



CL Arrow Series of Fixed Index Annuities

Effective Date: April 1, 2025

Annual Point-to-Point Interest Crediting Accounts		CL Arrow 5	CL Arrow 7	CL Arrow 10	CL Arrow MAX 5	CL Arrow MAX 7	CL Arrow MAX 10
Fixed Account	Declared Rate	4.25%	4.50%	4.50%	3.00%	3.00%	4.00%
S&P 500®	Cap Rate	-	9.00%	10.50%	-	6.50%	7.00%
S&P 500® Index	Level-Lock Cap Rate	8.00%	-	-	5.00%	-	-
S&P 500® Index	Participation Rate	-	45.00%	50.00%	-	30.00%	35.00%
Nasdaq-100® Index	Cap Rate	-	9.00%	10.50%	-	6.50%	7.00%
Nasdaq-100® Index	Level-Lock Cap Rate	8.00%	-	-	5.00%	-	-
Nasdaq-100® Index	Participation Rate	-	40.00%	45.00%	-	25.00%	30.00%
MSCI USA Index	Participation Rate	-	-	50.00%	-	-	30.00%
MSCI USA Index	Level-Lock Cap Rate	8.00%	-	-	5.00%	-	-
MSCI USA Index with 10% Volatility Control	Participation Rate	-	-	100.00%	-	-	65.00%
Premium Bonus		-	-	-	7.00% (ages 0-75)	10.00% (ages 0-75)	15.00% (ages 0-75)
		-	-	-	5.00% (ages 76-90)	7.00% (ages 76-85)	11.00% (ages 76-85)

Annuity Crediting Rates

July 7, 2025

Product	Current Base Rate	Guarantee Period	Issue Ages
CL Sundance 2-Year	5.25%	2-Years	0-90
CL Sundance 3-Year	5.65%	3-Years	0-90
CL Sundance 5-Year	5.50%	5-Years	0-90
CL Tarrant Trail	7.00 First Year Bailout Rate: 5.25%	1-Years	0-90

Rates are subject to change at any time

	CL Sundance	CL Tarrant Trail
Minimum Premium	Q \$10,000 NQ \$20,000	Q/NQ \$20,000
Maximum Premium	\$1,000,000	\$1,000,000
Death Benefit	Full account value	Full account value
Surrender Charge Schedule	2-Year: 9,8% 3-Year: 9,8,7% 5-Year: 9,8,7,6,5%	6-Year: 9,8,7,6,5,4%
Included Riders	Full accumulation value on death Accumulated interest only withdrawal after 30 days RMD waiver of surrender charge & MVA	Bailout interest rate waiver of surrender charges Full accumulation value on death 10% Penalty-free withdrawal starting year 2 RMD waiver of surrender charge & MVAa (starting year 2)

Policy form numbers and provisions may vary. Rates are guaranteed for 1, 2, 3, or 5- years, depending on the policy and are subject to change. Within 45 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. 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 27116, 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. For Agent Use Only. Not for Public Distribution