

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-\$249,999	4.60%	4.75%	4.80%	4.80%	4.80%	4.80%	4.80%	4.90%
High Band \$250,000+	4.70%	4.85%	4.90%	4.90%	4.90%	4.90%	4.90%	5.00%

ProOption Multi-Year Guaranteed Annuity with Return of Premium

Guaranteed Period Option	1-Year	2-Year	3-Year	4-Year	5-Year	6-Year	7-Year	8-Year	9-Year	10-Year
5-Year	3.80%	3.90%	4.00%	4.10%	4.20%					
7-Year	3.80%	3.90%	4.00%	4.10%	4.20%	4.30%	4.40%			
10-Year	3.85%	3.95%	4.05%	4.15%	4.25%	4.35%	4.45%	4.55%	4.65%	4.75%

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 11/1/2022 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.

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 need 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 ViStar Fixed Indexed Annuity on form number GLA-INDEX-02, the Highlander Fixed indexed Annuity on form number GLA-INDEX-02, the Highlander 7 Fixed Indexed Annuity on form number GLA-INDEX-07M, and the Preserve and ProOption Multi-Year Guaranteed Annuities on form number GLA-MYGA-01, or variations of such. Product and/or certain features may not be available in all states. Clear Spring Life is not licensed in New York.

The "S&P 500, S&P MARC 5% EXCESS RETURN INDEX, S&P 500 SECTOR ROTATOR DAILY RC2 5% INDEX ER and S&P ECONOMIC CYCLE FACTOR ROTATOR INDEX" are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI"), and have been licensed for use by Clear Spring Life and Annuity Company. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Clear Spring Life and Annuity Company. ViStar™ Fixed Indexed Annuity, the Highlander Fixed Indexed Annuity, and the Highlander 7 Fixed Indexed Annuity are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500, S&P MARC 5% EXCESS RETURN INDEX, S&P 500 SECTOR ROTATOR DAILY RC2 5% INDEX ER and S&P ECONOMIC CYCLE FACTOR ROTATOR INDEX.

This material is intended for insurance agent use only and is not intended for use with the public.