

Nassau Life and Annuity Company (Company)
Nassau Life Insurance Company (Company)
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PHL Variable Insurance Company (Company)
PO Box 22012
Albany NY 12201-2012
1 (800) 628-1936

This certificate is issued upon request by the above named Owner that the original policy has been lost or destroyed. This certificate in no way changes or modifies the terms and conditions of the original policy, but is evidence solely that the above identified policy was issued. "Insured", "Policy", and "Face Amount", when used herein, shall mean "Annuitant", "Contract", and "Monthly life income payable on the Maturity Date", respectively, with respect to any annuity contract represented by this certificate.

No assignment of the policy represented by this certificate will be binding on the Company unless it is in writing and filed with the Company at its Main Administrative Office. The Company will not be responsible for the legal effect of any assignment.

Any additional information about the benefits or provisions of the policy may be obtained at any time by contacting the Company at its Main Administrative Office at the number listed above or by contacting your agent.

Countersigned



Secretary



President

**POLICY
CERTIFICATE**

