

1851
FOUNDING YEAR

495,000
POLICIES AND
CONTRACTS¹

\$20B
COMBINED ASSETS¹

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

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



1 American Row
Hartford, Connecticut
www.nsre.com



ABOUT US

STRONG VALUES

SERVICE

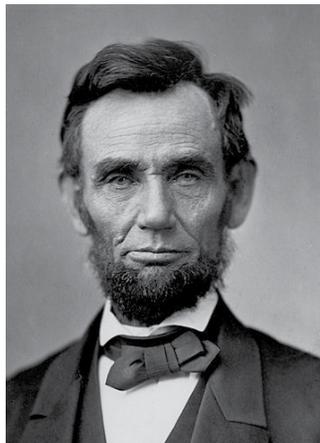
We are here to help you manage your policies and contracts.

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

\$855.3M

STATUTORY SURPLUS
& ASSET VALUATION
RESERVE

\$17.7B

STATUTORY RESERVES &
OTHER LIABILITIES²

103.8%

SOLVENCY RATIO

¹ Reflects Nassau Re assets as of 9/30/18 and approximate policies and contracts as of 12/31/17.

² As of 9/30/18 and includes the combined results of Nassau Life and Annuity Company, Nassau Life Insurance Company and PHL Variable Insurance Company. Solvency ratio equals total statutory assets divided by statutory liabilities for combined results of these three entities.

BROAD PRODUCT PORTFOLIO

We offer a wide array of products to protect your family and provide confidence in retirement.

FIXED AND FIXED INDEX ANNUITIES



PERSONAL INCOME ANNUITY

With Phoenix 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.



REMEMBRANCE LIFE

Funerals can be a large financial burden during a time of emotional distress. Phoenix Remembrance Life, a whole life insurance policy, can remove that worry for your family. It can also help pay for other expenses like unexpected medical bills. Note that this product is not medical or health insurance.

PERSONAL PROTECTION CHOICE

With Phoenix 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

Phoenix 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.



SAFE HARBOR TERM LIFE

An unexpected event such as death or illness can quickly change the future for a surviving spouse and kids. Phoenix Safe Harbor Term™ Life offers great protection at a very reasonable rate and additional benefits in the event of certain serious illnesses.

NASSAU MYANNUITY 5X & 7X

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.



LIFE INSURANCE

IMPORTANT DISCLOSURES

This material is intended for general use with the public and is not meant to provide investment 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. Guarantees are based on the claims-paying ability of the issuing company.

Life insurance and annuities issued by Nassau Life and Annuity (Hartford, CT) and in certain states by PHL Variable Insurance Company (Hartford, CT). Nassau Life and Annuity Company is not authorized to sell annuities in CA, GA, LA, MA, ME, MN, NY and RI. PHL Variable Insurance Company is not authorized to conduct business in NY and ME. In NY, Nassau MyAnnuity is issued by Nassau Life Insurance Company (East Greenbush, NY).

Nassau Life and Annuity Company, Nassau Life Insurance Company and PHL Variable Insurance Company are subsidiaries of Nassau Re. Nassau Re® is a registered trademark of Nassau Reinsurance LLC.