

## Highlander Fixed Indexed Annuity

### Strategies

Fixed Rate	1-Year Fixed Rate	3.25%
S&P 500 Index	1-Year Pt-to-Pt w/ Participation	30%
S&P 500 Index	1-Year Pt-to-Pt w/ Annual Cap	6.50%
S&P MARC 5% Excess Return Index	1-Year Pt-to-Pt w/ Participation	150%
<b>Premium Bonus*</b>		<b>8%</b>

## Highlander 7 Fixed Indexed Annuity

### Strategies

Fixed Rate	1-Year Fixed Rate	4.00%
S&P 500 Index	1-Year Pt-to-Pt w/ Participation	35%
S&P 500 Index	1-Year Pt-to-Pt w/ Annual Cap	8.50%
S&P MARC 5% Excess Return Index	1-Year Pt-to-Pt w/ Participation	160%

## ViStar Fixed Indexed Annuity

### Strategies

Fixed Rate	1-Year Fixed Rate	4.00%
S&P 500 Index	1-Year Pt-to-Pt w/ Annual Cap	9.50%
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	160%
S&P Economic Cycle Factor Rotator Index	1-Year Pt-to-Pt w/ Participation	160%
S&P MARC 5% Excess Return Index	1-Year Pt-to-Pt w/ Participation	165%

## 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	4.80%	4.80%	4.80%	4.80%	4.80%	4.80%	4.80%	4.85%
High Band \$250,000+	4.90%	4.90%	4.90%	4.90%	4.90%	4.90%	4.90%	4.95%

# TriVysta Fixed Indexed Annuity

Strategies		Rates
Fixed		4.00%
S&P 500	1-Year Pt-to-Pt w/ Annual Cap	9.50%
S&P 500 Daily Risk Control 5% USD Excess Return Index	1-Year Pt-to-Pt with Participation	160%
S&P Economic Cycle Factor Rotator Index	1-Year Pt-to-Pt with Participation	175%
MS Diversified Select Index	1-Year Pt-to-Pt with Participation	150%
MS Diversified Select Index	2-Year Pt-to-Pt with Participation*	175%

\*2-year strategy is not available in New Hampshire.

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Rates as stated are effective as of 3/1/2023 and guaranteed for the initial term. These rates will be applied to any new application received by the end of business on the last business day of the month as long as funds are received within 45 days of that date. Future rates are subject to change at the discretion of Clear Spring Life and Annuity Company, subject to the minimum guarantees.

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