



Annuity Crediting Rates

May 18, 2026

Product	Current Rate	Guarantee Period	Issue Ages
CL Sundance 2-Year	5.15%	2-Years	0-90
CL Sundance 3-Year	5.50%	3-Years	0-90
CL Sundance 5-Year	5.70%	5-Years	0-90
CL Tarrant Trail 4-Year	7.00% First Year Rate 5.25% Current Rate 4.50% Bailout Rate	1-Year	0-90
CL Tarrant Trail 6-Year	7.50% First Year Rate 5.50% Current Rate 4.50% Bailout Rate	1-Year	0-90

Rates are subject to change at any time. The provisions, riders and optional additional features of this product have limitations and restrictions and are subject to change. Contracts are subject to state availability, and certain restrictions may apply.

Policy form number for CL Tarrant Trail Deferred Fixed Annuity [ICC22-SPDA-1222] is guaranteed for 1 year. Policy form number for CL Sundance Deferred Fixed Annuity [ICC22-MYGA-1002] is guaranteed for 2, 3 or 5 years based on the guaranteed term period chosen. 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 taxqualified 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 2100, 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.

CL ANNRATE 05/18/2026