CL Life
An Affiliate of Crestline Management

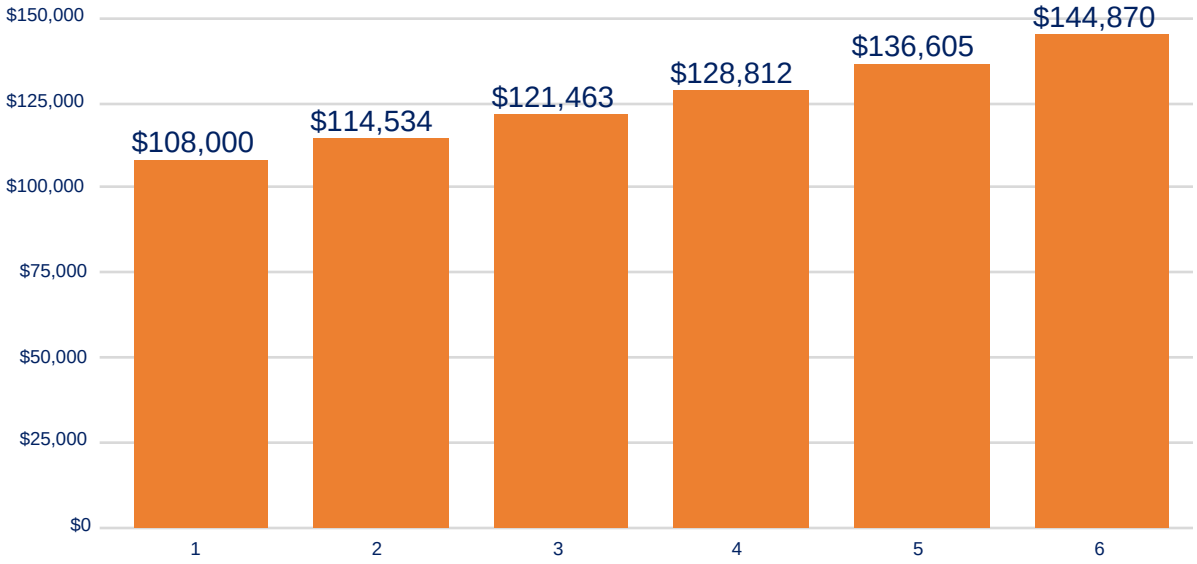
Tarrant Trail ANNUITY



Growth with Confidence

CL Tarrant Trail Annuity 6-Year **Hypothetical Illustration**
Single Premium **$100,000.00**

Non-Guaranteed Accumulation Values



The values above are Non-Guaranteed. For details on Guaranteed accumulation values, assuming no withdrawals or surrender penalties, see page 5.

CL Tarrant Trail is a single premium deferred annuity. May not be available in all states. Policy form number ICC22-SPDA-1222. Rates are guaranteed for 1-year and are subject to change. Surrender Charge schedule: 9%, 8%, 7%, 6%, 5% and 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 2100, Fort Worth, Texas 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.

CL Life
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CL Tarrant Trail Annuity 6-Year

A Single Premium Deferred Annuity



Prepared for
Retirement Saver
Prepared on
October 29, 2026

Prepared by
CL Life
Texas

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Your product Disclosure Statement and Buyer's Guide provided to you at time of purchase contain additional information regarding your annuity. This illustration must be accompanied by the product Disclosure Statement.

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GROWTH WITH CONFIDENCE

One of the most important decisions that you can make regarding your retirement is selecting the right products to help provide financial confidence knowing that your hard-earned money is there when you need it. For many, one of the building blocks of their retirement foundation is a tax-deferred annuity.

WHY?

The ability to defer paying taxes until a later date is a major factor. When given an equal interest rate, money will grow faster when taxes are deferred and paid at a later date when compared to paying taxes on the interest every year.

MORE ADVANTAGES

Besides the tax-deferred benefits, fixed annuities offer many other advantages such as:

STABILITY of realized growth each year (power of compounding upon itself).

MAY AVOID PROBATE to a properly named beneficiary.

LIQUIDITY FEATURES that provide access to a portion of your funds when needed.

GUARANTEED INCOME OPTIONS that ensure that you will never run out of money.

NO RISK TO YOUR PRINCIPAL, no market fluctuations. 100% of your money is working for you.



Key Features

Guaranteed Values

Guaranteed values are based on the Initial Interest Rate for the first contract year only and the Guaranteed Minimum Interest Rate for all subsequent years. Refer to page 5 for a detailed example.

Non-Guaranteed Values

Non-guaranteed values assume the Initial Interest Rate for the first contract year only and the Current Interest Rate for all subsequent years. These rates are not guaranteed, may change, and actual values may be lower, but not less than the guaranteed minimum values. Refer to page 6 for a detailed example.

Interest Crediting

Initial Interest Rate - The Initial Interest Rate is guaranteed for the first contract year and may include a bonus that will not continue beyond the first contract year. The bonus is equal to the amount that exceeds the set Current Interest Rate.

Current Interest Rates - The Current Interest Rate is established at contract issue and guaranteed for the first contract year. Prior to each contract anniversary, a renewal interest rate will be declared and guaranteed for the subsequent contract year. The declared rate will not be less than the Guaranteed Minimum Interest Rate. Interest is credited on a daily compound basis.

Bailout Interest Rate - The Bailout Interest Rate is set at contract issue and will remain constant for the life of the contract. If the declared rate is less than the Bailout Interest Rate, a 30-day Bailout Window will open to the contract owner(s). The 30-day Bailout Window is described below.

Guaranteed Minimum Interest Rate (GMIR) - The Guaranteed Minimum Interest Rate is determined on the issue date and will remain constant for the life of the contract.

30-day Bailout Window[1]

The applicable Surrender Charge and MVA will be waived for a 30-day period at the beginning of any contract year when the declared rate is less than the set Bailout Interest Rate. During a 30-day Bailout Window the contract owner(s) has the option to fully surrender the contract for the accumulated value without incurring a Surrender Charge or MVA, take a partial withdrawal without incurring a Surrender Charge or MVA, or apply the full account value to an income settlement option.

Penalty-Free Withdrawals[1]

Beginning in the second contract year, the annual penalty-free withdrawal benefit is equal to the greater of 10% of the Account Value based on the prior Contract Anniversary or the Required Minimum Distribution (RMD) attributed to the contract under the Internal Revenue Service Code. Any RMD attributable to the contract is - part of and is not in addition to - the penalty-free withdrawal amount. The Surrender Charge and Market Value Adjustment (MVA) will apply to any withdrawals, including RMDs, made during the first contract year, and to amounts withdrawn in excess of the annual penalty-free withdrawal benefit during the Surrender Charge Period.

Cash Surrender Value[1]

The Cash Surrender Value is equal to the account value plus the Market Value Adjustment (MVA) less the applicable Surrender Charge. In no event will the Cash Surrender Value be less than the Guaranteed Minimum Cash Surrender value.

Key Features (continued)

Guaranteed Minimum Cash Surrender Value[1]

The Guaranteed Minimum Cash Surrender Value is equal to 87.50% of the single premium contribution, less withdrawals, and accumulated at the nonforfeiture interest rate described in the contract.

Surrender Charge Schedule[1]

The Surrender Charge is applied to amounts withdrawn in excess of the annual penalty-free withdrawal amount during the Surrender Charge Period. The applicable Surrender Charge percentage decreases overtime as shown in the schedule below. The Surrender Charge is waived for annual penalty-free withdrawals, withdrawals made during a 30-day Bailout Window, or the payment of a death benefit. Beginning the contract year following the Surrender Charge Period, the owner can surrender the contract or make a withdrawal at any time without incurring a Surrender Charge or MVA. If the contract is fully surrendered before the end of the Surrender Charge Period, and not during a 30-day Bailout Window, the owner may receive an amount less than the contributed premium amount.

Contract Year	1	2	3	4	5	6
Surrender Charge	9%	8%	7%	6%	5%	4%

Market Value Adjustment

A Market Value Adjustment (MVA) will be applied to withdrawals or surrenders in excess of any penalty-free withdrawal amount during the Surrender Charge Period. The MVA does not apply to penalty-free withdrawals, withdrawals during a 30-day Bailout Window, or the payment of a death benefit. The purpose of the MVA, in case of early withdrawal, is to adjust the value of funds relative to the change in interest rates. The adjustment can be either positive or negative. Refer to page 7 of this document for calculation examples.

Income Options

You have the option to turn your annuity into an income stream. Annuity payment options include *Life Annuity*, which provides level payments for the annuitant's lifetime and ceases at death; *Life Annuity with Period Certain*, which guarantees payments for a specified period and continues for life if the annuitant survives that period; and *Annuity Certain*, which provides level payments for a fixed period (5 to 30 years). Additional options may be available at the time of settlement. There is no waiver of Surrender Charges or MVA for annuitization during the Surrender Charge Period, except during a 30-day Bailout Window.

Death Benefit

If the owner dies prior to the start of an income option, a death benefit will be paid to the named beneficiary(ies) as specified in the contract. The death benefit value is equal to the account value on the date of the owner's death. In the case of Joint Owners, the death benefit is paid on the death of the first owner. If the surviving spouse is the sole beneficiary, they may elect to continue the contract. The spousal continuation option may only be exercised once. If the owner is not a natural person, the death of the annuitant will be treated as the death of the owner.

Footnote

[1] Withdrawals from an annuity may be taxable and may result in a tax penalty for those under the age 59 ½. Please consult with a tax advisor prior to utilizing these provisions.

CL Tarrant Trail Annuity 6-Year

A Single Premium Deferred Annuity

Guaranteed Values

The guaranteed values illustrated below are calculated using the following methods: The Initial Guaranteed Interest Rate Period (first contract year) assumes the Initial Interest Rate that is set at contract issue and guaranteed for the first contract year only. The subsequent Guaranteed Interest Rate Periods assumes the renewal interest rates will equal the Guaranteed Minimum Interest Rate (GMIR) of 1.00%.

Prepared By:	CL Life	Type of Funds:	Non-Qualified
Prepared For:	Retirement Saver	Single Premium:	$100,000.00
Gender, Age:	Male, 65	Guaranteed Interest Rate Period:	1 Year
Issue State:	TX	Base Interest Rate	6.05%

End of Contract Year	End of Year Age	Guaranteed Interest Rate	Interest Credited to Your Contract	Withdrawals	Guaranteed Death Benefit / Accumulation[2] Value	Cash Surrender Value	Guaranteed[1] Minimum Cash Surrender Value
1	66	8.00%	8,000	0	108,000	98,280	89,600
2	67	1.00%	1,080	0	109,080	101,218	90,496
3	68	1.00%	1,091	0	110,171	103,222	91,401
4	69	1.00%	1,102	0	111,273	105,257	92,315
5	70	1.00%	1,113	0	112,385	107,322	93,238
6	71	1.00%	1,124	0	113,509	109,418	94,171
7	72	1.00%	1,135	0	114,644	114,644	95,112
8	73	1.00%	1,146	0	115,791	115,791	96,063
9	74	1.00%	1,158	0	116,949	116,949	97,024
10	75	1.00%	1,169	0	118,118	118,118	97,994
20	85	1.00%	1,292	0	130,476	130,476	108,247
30	95	1.00%	1,427	0	144,126	144,126	119,572
35	100	1.00%	1,500	0	151,478	151,478	125,671

[1] 87.50% of the Single Premium accumulated at the lowest potential nonforfeiture rate.
[2] Death Benefit will be the greater of Accumulation Value or Guaranteed Minimum Cash Surrender Value.

Single Life With 10-Year Period Certain

Year	Age	Account Value	Annuitization Factor	Annuitization Payment
35	100	$151,478	8.73	$1,322

This page provides a hypothetical annuity income quote based on annuitization taking place at the maturity date. However, you may elect to annuitize at any time but surrender penalties will apply during the surrender charge period. This example illustrates results for "Single Life with 10-year period certain," but other annuity options are available. Actual annuity payments will depend upon the type of annuity settlement option selected, and when you elect to begin annuity payments. See your Policy for complete details.

CL Tarrant Trail Annuity 6-Year

A Single Premium Deferred Annuity

Non-Guaranteed Values

The non-guaranteed values illustrated below are calculated using the following methods: The Initial Guaranteed Interest Rate Period (first contract year) assumes the Initial Interest Rate that is set at contract issue and guaranteed for the first contract year only. The subsequent Guaranteed Interest Rate Periods assumes the renewal interest rates will be equal to the Current Interest Rate that is set at contract issue. Interest rate assumptions on which these values are based are not guaranteed, may vary and may decline. Actual values may be lower than the illustrated amounts but will not be less than the minimum guaranteed values illustrated on page 5.

Prepared By:	CL Life	Type of Funds:	Non-Qualified
Prepared For:	Retirement Saver	Single Premium:	$100,000.00
Gender, Age:	Male, 65	Guaranteed Interest Rate Period:	1 Year
Issue State:	TX	Base Interest Rate	6.05%

End of Contract Year	End of Year Age	Non-Guaranteed Interest Rate	Interest Credited to Your Contract	Withdrawals	Non-Guaranteed Death Benefit / Accumulation Value	Cash Surrender Value	Guaranteed[1] Minimum Cash Surrender Value
1	66	8.00%	8,000	0	108,000	98,280	89,600
2	67	6.05%	6,534	0	114,534	106,235	91,750
3	68	6.05%	6,929	0	121,463	113,763	93,952
4	69	6.05%	7,349	0	128,812	121,812	96,207
5	70	6.05%	7,793	0	136,605	130,419	98,516
6	71	6.05%	8,265	0	144,870	139,621	100,881
7	72	6.05%	8,765	0	153,634	153,634	103,302
8	73	6.05%	9,295	0	162,929	162,929	105,781
9	74	6.05%	9,857	0	172,786	172,786	108,320
10	75	6.05%	10,454	0	183,240	183,240	110,919
20	85	6.05%	18,809	0	329,706	329,706	140,607
30	95	6.05%	33,844	0	593,244	593,244	178,241
35	100	6.05%	45,397	0	795,768	795,768	200,681

[1] 87.50% of the Single Premium accumulated at 2.40%.

Single Life With 10-Year Period Certain

Year	Age	Account Value	Annuitization Factor	Annuitization Payment
35	100	$795,768	8.73	$6,947

This page provides a hypothetical annuity income quote based on annuitization taking place at the maturity date. However, you may elect to annuitize at any time but surrender penalties will apply during the surrender charge period. This example illustrates results for "Single Life with 10-year period certain," but other annuity options are available. Actual annuity payments will depend upon the type of annuity settlement option selected, and when you elect to begin annuity payments. See your Policy for complete details.

CL Tarrant Trail Annuity 6-Year

A Single Premium Deferred Annuity

Market Value Adjustment (MVA)

A Market Value Adjustment (MVA) will be applied to withdrawals or surrenders in excess of any penalty-free withdrawal amount during the Surrender Charge Period. The MVA will not reduce the Cash Surrender Value below the Guaranteed Minimum Cash Surrender Value, and a symmetric limit will be placed on the positive adjustments. The MVA is waived during the 30-day Bailout Window.

The MVA is calculated as the amount withdrawn multiplied by: $MVA = [(1 + A) \div (1 + B)]^{t} - 1$

Where *A* is the reference rate at issue, *B* is the reference rate on the day prior to the effect date of the withdrawal, and *t* is the number of whole months remaining in the surrender charge period divided by twelve. The reference rate is the 7-Year Constant Maturity Treasury Yield. The hypothetical examples below illustrate the calculation of the MVA on a full surrender and should not be interpreted as projections or predictions of actual contract performance.

Hypothetical Assumptions

Account Value: $120,000
Free Withdrawal Amount: $12,000
MVA Reference Rate on Issue Date: 3.00%
t (Complete months until the end of the Surrender Charge Period): 38

Hypothetical Example 1: Surrender in an increasing 7-Year Constant Maturity Treasury Rate environment
B = 4.00%
Negative MVA factor = $[(1 + 3.00\%) / (1 + 4.00\%)]^{(38 / 12)} - 1 = -0.0301327$
Negative MVA Amount = $108,000 x -0.0301327 = -$3,254.33

$3,254.33 deducted from the Surrender Value

Hypothetical Example 2: Surrender in a decreasing 7-Year Constant Maturity Treasury Rate environment
B = 2.00%
Positive MVA factor = $[(1 + 3.00\%) / (1 + 2.00\%)]^{(38 / 12)} - 1 = 0.0313767$
Positive MVA Amount = $108,000 x 0.0313767 = $3,388.69

$3,388.69 added to the Surrender Value

Definitions

Market Value Adjustment Factor: $[(1 + A) / (1 + B)]^{(t)} - 1$

A = Effective 7-Year Constant Maturity Treasury yield as per the contract issue date;
B = Effective 7-Year Constant Maturity Treasury yield as of most recent market day prior to surrender or withdrawal or election of a Settlement Option;
t = The number of complete months from the date of surrender or withdrawal or election of a Settlement Option to the end of the surrender charge period divided by 12