

ClearFlex Fixed Indexed Annuity

Strategies

Fixed Rate	1-Year Fixed Rate	4.00%
S&P 500 Index	1-Year Pt-to-Pt w/ Participation	35%
S&P 500 Index	1-Year Pt-to-Pt w/ Annual Cap	9.50%
S&P MARC 5% Excess Return Index	1-Year Pt-to-Pt w/ Participation	175%
S&P 500 Sector Rotator Daily RC2 5% Index ER	1-Year Pt-to-Pt w/ Participation	170%
BNP Paribas Technology Balanced 7	1-Year Pt-to-Pt w/ Participation	145%

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Rates as stated are effective as of 7/5/2023 and guaranteed for the initial term. These rates will be applied to any new application received by the end of business on the last business day of the month as long as funds are received within 45 days of that date. Future rates are subject to change at the discretion of Clear Spring Life and Annuity Company, subject to the minimum guarantees.

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The BNP Paribas Technology Balanced 7 Index:

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