

# CORPORATE PROFILE

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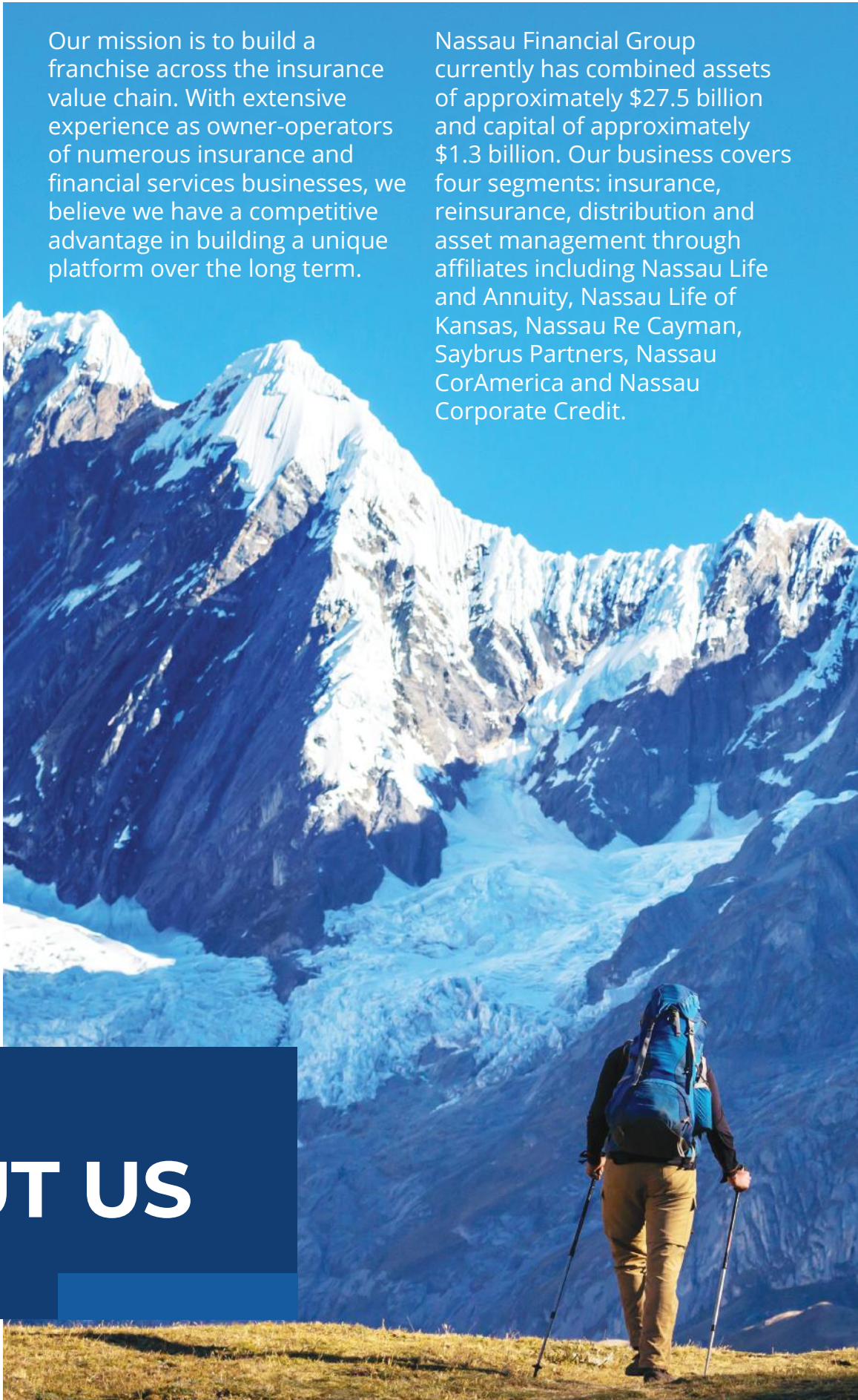
Working harder to be your carrier of choice



1 American Row  
Hartford, Connecticut  
[www.nfg.com](http://www.nfg.com)

# LETTER TO OUR COMMUNITY

WE'RE PROUD  
OF OUR  
HISTORY OF  
KEEPING OUR  
PROMISES SINCE  
**1851**



Our mission is to build a franchise across the insurance value chain. With extensive experience as owner-operators of numerous insurance and financial services businesses, we believe we have a competitive advantage in building a unique platform over the long term.

Nassau Financial Group currently has combined assets of approximately \$27.5 billion and capital of approximately \$1.3 billion. Our business covers four segments: insurance, reinsurance, distribution and asset management through affiliates including Nassau Life and Annuity, Nassau Life of Kansas, Nassau Re Cayman, Saybrus Partners, Nassau CorAmerica and Nassau Corporate Credit.



## A RICH HERITAGE WITH A NEW BEGINNING

Thank you for your interest in Nassau. We founded the company in 2015 to build a franchise that would meet the changing needs of both agents and consumers. Starting in 2016, we acquired several insurance companies, including Phoenix and Constitution Life. These companies boast long, storied histories of protecting families and retirees through many difficult times. We welcome the opportunity to assume stewardship of these legacies and the clients who placed their trust in them.

As we head into the future, we will continue to offer innovative insurance products that will meet a broad set of your needs. We will remain focused on three core values. First, we will provide high quality service when questions arise or needs change. Second, we will conduct our business with a long-term view because our commitments to you are for a lifetime. Finally, we will strive to earn and keep your trust in everything we do.

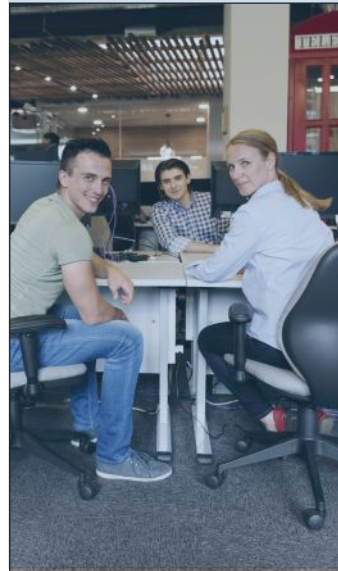
In this profile, learn more about our heritage, our strength, and our future direction. If you have any additional questions, don't hesitate to visit our website or call our service center at the numbers listed in the back. We look forward to serving you in the coming years.

Regards,

**PHIL GASS**  
CHIEF EXECUTIVE OFFICER

# ABOUT US

# OUR 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.

## WE PROUDLY MANAGE POLICIES ISSUED BY THESE AND OTHER CARRIERS

-  American Exchange Life Insurance Company
-  American Pioneer Life Insurance Company
-  American Progressive Life & Health Insurance Company of New York
-  Nassau Life Insurance Company of Texas (formerly Constitution Life)
-  Guarantee Reserve Life Insurance Company
-  Marquette National Life Insurance Company
-  Nassau Life and Annuity Company (formerly Phoenix)
-  Nassau Life Insurance Company (formerly Phoenix)
-  North American Company of Life and Health
-  North American Insurance Company of New York
-  Pennsylvania Life Insurance Company
-  PHL Variable Insurance Company
-  Nassau Life Insurance Company of Kansas (formerly Pyramid)
-  Union Bankers Insurance Company
-  UnioNational Life Insurance Company

# FINANCIAL STRENGTH

## KEEPING OUR PROMISES SINCE 1851

Headquartered in Hartford, Connecticut, Nassau has several insurance company subsidiaries including its flagship, Nassau Life and Annuity Company. These insurance companies became part of Nassau in 2016 and since then have improved in financial strength and liquidity.

**542,000**  
POLICIES AND  
CONTRACTS<sup>1</sup>

**12,250**  
LICENSED  
PRODUCERS



**1851**  
FOUNDING YEAR

**\$27.5B**  
COMBINED ASSETS<sup>1</sup>

**542,000**  
POLICIES AND  
CONTRACTS<sup>1</sup>

**\$1.3B**  
TOTAL ADJUSTED  
CAPITAL<sup>1</sup>

<sup>1</sup>Assets, capital, policies and contracts of all Nassau entities as of 3/31/21.

# HISTORY



1865

PHOENIX INSURES ABRAHAM LINCOLN

**NASSAU RE FOUNDED**  
*Nassau Re is founded and over the next two years acquires Phoenix, Saybrus Partners, Constitution Life and CorAmerica and forms Nassau Re Cayman, and Nassau Corporate Credit.*

2015

**Breathe Easy.**

Our Non-Smoker Discount will increase your mortgage life insurance prospects without increasing your administrative paperwork.  
 We've reduced monthly premiums by 20% for people who don't smoke cigarettes or have kicked the habit for more than a year.

1967

RECOGNIZES HAZARDS OF SMOKING

As the hazards of smoking gain mainstream public awareness, Phoenix is the first to offer discounted premiums on all policies to nonsmokers.

The Phoenix Board of Directors votes that the premiums on policies issued to President Lincoln, Vice President Hamlin and Speaker Colfax "be tendered to them as a gratuity." After Lincoln is assassinated, Phoenix issues a policy to the new president, Andrew Johnson, "free for one year."

- 1851 American Temperance is founded
- 1865 Phoenix insures Abraham Lincoln
- 1914 Pyramid Life issues first policy
- 1926 Introduces financial planning
- 1929 Constitution Life founded
- 1955 First to reduce rates for women
- 1966 Offers Medicare supplement coverage
- 1967 First to offer nonsmoker discount
- 2015 Nassau is founded

*Important Announcements* 1955

- **DIVIDENDS INCREASED**  
 Another half million dollar jump in dividends, effective January 1, 1956 — representing an average increase of approximately 7%.
- **NEW SUPER-COMPETITIVE POLICY**  
 MAJOR PROTECTIVE LIFE — \$25,000 minimum, Whole Life plan with standard benefits. Issued ages 0 to 70—even higher ages considered. Issued to 500% mortality. Exceptionally low cost makes "Major Protective" one of the top buys in the life insurance industry.
- **SPECIAL RATES FOR WOMEN**  
 "Major Protective" issued to women at rated ages three years younger than men! The ideal contract for estate situations where wife-insurance is indicated.

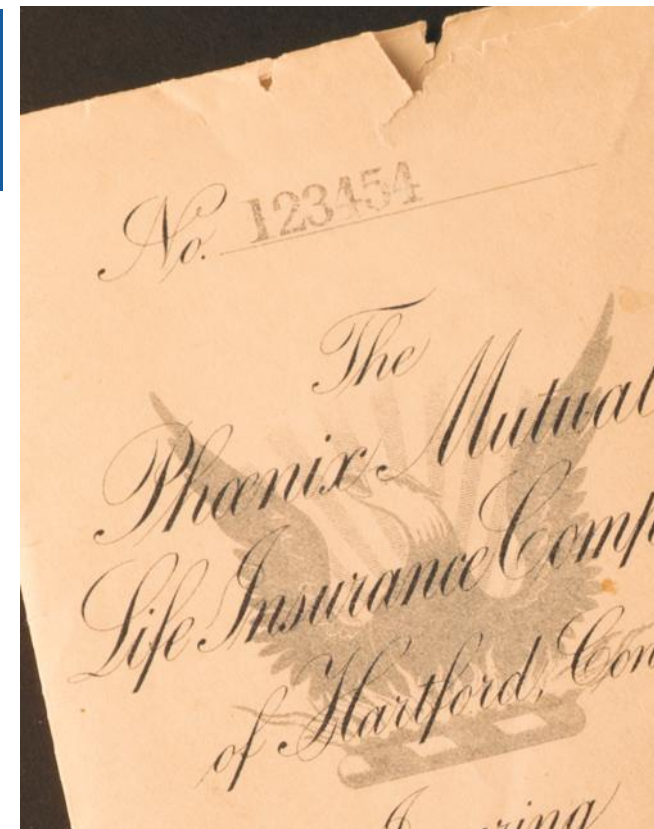
**PHOENIX MUTUAL**  
 LIFE INSURANCE COMPANY

FIRST COMPANY TO REDUCE RATES FOR WOMEN

Recognizing that women generally live longer than men, Phoenix is the first company to offer reduced life insurance premium rates for women.

1851

Phoenix is founded by a group of prominent business, religious and civic leaders in Hartford, Connecticut as the American Temperance Life Insurance Company, a company that insures only those who abstain from alcohol.



FOUNDED TO PURSUE A SOCIAL CAUSE



1926

HELPS CUSTOMERS WITH FINANCIAL PLANNING

Phoenix distributes "The Business of Running a Home" to help its customers create security and peace of mind through effective financial planning and budgeting.

# CORE OFFERINGS

We offer a wide array of annuity options that can help you secure a stable retirement. Our annuities have the flexibility to help provide predictable income, financial protection for your family and help pay for some of your rising health care costs.

## NASSAU GROWTH ANNUITY

Nassau Growth Annuity® is a fixed indexed annuity with features and options for enhanced accumulation, premium 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 ensure needed liquidity with flexible access to your money.



## 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.



## PERSONAL INCOME ANNUITY

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



## MULTI-YEAR GUARANTEED ANNUITIES

Nassau offers two multi-year guaranteed annuities, or MYGAs, that offer guaranteed interest rates for a stable source of interest income. Nassau MYAnnuity® and Nassau Simple Annuity<sup>SM</sup> are single premium deferred fixed annuities that offer different guarantee periods and liquidity options so you can choose the right product for your 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<sup>1</sup>, and features to meet other important financial goals like providing for your family.



## 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** - The Contract is not a Security. The Contract is not registered under the Securities Act of 1933 and is 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) and Nassau Simple Annuity (18FADTCP and ICC18FADTCP) 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 and NY, but that is subject to change. In New York, Nassau MyAnnuity (Form 171MGA) 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.

<sup>1</sup>This product is NOT medical or long-term care insurance.

# OTHER PRODUCTS

Though not currently offering these products, we administer a wide array of other insurance products, including:

MEDICARE SELECT

CANCER INSURANCE

ACCIDENT

DISABILITY INCOME

HOME HEALTH CARE

LONG TERM CARE

DENTAL

LIFE INSURANCE



# OUR IMPACT



## EDUCATION

“MY MENTOR HELPS ME WITH HOMEWORK AND SUPPORTS WHAT I DO – IT’S AWESOME!”

Employees have been mentoring students from Hartford’s Fred D. Wish School for over 30 years.



## HUNGER

“SEEING THE CHALLENGES PEOPLE FACE ON A DAILY BASIS REMINDS ME OF WHAT’S IMPORTANT IN LIFE.”

We are proud to support Hands on Hartford’s Community Meals program that provides clients with nutritious meals and access to respectful, comprehensive social support services.

**22,200**  
FRED D. WISH SCHOOL  
MENTORING HOURS

**16,000**  
SOUP KITCHEN  
MEALS SERVED

**800**  
PINTS ON SITE  
BLOOD DRIVE DONATIONS



# SHELTER

“WE HAD A GREAT DAY WORKING TOGETHER FOR A GOOD CAUSE.”

Habitat for Humanity relies on volunteers like Nassau employees to help build affordable homes for first time homeowners.

## COMMUNITY FOCUS

HELPING TO CREATE A BRIGHTER FUTURE FOR FAMILIES AND NEIGHBORHOODS

### OUR FOCUS

Today, we focus our neighborhood and community efforts to help people satisfy their basic protection needs — safe housing, adequate food, and strong early education. We support this mission through selective corporate support and very active, grass-roots driven employee volunteer programs.

### OUR COMMITMENT

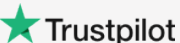
Our commitment to corporate social responsibility began more than 165 years ago. Despite the progress we made in the past, our communities need even more corporate support today. As a result, we continue to provide corporate support in a variety of ways to help the communities where we work.

### OUR COMMUNITY PARTNERS

- c Connecticut Science Center
- c Foodshare
- c Fred D. Wish School
- c Habitat for Humanity
- c Hands on Hartford
- c Journey Home
- c Riverfront Recapture
- c Camp Courant
- c Cayman Island Humane Society
- c YMCA Greater Hartford
- c American Red Cross
- c Leadership Greater Hartford
- c iQuilt
- c Rensselaer Literacy Volunteers
- c Ronald McDonald House
- c Leukemia & Lymphoma Society

## CUSTOMER SERVICE REVIEWS

Excellent 

Rated 4.8 out of 5, based on **1,740 reviews.** 



**FREDERICK S.**

**Excellent service provided by Ms. Robin Green...**

Thank you! She knew everything about the internal workings of the policy at issue and was most helpful in offering alternatives to illustrate. Ms. Greene was diligent in her service and went the extra mile.



**ERIC R.**

**Cindy was extremely helpful...**

when handling all my questions and needs in an effective and friendly manner. I hope if I ever need to call again that I will be lucky enough to get Cindy again. You can be very proud to have her on your team.



**RUSSEL H.**

**I had spectacular customer service...**

from Kristina yesterday. She provided me sufficient details about my life policy options so that I can make informed opinions.



**CINDY M.**

**Very helpful service in providing...**

all the information with clarity of each section in order to complete the form correctly. He was patient & knowledgeable of questions and or concerns that we have. He provided his undivided attention and we didn't feel rushed to move on to the next section.



**CAROL W.**

**Magan was fantastic...**

Receiving assistance from Megan was fast and easy. She knew exactly what I needed and fulfilled my request expediently.



**LULA W.**

**Kristina was the best...**

Kristina handled my issue with professionalism & compassion, I am beyond satisfied with the exceptional service I received from her, and honestly appreciate all of Kristina's effort on my behalf! Thank you!!!



**JOHN R.**

**Christina was extremely helpful ...**

...and provided me with valuable information and knowledge to assist me in making the best choice for my future retirement strategy



**JULIE H.**

**Savannah walked me through everything!**

Explained a lot to me. She is a great communicator and very knowledgeable. I appreciated that she was patient as we worked to make sense of my coverage. It's all Greek to me! Savannah was wonderful to work with!



**DAVE L.**

**Robin was quick!**

She was efficient and got right to the info we needed and made the adjustments we'd been planning with instant accuracy and clarity. She was very good!

# CONTACT US

## PHONE

Term and Whole Life: 1-800-628-1936

Variable and Universal Life: 1-800-541-0171

Life Insurance Claims: 1-800-814-3692

Annuities: 1-800-541-0171

Concierge Accounts: 1-888-799-9905

## Hours

Most lines are available Monday - Friday, 8:30 a.m. to 5:00 p.m. ET.  
The concierge line opens at 8:00 a.m. ET. Variable and Universal Life,  
and Annuities close at 6:00 p.m. ET.

## MAIL

### Regular Service

Nassau  
P.O. Box 22012  
Albany, NY 12201-2012

### Overnight

Nassau  
15 Tech Valley Drive  
Suite 201  
East Greenbush, NY 12061-4142

## WEBSITE

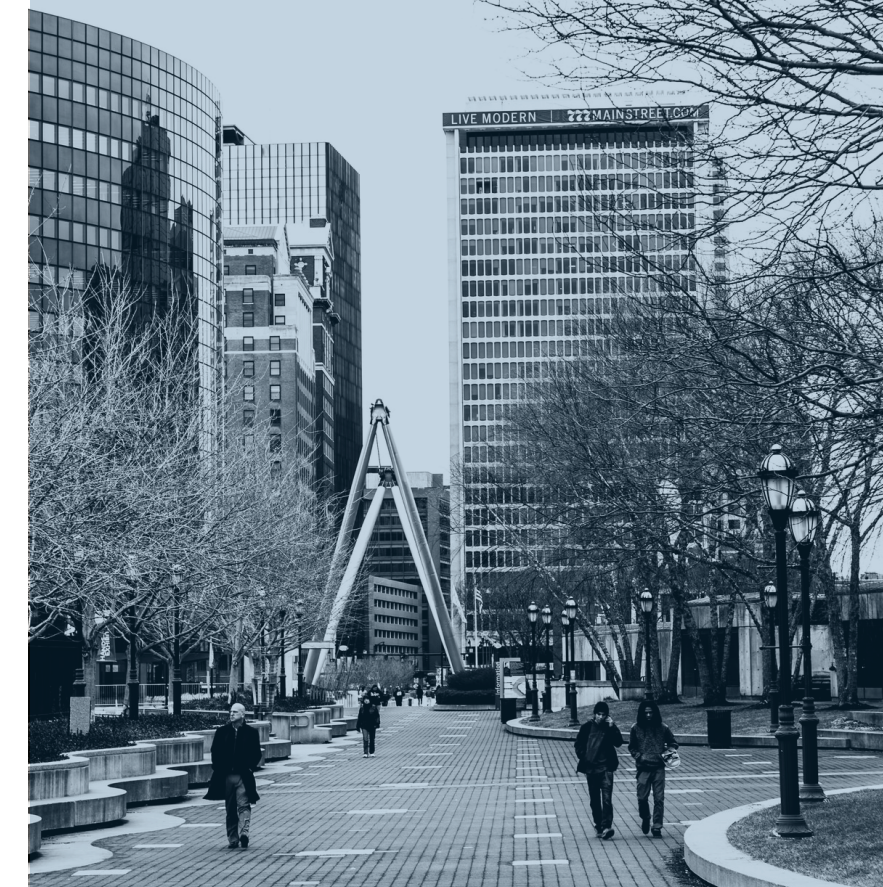
Find answers to your questions or send us a message on our service page found at:

<https://nfg.com/contact-service.html>

## IMPORTANT NOTE

The information set forth above is being provided for informational purposes and does not constitute a solicitation, offer or recommendation to buy a financial product or instrument and is not meant to provide investment advice. This information was last updated 04/2021 and is subject to change.

# A HISTORY OF KEEPING



# PROMISES SINCE 1851



# NASSAU



NASSAU