Clear Spring
Life and Annuity Company

Annuity Rate Sheet
Effective 7/1/2026

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	4.90%	5.00%	5.15%	5.10%	5.10%	5.10%	5.10%	5.10%
High Band $100,000+	5.20%	5.30%	5.45%	5.40%	5.40%	5.40%	5.40%	5.40%

MARKETING@CSLMARKETING.COM | CLEARSPRINGLIFE.COM

Interest rates are effective as of 7/1/2026 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.

For financial professional use only. Not to use with the public.