



Nassau Life and Annuity Company (the Company)
 Nassau Life Insurance Company (the Company)
 PHL Variable Insurance Company (the Company)
 Nassau Life and Annuity Insurance Company (the Company)
 PO Box 22012, Albany, NY 12201-2012
 1-800-541-0171

Lost Contract Agreement

Contract No.: _____

Insured: _____

This Agreement should be signed by:

- (1) The owner
- (2) All Assignees
- (3) Such others as the Company (Note: As used in this form, the word Company means the company that issued the contract.) may in its sole discretion require. Corporate signatures must be made by signature of officer other than the insured under the corporate title and show officer's title.
- (4) A separate Lost Contract Agreement must be completed for each contract.

The undersigned hereby affirm that the above contract cannot be located and is presumed to be lost, misplaced or destroyed.

The undersigned further affirm that, except for the respective interests of the undersigned as shown on the Company's records, no other party has any interest in the contract's ownership rights or benefits, through assignment, transfer, pledge or encumbrance of any nature whatsoever.

Each of the undersigned requests the Company to (check one only):

- Issue a contract certificate
- Issue a duplicate contract. (A fee of \$35.00 will be required.)
- Pay, without production of the lost contract, the proceeds due by surrender, maturity or death.

The undersigned do further request that until the whereabouts of the lost contract becomes known to the Company by written notice received at its Home Office, the Company waive any requirements of the lost contract that such contract be delivered to the Company as a prerequisite to any transaction involving such contract.

In consideration for the Company's acquiescence to any of the foregoing requests, each of the undersigned agrees to return to the Company the duplicate contract if the lost contract is found and to, jointly or severally, (at the sole discretion of the Company), defend and indemnify the Company for any loss, damage, or expense which it may sustain by reason of its acquiescence to any of the foregoing requests.

 Witness

 Owner

 Date

 Witness

 Assignee

 Date

 Witness

 Other

 Date