Clear Spring
Life and Annuity Company

Annuity Rate Sheet
Effective 11/2/2026

Preserve Multi-Year Guaranteed Annuity

Guaranteed Period Option	3-Year	4-Year	5-Year	6-Year	7-Year	8-Year	9-Year	10-Year
Low Band Q-$5,000 NQ- $10,000-$99,999	5.35%	5.50%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%
High Band $100,000+	5.65%	5.80%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%

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Interest rates are effective as of 11/2/2026 and guaranteed for the initial term. Future interest rates are subject to change at the discretion of Clear Spring Life and Annuity Company, subject to the minimum guarantees.

Minimum deposit of $100,000 is required for the High Band Rate

The rates shown above will apply to applications received in the Home Office on or after the date in which a rate change becomes effective. We will hold previous rates if the signed application is received into the Home Office on the last business day prior to the rate change, by 12:00 am EST. The previous rates will be held for up to 45 calendar days from the date the application is received. If the policy is not issued within 45 calendar days of the date received, current rates will be used.

IMPORTANT INFORMATION This material is for informational or educational purposes only, and is not a recommendation to buy, sell, hold or rollover any asset. It does not take into account the specific financial circumstances, investment objectives, risk tolerance, or needs of any specific person. In providing this information, Clear Spring Life and Annuity Company (d/b/a Clear Spring Life and Annuity Insurance Company in California) ("Clear Spring Life") is not acting as your fiduciary as defined by the Department of Labor.

Clear Spring Life, whose office is located at 10555 Group 1001 Way, Zionsville, Indiana, issues the Preserve Multi-Year Guaranteed Annuity on form number GLA-MYGA-01 or variations of such. The products and/or certain product features may not be available in all states. Clear Spring Life is not licensed in New York.

Annuity contracts contain limitations. Please consult the contract for more details regarding these limitations such as, if applicable, varying surrender periods, surrender charges associated with early withdrawals and market value adjustments. This material is provided for clarification of benefits which may be included in the contract when it is issued. It is for informational purposes only. In the event of any ambiguity or conflict of terms between this material and the annuity contract, the terms of the annuity contract shall be controlling. Guarantees are based on the claims-paying ability of Clear Spring Life.

Customers buying an annuity to fund an IRA or qualified retirement plan should do so for reasons other than tax-deferral. IRAs and qualified plans—such as 401(k)s and 403(b)s—are already tax-deferred. Therefore, an annuity should be used only to fund an IRA or qualified plan to benefit from the annuity's features other than tax deferral.

Neither Clear Spring Life nor its representatives provide legal or tax advice. For legal or tax advice concerning your specific situation, please consult an attorney or tax professional.

This is a solicitation for insurance.

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Effective 11/2/2026

ClearFlex Fixed Indexed Annuity

Strategies		
Fixed Rate	1-Year Fixed Rate	4.90%
S&P 500 Index	1-Year Pt-to-Pt w/ Participation	50%
S&P 500 Index	1-Year Pt-to-Pt w/ Annual Cap	10.75%
S&P MARC 5% Excess Return Index	1-Year Pt-to-Pt w/ Participation	190%
S&P 500 Sector Rotator Daily RC2 5% Index ER	1-Year Pt-to-Pt w/ Participation	165%
BNP Paribas Technology Balanced 7	1-Year Pt-to-Pt w/ Participation	145%

Highlander Fixed Indexed Annuity

Strategies		
Fixed Rate	1-Year Fixed Rate	3.70%
S&P 500 Index	1-Year Pt-to-Pt w/ Participation	45%
S&P 500 Index	1-Year Pt-to-Pt w/ Annual Cap	7.50%
S&P MARC 5% Excess Return Index	1-Year Pt-to-Pt w/ Participation	180%
S&P 500 Dynamic Intraday TCA Index	1-Year Pt-to-Pt w/ Participation	55%
Premium Bonus*		10%

Highlander 7 Fixed Indexed Annuity

Strategies		
Fixed Rate	1-Year Fixed Rate	4.70%
S&P 500 Index	1-Year Pt-to-Pt w/ Participation	50%
S&P 500 Index	1-Year Pt-to-Pt w/ Annual Cap	10.25%
S&P MARC 5% Excess Return Index	1-Year Pt-to-Pt w/ Participation	185%
S&P 500 Dynamic Intraday TCA Index	1-Year Pt-to-Pt w/ Participation	60%

ViStar Fixed Indexed Annuity

Strategies

Fixed Rate	1-Year Fixed Rate	3.50%
S&P 500 Index	1-Year Pt-to-Pt w/ Annual Cap	6.00%
S&P 500 Index	1-Year Pt-to-Pt w/ Participation	35%
S&P 500 Sector Rotator Daily RC2 5% Index ER	1-Year Pt-to-Pt w/ Participation	125%
S&P Economic Cycle Factor Rotator Index	1-Year Pt-to-Pt w/ Participation	125%
S&P MARC 5% Excess Return Index	1-Year Pt-to-Pt w/ Participation	140%

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High Band $100,000+	5.65%	5.80%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%

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*A premium bonus of 10% will be added to the Account Value for all premium deposited in the first year. A recapture charge may be applied for early withdrawals. This bonus is not applied to any Lifetime Withdrawal Rider.

The rates shown above will apply to applications received in the Home Office on or after the date in which a rate change becomes effective. We will hold previous rates if the signed application is received into the Home Office on the last business day prior to the rate change, by 5:00 pm EST. The previous rates will be held for up to 45 calendar days from the date the application is received. If the policy is not issued within 45 calendar days of the date received, current rates will be used.

Rates as stated are effective as of 11/2/2026 and guaranteed for the initial term.
Future rates are subject to change at the discretion of Clear Spring Life and Annuity Company, subject to the minimum guarantees.

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Clear Spring Life, whose office is located at 10555 Group 1001 Way, Zionsville, Indiana, issues the ClearFlex Fixed Indexed Annuity on form number ICC21-I-FLEX-BASE or variations of such, and ICC21-I-FLEX-BASE-ID in Idaho, the ViStar Fixed Indexed Annuity on form number GLA-INDEX-02 and GLA-INDEX-02-ID in Idaho, the Highlander Fixed indexed Annuity on form number GLA-INDEX-02 and GLA-INDEX-02-ID in Idaho, the Highlander 7 Fixed Indexed Annuity on form number GLA-INDEX-07M and GLA-INDEX-07M-ID in Idaho, and the Preserve Multi-Year Guaranteed Annuity on form number GLA-MYGA-01, or variations of such. Product and/or certain features may not be available in all states.
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