

ClearFlex[®] Fixed Indexed Annuity

Product Guide

The ClearFlex Fixed Indexed Annuity is a flexible premium, deferred fixed indexed annuity that allows you to accumulate funds and benefit from tax deferral all while maintaining a simplified allocation.

Issue Age

0-80

Premiums

- Minimum Qualified – \$5,000
- Minimum Non-Qualified – \$10,000
- Maximum – \$1,000,000 per life (without Company approval)
- Additional Deposits – Minimum \$1,000 for a one-time deposit or \$250 for monthly, systematic deposits for up to 10 years

Fixed Account

- Fixed Rate – 1-year Fixed Interest

Indexed Account Strategies

- **S&P 500** – 1-year Point to Point with Cap
- **S&P 500** – 1-year Point to Point with Participation Rate
- **S&P MARC 5% Index** – 1-year Point to Point with Participation Rate
- **S&P 500 Sector Rotator Daily RC2 5% Index** – 1-year Point to Point with Participation Rate
- **BNP Paribas Technology Balanced 7 Index** – 1-year Point to Point with Participation Rate

Allocations and Reallocations

Subsequent premiums will be deposited in the 1-year Fixed Strategy and can be reallocated at the next contract anniversary. Policyholders may switch between at the end of each contract year. Notice of reallocation must be given within 10 business days of the anniversary.

Surrender Charge Schedule

Surrender charge percentages apply to the Account Value. Surrender charges will not be allowed to reduce the Surrender Value below the Minimum Guaranteed Contract Value (MGCV).

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Surrender Charge	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

10% Penalty-Free Withdrawal

A penalty-free withdrawal of up to 10% of the initial Premium payment is available in the first Contract Year. In years 2+, a withdrawal of up to 10% of the Account Value calculated as of the last Contract Anniversary is available. Surrender charges and market value adjustment (MVA) will be waived on the penalty-free amount withdrawn.

Market Value Adjustment

Any amounts payable that are assessed a surrender charge will also be subject to a MVA, which may increase or decrease the amount payable. The MVA generally increases the contract withdrawal value when interest rates fall, and decreases the contract withdrawal value when interest rates rise. MVA is waived at death.

Surrender Value

The greater of 1) the cash Surrender Value; or 2) the MGCV, which is equal to 87.5% of total Premium, less withdrawals, accumulated at the nonforfeiture interest rate.

Death Benefit

The greater of 1) the Account Value; or 2) the Surrender Value.

Annuitization Options

- Life Annuity
- Life Annuity with Guaranteed Period
- Joint and Last Survivor Annuity
- Certain Period from 5-20 years

Nursing Home Care Rider

This contract provides access to the full account value, without a surrender charge or MVA, should the Owner become confined to a nursing home for a period of 90 consecutive days after the first contract year. Must be issued prior to the Owner's age of 76. Not available in Massachusetts.

Terminal Illness Rider

If the Owner becomes terminally ill one year after the issue date, the full Account Value may be accessed without a surrender charge or MVA. Must meet certain criteria.

Important Information

Standard & Poor's®

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BNP

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Clear Spring Life and Annuity Company

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Withdrawals of taxable amounts are subject to ordinary income tax and if made before age 59½, may be subject to a 10% federal income tax penalty.

Guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company and are subject to product terms, exclusions, and limitations.

Annuities are issued by Clear Spring Life and Annuity Company, 10555 Group 1001 Way, Zionsville, Indiana.

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 ClearFlex® Fixed Indexed Annuity and/or certain 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 withdrawal periods, withdrawal charges associated with early withdrawals, surrenders and market value adjustments. Annuity contracts involve investment risk including possible loss of value.

This material is for informational purposes only and is provided for clarification of benefits which may be included in the annuity contract when it is issued. 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.

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This is a solicitation for insurance.

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ViStarTM Fixed Indexed Annuity

Product Guide

ViStar is a single premium, deferred, fixed indexed annuity that offers multiple index options and methodologies to provide the opportunity for a well-diversified allocation, and can provide a living benefit of income that can last as long as you live.

Issue Age

0-80

Premiums

- Minimum Qualified - \$5,000
- Minimum Non-Qualified - \$10,000
- Additional - \$500 minimum (First contract year only)
- Maximum \$1,000,000

Fixed Account

- Fixed Rate - 1-Year Fixed Interest

A fixed interest account provides a fixed, guaranteed interest rate that is declared each year and will never be less than the Guaranteed Minimum Interest Rate shown in your contract.

Indexed Account Strategies

(All Strategies are 1-Year Point-to-Point)

- S&P 500 - with Cap
- S&P 500 - with Participation Rate
- S&P 500 Sector Rotator Daily RC2 5% Index ER - with Participation Rate
- S&P Economic Cycle Factor Rotator Index - with Participation Rate
- S&P MARC 5% Excess Return Index - with Participation Rate

Account Minimum

\$2,000 to each account selected.

Allocations and Reallocations

Subsequent premiums in the first year are deposited in the 1 Year fixed interest strategy. Premiums can be reallocated at the end of each contract year. Written notice must be given within 10 business days after the anniversary date.

Minimum Guaranteed Contract Value

Minimum Guaranteed Contract Value (MGCV) is equal to 87.5% of premium, less withdrawals, accumulated at the Nonforfeiture Interest Rate.

Surrender Charge

Surrender charge percentages apply to the Account Value after the Market Value Adjustment (see below). Surrender charges will not be allowed to reduce the surrender value below the MGCV.

Surrender Charge Schedule

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Most States	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%
Variation	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

Variation applies to AK, CA, CT, FL, MN, MO, OH, OK, OR, PA, SC, TX, UT, WA.

Market Value Adjustment

Any amounts payable that are assessed a surrender charge will also be subject to a Market Value Adjustment (MVA), which may increase or decrease the amount payable. The MVA generally increases the contract withdrawal value when interest rates fall, and decreases the contract withdrawal value when interest rates rise. The MVA is not applied a) at the end of the surrender charge period; b) to penalty-free withdrawals; c) to the death benefit at the death of the owner; or d) to any settlement option after the 5th contract year with the payments being made over at least 5 years. The MVA is not applicable in California or Florida.

Death Benefit

All surrender charges are waived upon death of the Owner (or first Joint Owner).

Annuitization Options

If annuitization is after the end of the fifth contract year, the full account value may be applied to an annuitization option with payments over at least 5 years.

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Accessing Your Money

10% Penalty- Free Withdrawal

A penalty-free withdrawal of up to 10% of the Account Value calculated as of the last Contract Anniversary. Surrender charges and market value adjustment will be waived on the penalty-free amount withdrawn.

Amounts withdrawn in excess of the penalty-free amount will incur a surrender charge and market value adjustment, if applicable. Surrender charges on Internal Revenue Service (IRS) required minimum distributions (RMD) exceeding the penalty-free withdrawal amount will be waived.

Nursing Home Care Rider*

This contract provides access to the full account value, without surrender charges and market value adjustment, should the owner become confined to a nursing home for a period of 90 consecutive days after the first contract year. The contract must be issued prior to the owner's age of 76. Not available in MA.

Terminal Illness Rider*

If the owner becomes terminally ill 1 year after the policy was purchased or is deemed to be terminally ill by a physician, the full account value may be accessed without surrender charges or market value adjustment. Eligibility is subject to rider provisions, which are:

1. Physician must certify that the owner's life expectancy is nine months or less;
2. Owner is diagnosed with a heart attack, stroke or life threatening cancer after the policy was purchased, in force for 1 year and owner is not over the age of 70.

* To meet the criteria for this Rider, the contract must be in force for a minimum of one year. Some state variations apply. See Rider for more details.

Lifetime Withdrawal Rider

Issue Limit

Minimum Issue age of 50 (based on age of Covered Person).

Waiting Period

Income withdrawals may begin any time after the first contract year and after owner has attained age 60.

Benefit Base Bonus

5% bonus on premium in the first contract year added to the income benefit base.

Benefit Base

Benefit base will grow for 10 years by the dollar amount credited to the account value multiplied by 4% guaranteed on each anniversary.

Annual Rider Charge Rate

0.90% will be calculated on, and deducted from, the account value.

Rider Termination

Rider may be terminated any time after the first contract year at the owner's request. Once the rider is terminated, it cannot be reinstated. Rider will automatically terminate upon:

- Surrender of the contract;
- Election of a settlement option under the annuity provision of the contract;
- Death of the owner prior to the lifetime withdrawal election date, unless the contract is continued by the surviving spouse, or upon death of the last covered person after the lifetime withdrawal election date;
- Change in ownership or annuitants under the contract, unless continued by the surviving spouse; or
- The maturity date, if the lifetime withdrawal election date has not occurred.

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HighlanderTM Fixed Indexed Annuity

Product Guide

The Highlander Fixed Indexed Annuity is a single premium, deferred, fixed indexed annuity that allows you to accumulate funds, benefit from tax deferral, maintain a simplified allocation, and can provide a living benefit of income that can last as long as you live.

Issue Age

0-80

Premiums

- Minimum Qualified - \$5,000
- Minimum Non-Qualified - \$10,000
- Additional - \$500 minimum (First contract year only)
- Maximum \$1,000,000

Fixed Account

- Fixed Rate - 1-Year Fixed Interest

A fixed interest account provides a fixed, guaranteed interest rate that is declared each year and will never be less than the Guaranteed Minimum Interest Rate shown in your contract.

Indexed Account Strategies

- S&P 500 - 1-Year Point-to-Point with Cap
- S&P 500 - 1-Year Point-to-Point with Participation Rate
- S&P MARC 5% Excess Return Index - 1-Year Point-to-Point with Participation Rate

Allocations and Reallocations

Subsequent premiums in the first year are deposited in the 1 Year fixed interest strategy. Premiums can be reallocated at the end of each contract year. Written notice must be given within 10 business days after the anniversary date.

Surrender Charge

Surrender charge percentages apply to the Account Value after the Market Value Adjustment (see below). Surrender charges will not be allowed to reduce the surrender value below the MGCV.

Surrender Charge Schedule

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Most States	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%
Variation	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

Variation applies to AK, CA, CT, FL, MN, MO, OH, OK, OR, PA, SC, TX, UT, WA.

Market Value Adjustment

Any amounts payable that are assessed a surrender charge will also be subject to a Market Value Adjustment (MVA), which may increase or decrease the amount payable. The MVA generally increases the contract withdrawal value when interest rates fall, and decreases the contract withdrawal value when interest rates rise. The MVA is not applied a) at the end of the surrender charge period; b) to penalty-free withdrawals; c) to the death benefit at the death of the owner; or d) to any settlement option after the 5th contract year with the payments being made over at least 5 years. The MVA is not applicable in California or Florida.

Death Benefit

All surrender charges are waived upon death of the Owner (or first Joint Owner).

Annuitization Options

If annuitization is after the end of the fifth contract year, the full account value may be applied to an annuitization option with payments over at least 5 years.

Minimum Guaranteed Contract Value

Minimum Guaranteed Contract Value (MGCV) is equal to 87.5% of premium, less withdrawals, accumulated at the Nonforfeiture Interest Rate.

Account Value Bonus

8% bonus on premium in the first contract year added to the account value. This bonus is not included in the Benefit Base calculation.

Premium Bonus Recapture Schedule

Year	1	2	3	4	5	6	7	8	9	10	11+
%	100%	90%	80%	70%	60%	50%	40%	30%	20%	10%	0%

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Accessing Your Money

10% Penalty- Free Withdrawal

A penalty-free withdrawal of up to 10% of the Account Value calculated as of the last Contract Anniversary is available. Surrender charges and market value adjustment will be waived on the penalty-free amount withdrawn.

Amounts withdrawn in excess of the penalty-free amount will incur a surrender charge and market value adjustment, if applicable. Surrender charges on Internal Revenue Service (IRS) required minimum distributions (RMD) exceeding the penalty-free withdrawal amount will be waived.

Nursing Home Care Rider*

This contract provides access to the full account value, without surrender charges and market value adjustment, should the owner become confined to a nursing home for a period of 90 consecutive days after the first contract year. The contract must be issued prior to the owner's age of 76. Not available in MA.

Terminal Illness Rider*

If the owner becomes terminally ill 1 year after the policy was purchased or is deemed to be terminally ill by a physician, the full account value may be accessed without surrender charges or market value adjustment. Eligibility is subject to rider provisions, which are:

1. Physician must certify that the owner's life expectancy is nine months or less;
2. Owner is diagnosed with a heart attack, stroke or life threatening cancer after the policy was purchased, in force for 1 year and owner is not over the age of 70.

* To meet the criteria for this Rider, the contract must be in force for a minimum of one year. Some state variations apply. See Rider for more details.

Lifetime Withdrawal Rider

Issue Limit

Minimum Issue age of 50 (based on age of Covered Person).

Waiting Period

Income withdrawals may begin any time after the first contract year and after owner has attained age 60.

Benefit Base Bonus

5% bonus on premium in the first contract year added to the income benefit base.

Benefit Base

Benefit base will grow for 10 years by the dollar amount credited to the account value multiplied by 4% guaranteed on each anniversary.

Annual Rider Charge Rate

0.90% will be calculated on, and deducted from, the account value.

Rider Termination

Rider may be terminated any time after the first contract year at the owner's request. Once the rider is terminated, it cannot be reinstated.

Rider will automatically terminate upon:

- Surrender of the contract;
- Election of a settlement option under the annuity provision of the contract;
- Death of the owner prior to the lifetime withdrawal election date, unless the contract is continued by the surviving spouse, or upon death of the last covered person after the lifetime withdrawal election date;
- Change in ownership or annuitants under the contract, unless continued by the surviving spouse; or
- The maturity date, if the lifetime withdrawal election date has not occurred.

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TriVystaTM Fixed Indexed Annuity

Product Guide

The TriVysta Fixed Indexed Annuity is a single premium, deferred, fixed indexed annuity that allows you to accumulate funds, benefit from tax deferral, diversify within one contract, and can provide a living benefit of income that can last as long as you live.

Issue Age

0-81

Premiums

- Minimum Qualified - \$5,000
- Minimum Non-Qualified - \$10,000
- Additional - \$500 minimum (First contract year only)
- Maximum \$1,000,000

Fixed Account

- Fixed Rate - 1-Year Fixed Interest

A fixed interest account provides a fixed, guaranteed interest rate that is declared each year and will never be less than the Guaranteed Minimum Interest Rate shown in your contract.

Indexed Account Strategies

S&P (All S&P Strategies are 1-Year Point-to-Point)

- S&P 500 - with Cap
- S&P 500 Daily Risk Control 5% USD Excess Return Index - with Participation Rate
- S&P Economic Cycle Factor Rotator Index - with Participation Rate

Morgan Stanley Diversified Select Index (MSDSI)

- 1-Year Point-to-Point (Participation Rate)
- 2-Year Point-to-Point (Participation Rate)

Account Minimum

\$2,000 to each account selected.

Allocations and Reallocations

Subsequent premiums in the first year are deposited in the 1 Year fixed interest strategy. Premiums can be reallocated at the end of each contract year. Written notice must be given within 10 business days after the anniversary date.

Minimum Guaranteed Contract Value

Minimum Guaranteed Contract Value (MGCV) is equal to 87.5% of premium, less withdrawals, accumulated at the Nonforfeiture Interest Rate.

Surrender Charge

Surrender charge percentages apply to the Account Value after the Market Value Adjustment (see below). Surrender charges will not be allowed to reduce the surrender value below the MGCV.

Surrender Charge Schedule

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Most States	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%
Variation	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

Variation applies to AK, CA, DE, ID, FL, MN, MO, MS, NJ, OH, OK, OR, PA, PR, SC, TX, UT, WA.

Market Value Adjustment

Any amounts payable that are assessed a surrender charge will also be subject to a Market Value Adjustment (MVA), which may increase or decrease the amount payable. The MVA generally increases the contract withdrawal value when interest rates fall, and decreases the contract withdrawal value when interest rates rise. The MVA is not applied a) at the end of the surrender charge period; b) to penalty-free withdrawals; c) to the death benefit at the death of the owner; or d) to any settlement option after the 5th contract year with the payments being made over at least 5 years. The MVA is not applicable in California.

Death Benefit

All surrender charges are waived upon death of the Owner (or first Joint Owner).

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Accessing Your Money

10% Penalty- Free Withdrawal

A penalty-free withdrawal of up to 10% of the Account Value calculated as of the last Contract Anniversary. Surrender charges and market value adjustment will be waived on the penalty-free amount withdrawn.

Amounts withdrawn in excess of the penalty-free amount will incur a surrender charge and market value adjustment, if applicable. Surrender charges on Internal Revenue Service (IRS) required minimum distributions (RMD) exceeding the penalty-free withdrawal amount will be waived.

Nursing Home Care Rider*

This contract provides access to the full account value, without surrender charges and market value adjustment, should the owner become confined to a nursing home for a period of 90 consecutive days after the first contract year. The contract must be issued prior to the owner's age of 76. Not available in MA.

Terminal Illness Rider*

If the owner becomes terminally ill 1 year after the policy was purchased or is deemed to be terminally ill by a physician, the full account value may be accessed without surrender charges or market value adjustment. Eligibility is subject to rider provisions, which are:

1. Physician must certify that the owner's life expectancy is nine months or less;
2. Owner is diagnosed with a heart attack, stroke or life threatening cancer after the policy was purchased, in force for 1 year and owner is not over the age of 70.

* To meet the criteria for this Rider, the contract must be in force for a minimum of one year. Some state variations apply. See Rider for more details.

Lifetime Withdrawal Rider

Issue Limit

Minimum Issue age of 50 (based on age of Covered Person).

Waiting Period

Income withdrawals may begin any time after the first contract year and after owner has attained age 60.

Benefit Base Bonus

5% bonus on premium in the first contract year added to the income benefit base.

Benefit Base

Benefit base will grow for 10 years by the dollar amount credited to the account value multiplied by 4% guaranteed on each anniversary.

Annual Rider Charge Rate

0.90% will be calculated on, and deducted from, the account value.

Rider Termination

Rider may be terminated any time after the first contract year at the owner's request. Once the rider is terminated, it cannot be reinstated.

Rider will automatically terminate upon:

- Surrender of the contract;
- Election of a settlement option under the annuity provision of the contract;
- Death of the owner prior to the lifetime withdrawal election date, unless the contract is continued by the surviving spouse, or upon death of the last covered person after the lifetime withdrawal election date;
- Change in ownership or annuitants under the contract, unless continued by the surviving spouse; or
- The maturity date, if the lifetime withdrawal election date has not occurred.

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Highlander 7[®] Fixed Indexed Annuity

Product Guide

The Highlander 7 Fixed Indexed Annuity is a single premium, deferred, fixed indexed annuity that allows you to accumulate funds and benefit from tax deferral all while maintaining a simplified allocation.

Issue Age

0-80

Premiums

- Minimum Qualified - \$5,000
- Minimum Non-Qualified - \$10,000
- Additional - \$5,000 Minimum (First contract year only)
- Maximum \$1,000,000

Fixed Account

- Fixed Rate - 1 Year Fixed Interest

A fixed interest account provides a fixed, guaranteed interest rate that is declared at the beginning of each annual interest term and will never be less than the guaranteed minimum interest rate shown in your contract.

Indexed Account Strategies

- S&P 500 - 1 year Point to Point with Cap
- S&P 500 - 1 year PointIndexed Account to Point with Participation Rate
- S&P MARC 5% - 1 year Point to Point with Participation Rate

Allocations and Reallocations

Subsequent Premiums in the 1st year are deposited in the 1 Year Fixed Strategy. They can be reallocated at the end of the Contract Year. Policyholder may switch between available strategies at the end of each Contract Year. Notice must be given within 10 days after the anniversary.

Surrender Charge

Surrender charge percentages apply to the Account Value (see below). Surrender Charges will not be allowed to reduce the Surrender Value below the MGCV.

Surrender Charge Schedule

Contract Year	1	2	3	4	5	6	7	8+
All States Except CA*	9%	8%	7%	6%	5%	4%	3%	0%

Market Value Adjustment (MVA)

Any amounts that are assessed a surrender charge will also be subject to a MVA, which may increase or decrease the account value. The MVA generally increases the contract withdrawal value when interest rates rise. The MVA is not applied a) at the end of the surrender charge period; b) to free withdrawals; c) to the death benefit at death of any owner; or d) to any settlement option after the 5th contract year with the payments being made over at least 5 years. The MVA is not applicable in California or Florida.

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Death Benefit

All surrender charges are waived upon death of the Owner (or first Joint Owner)

Minimum Guaranteed Contract Value

The Minimum Guaranteed Contract Value (MGCV) is equal to 87.5% or premium, less withdrawals, accumulated at the Nonforfeiture Interest Rate.

Annuitization Options

If annuitization is after the end of policy year 5, the full account value may be applied to an annuitization option with payments over at least 5 years.

10% Annual Free Withdrawal

A single, penalty-free withdrawal of up to 10% of the account value may be taken beginning in the second contract year. Surrender charges and market value adjustment will be waived on any penalty-free amount withdrawn. Amounts withdrawn in excess of 10% of the penalty-free amount will incur a surrender charge and market value adjustment, if applicable. Surrender charges on Internal Revenue Service (IRS) required minimum distributions (RMD) exceeding the penalty-free amount will be waived.

Nursing Home Care

This contract provides access to the full account value, without surrender charges and market value adjustment, should the owner become confined to a nursing home after the first contract anniversary. The contract must be issued prior to the owner's age 76 and confinement in a nursing home must be for 90 continuous days. Not available in MA.

Terminal Illness**

If the owner is diagnosed with a critical illness (heart attack, stroke, life threatening cancer) or is deemed terminally ill by a physician, the full account value may be accessed without surrender charges and market value adjustment. Eligibility is subject to rider provisions which are:

- Terminal illness - physician must certify that the owner's life expectancy is nine months or less.
- Critical illness - the contract must have been purchased prior to the owner's age of 70.

*In California, the surrender charge in the first year is 8.5%

**To meet the criteria for either of these riders, the contract must be in force for a minimum of one year. Some state variations apply.

Preserve Multi-Year Guaranteed Annuity

Product Guide

Type

Single Premium Deferred Annuity (Product features may vary by state.)

Issue Ages

0-90 Qualified and Non-Qualified

Free Look

30 days in all states

Rate Bands

Q: \$5,000-\$249,999 and \$250,000+

NQ: \$10,000-\$249,999 and \$250,000+

Rate Guarantee Options

Products for 1, 2, 3, 4, 5, 6, 7, 8, 9 or 10 year periods

Minimum/Maximum Contribution

Q: \$5,000-\$1,000,000

NQ: \$10,000-\$1,000,000

*Higher amounts with prior home office approval.

Free Withdrawals

One withdrawal per policy year equal to 10% of the previous anniversary account value in Year 2 and later. RMDs allowed in all years (with chargebacks Year 1).

Systematic Withdrawals

Monthly interest as earned or automatic RMD for qualified plans.

Death Benefit

Full account value at death. Surrender charges waived. No MVA applied

Chargebacks

100% on death, surrender, and withdrawals, in excess of monthly interest within the 1st contract year.

Annuitization

Can annuitize at any time. Surrender Charges are waived upon Annuitization for a minimum of 10 years or for 5 years after the initial guarantee period.

Market Value Adjustment (MVA)

There is a Market Value Adjustment during the Surrender Charge Period. The MVA is not applicable in Delaware. (Commissions are reduced in this state.)

Renewability

Prior to the end of each Guaranteed Interest Rate Period, there is a 30-day window to withdraw funds before the Contract will renew at a new rate for another Guarantee Period. Surrender Charges and MVA will restart. Not applicable in Delaware.

Surrender Charge Schedule

Year	1	2	3	4	5	6	7	8	9	10
1-Year	7%									
2-Year	7%	6%								
3-Year	7%	6%	5%							
4-Year	7%	6%	5%	4%						
5-Year	7%	6%	5%	4%	3%					
6-Year	7%	6%	5%	4%	3%	2%				
7-Year	7%	6%	5%	4%	3%	2%	1%			
8-Year	7%	6%	5%	4%	3%	2%	1%	1%		
9-Year	7%	6%	5%	4%	3%	2%	1%	1%	1%	
10-Year	7%	6%	5%	4%	3%	2%	1%	1%	1%	.75%

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Provider

Single Premium Immediate Annuity

Product Guide

The Provider Single Premium Immediate Annuity from Clear Spring Life and Annuity Company produces an income stream upon issue of the contract. A lump sum of money is immediately converted into a reliable and predictable source of income.

Issue Age

0-95

Premiums

Minimum: Premium must support a periodic payment of \$100.

Income Options

Life Only

This option pays out for the life of an annuitant. Once the annuitant dies, payments cease. Life only payments are restricted to those aged 70 and younger, at the time of contract issue.

Life and Certain Period

This option pays during the guaranteed period whether or not the annuitant is living. If the annuitant dies before the end of the guaranteed period, payments continue to the named beneficiary until the end of the guaranteed period and then cease.

Certain Period Only

This option pays for a certain, guaranteed period of time. This period can be between 5 and 20 years. At the end of the guaranteed period, payments cease.

Joint Life and 100% Survivor

This option pays the annuitant and spouse as long as one of them is living. After the first death, the surviving spouse continues to receive the same payments each month until their death, then payments cease. Both spouses must be aged 80 or younger at the time of the contract issue.

Joint Life and 100% Survivor with Guarantee Period

This option pays for a guaranteed period of time. After the guaranteed period is over, payments will continue as long as one of the annuitants is living. If both annuitants die before the end of the guaranteed period, payments would continue to a named beneficiary until the guarantee period ends, then payments would cease.

Annually Increasing Payments

A cost of living adjustment ("COLA") allows your steady income to keep pace with inflation. The monthly payment is increased by a percentage you have selected between 1-15%. (Only available with period certain option)

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