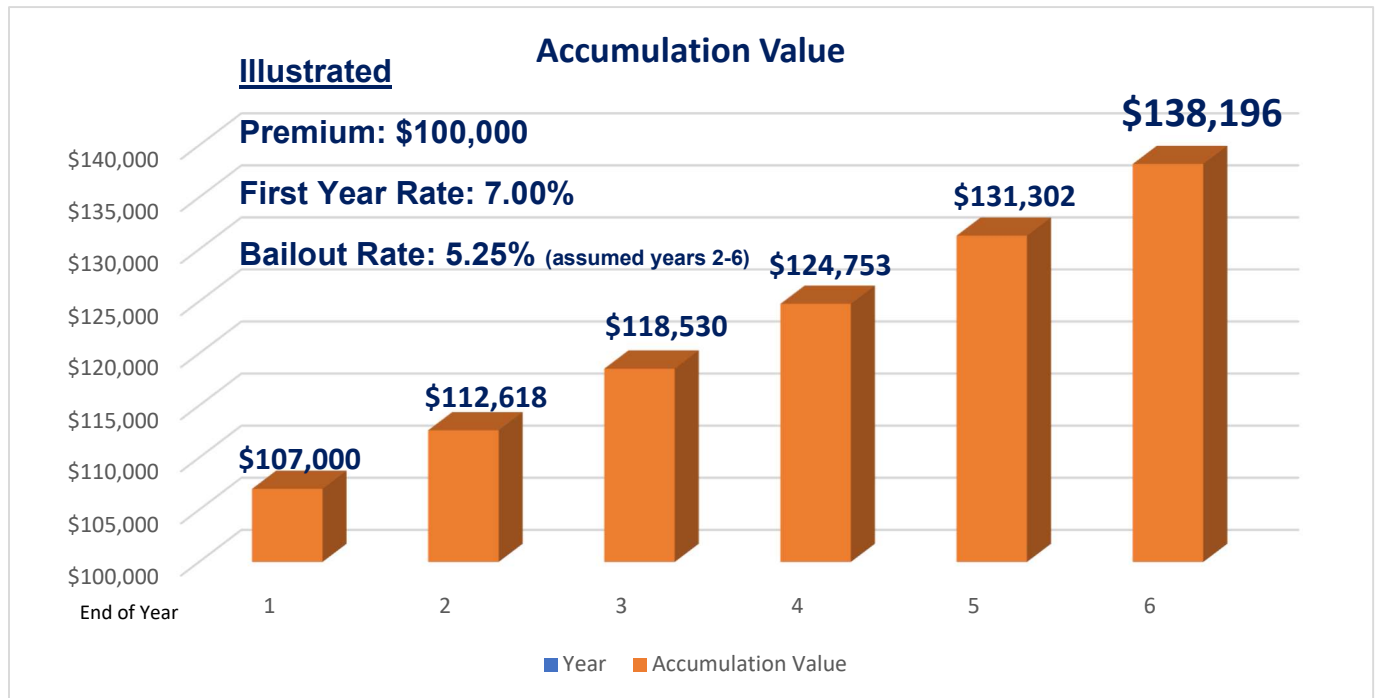


Tarrant Trail ANNUITY

Growth with Confidence

CL Tarrant Trail Annuity Hypothetical Illustration.



** Assumes no withdrawals

- Issue ages: 0-90
- Minimum Premium: Tax-qualified / Non-Qualified - \$20,000
- 10% Penalty- Free Withdrawal starting year 2.
- Bailout Waiver of Surrender Charges and MVA – if renewal rate less than stated bailout rate a 30-day window after policy anniversary.
- Penalty-Free Required Minimum Distribution starting year 2.
- Full Accumulation Value Upon Death

CL Tarrant Trail is a single premium deferred annuity. May not be available in all states. Policy form numbers and provisions may vary. Rates are guaranteed for 1- years and are subject to change. Surrender Charge schedule: 9.8,7,6,5,4%. The IRS may impose a penalty for withdrawals prior to age 59 ½. All annuity features, risks, limitations, and costs should be considered prior to purchasing an annuity within a tax-qualified retirement plan.

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 57116, 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.