

For the Nassau Product(s) below submitted through Nassau Life and Annuity and Nassau Life Insurance Company, total compensation paid on deposits will be split between Distributor, Producer and Representatives as follows:

- a. The Individual or Entity receiving compensation under this schedule shall be set in the hierarchy as the **GA**.
- b. Total compensation paid to a specific level will be calculated as the difference between the rate shown in the grids below for that level and the rates shown for the next level beneath it, provided that there is a Producer assigned to that level.
- c. In the event that a Producer level does not exist within a specific hierarchy, that level's compensation shall be paid to the next highest level. The compensation paid to that next highest level will be calculated as the difference between the rate in the grids below for that level, and the rate for the next level beneath it to which a Producer is assigned. Distributor will be responsible for assigning compensation levels and hierarchies and communicating those compensation levels and hierarchies to Nassau.

Nassau Personal Income Annuity - A (a) (b) (c) (d)			
Paper App (IDXGNB) (IDXSE0)			
Issue State: AL, AR, AZ, CO, DC, GA, HI, IA, IL, IN, KS, MD, MI, NC, ND, NE, NM, NV, OK, RI, SD, TN, WV			
Level Name	Level	Age 0-75	Age 76-80
GA	4	7.25%	5.00%
Agent+	3	6.75%	4.50%
Agent	2	5.00%	3.50%
LOA	1	0.00%	0.00%

Nassau Personal Income Annuity - A (a) (b) (c) (d)			
eApp (741001) (741001)			
Issue State: AL, AR, AZ, CO, DC, GA, HI, IA, IL, IN, KS, MD, MI, NC, ND, NE, NM, NV, OK, RI, SD, TN, WV			
Level Name	Level	Age 0-75	Age 76-80
GA	4	7.35%	5.10%
Agent+	3	6.85%	4.60%
Agent	2	5.10%	3.60%
LOA	1	0.00%	0.00%

Nassau Personal Income Annuity - B (a) (b) (c) (d)			
Paper App (IDXGLD)(IDXSE0)			
Issue State: CA, CT, DE, FL, ID, KY, LA, MS, MT, NH, OH, SC, TX, UT, VT, WI, WY			
Level Name	Level	Age 0-75	Age 76-80
GA	4	7.00%	4.75%
Agent+	3	6.75%	4.25%
Agent	2	5.00%	3.25%
LOA	1	0.00%	0.00%

Nassau Personal Income Annuity - B (a) (b) (c) (d)			
eApp (741002) (741000)			
Issue State: CA, CT, DE, FL, ID, KY, LA, MS, MT, NH, OH, SC, TX, UT, VT, WI, WY			
Level Name	Level	Age 0-75	Age 76-80
GA	4	7.10%	4.85%
Agent+	3	6.85%	4.35%
Agent	2	5.10%	3.35%
LOA	1	0.00%	0.00%

Nassau Personal Income Annuity - C (a) (b) (c) (d)			
Paper App (IDXSE0)			
Issue State: AK, IL, MA, MN, MO, NJ, OR, PA, VA, WA			
Level Name	Level	Age 0-75	Age 76-80
GA	4	7.00%	5.00%
Agent+	3	6.75%	4.50%
Agent	2	5.00%	3.50%
LOA	1	0.00%	0.00%

Nassau Personal Income Annuity - C (a) (b) (c) (d)			
eApp (741000)			
Issue State: AK, IL, MA, MN, MO, NJ, OR, PA, VA, WA			
Level Name	Level	Age 0-75	Age 76-80
GA	4	7.10%	5.10%
Agent+	3	6.85%	4.60%
Agent	2	5.10%	3.60%
LOA	1	0.00%	0.00%

Nassau Personal Protection Choice - A (a) (b) (c) (d)			
Paper App (RGNB10) (IDXSE3)			
Issue State: AL, AR, AZ, CO, DC, GA, HI, IA, IL, IN, KS, MD, MI, NC, ND, NE, NM, NV, OK, RI, SD, TN, WV			
Level Name	Level	Age 0-75	Age 76-80
GA	4	7.25%	5.00%
Agent+	3	6.75%	4.50%
Agent	2	5.00%	3.50%
LOA	1	0.00%	0.00%

Nassau Personal Protection Choice - A (a) (b) (c) (d)			
eApp (741004) (741003)			
Issue State: AL, AR, AZ, CO, DC, GA, HI, IA, IL, IN, KS, MD, MI, NC, ND, NE, NM, NV, OK, RI, SD, TN, WV			
Level Name	Level	Age 0-75	Age 76-80
GA	4	7.35%	5.10%
Agent+	3	6.85%	4.60%
Agent	2	5.10%	3.60%
LOA	1	0.00%	0.00%

Nassau Personal Protection Choice - B (a) (b) (c) (d)			
Paper App (REFGLD) (IDXSE3)			
Issue State: CA, CT, DE, FL, ID, KY, LA, MS, MT, NH, OH, SC, TX, UT, VT, WI, WY			
Level Name	Level	Age 0-75	Age 76-80
GA	4	7.00%	4.75%
Agent+	3	6.75%	4.25%
Agent	2	5.00%	3.25%
LOA	1	0.00%	0.00%

Nassau Personal Protection Choice - B (a) (b) (c) (d)			
eApp (741005) (741003)			
Issue State: CA, CT, DE, FL, ID, KY, LA, MS, MT, NH, OH, SC, TX, UT, VT, WI, WY			
Level Name	Level	Age 0-75	Age 76-80
GA	4	7.10%	4.85%
Agent+	3	6.85%	4.35%
Agent	2	5.10%	3.35%
LOA	1	0.00%	0.00%

Nassau Personal Protection Choice - C (a) (b) (c) (d)			
Paper App (IDXSE3)			
Issue State: AK, MA, MN, MO, NJ, OR, PA, VA, WA			
Level Name	Level	Age 0-75	Age 76-80
GA	4	7.00%	5.00%
Agent+	3	6.75%	4.50%
Agent	2	5.00%	3.50%
LOA	1	0.00%	0.00%

Nassau Personal Protection Choice - C (a) (b) (c) (d)			
eApp (741003)			
Issue State: AK, MA, MN, MO, NJ, OR, PA, VA, WA			
Level Name	Level	Age 0-75	Age 76-80
GA	4	7.10%	5.10%
Agent+	3	6.85%	4.60%
Agent	2	5.10%	3.60%
LOA	1	0.00%	0.00%

Nassau MYAnnuity 5X (a) (b) (c) (d)			
Paper App (MYG003) Excludes New York			
Level Name	Level	Age 0-80	Age 81+
GA	4	2.40%	1.20%
Agent+	3	2.15%	1.075%
Agent	2	1.90%	0.95%
LOA	1	0.00%	0.00%

Nassau MYAnnuity 5X (a) (b) (c) (d)			
eApp (MYG004) Excludes New York			
Level Name	Level	Age 0-80	Age 81+
GA	4	2.50%	1.30%
Agent+	3	2.25%	1.175%
Agent	2	2.00%	1.05%
LOA	1	0.00%	0.00%

Nassau MYAnnuity 5X (a) (b) (c) (d)			
Paper App (MYG003) New York			
Level Name	Level	Age 0-80	Age 81+
GA	4	2.00%	1.00%
Agent+	3	1.75%	0.875%
Agent	2	1.50%	0.75%
LOA	1	0.00%	0.00%

Nassau MYAnnuity 5X (a) (b) (c) (d)			
eApp (MYG004) New York			
Level Name	Level	Age 0-80	Age 81+
GA	4	2.10%	1.10%
Agent+	3	1.85%	0.975%
Agent	2	1.60%	0.85%
LOA	1	0.00%	0.00%

Nassau MYAnnuity 7X (a) (b) (c) (d)			
Paper App (MYG001) Excludes New York			
Level Name	Level	Age 0-80	Age 81+
GA	4	2.90%	1.45%
Agent+	3	2.65%	1.325%
Agent	2	2.40%	1.20%
LOA	1	0.00%	0.00%

Nassau MYAnnuity 7X (a) (b) (c) (d)			
Paper App (MYG001) New York			
Level Name	Level	Age 0-80	Age 81+
GA	4	2.50%	1.25%
Agent+	3	2.25%	1.125%
Agent	2	2.00%	1.00%
LOA	1	0.00%	0.00%

Nassau Simple Annuity 4X (a) (b) (c) (d)			
Paper App (MYG007) Excludes New York			
Level Name	Level	Age 0-80	Age 81+
GA	4	2.40%	1.20%
Agent+	3	2.15%	1.075%
Agent	2	1.90%	0.95%
LOA	1	0.00%	0.00%

Nassau Simple Annuity 4X (a) (b) (c) (d)			
Paper App (MYG007) New York			
Level Name	Level	Age 0-80	Age 81+
GA	4	2.00%	1.00%
Agent+	3	1.75%	0.875%
Agent	2	1.50%	0.75%
LOA	1	0.00%	0.00%

Nassau Simple Annuity 6X (a) (b) (c) (d)			
Paper App (MYG009) Excludes New York			
Level Name	Level	Age 0-80	Age 81+
GA	4	2.90%	1.45%
Agent+	3	2.65%	1.325%
Agent	2	2.40%	1.20%
LOA	1	0.00%	0.00%

Nassau Simple Annuity 6X (a) (b) (c) (d)			
Paper App (MYG009) New York			
Level Name	Level	Age 0-80	Age 81+
GA	4	2.50%	1.25%
Agent+	3	2.25%	1.125%
Agent	2	2.00%	1.00%
LOA	1	0.00%	0.00%

Nassau MYAnnuity 7X (a) (b) (c) (d)			
eApp (MYG002) Excludes New York			
Level Name	Level	Age 0-80	Age 81+
GA	4	3.00%	1.55%
Agent+	3	2.75%	1.425%
Agent	2	2.50%	1.30%
LOA	1	0.00%	0.00%

Nassau MYAnnuity 7X (a) (b) (c) (d)			
eApp (MYG002) New York			
Level Name	Level	Age 0-80	Age 81+
GA	4	2.60%	1.35%
Agent+	3	2.35%	1.225%
Agent	2	2.10%	1.10%
LOA	1	0.00%	0.00%

Nassau Simple Annuity 4X (a) (b) (c) (d)			
eApp (MYG008) Excludes New York			
Level Name	Level	Age 0-80	Age 81+
GA	4	2.50%	1.30%
Agent+	3	2.25%	1.175%
Agent	2	2.00%	1.05%
LOA	1	0.00%	0.00%

Nassau Simple Annuity 4X (a) (b) (c) (d)			
eApp (MYG008) New York			
Level Name	Level	Age 0-80	Age 81+
GA	4	2.10%	1.10%
Agent+	3	1.85%	0.975%
Agent	2	1.60%	0.85%
LOA	1	0.00%	0.00%

Nassau Simple Annuity 6X (a) (b) (c) (d)			
eApp (MYG010) Excludes New York			
Level Name	Level	Age 0-80	Age 81+
GA	4	3.00%	1.55%
Agent+	3	2.75%	1.425%
Agent	2	2.50%	1.30%
LOA	1	0.00%	0.00%

Nassau Simple Annuity 6X (a) (b) (c) (d)			
eApp (MYG010) New York			
Level Name	Level	Age 0-80	Age 81+
GA	4	2.60%	1.35%
Agent+	3	2.35%	1.225%
Agent	2	2.10%	1.10%
LOA	1	0.00%	0.00%

**FOOTNOTES:**

- (a) Products are subject to state approval and may not be available in all states. Visit [Salesnet.nfg.com](https://Salesnet.nfg.com) > [Learn](#) > [State Availability](#) for current availability. Nassau Life and Annuity Company is authorized for business in all jurisdictions except ME and NY. In California, Nassau Life and Annuity Company conducts business as "Nassau Life and Annuity Insurance Company". Business in New York, Maine, and Puerto Rico is conducted by Nassau Life Insurance Company. Maximum compensation shall be paid in accordance with Applicable Law and New York Insurance Law.
  - (b) A 100% charge back will occur upon a full or partial surrender of the contract within 6 months of issue. A 50% charge back will occur upon a full or partial surrender of the contract in months 7-12.
  - (c) A 100% charge back will occur when the death benefit is paid upon the death of any Owner within 6 months of issue. A 50% chargeback will occur when the death benefit is paid upon the death of any Owner in months 7-12.
  - (d) Commission rates are based on the age of the oldest Owner. If the contract is owned by an entity, then commission rates are based on the age of the oldest Annuitant.
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This Schedule and Footnotes form a part of the Nassau Agreement ("Agreement") and is subject to all terms and conditions thereof. This Compensation Schedule may be unilaterally modified by Nassau in whole or in part from time to time through standard Nassau communication procedures and such modification shall have the same force and effect as if this schedule had been physically amended. Acknowledgement by initial or signature is not required for such modification. Notice and acceptance are confirmed upon submission of an application for a product subject to an applicable Compensation Schedule which forms part of the Agreement.

**GA Compensation Schedule: Nassau Growth Annuity-  
 Nassau Bonus Annuity – Nassau Income Accelerator**

For the Nassau Product(s) below submitted through Nassau Life and Annuity and Nassau Life Insurance Company, total compensation paid on deposits will be split between Distributor, Producer and Representatives as follows:

- a. The Individual or Entity receiving compensation under this schedule shall be set in the hierarchy as the **GA**.
- b. Total compensation paid to a specific level will be calculated as the difference between the rate shown in the grids below for that level and the rates shown for the next level beneath it, provided that there is a Producer assigned to that level.
- c. In the event that a Producer level does not exist within a specific hierarchy, that level's compensation shall be paid to the next highest level. The compensation paid to that next highest level will be calculated as the difference between the rate in the grids below for that level, and the rate for the next level beneath it to which a Producer is assigned. Distributor will be responsible for assigning compensation levels and hierarchies and communicating those compensation levels and hierarchies to Nassau.

Nassau Growth Annuity (a) (b) (c) (d) 10 Year - A				
Paper App (MODP02)				
Issue State: AL, AR, AZ, CO, DC, IA, IL, KS, MD, MI, MS, NC, ND, NE, NH, NM, NV, OK, SD, TN, VT, WV, WY				
Level Name	Level	Age 0-75	Age 76-80	Age 81-85
GA	4	7.25%	5.00%	3.25%
Agent+	3	6.75%	4.50%	2.75%
Agent	2	6.25%	4.00%	2.25%
LOA	1	0.00%	0.00%	0.00%

Nassau Growth Annuity (a) (b) (c) (d) 10 Year - A				
eApp (MODE01)				
Issue State: AL, AR, AZ, CO, DC, IA, IL, KS, MD, MI, MS, NC, ND, NE, NH, NM, NV, OK, SD, TN, VT, WV, WY				
Level Name	Level	Age 0-75	Age 76-80	Age 81-85
GA	4	7.35%	5.10%	3.35%
Agent+	3	6.85%	4.60%	2.85%
Agent	2	6.35%	4.10%	2.35%
LOA	1	0.00%	0.00%	0.00%

Nassau Growth Annuity (a) (b) (c) (d) 10 Year - B				
Paper App (MODP04)				
Issue State: 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				
Level Name	Level	Age 0-75	Age 76-80	Age 81-85
GA	4	7.00%	4.75%	3.25%
Agent+	3	6.75%	4.25%	2.75%
Agent	2	6.00%	3.75%	2.25%
LOA	1	0.00%	0.00%	0.00%

Nassau Growth Annuity (a) (b) (c) (d) 10 Year - B				
eApp (MODE03 and MO1E03)				
Issue State: 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				
Level Name	Level	Age 0-75	Age 76-80	Age 81-85
GA	4	7.10%	4.85%	3.35%
Agent+	3	6.85%	4.35%	2.85%
Agent	2	6.10%	3.85%	2.35%
LOA	1	0.00%	0.00%	0.00%

Nassau Growth Annuity (a) (b) (c) (d) 9 Year - C				
Paper App (MODP06)				
Issue State: CA				
Level Name	Level	Age 0-75	Age 76-80	Age 81-85
GA	4	6.50%	4.25%	3.00%
Agent+	3	6.25%	3.75%	2.50%
Agent	2	5.50%	3.00%	1.75%
LOA	1	0.00%	0.00%	0.00%

Nassau Growth Annuity (a) (b) (c) (d) 9 Year - C				
eApp (MODE05)				
Issue State: CA				
Level Name	Level	Age 0-75	Age 76-80	Age 81-85
GA	4	6.60%	4.35%	3.10%
Agent+	3	6.35%	3.85%	2.60%
Agent	2	5.60%	3.10%	1.85%
LOA	1	0.00%	0.00%	0.00%

**GA Compensation Schedule: Nassau Growth Annuity-  
Nassau Bonus Annuity – Nassau Income Accelerator**

Nassau Growth Annuity (a) (b) (c) (d) 7 Year No Rider - C				
Paper App (MODP06)				
Level Name	Level	Age 0-75	Age 76-80	Age 81-85
GA	4	6.50%	4.25%	3.00%
Agent+	3	6.25%	3.75%	2.50%
Agent	2	5.50%	3.00%	1.75%
LOA	1	0.00%	0.00%	0.00%

Nassau Growth Annuity (a) (b) (c) (d) 7 Year No Rider - C				
eApp (MODE05)				
Level Name	Level	Age 0-75	Age 76-80	Age 81-85
GA	4	6.60%	4.35%	3.10%
Agent+	3	6.35%	3.85%	2.60%
Agent	2	5.60%	3.10%	1.85%
LOA	1	0.00%	0.00%	0.00%

Nassau Bonus Annuity / Nassau Bonus Annuity Plus 10 Year - A (a) (b) (c) (d)				
Paper App (NBA0PA) (NBAPPA)				
Issue State: AL, AR, AZ, CO, DC, IA, IL, KS, MD, MI, MS, NC, ND, NE, NH, NM, NV, OK, SD, TN, VT, WV, WY				
Level Name	Level	Age 0-75	Age 76-80	Age 81-85
GA	4	7.25%	5.00%	3.25%
Agent+	3	6.75%	4.50%	2.75%
Agent	2	6.25%	4.00%	2.25%
LOA	1	0.00%	0.00%	0.00%

Nassau Bonus Annuity / Nassau Bonus Annuity Plus 10 Year - A (a) (b) (c) (d)				
eApp (NBA0EA) (NBAPEA)				
Issue State: AL, AR, AZ, CO, DC, IA, IL, KS, MD, MI, MS, NC, ND, NE, NH, NM, NV, OK, SD, TN, VT, WV, WY				
Level Name	Level	Age 0-75	Age 76-80	Age 81-85
GA	4	7.35%	5.10%	3.35%
Agent+	3	6.85%	4.60%	2.85%
Agent	2	6.35%	4.10%	2.35%
LOA	1	0.00%	0.00%	0.00%

Nassau Bonus Annuity / Nassau Bonus Annuity Plus 10 Year - B (a) (b) (c) (d)				
Paper App (NBA0PB) (NBAPPB) (NBAPPC-CA)				
Issue State: 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				
Level Name	Level	Age 0-75	Age 76-80	Age 81-85
GA	4	7.00%	4.75%	3.25%
Agent+	3	6.75%	4.25%	2.75%
Agent	2	6.00%	3.75%	2.25%
LOA	1	0.00%	0.00%	0.00%

Nassau Bonus Annuity / National Bonus Annuity Plus 10 Year - B (a) (b) (c) (d)				
eApp (NBA0EB) (NBAPEB) (NBAPEC-CA)				
Issue State: 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				
Level Name	Level	Age 0-75	Age 76-80	Age 81-85
GA	4	7.10%	4.85%	3.35%
Agent+	3	6.85%	4.35%	2.85%
Agent	2	6.10%	3.85%	2.35%
LOA	1	0.00%	0.00%	0.00%

Nassau Income Accelerator - A (a) (b) (c) (d)				
Paper App (NIA0PA) (NIA0PC-IL)				
Issue State: AL, AR, AZ, CO, DC, GA, HI, IA, IL, IN, KS, MD, MI, NC, ND, NE, NM, NV, OK, RI, SD, TN, WV				
Level Name	Level	Age 0-75	Age 76-80	Age 81-85
GA	4	7.25%	5.00%	3.00%
Agent+	3	6.75%	4.50%	2.50%
Agent	2	5.00%	3.50%	2.00%
LOA	1	0.00%	0.00%	0.00%

Nassau Income Accelerator - A (a) (b) (c) (d)				
eApp (NIA0EA) (NIA0EC-IL)				
Issue State: AL, AR, AZ, CO, DC, GA, HI, IA, IL, IN, KS, MD, MI, NC, ND, NE, NM, NV, OK, RI, SD, TN, WV				
Level Name	Level	Age 0-75	Age 76-80	Age 81-85
GA	4	7.35%	5.10%	3.10%
Agent+	3	6.85%	4.60%	2.60%
Agent	2	5.10%	3.60%	2.10%
LOA	1	0.00%	0.00%	0.00%

**GA Compensation Schedule: Nassau Growth Annuity-  
 Nassau Bonus Annuity – Nassau Income Accelerator**

Nassau Income Accelerator - B (a) (b) (c) (d)				
Paper App (NIA0PB)(NIA0PC-LA, NH, UT, VT, WY)				
Issue State: CT, DE, FL, ID, KY, LA, MS, MT, NH, OH, SC, TX, UT, VT, WI, WY				
Level Name	Level	Age 0-75	Age 76-80	Age 81-85
GA	4	7.00%	4.75%	2.75%
Agent+	3	6.75%	4.25%	2.25%
Agent	2	5.00%	3.25%	1.75%
LOA	1	0.00%	0.00%	0.00%

Nassau Income Accelerator - B (a) (b) (c) (d)				
eApp (NIA0EB) (NIA0EC-LA, NH, UT, VT, WY)				
Issue State: CT, DE, FL, ID, KY, LA, MS, MT, NH, OH, SC, TX, UT, VT, WI, WY				
Level Name	Level	Age 0-75	Age 76-80	Age 81-85
GA	4	7.10%	4.85%	2.85%
Agent+	3	6.85%	4.35%	2.35%
Agent	2	5.10%	3.35%	1.85%
LOA	1	0.00%	0.00%	0.00%

Nassau Income Accelerator - C (a) (b) (c) (d)				
Paper App (NIA0PC)				
Issue State: AK, MA, MN, MO, NJ, OR, PA, VA, WA				
Level Name	Level	Age 0-75	Age 76-80	Age 81-85
GA	4	7.00%	5.00%	2.00%
Agent+	3	6.75%	4.50%	1.67%
Agent	2	5.00%	3.50%	1.00%
LOA	1	0.00%	0.00%	0.00%

Nassau Income Accelerator - C (a) (b) (c) (d)				
eApp (NIA0EC)				
Issue State: AK, MA, MN, MO, NJ, OR, PA, VA, WA				
Level Name	Level	Age 0-75	Age 76-80	Age 81-85
GA	4	7.10%	5.10%	2.10%
Agent+	3	6.85%	4.60%	1.77%
Agent	2	5.10%	3.60%	1.10%
LOA	1	0.00%	0.00%	0.00%

Nassau Income Accelerator - D (a) (b) (c) (d)				
Paper App (NIA0PD)				
Issue State: CA				
Level Name	Level	Age 0-75	Age 76-80	Age 81-85
GA	4	7.00%	4.75%	2.75%
Agent+	3	6.75%	4.25%	2.25%
Agent	2	5.00%	3.25%	1.75%
LOA	1	0.00%	0.00%	0.00%

Nassau Income Accelerator - D (a) (b) (c) (d)				
eApp (NIA0ED)				
Issue State: CA				
Level Name	Level	Age 0-75	Age 76-80	Age 81-85
GA	4	7.10%	4.85%	2.85%
Agent+	3	6.85%	4.35%	2.35%
Agent	2	5.10%	3.35%	1.85%
LOA	1	0.00%	0.00%	0.00%

Nassau Bonus Annuity Plus (a) (b) (c) (d)				
10 Year - A				
Paper App (NBAPPA)				
Issue State: AL, AR, AZ, CO, DC, IA, IL, KS, MD, MI, MS, NC, ND, NE, NH, NM, NV, OK, SD, TN, VT, WV, WY				
Level Name	Level	Age 0-75	Age 76-80	Age 81-85
GA	4	7.25%	5.00%	3.25%
Agent+	3	6.75%	4.50%	2.75%
Agent	2	6.25%	4.00%	2.25%
LOA	1	0.00%	0.00%	0.00%

Nassau Bonus Annuity Plus (a) (b) (c) (d)				
10 Year - A				
eApp (NBAPEA)				
Issue State: AL, AR, AZ, CO, DC, IA, IL, KS, MD, MI, MS, NC, ND, NE, NH, NM, NV, OK, SD, TN, VT, WV, WY				
Level Name	Level	Age 0-75	Age 76-80	Age 81-85
GA	4	7.35%	5.10%	3.35%
Agent+	3	6.85%	4.60%	2.85%
Agent	2	6.35%	4.10%	2.35%
LOA	1	0.00%	0.00%	0.00%

**GA Compensation Schedule: Nassau Growth Annuity-  
 Nassau Bonus Annuity – Nassau Income Accelerator**

Nassau Bonus Annuity Plus (a) (b) (c) (d) 10 Year - A				
Paper App (NBAPPB)				
Issue State: 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				
Level Name	Level	Age 0-75	Age 76-80	Age 81-85
GA	4	7.00%	4.75%	3.25%
Agent+	3	6.75%	4.25%	2.75%
Agent	2	6.00%	3.75%	2.25%
LOA	1	0.00%	0.00%	0.00%

Nassau Bonus Annuity Plus (a) (b) (c) (d) 10 Year - A				
eApp (NBAPEB)				
Issue State: 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				
Level Name	Level	Age 0-75	Age 76-80	Age 81-85
GA	4	7.10%	4.85%	3.35%
Agent+	3	6.85%	4.35%	2.85%
Agent	2	6.10%	3.85%	2.35%
LOA	1	0.00%	0.00%	0.00%

Nassau Bonus Annuity Plus (a) (b) (c) (d) 10 Year - A				
Paper App (NBAPPC)				
Issue State: CA				
Level Name	Level	Age 0-75	Age 76-80	Age 81-85
GA	4	7.00%	4.75%	3.25%
Agent+	3	6.75%	4.25%	2.75%
Agent	2	6.00%	3.75%	2.25%
LOA	1	0.00%	0.00%	0.00%

Nassau Bonus Annuity Plus (a) (b) (c) (d) 10 Year - A				
eApp (NBAPEC)				
Issue State: CA				
Level Name	Level	Age 0-75	Age 76-80	Age 81-85
GA	4	7.10%	4.85%	3.35%
Agent+	3	6.85%	4.35%	2.85%
Agent	2	6.10%	3.85%	2.35%
LOA	1	0.00%	0.00%	0.00%

**FOOTNOTES:**

- (a) **Products are subject to state approval and may not be available in all states.** Visit [Salesnet.nfg.com](https://Salesnet.nfg.com) > [Learn > State Availability](#) for current availability. Nassau Life and Annuity Company is authorized for business in all jurisdictions except ME and NY. In California, Nassau Life and Annuity Company conducts business as “Nassau Life and Annuity Insurance Company”. Business in New York, Maine, and Puerto Rico is conducted by Nassau Life Insurance Company. Maximum compensation shall be paid in accordance with Applicable Law and New York Insurance Law.
- (b) A 100% charge back will occur upon a full or partial surrender of the contract within 6 months of issue. A 50% charge back will occur upon a full or partial surrender of the contract in months 7-12.
- (c) A 100% charge back will occur when the death benefit is paid upon the death of any Owner within 6 months of issue. A 50% chargeback will occur when the death benefit is paid upon the death of any Owner in months 7-12.
- (d) Commission rates are based on the age of the oldest Owner. If the contract is owned by an entity, then commission rates are based on the age of the oldest Annuitant.

This Schedule and Footnotes form a part of the Nassau Agreement (“Agreement”) and is subject to all terms and conditions thereof. This Compensation Schedule may be unilaterally modified by Nassau in whole or in part from time to time through standard Nassau communication procedures and such modification shall have the same force and effect as if this schedule had been physically amended. Acknowledgement by initial or signature is not required for such modification. Notice and acceptance are confirmed upon submission of an application for a product subject to an applicable Compensation Schedule which forms part of the Agreement.