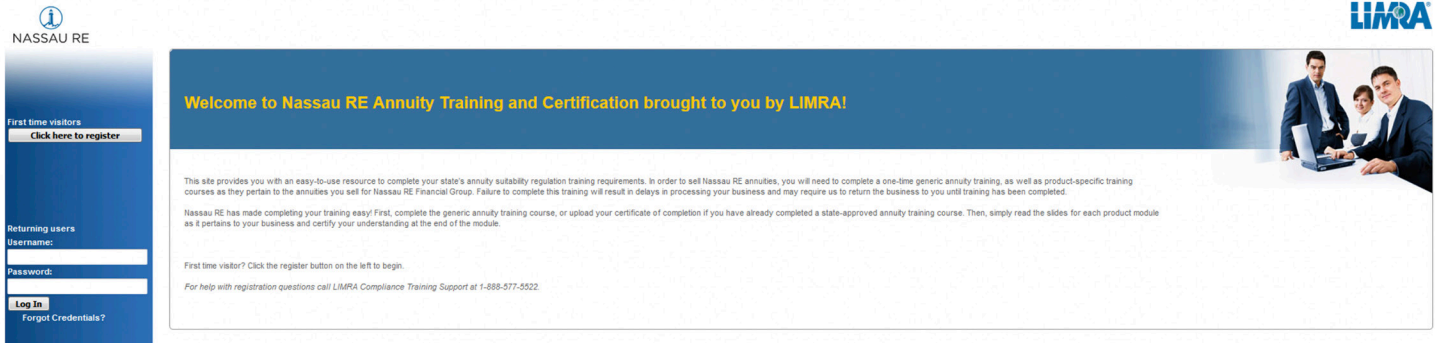


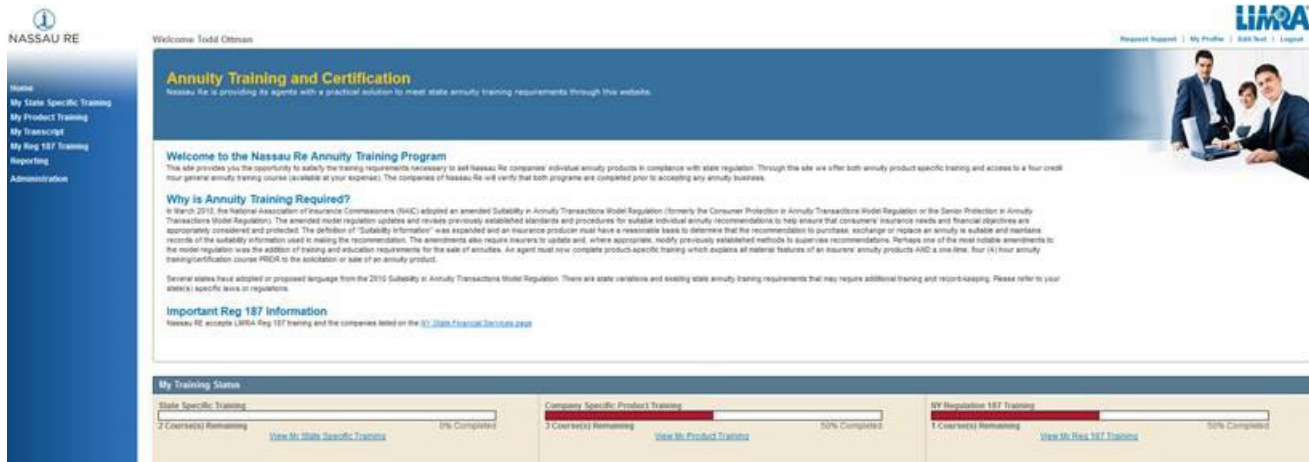
Nassau RE has chosen LIMRA to deliver our personalized annuity training for you, our producers. These presentations have been prepared by Nassau RE to educate you about our products, as required by the NAIC. Using the link provided to you, proceed to the LIMRA Nassau RE website to begin.



If you have not yet registered with LIMRA, you will need to do so first.

1. Enter your personal information
2. Enter your National Producer Number – you can look it up on this screen
3. Select the states in which you are appointed to sell our products
4. Create and confirm a password which must be eight characters and include one number

Once you are registered, you will be asked to login with your username (email) and password.

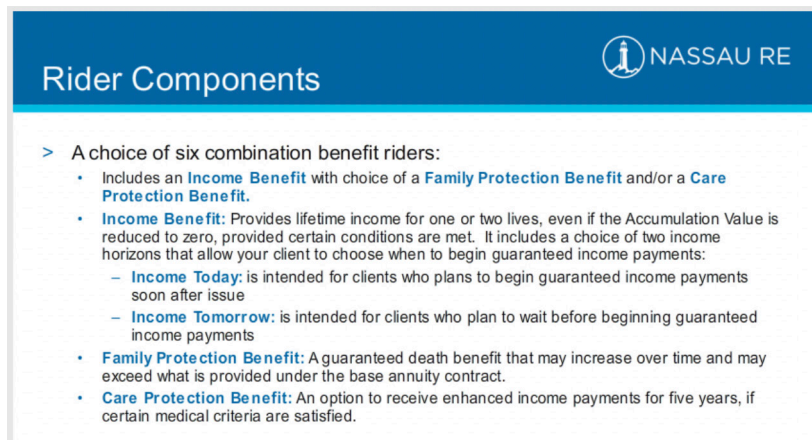


Your personal Annuity Training and Certification page is displayed. From this screen, you can view:

- your state specific training requirements and status
- your product training requirements and status
- your New York Regulation 187 Training for New York licensed producers
- a transcript outlining your training status

To begin your training:

1. Click on “View My State Specific Training” or “View My Product Training” or “New York Regulation 187 Training
2. A list of training requirements, specific to you, will be displayed.
3. As you complete a training segment, the Completion Date will be displayed.
4. When you click on a selection, the applicable training presentation will be displayed.
5. If you began a training session but did not complete it, you will be asked “Would you like to resume where you left off?” You have the option to resume the session (yes) or begin again.



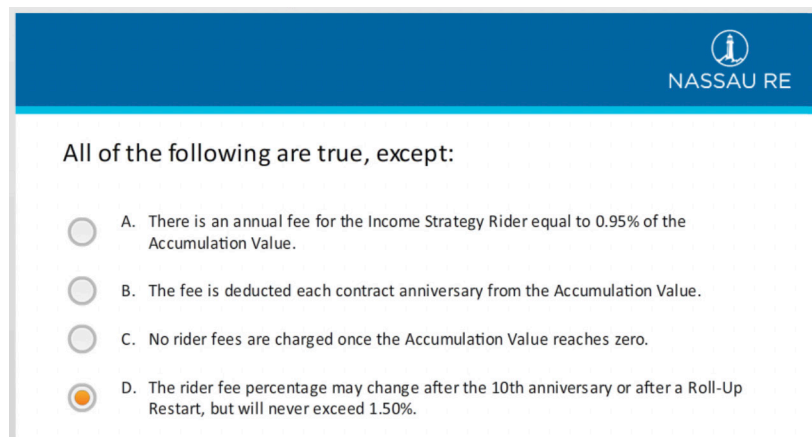
Rider Components

> A choice of six combination benefit riders:

- Includes an **Income Benefit** with choice of a **Family Protection Benefit** and/or a **Care Protection Benefit**.
- **Income Benefit:** Provides lifetime income for one or two lives, even if the Accumulation Value is reduced to zero, provided certain conditions are met. It includes a choice of two income horizons that allow your client to choose when to begin guaranteed income payments:
 - **Income Today:** is intended for clients who plans to begin guaranteed income payments soon after issue
 - **Income Tomorrow:** is intended for clients who plan to wait before beginning guaranteed income payments
- **Family Protection Benefit:** A guaranteed death benefit that may increase over time and may exceed what is provided under the base annuity contract.
- **Care Protection Benefit:** An option to receive enhanced income payments for five years, if certain medical criteria are satisfied.

How does the product training session work?

- Each training page is timed to allow you to read the entire page. When the “Next” button at the bottom of the page is highlighted, you can click on this button to move to the next page. You work at your own pace.
- At the end of the training session, there is a brief quiz that allows you to determine how well you understand the information provided. This is for your benefit and you will pass if you are at least 70% correct. You may find that you need to go back and review certain aspects of the product to be successful.



All of the following are true, except:

- A. There is an annual fee for the Income Strategy Rider equal to 0.95% of the Accumulation Value.
- B. The fee is deducted each contract anniversary from the Accumulation Value.
- C. No rider fees are charged once the Accumulation Value reaches zero.
- D. The rider fee percentage may change after the 10th anniversary or after a Roll-Up Restart, but will never exceed 1.50%.

- You may print a copy of the Training Certificate from the LIMRA website, but it is not necessary. Our files are updated nightly, keeping your completed training requirements current.

For Producer Use Only. Not for use with the public as sales literature.