

# Level-Lock Cap Rate

The at-issue Cap Rate is locked for five consecutive Annual Point-to-Point terms.



## Introducing Level-Lock Cap Rate 5-Year

The Level-Lock Cap Rate 5-Year is an Annual Point-to-Point interest crediting strategy where the Cap Rate specified at contract issue is guaranteed to remain fixed for five consecutive Annual Point-to-Point terms.

## CL Arrow 5 and CL Arrow 5 MAX

The Level-Lock Cap Rate 5-Year strategies are available **only** with the CL Arrow 5 and CL Arrow 5 MAX fixed index annuities distributed exclusively through Alpha Solutions Management.



## Level-Lock Cap Rate Strategies

- S&P 500® Index Annual Point-to-Point 5-Year Level-Lock Cap Rate
- Nasdaq-100 Index® Annual Point-to-Point 5-Year Level-Lock Cap Rate
- MSCI USA Index Annual Point-to-Point 5-Year Level-Lock Cap Rate

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For Agent Use Only



## Important Things to Know

- Allocations to the Level-Lock Cap Rate strategies must be made at the time of contract issue; no subsequent transfers or reallocations into the strategy are permitted. However, funds allocated to the Level-Lock Cap Rate strategy may be transferred out on any contract anniversary and reallocated to the fixed account.
- Beginning with the sixth Annual Point-to-Point term, the Cap Rate is no longer fixed or guaranteed and may be adjusted, but not below the minimum guaranteed Cap Rate of 2%.
- The Level-Lock Cap Rate strategies are available only with the CL Arrow 5 and CL Arrow 5 MAX fixed index annuities ***issued on or after June 16, 2025.***
- Any subsequent premiums added after the initial premium will be allocated to the fixed account and must remain allocated for the duration of the 5-year Level-Lock Cap Rate term.

### Index Disclosures:

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