

1851
FOUNDING YEAR

473,000
POLICIES AND
CONTRACTS¹

\$24.5B
COMBINED ASSETS¹

Nassau provides insurance, reinsurance, distribution and asset management services.

Affiliates include Nassau Life and Annuity, Nassau Life of Kansas, Nassau Re Cayman, Saybrus Partners, Nassau CorAmerica and Nassau Corporate Credit.



1 American Row
Hartford, Connecticut
www.nsre.com



ABOUT US

STRONG VALUES

SERVICE

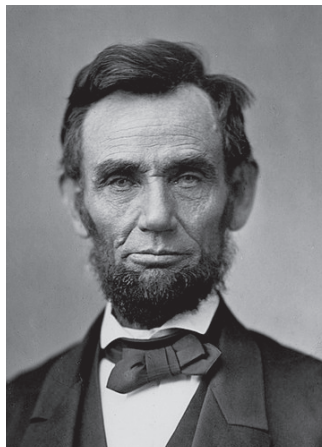
We are here to help you manage your policies and contracts.

COMMITMENT

We conduct our business with a long-term view because our commitments to you are for a lifetime.

INTEGRITY

We strive to earn and keep your trust in everything we do.



RICH HISTORY

We insured Abraham Lincoln and paid the claim to his survivors.

COMMITMENT TO INNOVATION

We're committed to protecting the future needs of families and retirees in a rapidly changing world.

STABLE BALANCE SHEET²

\$18.4B

STATUTORY
ASSETS

\$770.7M

STATUTORY SURPLUS
& ASSET VALUATION
RESERVE

\$17.6B

STATUTORY RESERVES
& OTHER LIABILITIES

104.4%

SOLVENCY RATIO

¹ Assets and approximate policies and contracts of all Nassau entities as of 12/31/19.

² As of 12/31/19 and includes the combined results of Nassau Life and Annuity Company, Nassau Life Insurance Company, PHL Variable Insurance Company, Nassau Life Insurance Company of Texas and Nassau Life Insurance Company of Kansas. Solvency ratio equals total statutory assets divided by statutory liabilities for combined results of these five companies.

BROAD PRODUCT PORTFOLIO

We offer a wide array of products to help you meet your financial goals and provide confidence in retirement.

FIXED AND FIXED INDEX ANNUITIES

NASSAU GROWTH ANNUITY

Nassau Growth Annuity is a fixed indexed annuity with features and options for enhanced accumulation, protection and income. It can help you capture the positive market index performance to accumulate retirement savings, guard against market losses, grow and secure future guaranteed lifetime income with an optional rider, and help ensure needed liquidity with flexible access to your money.

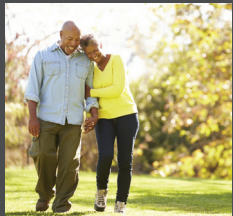


PERSONAL INCOME ANNUITY

With Nassau Personal Income Annuity, a single-premium deferred annuity, you can receive a guaranteed income for life, starting now or at a later date and choose other flexible options to meet your specific needs.

PERSONAL PROTECTION CHOICE

With Nassau Personal Protection Choice, a single-premium deferred annuity, you can choose benefits such as a guaranteed income stream, protection from unplanned health care costs, and features to meet other important financial goals like providing for your family.



PERSONAL RETIREMENT CHOICE

Nassau Personal Retirement Choice, a single-premium deferred annuity, can help you address savings shortfalls, manage inflation, guard against market losses, and generate income for life.

NASSAU MYANNUITY 5X & 7

A multi-year guaranteed annuity may provide you with protection from market volatility while providing a stable source of interest income. Nassau MyAnnuity is a single-premium, multi year annuity that offers a choice of 5 or 7 year guarantee periods.



IMPORTANT DISCLOSURES

This material is intended for general use with the public and is not meant to provide investment, tax or financial planning advice. Product features, riders, options and availability may vary by state. Please consult the applicable product and rider disclosures for a full description of features, benefits, and restrictions. Nassau Life and Annuity Company and Nassau Life Insurance Company have a financial interest in the sale of their products. **Lifetime payments and guarantees are based on the claims-paying ability of the issuing company. Insurance Products: NOT FDIC or NCUAA Insured, NO Bank or Credit Union Guarantee.**

Non-Security Status Disclosure - Nassau Re Annuity Contracts are not a Security. The Contracts are not registered under the Securities Act of 1933 and are being offered and sold in reliance on an exemption therein. Annuities are insurance contracts, not investments, and don't provide ownership of any stocks, bonds, index funds, or any other securities. An investment in the contract is subject to possible loss of principal and earnings, since a surrender charge and market value adjustment may apply to withdrawals or upon surrender of the contract. Annuities are long-term products particularly suitable for retirement assets. Annuities held within qualified plans do not provide any additional tax benefit. Withdrawals are subject to ordinary income tax, and if taken prior to age 59½, a 10% IRS penalty may also apply.

Nassau Growth Annuity (19FIA3, ICC19FIA3, 19GLWB3, ICCGLWB3), Nassau Personal Income Annuity (ICC19EIAN, 19FIA and 19ISN), Nassau Personal Protection Choice (ICC19EIAN, 19FIA and 19RN), Nassau Personal Retirement Choice (19FIA, ICC19EIAN, 19ISB), Nassau MYAnnuity (ICC18IFDAP, 18IFDAP), 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 do business in MA, ME, MN and NY, but that is subject to change. In New York, Nassau MyAnnuity (Form 17IMGA) is issued by Nassau Life Insurance Company (East Greenbush, NY). Please check with your financial professional for state-specific issuing company information. The insurers referenced above are separate entities and each is responsible for its own financial condition and contractual obligations.

Nassau Life and Annuity Company and Nassau Life Insurance Company are subsidiaries of Nassau Financial Group.