

# Annuities-At-A-Glance

Product	CL Sundance 2-Year	CL Sundance 3-Year	CL Sundance 5-Year
<b>Issue Age</b>	0-90	0-90	0-90
<b>Rate Guarantee Period</b>	2-Years	3-Years	5-Years
<b>Minimum Interest Rate</b>	1.00%	1.00%	1.00%
<b>Deposit Limits</b>	Q: \$10,000 NQ \$20,000 to \$1,000,000 Over \$1,000,000 requires Home Office Approval	Q: \$10,000 NQ \$20,000 to \$1,000,000 Over \$1,000,000 requires Home Office Approval	Q: \$10,000 NQ \$20,000 to \$1,000,000 Over \$1,000,000 requires Home Office Approval
<b>Withdrawal Provision</b>	None	Accumulated Interest Only (maximum: prior 12 months of interest)	Accumulated Interest Only (maximum: prior 12 months of interest)
<b>Surrender Charges</b>	9,8%	9,8,7%	9,8,7,6,5%
<b>Market Value Adjustment</b>	Yes	Yes	Yes
<b>Included Riders</b>	Account Value at Death	Account Value at Death Penalty-Free Withdrawal RMD Penalty Free	Account Value at Death Penalty-Free Withdrawal RMD Penalty Free
<b>Eligible Qualified Plans</b>	IRA, ROTH IRA, SEP IRA	IRA, ROTH IRA, SEP IRA	IRA, ROTH IRA, SEP IRA
<b>Electronic Application</b>	Yes	Yes	Yes
<b>State Approvals</b>	AZ, OH, OK, TX, VA, LA, GA, UT	AZ, OH, OK, TX, VA, LA, GA, UT	AZ, OH, OK, TX, VA, LA, GA, UT

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**\* Only applied upon renewal for same term and if no withdrawals other than Required Minimum Distributions are made during the guaranteed rate term**

CL Life MYGA is a single premium deferred annuity. May not be available in all states. Policy form numbers and provisions may vary. Rates are guaranteed for 2, 3, or 5- years, depending on the guarantee period selected at policy issue and are subject to change. Within 30 days prior to the end of the Initial Interest Guarantee Period, we will send you notification informing you the date the Guarantee Period is ending and provide the renewal rate and Surrender Charges in effect for the subsequent Guarantee Period. Excess withdrawals are subject to a Surrender Charge and market value adjustments. The IRS may impose a penalty for withdrawals prior to age 59 ½. Most jurisdictions do not impose a premium tax on annuity premium payments. However, for those that do, we may deduct them from Your Contract when we need to pay them, which may be when you withdraw your contract value, when you start to receive income payments, or when a death benefit is paid. Check with your producer and other policy documents for specific information on premium taxes. All annuity features, risks, limitations, and costs should be considered prior to purchasing an annuity within a tax-qualified retirement plan. For transfers and 1035 Exchanges, rate lock will be extended 45 days upon receipt of application. Issue age for all deferred annuities is the age of the last birthday of the Owner. If joint owners, age of oldest determines commission payout.

Annuities issued by CL Life and Annuity Insurance Company, Executive Office is located at: 201 Main Street, Suite 1900, Fort Worth, TX 76102. Administrative Office is located at: P.O. Box 11525, Winston-Salem, NC 57116, www.CLLife.com. Not FDIC insured. Guarantees are based on the claims paying ability of the issuing insurance company. CL Life and Annuity Insurance Company nor any of its representatives may provide tax or legal advice.

