	
2-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee ³		151%	1.00%
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WORKING HARDER TO BE YOUR CARRIER OF CHOICE

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1. Cap and participation rates are set at the beginning of each segment, guaranteed only for the duration of each segment and may change for future segments. NOTE: Multiyear accounts are not available in New Hampshire.
2. Annual strategy fee is currently equal to 1.00% of account value. Fees are set at the beginning of each segment, guaranteed only for the duration of each segment and may change for future segments.
3. The Smart Passage SG Index was launched in 2019. Therefore, the information in illustrations or other hypothetical examples is based on hypothetical data using historical backcasting. This index applies the Sunrise Crediting Method which may result in the account under performing other indexed accounts if the growth is concentrated in one or two months. See the Indexed Account Supplement for more information.

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Lifetime payments and guarantees are based on the claims paying ability of Nassau Life and Annuity Company.

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Products offering a bonus may offer less favorable credited interest rates, participation, and cap rates than products not offering a bonus. Over time, the amount of the bonus may be more than offset by these less favorable rates. Any non-vested premium bonus amounts will be repaid to the Company upon surrender, annuitization and withdrawals in excess of the Free Withdrawal Amount.

Interest rates, participation rates, caps and strategy fees are subject to change.

While the value of each indexed account is affected by the value of an outside index, the contract does not directly participate in any stock, bond or equity investment. Index credits greater than zero are not guaranteed in any given year and it is possible for the strategy fees associated with the enhanced participation rate crediting options to exceed the index credits in poor performing markets, resulting in a loss of principal. Index credits are treated as a gain for tax purposes. Availability of indexed accounts is subject to change at any time in our sole discretion and are only guaranteed to be available for the current segment.

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