



**WORKING HARDER
TO DELIVER LIFETIME
FINANCIAL SECURITY**

GUARANTEED PERSONAL INCOME[®]

A single premium fixed indexed annuity

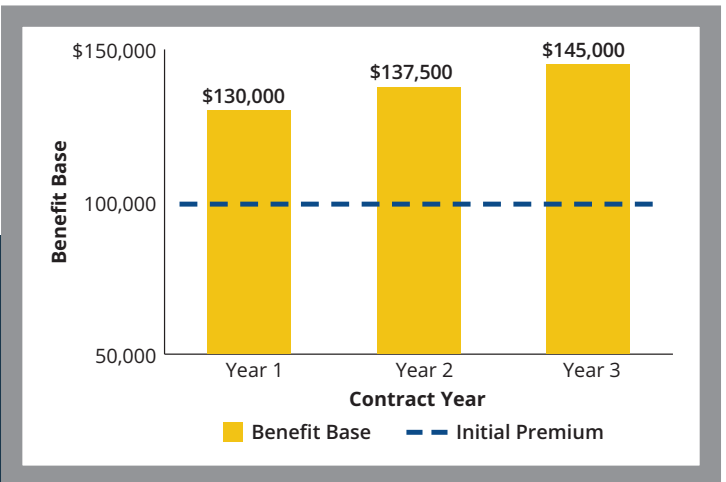
LIFETIME INCOME

Guaranteed Personal Income Annuity can help protect your family financial future.

Designed to help maximize potential lifetime income, Personal Income Annuity can be customized for individual clients' needs and time horizons.¹

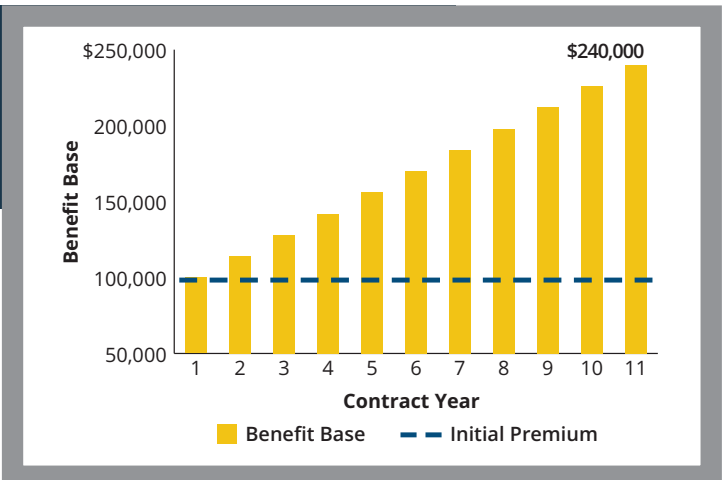
INCOME STRATEGY: TODAY

- Guaranteed deposit up to 45% boosts the Benefit Base in years 1-3 if no withdrawals are taken
- Additional 3% simple interest roll-ups in years 3-10 if no guaranteed income withdrawals are taken



INCOME STRATEGY: TOMORROW

- 14% simple interest roll-ups grow Benefit Base for first 10 years, if no guaranteed income withdrawals are taken



Single or Spousal Lifetime Payment Options

These hypothetical examples are meant only to demonstrate how the riders are designed to work and are not a promise or projection of future returns.

Assumes an initial premium of \$100,000 and no withdrawals. Income Strategy: Today assumes an upfront bonus of 30% of premium and subsequent increases of 7.5% of premium in years 2 and 3. Income Strategy: Tomorrow assumes 14% simple interest roll-ups in years 1-10.

Prior to rider exercise, all withdrawals will reduce the income benefit base in the same proportion as the contract value. After rider exercise, withdrawals (excluding RMDs) will reduce the income benefit base and annual benefit amount in the same proportion as the contract value. Annual guaranteed income benefit is determined by multiplying the Benefit Base by a withdrawal factor at rider exercise.



SMS: (888) 604-4090
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Personal Output



Covered Person's Name: John Doe		Age: 50	Gender: Male
Agent Name: Gene Yarsky		Product: Personal Income Annuity	
State: Florida	Rider Option: Single	Premium Amount: \$100,000	Years to Defer Until Rider Exercise: 0

Rider	Annual Income Protection
Income Strategy: Today	\$5,096
Income Strategy: Tomorrow	\$4,180

Income Strategy: Today			Income Strategy: Tomorrow	
Year	GMWB Benefit Base	Annual Income Protection	GMWB Benefit Base	Annual Income Protection
0	\$130,000	\$5,096	\$100,000	\$4,180
1	\$137,501	\$5,679	\$114,000	\$4,765
2	\$145,002	\$6,206	\$128,000	\$5,363
3	\$148,902	\$6,656	\$142,000	\$6,191
4	\$152,802	\$6,693	\$156,000	\$7,098
5	\$156,702	\$6,895	\$170,000	\$7,905
6	\$160,602	\$7,275	\$184,000	\$8,593
7	\$164,502	\$7,534	\$198,000	\$9,187
8	\$168,402	\$7,881	\$212,000	\$10,028
9	\$172,302	\$8,529	\$226,000	\$10,984
10	\$176,202	\$9,568	\$240,000	\$12,240
11	\$180,102	\$9,780	\$243,000	\$13,073
12	\$184,002	\$9,991	\$246,000	\$13,505
13	\$187,902	\$10,203	\$249,000	\$13,695
14	\$191,802	\$10,415	\$252,000	\$14,162
15	\$195,702	\$11,429	\$255,000	\$14,918
16	\$199,602	\$11,657	\$258,000	\$15,661
17	\$203,502	\$11,885	\$261,000	\$16,417
18	\$207,402	\$12,112	\$264,000	\$17,134
19	\$211,302	\$12,509	\$267,000	\$17,328
20	\$215,202	\$13,665	\$270,000	\$19,143

All amounts assume no withdrawals have been taken. Please review accompanying disclosure pages carefully before making a purchase decision.

Guaranteed Personal Income Annuity Disclosures



This Personal Output quote provides you with withdrawal guarantees provided by the optional rider and premium you have selected. The rider only guarantees an annual withdrawal from the annuity and in no way guarantees the Accumulation Value of the contract.

The Guaranteed Minimum Withdrawal Benefit (GMWB) rider guarantees that each Rider Year after the Benefit Eligibility Date withdrawals may be taken up to the Annual Benefit Amount (ABA) for the life of the Covered Person(s). The ABA is a percentage of the GMWB Benefit Base (BB) is dependent on age at issue, age at rider exercise and whether you elect a Single or Spousal benefit. The withdrawal percentage may be different depending on which version of the rider is chosen.

Two versions of the GMWB rider are available, each with unique features:

- **Income Strategy: Today.** A bonus of 30% is added to the initial benefit base. The initial benefit base is increased by 5.77% simple interest roll-ups on the first two contract anniversaries and a guaranteed 3% simple interest rollup from the 3rd contract anniversary until the 10th anniversary. A roll-up restart is available after the 10th contract anniversary.¹ Roll-ups stop upon rider exercise.
- **Income Strategy: Tomorrow.** The initial benefit base is increased by 14% simple interest roll-ups on each of the first 10 contract anniversaries. A roll-up restart is available after the 10th contract anniversary.¹ Roll-ups stop upon rider exercise.

Two options are offered for each version of the rider:

- **Single Life Option.** Payments cover only one life, and will continue until the first death of the Covered Person(s)
- **Spousal Life Option.** Payments cover two spousal lives, and will continue until the death of the surviving spouse. The requirements for Covered Persons must be satisfied in order to elect this option.

Annual withdrawals from your annuity up to the ABA may be taken for life. Withdrawals are taken from your Accumulation Value. If the Accumulation Value of the contract is reduced to zero before the death of the eligible Covered Person(s), Nassau Life and Annuity Company will make payments equal to the ABA for life based on its claims-paying ability. These payments are subject to the following conditions:

- The GMWB BB is greater than zero at the time the Accumulation Value of the contract is reduced to zero.
- The youngest Covered Person has attained the Benefit Eligibility Age.
- The eligible Covered Person(s) are still alive. See definitions of Covered Person(s) above for the Single Life and Spousal Life Options.

The ABA values shown for each year are the guaranteed withdrawal amounts if you were to begin taking guaranteed withdrawals in that year. Once guaranteed withdrawals begin the ABA can not increase, however it can be decreased by excess withdrawals.

Withdrawals in excess of 10% of Accumulation Value may be subject to early withdrawal charges.

The annual fee for Income Strategy: Today and Income Strategy: Tomorrow is 0.95% of the benefit base deducted from the contract value.¹

The initial benefit base is equal to single premium.

Guaranteed Minimum Withdrawal ABA shown in this quote assumes no prior withdrawals have been taken. Prior withdrawals and excess withdrawals will reduce the ABA subsequent to the withdrawal. When the first withdrawal is taken, the BB and ABA percentage are locked-in for life, unless a withdrawal larger than ABA (called an excess withdrawal) occurs. Withdrawals in excess of the ABA reduce the Benefit Base in the same proportion as the accumulation value is reduced, not dollar for dollar. The ABA is then recalculated using the lower BB and the ABA percentage at the time of the first withdrawal. Therefore an excess withdrawal can severely reduce future benefits, particularly if withdrawals taken in previous years have substantially reduced the accumulation value. Benefits for multiple Covered Persons are based on the youngest Covered Person's age.

This quote does not reflect the impact of taxes. Any withdrawal may be subject to taxation as ordinary income and if taken prior to age 59 1/2, may be subject to a 10% IRS penalty. Consult your tax advisor for assistance.

Product features and availability may vary by state.



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