

ClearFlex Fixed Indexed Annuity

Strategies

Fixed Rate	1-Year Fixed Rate	4.60%
S&P 500 Index	1-Year Pt-to-Pt w/ Participation	50%
S&P 500 Index	1-Year Pt-to-Pt w/ Annual Cap	10.25%
S&P MARC 5% Excess Return Index	1-Year Pt-to-Pt w/ Participation	180%
S&P 500 Sector Rotator Daily RC2 5% Index ER	1-Year Pt-to-Pt w/ Participation	155%
BNP Paribas Technology Balanced 7	1-Year Pt-to-Pt w/ Participation	135%

Highlander Fixed Indexed Annuity

Strategies

Fixed Rate	1-Year Fixed Rate	3.60%
S&P 500 Index	1-Year Pt-to-Pt w/ Participation	45%
S&P 500 Index	1-Year Pt-to-Pt w/ Annual Cap	7.50%
S&P MARC 5% Excess Return Index	1-Year Pt-to-Pt w/ Participation	170%
S&P 500 Dynamic Intraday TCA Index	1-Year Pt-to-Pt w/ Participation	55%
Premium Bonus*		10%

Highlander 7 Fixed Indexed Annuity

Strategies

Fixed Rate	1-Year Fixed Rate	4.50%
S&P 500 Index	1-Year Pt-to-Pt w/ Participation	50%
S&P 500 Index	1-Year Pt-to-Pt w/ Annual Cap	9.75%
S&P MARC 5% Excess Return Index	1-Year Pt-to-Pt w/ Participation	175%
S&P 500 Dynamic Intraday TCA Index	1-Year Pt-to-Pt w/ Participation	60%

ViStar Fixed Indexed Annuity

Strategies

Fixed Rate	1-Year Fixed Rate	3.50%
S&P 500 Index	1-Year Pt-to-Pt w/ Annual Cap	6.00%
S&P 500 Index	1-Year Pt-to-Pt w/ Participation	35%
S&P 500 Sector Rotator Daily RC2 5% Index ER	1-Year Pt-to-Pt w/ Participation	125%
S&P Economic Cycle Factor Rotator Index	1-Year Pt-to-Pt w/ Participation	125%
S&P MARC 5% Excess Return Index	1-Year Pt-to-Pt w/ Participation	140%

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	4.45%	4.60%	4.75%	4.80%	4.80%	4.80%	4.80%	4.80%
High Band \$100,000+	4.75%	4.90%	5.05%	5.10%	5.10%	5.10%	5.10%	5.10%

MARKETING@CSLMARKETING.COM | CLEARSPRINGLIFE.COM

*A premium bonus of 10% will be added to the Account Value for all premium deposited in the first year. A recapture charge may be applied for early withdrawals. This bonus is not applied to any Lifetime Withdrawal Rider.

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 3/1/2026 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 ClearFlex Fixed Indexed Annuity on form number ICC21-I-FLEX-BASE or variations of such, and ICC21-I-FLEX-BASE-ID in Idaho, the ViStar Fixed Indexed Annuity on form number GLA-INDEX-02 and GLA-INDEX-02-ID in Idaho, the Highlander Fixed indexed Annuity on form number GLA-INDEX-02 and GLA-INDEX-02-ID in Idaho, the Highlander 7 Fixed Indexed Annuity on form number GLA-INDEX-07M and GLA-INDEX-07M-ID in Idaho, and the Preserve Multi-Year Guaranteed Annuity 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%", "S&P 500 Sector Rotator Daily RC2 5% Excess Return Index" ("Indices") and "S&P Dynamic Intraday" 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. Highlander is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P or 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 Indices.

The BNP Paribas Technology Balanced 7 Index:

This product is not sponsored, endorsed, sold or promoted by BNP Paribas or any of its affiliates (collectively, "BNP Paribas"). Neither BNP Paribas nor any other party (including without limitation any calculation agents or data providers) makes any representation or warranty, express or implied, regarding the advisability of purchasing this product. BNP Paribas Technology Balanced 7 Index (the "Index") is the exclusive property of BNP Paribas. BNP Paribas and the Index are service marks of BNP Paribas and have been licensed for use for certain purposes by Clear Spring Life and Annuity Company. Neither BNP Paribas nor any other party has or will have any obligation or liability to owners of this product in connection with the administration or marketing of this product, and neither BNP Paribas nor any other party guarantees the accuracy and/or the completeness of the Index or any data included therein.

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

©2026 Clear Spring Life and Annuity Company. All Rights Reserved. 2023010071