CL Life
A Rithm Company

CL LIFE AND ANNUITY INSURANCE COMPANY
Executive Office: 201 Main Street, Suite 2100, Fort Worth, Texas 76102, (800) 520-6162
Administrative Office: P.O. Box 11525, Winston-Salem, NC 27116

Annuity Crediting Rates

October 21, 2026

Product	Current Rate	Guarantee Period	Issue Ages
CL Sundance 2-Year	5.25%	2-Years	0-90
CL Sundance 3-Year	6.00%	3-Years	0-90
CL Sundance 5-Year	6.25%	5-Years	0-90
CL Tarrant Trail 4-Year	7.75% First Year Rate 5.60% Current Rate 4.50% Bailout Rate	1-Year	0-90
CL Tarrant Trail 6-Year	8.00% First Year Rate 6.05% Current Rate 4.50% Bailout Rate	1-Year	0-90

IMPORTANT INFORMATION: CL Life Sundance MYGA (ICC22-MYGA-1002) is a single premium deferred fixed annuity. May not be available in all states. Initial Guaranteed Inte rest Term options are 2-Years, 3-Years, or 5-Years. The Initial Guaranteed Interest Rate is fixed for the Initial Guaranteed Interest Term selected at Contract issue. CL Tarrant Trail Fixed Annuity (ICC22-SPDA-1222) is a single premium deferred annuity with a guaranteed interest rate in year one. May not be available in all states. Interest rates are subject to change after year one and are guaranteed not to be lower than 1% in subsequent years. Withdrawals may be subject to a Surrender and Charge and Market Value Adjustment. Annuity guarantees are backed by the financial strength and claims-paying ability of the issuing company. All annuity features, risks, limitations, and costs should be considered before purchasing an annuity. Product and feature availability may vary by state. Annuities are long-term vehicles to help with retirement income needs. 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 needs of any specific person. In providing this information, CL Life and Annuity Insurance Company (CL Life) is not acting as your fiduciary as defined by the Department of Labor. Neither CL Life nor its representatives provide legal or tax advice. For legal and tax advice concerning your specific situation, please consult an attorney or tax professional. Withdrawals from an annuity may be taxable and may result in a tax penalty for those under the age $59^{1/2}$. Please consult with a tax advisor prior to utilizing these provisions. Annuities issued by CL Life and Annuity Insurance Company Executive Office is located at 201 Main Street, Fort Worth, TX 76102. Administrative Office is located at: P.O. Box 11525, Winston-Salem, NC 27116, www.CLLife.com. Overnight Mailing Address: 470 West Hanes Mill Rd. Ste 200 Winston-Salem, NC 27105 ANNUITIES ARE PRODUCTS OF THE INSURANCE INDUSTRY AND NOT GUARANTEED BY ANY BANK OR CREDIT UNION. NOT FDIC OR NCUA INSURED. MAY LOSE VALUE. NOT A BANK OR CREDIT UNION DEPOSIT OR OBLIGATION. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. MAY ONLY BE OFFERED BY A LICENSED INSURANCE AGENT.

CL ANNRATE 10/21/2026