



# NASSAU ELITE 2020 PROGRAM

## BUILDING A WINNING TEAM TOGETHER

WE WANT TO PARTNER WITH YOU TO SERVE  
THE NEXT GENERATION OF CLIENT NEEDS

### STRONG COMPENSATION

Earn up to an additional 75 bps above our already competitive street-level producer compensation.

**+50 bps:** Earn an extra 50 bps for all new business issued during the 2020 calendar year.\* You will receive the compensation in a single, lump-sum payment after the close of the year.

**+25 bps:** Maintain qualifying levels in 2021 to receive an additional 25 bps on premium placed in 2020, for a total of 75 bps.\*

### ELITE SERVICE

Get direct access to a dedicated team of case managers, suitability analysts and service representatives. Enjoy express new business processing.

### ACCESS TO LEADERSHIP

Receive special invitations to conferences and events. Also, meet with Nassau Re's senior management and product development teams to share feedback and ideas.

\*Subject to production threshold of \$1.5M and placement rate of 80%, both subject to change in future years

## WE WANT TO BUILD THE NEXT GREAT INSURANCE FRANCHISE WITH YOU



The insurance landscape continues to rapidly change. That said, with change comes great opportunity. We want to work with you over the coming years to better serve the emerging needs of consumers in a digital age.

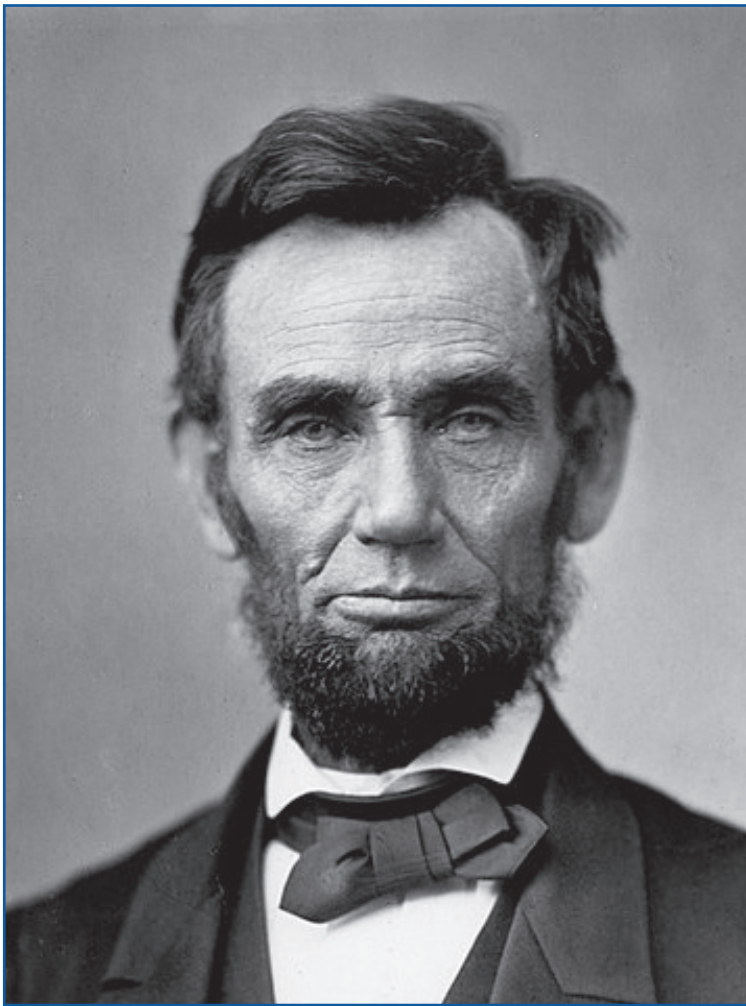
Meeting those demands will require a focus on the timeless core values of this business: Outstanding service, commitment to our partners and policyholders, and integrity in all we do.

We hope you will make a significant business commitment by qualifying for our Nassau Elite program in 2020.

Regards,

A stylized, handwritten signature in black ink, likely belonging to Phil Gass. The signature is fluid and cursive, with a long horizontal stroke at the end.

**PHIL GASS**  
CHAIRMAN AND CHIEF EXECUTIVE OFFICER



## 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 SHEET\*

**18.6B**

STATUTORY  
ASSETS

**\$858.2M**

STATUTORY SURPLUS  
& ASSET VALUATION  
RESERVE

**\$17.7B**

STATUTORY RESERVES  
& OTHER Liabilities\*

**104.9%**

SOLVENCY RATIO

\*As of 9/30/19 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 three entities.

## WE WANT TO RECOGNIZE

WE WANT TO SUPPORT OUR ELITE PRODUCERS WITH BENEFITS THAT BUILD ON GREAT MOMENTUM.

### HOW TO QUALIFY?

Production Threshold	• Sell at least \$1.5M annually • Minimum of 5 cases issued annually
Eligible Products*	Nassau Growth Annuity, Personal Income Annuity, Personal Protection Choice and Personal Retirement Choice (MY Annuity 5X, 7X does not apply)
Quality of Business	Placement Rate of 80% or higher

### HOW WILL WE SUPPORT YOU?

Strong Compensation	50 bps additional compensation on premium placed during the calendar year 2020. If you maintain qualifying levels in 2021, you will receive an additional 25 bps on premium placed in 2020, for a total of 75 bps. Elite Program payments will be paid in a lump sum during the first quarter following each qualifying year.
Elite Service	Comprehensive, dedicated Nassau Re sales and service support

**Other Important Details:** Qualification period runs from Jan. 1, 2020 to Dec. 31, 2020. Placed premium excludes free looks and cancellations. Qualification may not be transferred to another appointed individual/agent. Nassau is unable to substitute cash equivalent or awards in lieu of attendance. All Elite Program payments will be subject to product charge back rules. Some event expenses related to you (and your potential guests) that are associated with the Nassau Elite Producer Program may be taxable to you and reported on a 1099-NEC. You should consult your tax advisor if you have questions about the tax treatment related to any event-related expenses or your individual situation. Final qualification remains at the sole discretion of Nassau Re. This is not an all-inclusive list of the Nassau Elite 2020 Program rules. Please see program details at [salesnet.nsre.com/nassau-elite.html](https://salesnet.nsre.com/nassau-elite.html) for additional information and qualifications.

### Do you qualify to join the Nassau Elite Program?

Contact us to get **direct access** to our professional staff via email or on a dedicated phone line. Let's work together and create the best experience for your client!



Product sales must be appropriate, based on a comprehensive evaluation of the customer's financial situation needs and objectives. **For financial professional use only. Not for use with general public.** Product features, riders and availability may vary by state. NSRE and its insurers do not provide individual tax, financial or investment advice or act as a fiduciary in the sale or service of our insurance contracts. Guarantees are based on the claims-paying ability of the issuing company. Products 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 conduct business in MA, ME, MN and NY. In New York, annuities are issued by Nassau Life Insurance Company (East Greenbush, NY). Nassau Life and Annuity Company and Nassau Life Insurance Company are subsidiaries of Nassau Financial Group. The insurers are separate entities and each is responsible only for its own financial condition and contractual obligations. Nassau Re is a registered trademark by Nassau Reinsurance LLC.