

Financial Strength

Clear Spring Life and Annuity. Let's go the distance.

Clear Spring Life and Annuity Company ("Clear Spring Life") is an insurance and annuity company founded on strong partnerships. Since 2009, Clear Spring Life has been providing our clients with simplified, straight-forward products distributed through a network of Independent Marketing Organizations nationwide.

A subsidiary of Group 1001, Clear Spring Life has a long track record of creating growth for our clients, their agents, and investors. Because when you become our partner, your priorities become our priorities.

Group 1001 is a technology-driven financial services company with a mission to empower our customers, employees, and communities by making innovative products accessible to everyone. We strive to demystify how insurance and annuity products are purchased today by leveraging technology to provide intuitive financial solutions for all Americans. As of 12/31/2022, Group 1001 has \$58.5 billion in assets under management.

Clear Spring Life is committed to this mission, and to partnering with you to ensure your clients have the right product to meet their retirement objectives. Our trusted products and strong partnerships are designed to simplify the path to growth. Because we may not be able to see the future. But together, we can build a brighter one.



**\$15.6 billion
AUM**



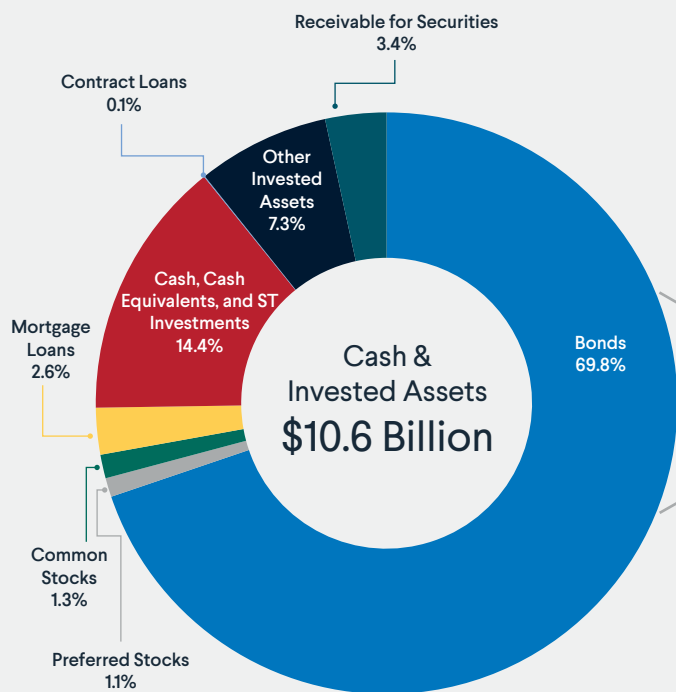
**\$1.3 billion total
adjusted capital¹**



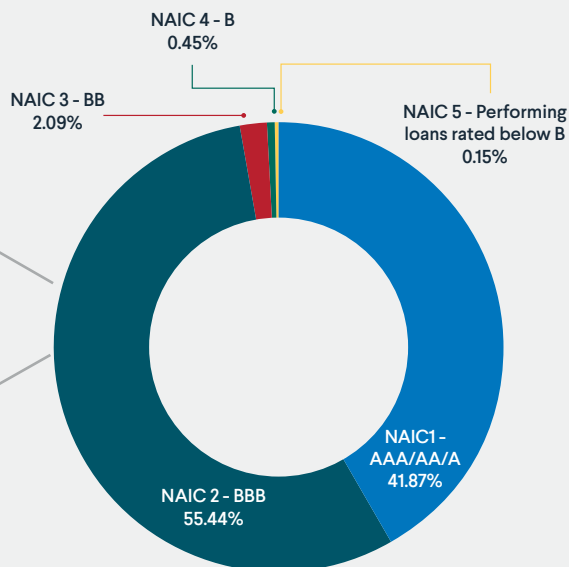
**195,000+
policies**

¹ As of 12/31/2022, Clear Spring Life and Annuity Company's total assets under management were \$15.6 billion and liabilities were \$14.4 billion. Total adjusted capital (TAC) of \$1.3 billion includes \$1.2 billion of capital and surplus plus \$78 million of asset valuation reserve.

Composition of Invested Assets (as of 12/31/22)



Breakdown of Bond Portfolio (By Category)



NAIC 1 and NAIC 2 assets are considered Investment Grade

Financial Strength Ratings

Clear Spring Life and Annuity Company¹
as of December 31, 2022

A-

A.M. Best

Excellent²

Stable

¹ Financial Strength Ratings above reflect the creditworthiness of Clear Spring Life and Annuity Company. They do not apply to the principal amount or investment performance of the separate account or underlying investments of variable products.

² A.M. Best Company assigns ratings from A++ to S based on a company's financial strength and ability to meet obligations to contract holders. A- (Excellent) is the 4th highest of 16 ratings. For more information about the rating, see: www.ambest.com.

These ratings are provided for informational purposes only. Ratings are solely the opinions of the rating agencies. Clear Spring Life and Annuity does not endorse, and accepts no responsibility for, the ratings issued by the rating agencies. Ratings may be changed, superseded, or withdrawn by the rating agencies at any time.

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.

This is a solicitation for insurance.

clearspringlife.com