



NASSAU

**WORKING HARDER
TO BE YOUR
CARRIER OF CHOICE**

CREATE THE LIFE YOU WANT

Design it your way for a secure and
satisfying retirement

www.nfg.com

Annuities issued by Nassau Life and Annuity Company or
Nassau Life Insurance Company



PUT THE RIGHT PLAN IN PLACE
FOR SMOOTH SAILING IN RETIREMENT

USE THIS WORKBOOK
AS A GPS TO CHART A COURSE WITH
YOUR FINANCIAL ADVISOR

TAKE THE TIME TO CONSIDER WHAT IS MOST IMPORTANT TO YOU AND YOUR FAMILY. WHEN LAYING OUT YOUR GOALS, YOU MAY WANT TO THINK ABOUT THEM IN TWO WAYS: PERSONAL GOALS AND FINANCIAL GOALS. THEY VERY MUCH GO HAND IN HAND WHEN IT COMES TO LIVING A HAPPY RETIREMENT.

<div style="background-color: #0072bc; color: white; padding: 20px; text-align: center; font-weight: bold; font-size: 1.2em;">PERSONAL</div>	<ul style="list-style-type: none"> • Spend time with family and/or grandkids • Travel – 1 trip/year or more • Go back to school • Downsize or relocate your home • Buy a second property • Buy a boat or RV • Become more involved with your community
<div style="background-color: #0072bc; color: white; padding: 20px; text-align: center; font-weight: bold; font-size: 1.2em;">FINANCIAL</div>	<ul style="list-style-type: none"> • Generate enough income to last a lifetime • Manage unanticipated medical costs • Keep up with the rising cost of health care, goods & services • Remain financially sound during market swings • Protect family members in your absence

Jot down other goals that are important for your retirement discussion with your financial advisor.

The information provided herein is for general informational purposes only and is obtained from sources we deemed reliable. Its accuracy, completeness or reliability cannot be guaranteed. Any strategies described may not be suitable for everyone.



PLAN FOR UNPREDICTABLE SEAS KNOW YOUR RISKS

Living the Life You Want Means Being Prepared for Shifting Horizons

We live in very exciting times, witnessing innovations, technology and social norms we never thought possible. We video chat with family and live in smart homes with smart phones. Changes to Social Security, fewer employer-provided pensions and market volatility combine with lots of global uncertainty. It's all happening very quickly and just when you're thinking about retiring.

As you think about retirement, it's wise to plan for the realities you'll encounter.

Common Risks Among Retirees

- 1. Longevity and outliving your money
- 2. Market volatility
- 3. Health care costs
- 4. Social Security and pension risk
- 5. Rising costs of goods and services
- 6. Maintaining or upgrading lifestyle

PUT A PLAN IN PLACE AND WORK YOUR PLAN.

JUST LIKE YOU ALWAYS HAVE.

Are there any other concerns that you'd like to discuss?

Take a moment to jot them down here.

THE GOOD NEWS IS THAT MANY OF LIFE'S UNCERTAINTIES CAN BE MANAGED WITH A SOLID PLAN IN PLACE. YOU MAY WANT TO CONSIDER HOW THESE PRIMARY RISKS CAN IMPACT YOUR PLANNED INCOME SOURCES.

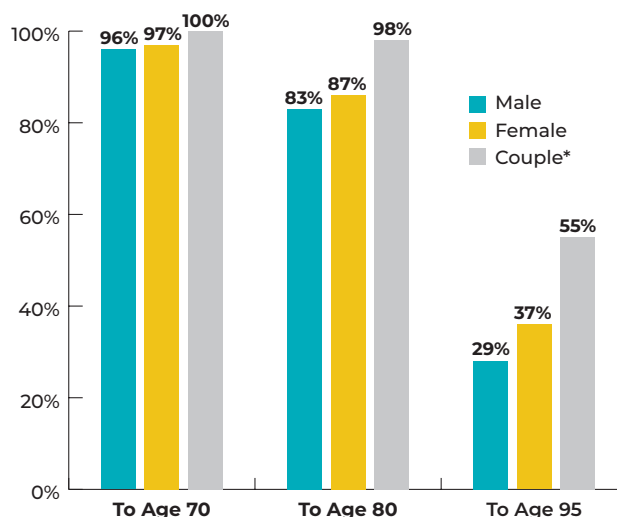


LET'S LOOK MORE CLOSELY AT THE RETIREMENT RISKS YOU CAN PLAN FOR.

1. LONGEVITY RISK

Outliving income is a very big concern for many retirees. As you develop your plan, you may want to factor in a longer time horizon due to the possibility of increased life expectancy.

Probability of Living to Various Ages



*Probability of one living

Source: Society of Actuaries Individual Annuity Reserving Table (based on reaching age 65 in the year 2021), the most current table required for insurers to use in determining the minimum standard of valuation for annuity contracts.

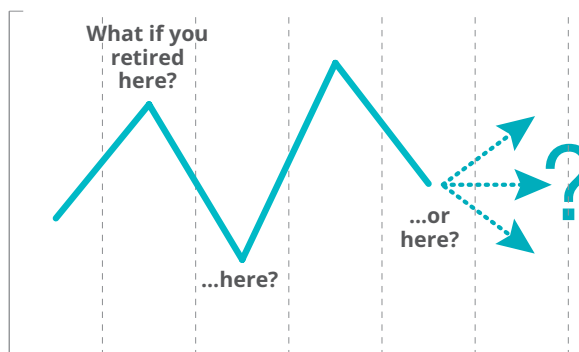
How long do you anticipate living in retirement?

2. MARKET RISK

Market volatility can be tricky in retirement years. When we're younger and the market corrects, we have more time to recoup our losses. However, we are much more vulnerable during retirement as we systematically withdraw income from our portfolios with much less time to recover.

Simply put – as we draw down our reserves, there is less of it to grow when the market is up, and less time to recover when it's down.

Timing of Retirement and Market Performance



\$123,360¹ - MEDICARE BENEFICIARIES
SPENDING ON HEALTH
CARE (20 YEARS)

\$162,000² - THREE YEARS IN AN
ASSISTED LIVING FACILITY

\$108,405² - ONE YEAR IN A SKILLED
NURSING HOME

TOTAL \$393,765

3. HEALTH CARE RISK

If health care costs give you pause, you're not alone. The out-of-pocket expenses from a significant health event can quickly drain retirement savings if not properly planned for.

And for those without employer-sponsored retiree health plans, future medical costs are a natural concern. Since health care events can be unpredictable, be sure your retirement plan accounts for flexible access to your money when it's needed.

Possible expenses per person, in today's dollars, based on the sources below. These are hypothetical time frames based upon the potential needs of an individual during a retirement period of 20 years, a three-year period of assisted living and a one-year period needing skilled nursing care. Costs may be higher or lower depending on gender, income levels, health status, and geographic factors, among others.

QUESTIONS/CONCERNS?

1. AARP Public Policy Institute analysis of the 2018 Medicare Current Beneficiary Survey; "Medicare Beneficiaries' Out-of-Pocket Spending for Health Care," AARP Public Policy Institute. December 2021

2. Genworth Cost of Care Survey, conducted by CareScout®, November 2021 (based on average private room cost)

4. SOCIAL SECURITY & PENSION RISK

With the increase in full retirement age and the potential for taxes to rise, Social Security benefits could replace a smaller portion of your income than you may have expected. Meanwhile, fewer American workers have access to defined benefit pension plans. So, while pensions were among the primary retirement planning vehicles for many older retiring Americans, this may not be the case for many younger Americans planning for retirement.

57% OF PRE-RETIREEES DO NOT EXPECT TO RECEIVE ENOUGH INCOME FROM SOCIAL SECURITY AND EMPLOYER PENSIONS TO COVER THEIR BASIC LIVING EXPENSES IN RETIREMENT.

Source: "The Facts of Life and Annuities: 2022 Update," LIMRA, 2022

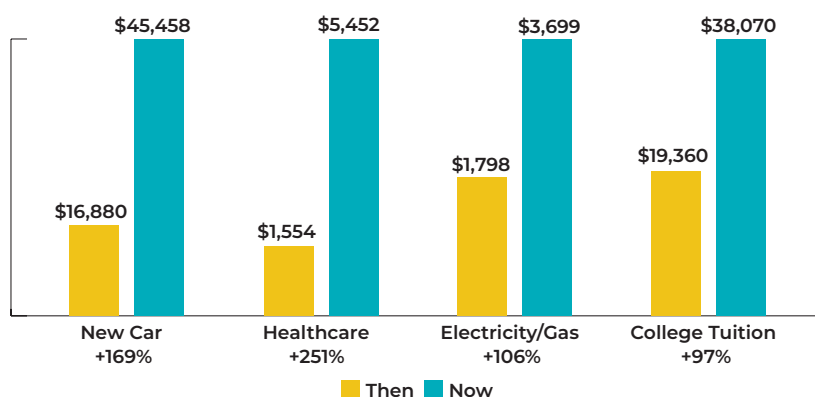
15% OF PRIVATE INDUSTRY WORKERS HAD ACCESS TO A DEFINED BENEFIT RETIREMENT PLAN IN 2021, COMPARED TO 20% IN 2011.

Source: U.S. Bureau of Labor Statistics

5. PURCHASING POWER RISK

It's astonishing to compare what our money could buy in the early 1990s vs. today. The cost of common goods is subject to inflation from time to time, and you'll want to protect your nest egg from the reality of steadily increasing prices.

Cost of Common Goods, Then and Now (1991 v 2021)



Sources: New Car: Bureau of Transportation Statistics, New and Used Passenger Car and Light Truck Sales and Leases, 2021; Healthcare, Electricity/Gas: U.S. Bureau of Labor Statistics, 2022 (Gas includes other fuels and motor oil); College Tuition: The College Board, Trends in College Pricing and Student Aid 2021, based on 4-year private nonprofit college

6. LIFESTYLE RISK

Most people envision their retirement as a continuation or upgrade to their current lifestyle. Take a moment to consider how you see yourself enjoying this next phase of life:

HITTING THE GOLF COURSE?

ENJOYING TIME WITH THE GRANDKIDS?

RELOCATING OR SNOWBIRDING?

FINISHING YOUR DEGREE?

VOLUNTEERING IN YOUR COMMUNITY?

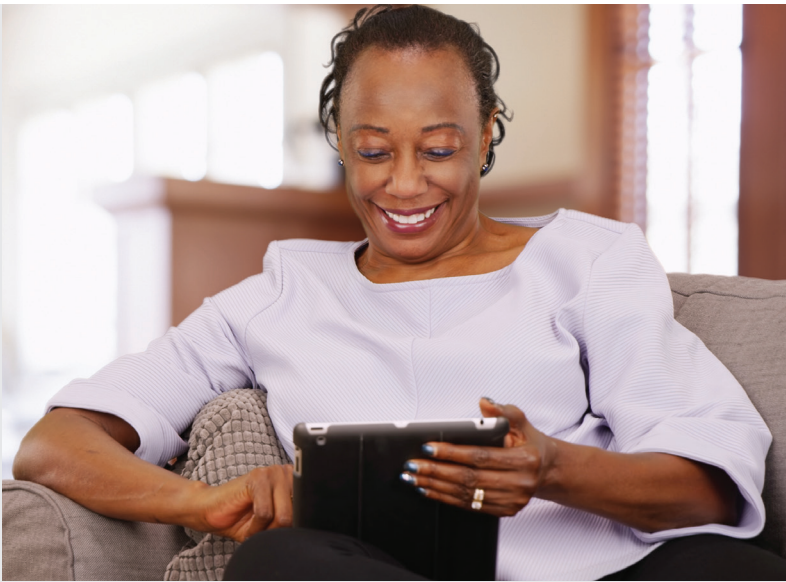
What do you want to do in retirement?

BUILDING A PLAN TO SECURE YOUR RETIREMENT

WHAT'S YOUR CURRENT SITUATION?

You can take charge of your retirement by being proactive now. A good first step to putting a plan in place may be to take stock of where you are today.

**TO GET STARTED,
TAKE AN INVENTORY OF YOUR PERSONAL FINANCIAL PICTURE.**



INCOME

- Social Security
- Pension
- Part-Time Employment
- Savings Withdrawals

EXPENSES

- Utilities
- Mortgage/Rent
- Taxes
- Food
- Insurance
- Auto Loan
- Dining Out
- Travel
- Leisure & Entertainment

ASSETS

- Savings
- 401(k), IRA, Mutual Funds
- CDs, Annuities
- Home*
- Auto
- Land & Other Property
(boats, motorcycles, RV, etc.)*

LIABILITIES

- Mortgage
- Car Loans
- Student & Personal Loans
- Credit Card Debt

*If you apply for an annuity, please note that the value of your primary residence is NOT included in calculations for household net worth on the Annuity Suitability Questionnaire. Contact your financial professional should you have any questions.

PLANNING

OBJECTIVES

CONSIDER THESE FOUR COMMON RETIREMENT PLANNING OBJECTIVES AND HOW YOU WILL PLAN TO FUND EACH ONE.



Identify solutions that offer the flexibility to protect you from a variety of retirement risks, while addressing growth, income, care, and family goals.

Products like Fixed Indexed Annuities (FIAs) that offer guaranteed lifetime income³ and safety from downside risk can help to protect your retirement nest egg.



3. Lifetime payment guarantees are based on the claims-paying ability of the insurance company and only payments, not account values, are guaranteed.

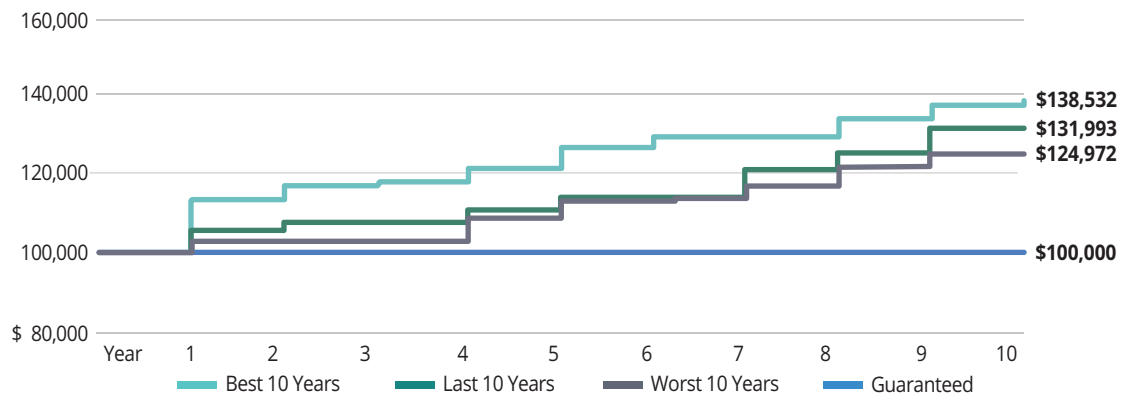


BENEFITS OF FIXED INDEXED ANNUITIES FOR GROWTH

ACTIVE RETIREES NATURALLY WANT TO BENEFIT FROM THE MARKET WHEN IT'S UP. WISE RETIREES KNOW TO PROTECT FROM THE INEVITABLE DOWNSIDE.

Needs and Solutions

A Hypothetical Demonstration of Index Crediting for a Standard Indexed Account*
STANDARD INDEXED ACCOUNT PERFORMANCE IN DIFFERENT MARKETS
1-Year S&P 500 with Participation Rate (20%)



- . Accumulate savings with positive markets
- . Even when the index losses value, the index credit will never be less than 0%
- . Available at no additional cost

This example is meant to demonstrate how the participation rate account crediting method is designed to work, and is not a promise or projection of future returns. This example assumes funds are fully allocated to the indexed account specified. Actual results and credited rates may vary. Example assumes \$100,000 initial premium and no prior withdrawals and does not reflect any applicable rider fees.

The hypothetical example shown in this chart is based on S&P 500 historical returns. Best and Worst 10 Years reflect the continuous 10-year periods out of the last 20 years (12/31/2002 to 12/31/2022) that would result in the most and least index value growth. Last 10 Years reflects the last 10 years (12/31/2012 to 12/31/2022). Past index performance does not guarantee future results. Participation Rate is illustrative only. Rates are periodically updated by the company for new contracts and renewals. It is possible to receive a 0% index credit for any or all segment durations.

*The S&P 500 Index (SPX) is a price return index and does not include dividends paid on the underlying stocks.

GROWTH CONCERNS	FIXED INDEXED ANNUITY OPPORTUNITIES
Have I saved enough? How can I take advantage of an up market?	Potential to earn interest based on the performance of a market index
What impact will market downturns have on my retirement?	During market downturns, the index credit is never less than 0%**
I don't want all my eggs in one basket – I'd like to diversify in order to minimize my risk	You have the option of allocating premium to a variety of indexed accounts and/or a fixed interest rate account

**Interest credited to your account is guaranteed to never be less than zero. Certain indexed accounts and guaranteed income riders involve fees if elected. In cases where a 0% interest credit is earned, or the amount earned does not exceed the amount of fees charged, the contract will lose value.



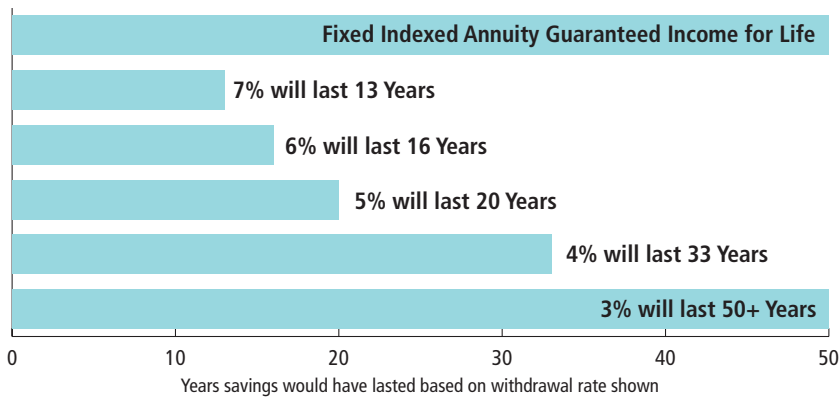
BENEFITS OF FIXED INDEXED ANNUITIES FOR INCOME

RELIABLE, SUFFICIENT INCOME IS A CRITICAL ELEMENT IN CREATING A CONFIDENT FINANCIAL FUTURE. GUARANTEED LIFETIME INCOME MAY BE LIBERATING FOR MANY RETIREES.

Needs and Solutions

The chart below illustrates the protection afforded when a guaranteed lifetime income benefit is purchased with an annuity contract. While the annuity value is depleted, the rider guarantees a set income amount for the rest of the owner's lifetime.⁴

The Value of Guaranteed Lifetime Income



79% of consumers surveyed in 2021 said they were interested in owning an annuity that guarantees regular income for life.

Source: "2021 Protected Retirement And Income Planning Study 2.0," Alliance for Lifetime Income and CANNEX, December 2021.

This chart illustrates how long a hypothetical portfolio of 60% stocks, 30% bonds, and 10% cash, regardless of account balance, would have lasted on average given various withdrawal rates. Portfolio based on returns of S&P 500, 20-year government and 20-year corporate bond rates, and 30-day Treasury bill rates for stocks, bonds and cash, respectively. Return period is from 1926-2020. All withdrawals represent the percentage of the original account balance that is taken out each year. Withdrawals were increased by historical inflation each year. Source: Portfolio data and withdrawal rates; Putnam Investments, December 2021. For illustrative purposes only. Past performance does not guarantee future results. Individual portfolio structures and results may vary.

INCOME CONCERNS	FIXED INDEXED ANNUITY OPPORTUNITIES ⁴
I need a reliable source of income that lasts as long as I do	Options for securing a guaranteed lifetime income benefit ⁴
I want to increase the income I have without risking the money I've saved	Income-enhancing features that help you to make the most of your money based on your own time horizon
I'd like to turn on an income stream when I need it	The flexibility to take an income stream immediately or at a future date
I need a degree of liquidity	A percentage of your annuity contract value is typically available free of penalties and fees each year during the surrender charge period

4. A guaranteed lifetime withdrawal benefit is available through a rider when elected at the time of contract issuance and involves an additional fee (a percentage of your Income Benefit Base deducted annually from your contract value). The Benefit Base is a calculated value used solely to determine your guaranteed lifetime income payment and rider fee and is not available for withdrawal. The guaranteed income payment is determined by multiplying the Benefit Base by a withdrawal factor at rider exercise. All withdrawals, prior to rider exercise, including free withdrawals and Required Minimum Distributions (RMDs), are taken from the annuity's contract value and will also reduce the Income Benefit Base. See rider disclosure for details.

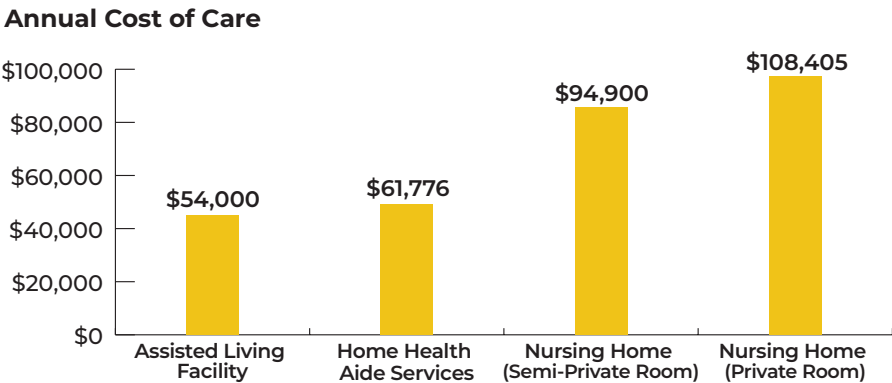


BENEFITS OF FIXED INDEXED ANNUITIES FOR CARE

ONCE YOU’VE DECIDED WHETHER A GROWTH OR INCOME APPROACH BEST SUITS YOUR NEEDS, YOU MAY CONSIDER OTHER CUSTOMIZATION OPTIONS. SHOULD YOU BECOME CONFINED TO A NURSING HOME OR REQUIRE NURSING CARE, AN OPTIONAL RIDER MAY BE AVAILABLE WITH YOUR FIXED INDEXED ANNUITY THAT CAN PROVIDE ENHANCED WITHDRAWALS TO HELP YOU PAY FOR THE COST OF YOUR CARE.⁵

Needs and Solutions

While considering long-term care needs, you may want to plan for 2-3 years of care.



Source: Genworth Cost of Care Survey, conducted by CareScout®, November 2021



CARE CONCERNS	FIXED INDEXED ANNUITY OPPORTUNITIES ⁵
How can I help protect against future extended care costs?	An enhanced care protection withdrawal option to help pay for unanticipated healthcare costs may be available for purchase with your annuity ⁵
What if I prefer to receive care in my home?	If you meet the specified criteria under the terms of the enhanced care protection benefit, you'll be given the choice to increase your annual income withdrawal for up to five years to help offset the costs for in-home care ⁵
Our daughter wants to take care of us but we don't want to become a financial burden to her	Depending on your care needs, if you have the enhanced care protection withdrawal option, you can withdraw income at a higher rate to help offset the costs for care for up to five years
My spouse and I are both healthy, but how can we plan for the unknown?	A jointly owned contract can include an optional care protection rider that may allow you to share the available benefits

5. Optional Care Protection Benefit rider available when elected at the time of contract issuance and involves an additional fee. This is not a qualified Long-Term Care benefit under the Internal Revenue Code. **This benefit does NOT qualify for preferential tax treatment and does NOT provide health insurance, Long Term Care insurance or Medicaid benefits.** Proof of qualification must be submitted each year to receive this benefit. Must be certified by a physician as impaired and unable to perform at least two of the six activities of daily living (ADLs) – eating, bathing, dressing, transferring, toileting and maintaining continence. A 90-day elimination period applies. This benefit may be exercised after the second contract anniversary. Additional rider conditions and exclusions apply. Not available in California. See rider disclosures for details.

BENEFITS OF FIXED INDEXED ANNUITIES FOR FAMILY

MANY OF US WANT TO MAKE IT EASY FOR THOSE WE LEAVE BEHIND. AN OPTIONAL RIDER ON YOUR FIXED INDEXED ANNUITY CAN HELP TO FINANCIALLY PROTECT YOUR LOVED ONES.

Needs and Solutions



\$9,420*

Median cost of funeral with viewing and burial

*Total with Vault
"2021 NFDA General Price List Study Shows Funeral Costs Not Rising as Fast as Rate of Inflation," National Funeral Directors Association, November 2021

50%

Up to 50% reduction in total Social Security income after the death of a spouse*

*Due to loss of benefits for one member of a married couple.
"How does Social Security work when a spouse dies?" AARP, April 2022

4-24 months

Summary probate could take only four months; but the typical process can take up to one to two years

"Probate Process and Timeline," Findlaw, June 2022

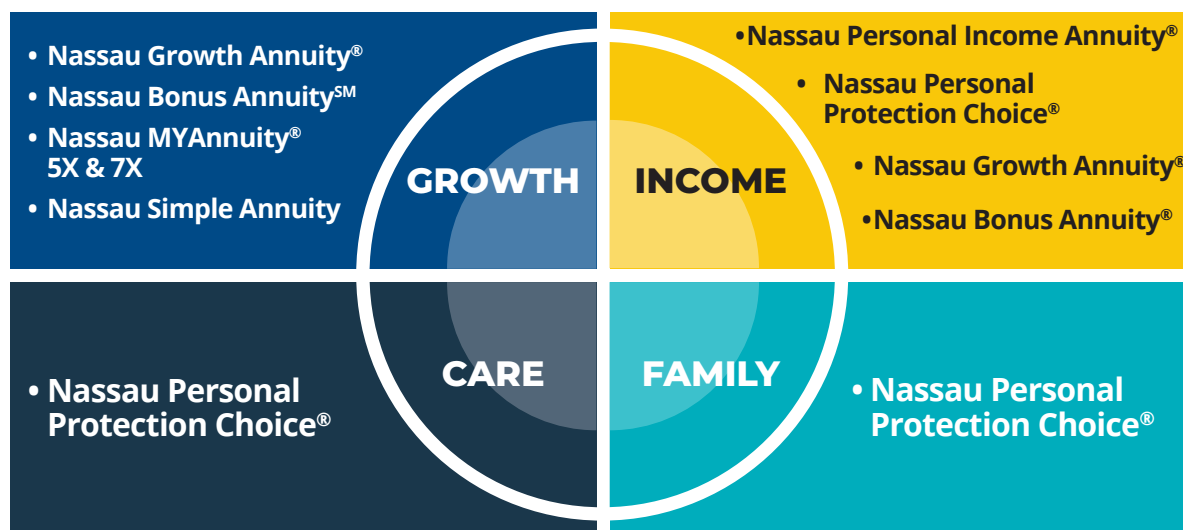
FAMILY CONCERNS	FIXED INDEXED ANNUITY OPPORTUNITIES
How will I provide for my family if I die prematurely?	A death benefit will be paid to your beneficiary(ies) when you die ⁶
Who will pay my final expenses, my debt, and probate costs?	The death benefit your loved ones receive from your FIA could be used to help offset some of your final expenses and funeral costs
Will there be anything left to leave my family?	Options are available to grow the death benefit amount while you're still living so you may leave a legacy for loved ones ⁶
What are other potential sources of income for me if my spouse dies before I do?	An optional guaranteed lifetime withdrawal benefit can help provide you with guaranteed income for life ⁷

6. This optional rider provides an enhanced lump-sum death benefit. The benefit is increased each year for 10 years or until rider exercise or age 85, whichever happens first. All withdrawals reduce this benefit and the amount of future increases. The death benefit is not life insurance and is includable in ordinary taxable income to your beneficiaries when paid. This is an optional rider that must be accompanied with an Income Benefit. There is an additional annual fee for these riders and rider fees are subject to change and will increase as the income benefit base grows. Rider conditions and exclusions apply. See rider disclosure for details.

7. A guaranteed lifetime withdrawal benefit is available through a rider elected at the time of contract issuance and involves an additional fee (a percentage of your Income Benefit Base deducted annually from your contract value). The Benefit Base is a calculated value used solely to determine your guaranteed lifetime income payment and rider fee and is not available for withdrawal. The guaranteed income payment is determined by multiplying the Benefit Base by a withdrawal factor at rider exercise. All withdrawals, including free withdrawals and Required Minimum Distributions (RMDs), are taken from the annuity's contract value and will also reduce the Income Benefit Base. See rider disclosure for details.

SHORE UP YOUR OPTIONS. YOUR LIFE. YOUR WAY.

THE NASSAU SUITE OF FIXED AND FIXED INDEXED ANNUITIES OFFER OPTIONS THAT MAY BE TAILORED TO SUIT YOUR SPECIFIC GOALS.



MORE ON FIXED INDEXED ANNUITIES

AS YOU CAN SEE NOW, ANNUITIES, INCLUDING FIXED INDEXED ANNUITIES, CAN HELP OFFER FINANCIAL SECURITY IN RETIREMENT. ACCORDING TO RESEARCH, PEOPLE'S VIEW OF ANNUITIES' IMPORTANT BENEFITS INCLUDE:

Financial Security in Retirement and Annuities' Main Benefits⁸

- 60% Value protected income throughout retirement
- 59% Value a steady stream of income
- 57% Value protection of their principal
- 60% Think the benefits of annuities are very important
- 54% Are interested in having annuities in their retirement plan
- 62% Believe part of retirement portfolio should be in annuities

The information provided herein is for educational purposes only and is not to be a recommendation of any specific investment strategy and is not intended to provide financial planning advice. Any strategies described may not be suitable for everyone. Clients should consult a licensed professional for assistance regarding their individual situation before making a purchasing decision.

8. 2020 Protected Lifetime Income Study, The Alliance for Lifetime Income



PURCHASING A FIXED INDEXED ANNUITY

How it Works:

- Make a one-time premium payment
- Discuss the fixed and indexed accounts with your financial professional and decide on a strategy that works for you
- Select how you would like to allocate your funds among the accounts available to you

Some examples of available accounts:*

- 1-year Nasdaq-100® (participation rate)
- 1-year S&P 500 (cap rate)
- 1-year S&P 500 (participation rate)
- Guaranteed fixed rate account

*Indexed accounts may vary by product and are subject to state availability. Limits and minimums on amounts to be allocated to each account may apply. We may change, add or eliminate indexed accounts. 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. Dividend payments or other distributions are not received from the Index or any component of the Index. See Product Disclosures and the Indexed Account Supplement for additional information.

SET SAIL

WITH AN EXPERIENCED NAVIGATOR

NASSAU'S PRODUCTS MAY HELP MAKE YOUR VISION FINANCIALLY POSSIBLE BY PROVIDING ESSENTIAL LIFETIME INCOME AND PROTECTING THE SAVINGS YOU'VE WORKED HARD TO BUILD.

WORKING HARDER TO BE YOUR CARRIER OF CHOICE

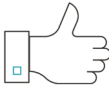
OUR CORE VALUES



We get things done



We are supercharging our legacy



We are committed to our customers



Day in and day out, we work hard to be your carrier of choice

A RICH HERITAGE OF

FINANCIAL STRENGTH AND STABILITY

Nassau insured President Abraham Lincoln and paid the claim to his survivors. That's how long we've been in business (since 1851), and with that comes financial stability:*

- \$18.1 Billion in assets under management
- \$1.2 Billion in total adjusted capital
- 396,000 policies and contracts

NASSAU IS DEDICATED TO PROVIDING BEST-IN-CLASS SERVICE AND KEEPING THINGS SIMPLE, AND WILL HAVE YOUR BACK.

*Nassau's predecessor company was founded in 1851. Assets, under management capital, approximate policies and contracts of all Nassau entities as of 6/30/22, subject to change.

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Product features, rider options and availability may vary by state.

Lifetime payments and guarantees are based on the claims-paying ability of the issuing company.

Annuities are long-term insurance products particularly suitable for retirement assets. Annuities are not meant to be used to meet short-term financial goals. Annuities held within qualified plans do not provide any additional tax benefit. Early withdrawals may be subject to surrender charges and a market value adjustment may also apply. Withdrawals are subject to ordinary income tax, and if taken prior to age 59½, a 10% IRS penalty may also apply.

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

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Nassau Growth Annuity (19FIA3, ICC19FIA3N, 19GLWB3, ICC19GLWB3.1, 19ECH, ICC19ECH), Nassau Bonus Annuity (19FIA3, ICC19FIA3, 19GLWB3, ICC19GLWB3.1), Nassau Personal Income Annuity (19FIA, ICC19EIAN, 19ISN, 19GLWB2, ICC19GLWB2.1, ICC19GLWB2.2), Nassau Personal Protection Choice (19FIA, ICC19EIAN, 19RN, 19GLWB2, 19GMDB-S.1, 19EWB, ICC19GLWB2.1, ICC20EWB.1, et al.), Nassau MYAnnuity 5X/7X (18IFDAP and ICC18IFDAP/ICC18IFDANP) and Nassau Simple Annuity (18FADTCP and ICC18FADTCP) are issued by Nassau Life and Annuity Company (Hartford, CT). In California, Nassau Life and Annuity Company does business as “Nassau Life and Annuity Insurance Company.” Nassau Life and Annuity Company is not authorized to conduct business in ME and NY, but that is subject to change. In New York, Nassau MYAnnuity 5X (17IMGA) is issued by Nassau Life Insurance Company (East Greenbush, NY). Nassau Life and Annuity Company and Nassau Life Insurance Company are subsidiaries of Nassau Financial Group. The insurers are separate entities and each is solely responsible for its own financial condition and contractual obligations.