NASSAU GROWTH ANNUITY®

Rates For New Contracts: Effective November 1, 2026

NASSAU

10-YEAR SURRENDER CHARGE PERIOD

GROUP A* FOR USE IN: AL, AZ, AR, CO, DC, IL, IA, KS, MD, MI, MS, NE, NV, NH, NM, NC, ND, OK, SD, TN, VT, WV, WY			
Indexed Account	**Cap[1]**	**Participation[1]**	**Annual Strategy Fee[2]**
1-Year Nasdaq-100® - Participation		45%	
1-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee		54%	1.00%
2-Year Nasdaq-100 - Participation		57%	
2-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee		69%	1.00%
1-Year S&P 500® - Cap Rate	11.00%		
1-Year S&P 500 - Participation		62%	
1-Year S&P 500 - Enhanced Participation Rate with Strategy Fee		73%	1.00%
2-Year S&P 500 - Participation		73%	
2-Year S&P 500 - Enhanced Participation Rate with Strategy Fee		88%	1.00%
1-Year Sunrise Smart Passage SG - Participation[3]		115%	
1-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy[3]		136%	1.00%
2-Year Sunrise Smart Passage SG - Participation[3]		209%	
2-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee[3]		251%	1.00%
Fixed Account	4.85%		
Guaranteed Minimum Fixed Account Interest Rate[4]	2.35%		
*If the oldest contract owner is age 81 or older at issue, the contract will be issued with the Group B States surrender charge schedule and crediting rate.			

10-YEAR SURRENDER CHARGE PERIOD (9 YEARS IN CA)

GROUP B AND C FOR USE IN: AK, CA, CT, DE, FL, GA, HI, ID, IN, KY, LA, MA, MN, MO, MT, NJ, 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		45%	
1-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee		54%	1.00%
2-Year Nasdaq-100 - Participation		57%	
2-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee		69%	1.00%
1-Year S&P 500® - Cap Rate	11.00%		
1-Year S&P 500 - Participation		62%	
1-Year S&P 500 - Enhanced Participation Rate with Strategy Fee		73%	1.00%
2-Year S&P 500 - Participation		73%	
2-Year S&P 500 - Enhanced Participation Rate with Strategy Fee		88%	1.00%
1-Year Sunrise Smart Passage SG - Participation[3]		115%	
1-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy[3]		136%	1.00%
2-Year Sunrise Smart Passage SG - Participation[3]		209%	
2-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee[3]		251%	1.00%
Fixed Account	4.85%		
Guaranteed Minimum Fixed Account Interest Rate[4]	2.35%		

NASSAU GROWTH ANNUITY®

Rates For New Contracts: Effective November 1, 2026

NASSAU

7-YEAR SURRENDER CHARGE PERIOD

FOR USE IN: AL, AK, AZ, AR, CA, CO, CT, DE, DC, FL, GA, HI, ID, IL, IN, IA, KS, KY, LA, MA, MD, 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[1]	Participation[1]	Annual Strategy Fee[2]
1-Year Nasdaq-100® - Participation		39%	
1-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee		48%	1.00%
2-Year Nasdaq-100 - Participation		49%	
2-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee		61%	1.00%
1-Year S&P 500® - Cap Rate	9.25%		
1-Year S&P 500 - Participation		53%	
1-Year S&P 500 - Enhanced Participation Rate with Strategy Fee		64%	1.00%
2-Year S&P 500 - Participation		66%	
2-Year S&P 500 - Enhanced Participation Rate with Strategy Fee		80%	1.00%
1-Year Sunrise Smart Passage SG - Participation[3]		100%	
1-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy[3]		122%	1.00%
2-Year Sunrise Smart Passage SG - Participation[3]		184%	
2-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee[3]		226%	1.00%
Fixed Account	4.25%		
Guaranteed Minimum Fixed Account Interest Rate[4]	2.35%		

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. The Smart Passage SG Index is a volatility-controlled index. These indexed accounts also apply the Sunrise Adjustment which sets the highest monthly return in each year of the account segment to zero prior to calculating index credits. As a result, these accounts may underperform other indexed accounts during periods of high market volatility and/or when yearly index growth is concentrated in one month for the 1-year Segment or one month each year for the 2-year Segment. See the Product Disclosure for details, including more information about fees and charges.
4. The guaranteed minimum fixed account interest rate is set at contract issue and the actual rate may be different than the rate shown here, subject to a minimum of 0.15% to 3% depending on the state.

WORKING HARDER TO BE YOUR CARRIER OF CHOICE

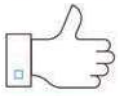
OUR CORE VALUES



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

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NASSAU PERSONAL INCOME ANNUITY®

Rates For New Contracts: Effective November 1, 2026

NASSAU

GROUP A FOR USE IN: 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[1]**	**Participation[1]**	**Spread[1]**	**Annual Strategy Fee[2]**
1-Year Nasdaq-100® - Participation		28%		
1-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee		37%		1.00%
2-Year Nasdaq-100 - Participation		36%		
2-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee		48%		1.00%
1-Year Monthly S&P 500® - Cap Rate	2.15%			
1-Year S&P 500 - Cap Rate	7.00%			
1-Year S&P 500 - Participation		41%		
1-Year S&P 500 - Enhanced Participation Rate with Strategy Fee		52%		1.00%
2-Year S&P 500 - Participation		55%		
2-Year S&P 500 - Enhanced Participation Rate with Strategy Fee		70%		1.00%
1-Year Sunrise Smart Passage SG - Participation[3]		66%		
1-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee[3]		88%		1.00%
2-Year Sunrise Smart Passage SG - Participation[3]		115%		
2-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee[3]		155%		1.00%
1-Year UBS Tactical Multi Asset Index - Spread Rate[3]			0.25%	
2-Year UBS Tactical Multi Asset Index - Spread Rate[3]			0.25%	
Fixed Account	3.40%			
Guaranteed Minimum Fixed Account Interest Rate* [4]	0.00%			
* The guaranteed minimum fixed account interest rate is 0.25% in MD.				

GROUP B FOR USE IN: CT, DE, FL, ID, KY, MS, MT, OH, SC, TX, WI				
Indexed Account	**Cap[1]**	**Participation[1]**	**Spread[1]**	**Annual Strategy Fee[2]**
1-Year Nasdaq-100® - Participation		28%		
1-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee		37%		1.00%
2-Year Nasdaq-100 - Participation		36%		
2-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee		48%		1.00%
1-Year Monthly S&P 500® - Cap Rate	2.15%			
1-Year S&P 500 - Cap Rate	7.00%			
1-Year S&P 500 - Participation		41%		
1-Year S&P 500 - Enhanced Participation Rate with Strategy Fee		52%		1.00%
2-Year S&P 500 - Participation		55%		
2-Year S&P 500 - Enhanced Participation Rate with Strategy Fee		70%		1.00%
1-Year Sunrise Smart Passage SG - Participation[3]		66%		
1-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee[3]		88%		1.00%
2-Year Sunrise Smart Passage SG - Participation[3]		115%		
2-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee[3]		155%		1.00%
1-Year UBS Tactical Multi Asset Index - Spread Rate[3]			0.25%	
2-Year UBS Tactical Multi Asset Index - Spread Rate[3]			0.25%	
Fixed Account	3.40%			
Guaranteed Minimum Fixed Account Interest Rate* [4]	0.00%			
* The guaranteed minimum fixed account interest rate is 0.05% in FL, 1.00% in KY, MS, OH, SC, TX.				

NASSAU PERSONAL INCOME ANNUITY®

Rates For New Contracts: Effective November 1, 2026

NASSAU

GROUP C AND D FOR USE IN: AK, CA, IL, LA, MA, MN, MO, NJ, OR, PA, UT, VT, VA, WA, WY				
Indexed Account	**Cap[1]**	**Participation[1]**	**Spread[1]**	**Annual Strategy Fee[2]**
1-Year Nasdaq-100® - Participation		28%		
1-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee		37%		1.00%
2-Year Nasdaq-100 - Participation		36%		
2-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee		48%		1.00%
1-Year Monthly S&P 500® - Cap Rate	2.15%			
1-Year S&P 500 - Cap Rate	7.00%			
1-Year S&P 500 - Participation		41%		
1-Year S&P 500 - Enhanced Participation Rate with Strategy Fee		52%		1.00%
2-Year S&P 500 - Participation		55%		
2-Year S&P 500 - Enhanced Participation Rate with Strategy Fee		70%		1.00%
1-Year Sunrise Smart Passage SG - Participation[3]		66%		
1-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee[3]		88%		1.00%
2-Year Sunrise Smart Passage SG - Participation[3]		115%		
2-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee[3]		155%		1.00%
1-Year UBS Tactical Multi Asset Index - Spread Rate[3]			0.25%	
2-Year UBS Tactical Multi Asset Index - Spread Rate[3]			0.25%	
Fixed Account	3.40%			
Guaranteed Minimum Fixed Account Interest Rate[4]	2.35%			

GROUP C FOR USE IN: NH				
Indexed Account	**Cap[1]**	**Participation[1]**	**Spread[1]**	**Annual Strategy Fee[2]**
1-Year Nasdaq-100® - Participation		28%		
1-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee		37%		1.00%
1-Year Monthly S&P 500® - Cap Rate	2.15%			
1-Year S&P 500 - Cap Rate	7.00%			
1-Year S&P 500 - Participation		41%		
1-Year S&P 500 - Enhanced Participation Rate with Strategy Fee		52%		1.00%
1-Year Sunrise Smart Passage SG - Participation[3]		66%		
1-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee[3]		88%		1.00%
1-Year UBS Tactical Multi Asset Index - Spread Rate[3]			0.25%	
Fixed Account	3.40%			
Guaranteed Minimum Fixed Account Interest Rate[4]	2.35%			

1. Rates are set at the beginning of each segment, guaranteed only for the duration of each segment and may change for future segments.
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 UBS Tactical Multi Asset Index was launched in 2014 and the Smart Passage SG Index was launched in 2019. Therefore, the information in this chart and in illustrations or other hypothetical examples is based on hypothetical data using historical backcasting. These indexes both include volatility control mechanisms which may result in the indexed accounts underperforming other indexed accounts during periods of high market volatility. Sunrise Smart Passage SG indexed accounts also apply the Sunrise Adjustment which sets the highest monthly return in each year of the account segment to zero prior to calculating index credits. As a result, Sunrise Smart Passage SG indexed accounts may underperform other indexed accounts when yearly index growth is concentrated in one month for the 1-year Segment or one month each year for the 2-year Segment. See the Product Disclosure for details, including more information about fees and charges.
4. The guaranteed minimum fixed account interest rate is set at contract issue and the actual rate may be different than the rate shown here, subject to a minimum of 0% to 3% depending on the state.

NASSAU PERSONAL PROTECTION CHOICE®

Rates For New Contracts: Effective November 1, 2026

NASSAU

GROUP A FOR USE IN: 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[1]**	**Participation[1]**	**Spread[1]**	**Annual Strategy Fee[2]**
1-Year Nasdaq-100® - Participation		26%		
1-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee		35%		1.00%
2-Year Nasdaq-100 - Participation		36%		
2-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee		48%		1.00%
1-Year Monthly S&P 500® - Cap Rate	1.75%			
1-Year S&P 500 - Cap Rate	6.00%			
1-Year S&P 500 - Participation		29%		
1-Year S&P 500 - Enhanced Participation Rate with Strategy Fee		40%		1.00%
2-Year S&P 500 - Participation		41%		
2-Year S&P 500 - Enhanced Participation Rate with Strategy Fee		56%		1.00%
1-Year Sunrise Smart Passage SG - Participation[3]		67%		
1-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee[3]		90%		1.00%
2-Year Sunrise Smart Passage SG - Participation[3]		118%		
2-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee[3]		160%		1.00%
1-Year UBS Tactical Multi Asset Index - Spread Rate[3]			0.75%	
2-Year UBS Tactical Multi Asset Index - Spread Rate[3]			0.25%	
Fixed Account	3.00%			
Guaranteed Minimum Fixed Account Interest Rate*[4]	0.00%			
* The guaranteed minimum fixed account interest rate is 0.25% in MD.				

GROUP B FOR USE IN: CT, DE, FL, ID, KY, MS, MT, OH, SC, TX, WI				
Indexed Account	**Cap[1]**	**Participation[1]**	**Spread[1]**	**Annual Strategy Fee[2]**
1-Year Nasdaq-100® - Participation		24%		
1-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee		33%		1.00%
2-Year Nasdaq-100 - Participation		33%		
2-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee		45%		1.00%
1-Year Monthly S&P 500® - Cap Rate	1.60%			
1-Year S&P 500 - Cap Rate	5.50%			
1-Year S&P 500 - Participation		26%		
1-Year S&P 500 - Enhanced Participation Rate with Strategy Fee		37%		1.00%
2-Year S&P 500 - Participation		37%		
2-Year S&P 500 - Enhanced Participation Rate with Strategy Fee		52%		1.00%
1-Year Sunrise Smart Passage SG - Participation[3]		60%		
1-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee[3]		83%		1.00%
2-Year Sunrise Smart Passage SG - Participation[3]		105%		
2-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee[3]		147%		1.00%
1-Year UBS Tactical Multi Asset Index - Spread Rate[3]			1.50%	
2-Year UBS Tactical Multi Asset Index - Spread Rate[3]			0.00%	
Fixed Account	2.70%			
Guaranteed Minimum Fixed Account Interest Rate*[4]	0.00%			
* The guaranteed minimum fixed account interest rate is 0.05% in FL, 1.00% in KY, MS, OH, SC, TX.				

NASSAU PERSONAL PROTECTION CHOICE®

Rates For New Contracts: Effective November 1, 2026

NASSAU

GROUP C AND D FOR USE IN: AK, CA, IL, LA, MA, MN, MO, NJ, OR, PA, UT, VT, VA, WA, WY				
Indexed Account	**Cap[1]**	**Participation[1]**	**Spread[1]**	**Annual Strategy Fee[2]**
1-Year Nasdaq-100® - Participation		24%		
1-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee		33%		1.00%
2-Year Nasdaq-100 - Participation		33%		
2-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee		45%		1.00%
1-Year Monthly S&P 500® - Cap Rate	1.60%			
1-Year S&P 500 - Cap Rate	5.50%			
1-Year S&P 500 - Participation		26%		
1-Year S&P 500 - Enhanced Participation Rate with Strategy Fee		37%		1.00%
2-Year S&P 500 - Participation		37%		
2-Year S&P 500 - Enhanced Participation Rate with Strategy Fee		52%		1.00%
1-Year Sunrise Smart Passage SG - Participation[3]		60%		
1-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee[3]		83%		1.00%
2-Year Sunrise Smart Passage SG - Participation[3]		105%		
2-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee[3]		147%		1.00%
1-Year UBS Tactical Multi Asset Index - Spread Rate[3]			1.50%	
2-Year UBS Tactical Multi Asset Index - Spread Rate[3]			0.00%	
Fixed Account	2.35%			
Guaranteed Minimum Fixed Account Interest Rate[4]	2.35%			

GROUP C FOR USE IN: NH				
Indexed Account	**Cap[1]**	**Participation[1]**	**Spread[1]**	**Annual Strategy Fee[2]**
1-Year Nasdaq-100® - Participation		24%		
1-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee		33%		1.00%
1-Year Monthly S&P 500® - Cap Rate	1.60%			
1-Year S&P 500 - Cap Rate	5.50%			
1-Year S&P 500 - Participation		26%		
1-Year S&P 500 - Enhanced Participation Rate with Strategy Fee		37%		1.00%
1-Year Sunrise Smart Passage SG - Participation[3]		60%		
1-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee[3]		83%		1.00%
1-Year UBS Tactical Multi Asset Index - Spread Rate[3]			1.50%	
Fixed Account	2.35%			
Guaranteed Minimum Fixed Account Interest Rate[4]	2.35%			

1. Rates are set at the beginning of each segment, guaranteed only for the duration of each segment and may change for future segments.
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 UBS Tactical Multi Asset Index was launched in 2014 and the Smart Passage SG Index was launched in 2019. Therefore, the information in this chart and in illustrations or other hypothetical examples is based on hypothetical data using historical backcasting. These indexes both include volatility control mechanisms which may result in the indexed accounts underperforming other indexed accounts during periods of high market volatility. Sunrise Smart Passage SG indexed accounts also apply the Sunrise Adjustment which sets the highest monthly return in each year of the account segment to zero prior to calculating index credits. As a result, Sunrise Smart Passage SG indexed accounts may underperform other indexed accounts when yearly index growth is concentrated in one month for the 1-year Segment or one month each year for the 2-year Segment. See the Product Disclosure for details, including more information about fees and charges.
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NASSAU BONUS ANNUITY®

Rates For New Contracts: Effective November 1, 2026

NASSAU

10-YEAR SURRENDER CHARGE PERIOD - NO INCOME BENEFIT

GROUP A* FOR USE IN: AL, AR, AZ, CO, DC, 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		36%	
1-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee		45%	1.00%
2-Year Nasdaq-100 - Participation		46%	
2-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee		58%	1.00%
1-Year S&P 500® - Cap Rate	8.50%		
1-Year S&P 500 - Participation		47%	
1-Year S&P 500 - Enhanced Participation Rate with Strategy Fee		58%	1.00%
2-Year S&P 500 - Participation		62%	
2-Year S&P 500 - Enhanced Participation Rate with Strategy Fee		77%	1.00%
1-Year Sunrise Smart Passage SG - Participation[3]		92%	
1-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy[3]		115%	1.00%
2-Year Sunrise Smart Passage SG - Participation[3]		167%	
2-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee[3]		211%	1.00%
Fixed Account	3.60%		
Guaranteed Minimum Fixed Account Interest Rate[4]	2.35%		

*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 (9 YEARS IN CA) - NO INCOME BENEFIT

GROUP B AND C FOR USE IN: AK, CA, CT, DE, FL, GA, HI, ID, IN, KY, LA, MA, MN, MO, MT, NJ, 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		36%	
1-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee		45%	1.00%
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2-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee		58%	1.00%
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2-Year S&P 500 - Enhanced Participation Rate with Strategy Fee		77%	1.00%
1-Year Sunrise Smart Passage SG - Participation[3]		92%	
1-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy[3]		115%	1.00%
2-Year Sunrise Smart Passage SG - Participation[3]		167%	
2-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee[3]		211%	1.00%
Fixed Account	3.60%		
Guaranteed Minimum Fixed Account Interest Rate[4]	2.35%		

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Rates For New Contracts: Effective November 1, 2026

NASSAU

10-YEAR SURRENDER CHARGE PERIOD - WITH INCOME BENEFIT

GROUP A* FOR USE IN: AL, AR, AZ, CO, DC, 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		36%	
1-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee		45%	1.00%
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1-Year S&P 500® - Cap Rate	8.50%		
1-Year S&P 500 - Participation		47%	
1-Year S&P 500 - Enhanced Participation Rate with Strategy Fee		58%	1.00%
2-Year S&P 500 - Participation		62%	
2-Year S&P 500 - Enhanced Participation Rate with Strategy Fee		77%	1.00%
1-Year Sunrise Smart Passage SG - Participation[3]		92%	
1-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy[3]		115%	1.00%
2-Year Sunrise Smart Passage SG - Participation[3]		167%	
2-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee[3]		211%	1.00%
Fixed Account	3.60%		
Guaranteed Minimum Fixed Account Interest Rate[4]	2.35%		

*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 (9 YEARS IN CA) - WITH INCOME BENEFIT

GROUP B AND C FOR USE IN: AK, CA, CT, DE, FL, GA, HI, ID, IN, KY, LA, MA, MN, MO, MT, NJ, 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		36%	
1-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee		45%	1.00%
2-Year Nasdaq-100 - Participation		46%	
2-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee		58%	1.00%
1-Year S&P 500® - Cap Rate	8.50%		
1-Year S&P 500 - Participation		47%	
1-Year S&P 500 - Enhanced Participation Rate with Strategy Fee		58%	1.00%
2-Year S&P 500 - Participation		62%	
2-Year S&P 500 - Enhanced Participation Rate with Strategy Fee		77%	1.00%
1-Year Sunrise Smart Passage SG - Participation[3]		92%	
1-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy[3]		115%	1.00%
2-Year Sunrise Smart Passage SG - Participation[3]		167%	
2-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee[3]		211%	1.00%
Fixed Account	3.60%		
Guaranteed Minimum Fixed Account Interest Rate[4]	2.35%		

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. The Smart Passage SG Index is a volatility-controlled index. These indexed accounts also apply the Sunrise Adjustment which sets the highest monthly return in each year of the account segment to zero prior to calculating index credits. As a result, these accounts may underperform other indexed accounts during periods of high market volatility and/or when yearly index growth is concentrated in one month for the 1-year Segment or one month each year for the 2-year Segment. See the Product Disclosure for details, including more information about fees and charges.
4. The guaranteed minimum fixed account interest rate is set at contract issue and the actual rate may be different than the rate shown here, subject to a minimum of 0.15% to 3% depending on the state.

NASSAU INCOME ACCELERATOR

Rates For New Contracts: Effective November 1, 2026

NASSAU

GROUP A FOR USE IN: AL, AR, AZ, CO, DC, GA, HI, IN, IA, KS, MD, MI, NC, ND, NE, NM, NV, OK, RI, SD, TN, WV				
Indexed Account	**Cap[1]**	**Participation[1]**	**Spread[1]**	**Annual Strategy Fee[2]**
1-Year Nasdaq-100® - Participation		16%		
1-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee		25%		1.00%
2-Year Nasdaq-100 - Participation		22%		
2-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee		35%		1.00%
1-Year S&P 500 - Cap Rate	3.50%			
1-Year S&P 500 - Participation		18%		
1-Year S&P 500 - Enhanced Participation Rate with Strategy Fee		29%		1.00%
2-Year S&P 500 - Participation		25%		
2-Year S&P 500 - Enhanced Participation Rate with Strategy Fee		41%		1.00%
1-Year Sunrise Smart Passage SG - Participation[3]		32%		
1-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee[3]		55%		1.00%
2-Year Sunrise Smart Passage SG - Participation[3]		55%		
2-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee[3]		95%		1.00%
Fixed Account	1.50%			
Guaranteed Minimum Fixed Account Interest Rate* [4]	0.00%			
* The guaranteed minimum fixed account interest rate is 0.25% in MD.				

GROUP B FOR USE IN: CT, DE, FL, ID, KY, MS, MT, OH, SC, TX, WI				
Indexed Account	**Cap[1]**	**Participation[1]**	**Spread[1]**	**Annual Strategy Fee[2]**
1-Year Nasdaq-100® - Participation		13%		
1-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee		22%		1.00%
2-Year Nasdaq-100 - Participation		17%		
2-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee		30%		1.00%
1-Year S&P 500 - Cap Rate	3.00%			
1-Year S&P 500 - Participation		13%		
1-Year S&P 500 - Enhanced Participation Rate with Strategy Fee		24%		1.00%
2-Year S&P 500 - Participation		22%		
2-Year S&P 500 - Enhanced Participation Rate with Strategy Fee		38%		1.00%
1-Year Sunrise Smart Passage SG - Participation[3]		26%		
1-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee[3]		48%		1.00%
2-Year Sunrise Smart Passage SG - Participation[3]		45%		
2-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee[3]		85%		1.00%
Fixed Account	1.25%			
Guaranteed Minimum Fixed Account Interest Rate* [4]	0.00%			
* The guaranteed minimum fixed account interest rate is 0.05% in FL, and 1.00% in KY, MS, OH, SC, TX.				

NASSAU INCOME ACCELERATOR

Rates For New Contracts: Effective November 1, 2026

NASSAU

GROUP C AND D FOR USE IN: AK, CA, IL, LA, MA, MN, MO, NJ, OR, PA, UT, VT, VA, WA, WY				
Indexed Account	**Cap[1]**	**Participation[1]**	**Spread[1]**	**Annual Strategy Fee[2]**
1-Year Nasdaq-100® - Participation		13%		
1-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee		22%		1.00%
2-Year Nasdaq-100 - Participation		17%		
2-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee		30%		1.00%
1-Year S&P 500 - Cap Rate	3.00%			
1-Year S&P 500 - Participation		13%		
1-Year S&P 500 - Enhanced Participation Rate with Strategy Fee		24%		1.00%
2-Year S&P 500 - Participation		22%		
2-Year S&P 500 - Enhanced Participation Rate with Strategy Fee		38%		1.00%
1-Year Sunrise Smart Passage SG - Participation[3]		26%		
1-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee[3]		48%		1.00%
2-Year Sunrise Smart Passage SG - Participation[3]		45%		
2-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee[3]		85%		1.00%
Fixed Account	2.35%			
Guaranteed Minimum Fixed Account Interest Rate[4]	2.35%			

GROUP C FOR USE IN: NH				
Indexed Account	**Cap[1]**	**Participation[1]**	**Spread[1]**	**Annual Strategy Fee[2]**
1-Year Nasdaq-100® - Participation		13%		
1-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee		22%		1.00%
1-Year S&P 500 - Cap Rate	3.00%			
1-Year S&P 500 - Participation		13%		
1-Year S&P 500 - Enhanced Participation Rate with Strategy Fee		24%		1.00%
1-Year Sunrise Smart Passage SG - Participation[3]		26%		
1-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee[3]		48%		1.00%
Fixed Account	2.35%			
Guaranteed Minimum Fixed Account Interest Rate[4]	2.35%			

1. Rates are set at the beginning of each segment, guaranteed only for the duration of each segment and may change for future segments.
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. The Smart Passage SG Index is a volatility-controlled index. These indexed accounts also apply the Sunrise Adjustment which sets the highest monthly return in each year of the account segment to zero prior to calculating index credits. As a result, these accounts may underperform other indexed accounts during periods of high market volatility and/or when yearly index growth is concentrated in one month for the 1-year Segment or one month each year for the 2-year Segment. See the Product Disclosure for details, including more information about fees and charges.
4. The guaranteed minimum fixed account interest rate is set at contract issue and the actual rate may be different than the rate shown here, subject to a minimum of 0% to 3% depending on the state.

NASSAU BONUS ANNUITY PLUS®

Rates For New Contracts: Effective November 1, 2026

NASSAU

10-YEAR SURRENDER CHARGE PERIOD
PREMIUM BONUS[1] • 21% GROUP A – ISSUE AGES 0-80; 15% – ISSUE AGES 81-85*

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

Indexed Account	Cap[2]	Participation[2]	Annual Strategy Fee[3]
1-Year Nasdaq-100® - Participation		29%	
1-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee		38%	1.00%
2-Year Nasdaq-100 - Participation		37%	
2-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee		49%	1.00%
1-Year S&P 500® - Cap Rate	6.50%		
1-Year S&P 500 - Participation		40%	
1-Year S&P 500 - Enhanced Participation Rate with Strategy Fee		51%	1.00%
2-Year S&P 500 - Participation		52%	
2-Year S&P 500 - Enhanced Participation Rate with Strategy Fee		67%	1.00%
1-Year Smart Passage SG - Participation[4]		41%	
1-Year Smart Passage SG - Enhanced Participation Rate with Strategy[4]		53%	1.00%
1-Year Sunrise Smart Passage SG - Participation[4]		74%	
1-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy[4]		97%	1.00%
2-Year Smart Passage SG - Participation[4]		59%	
2-Year Smart Passage SG - Enhanced Participation Rate with Strategy[4]		77%	1.00%
2-Year Sunrise Smart Passage SG - Participation[4]		135%	
2-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee[4]		178%	1.00%
Fixed Account	3.30%		
Guaranteed Minimum Fixed Account Interest Rate[5]	2.35%		

*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/ nonvested premium bonus vesting schedules.

1. Premium bonus and associated earnings are subject to a vesting schedule and not available for immediate withdrawal. The bonus amount and vesting rate may vary by age and state.
2. 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.
3. 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.
4. 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. The Smart Passage SG Index is a volatility-controlled index. Sunrise Smart Passage SG indexed accounts also apply the Sunrise Adjustment which sets the highest monthly return in each year of the account segment to zero prior to calculating index credits. As a result, these accounts may underperform other indexed accounts during periods of high market volatility and/or when yearly index growth is concentrated in one month for the 1-year Segment or one month each year for the 2-year Segment. See the Product Disclosure for details, including more information about fees and charges.
5. The guaranteed minimum fixed account interest rate is set at contract issue and the actual rate may be different than the rate shown here, subject to a minimum of 0.15% to 3% depending on the state.

NASSAU BONUS ANNUITY PLUS®

Rates For New Contracts: Effective November 1, 2026

NASSAU

10-YEAR SURRENDER CHARGE PERIOD
PREMIUM BONUS[1]• 21% GROUP B – ISSUE AGES 0-80; 15% – ISSUE AGES 81-85

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

Indexed Account	Cap[2]	Participation[2]	Annual Strategy Fee[3]
1-Year Nasdaq-100® - Participation		29%	
1-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee		38%	1.00%
2-Year Nasdaq-100 - Participation		37%	
2-Year Nasdaq-100 - Enhanced Participation Rate with Strategy Fee		49%	1.00%
1-Year S&P 500® - Cap Rate	6.50%		
1-Year S&P 500 - Participation		40%	
1-Year S&P 500 - Enhanced Participation Rate with Strategy Fee		51%	1.00%
2-Year S&P 500 - Participation		52%	
2-Year S&P 500 - Enhanced Participation Rate with Strategy Fee		67%	1.00%
1-Year Smart Passage SG - Participation[4]		41%	
1-Year Smart Passage SG - Enhanced Participation Rate with Strategy[4]		53%	1.00%
1-Year Sunrise Smart Passage SG - Participation[4]		74%	
1-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy[4]		97%	1.00%
2-Year Smart Passage SG - Participation[4]		59%	
2-Year Smart Passage SG - Enhanced Participation Rate with Strategy[4]		77%	1.00%
2-Year Sunrise Smart Passage SG - Participation[4]		135%	
2-Year Sunrise Smart Passage SG - Enhanced Participation Rate with Strategy Fee[4]		178%	1.00%
Fixed Account	3.30%		
Guaranteed Minimum Fixed Account Interest Rate[5]	2.35%		

1. Premium bonus and associated earnings are subject to a vesting schedule and not available for immediate withdrawal. The bonus amount and vesting rate may vary by age and state.
2. 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.
3. 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.
4. 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. The Smart Passage SG Index is a volatility-controlled index. Sunrise Smart Passage SG indexed accounts also apply the Sunrise Adjustment which sets the highest monthly return in each year of the account segment to zero prior to calculating index credits. As a result, these accounts may underperform other indexed accounts during periods of high market volatility and/or when yearly index growth is concentrated in one month for the 1-year Segment or one month each year for the 2-year Segment. See the Product Disclosure for details, including more information about fees and charges.
5. The guaranteed minimum fixed account interest rate is set at contract issue and the actual rate may be different than the rate shown here, subject to a minimum of 0.15% to 3% depending on the state.

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Multi-Year Guaranteed Annuity (MYGA) Rates

Nassau MYAnnuity 5X/7X

Rates for new contracts effective: November 2026

Clients have a choice of a 10% Free Withdrawal Amount or No Free Withdrawal Amount.
Election must be made at issue. Rates are based on elections made as referenced in the table below.

Group A For use in: *, AK, AL, AR, AZ, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VT, WA, WI, WV, WY

Free Withdrawal Amount	5-Year	7-Year
0%	5.80%	5.85%
10%	5.60%	5.65%

Group B For use in: *, NY

Free Withdrawal Amount	5-Year	7-Year
0%	5.55%	N/A
10%	5.35%	N/A

Group C For use in: *, CA

Free Withdrawal Amount	5-Year	7-Year
0%	5.80%	5.85%
10%	5.60%	5.65%

5% Free Withdrawal Amount.

Available in all States Except For: ME and NY

Group A For use in: AK, AL, AR, AZ, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VT, WA, WI, WV, WY

Free Withdrawal Amount	4-Year	6-Year
5%	5.55%	5.80%

Group B For use in: CA

Free Withdrawal Amount	4-Year	6-Year
5%	5.55%	5.80%

Interest Rate Guarantee Terms

Interest rate for each guarantee period is set at issue and guaranteed for the duration selected.

Premium must be held for the full interest rate guarantee period in order to receive the full amount of interest.

At the end of the guarantee period, clients have a 30-day window within which to select one of three options:

1. Surrender any amount of the contract free of charge
2. Renew the contract for another guarantee period of the same duration, if available
3. Renew the contract for a different interest rate guarantee period available at that time

If client does not choose one of these options, the contract will renew automatically for the same guarantee period, or the nearest available term. (A reminder will be mailed.)

Interest rate credited for the new guarantee period will be based on the rates in place at that time and declared in advance.