

Multi-Year Guaranteed Annuity (MYGA) Rates



Nassau MYAnnuity 5X/7X

Rates for new contracts effective: December 20, 2023

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.

Most States

Free Withdrawal Amount	5-Year	7-Year
0%	5.75%	5.80%
10%	5.55%	5.60%

Product and Rates in New York only

Free Withdrawal Amount	5-Year	7-Year
0%	5.10%	N/A
10%	4.90%	N/A



5% Free Withdrawal Amount.

Free Withdrawal Amount	4-Year	6-Year
5%	5.50%	5.75%

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.

Rate lock provides for the betterment of rates during the rate lock period as described herein:

Current credited interest rate and indexed account rates as of the **application signature date** or as of the **contract issue date**, whichever is better, will be locked in as long as funds are received within 60 calendar days from the **application signature date**.

If funds are not received within 60 days, the current credited interest rate and indexed account rates effective on the **contract issue date** will apply.

For New York, the rate lock period is 90 calendar days from the signature date of the Regulation 60 paperwork.

