



Company	CL Life and Annuity Insurance Company
A.M Best Rating	B++
Standard and Poor's Rating	NR
Product Type	Fixed Indexed
Product	CL Arrow Max 10 (FPDA first six months only)
Policy Form Number	ICC24-FIA-0824
Distribution Channels Sold In	Independent
Product Launch Date	3/17/2025
Bonus	15.00% On all premiums during first six months ages 0-75 11.00% On all premiums during first six months ages 76-85 (In the event the client cash surrenders an excess of annual 10% penalty-free amount during the first 10 years, the bonus becomes vested annually, beginning in year two.)
Surrender Charge	10 Years 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 3.00, 2.00, 1.00, 0.50, 0.00% +/- Market Value Adjustment (MVA)
Share Class	N/A
Mortality and Expense Charge (M&E)	N/A
Product Fee	N/A
Administration Charge	N/A
Other Charge	N/A
*Total Annual Expense	N/A
Annual Contract Fee	N/A



Company	CL Life and Annuity Insurance Company
Product	CL Arrow Max 10 (FPDA first six months only)
Annual Contract Fee Waived At	N/A
Minimum Guarantee/ Minimum Guaranteed Surrender Value	Varies 87.5% @ 0.15 - 3%
Strategies / Subaccounts Offered	6 Indexed, 0 Structured, 0 Variable, 1 Fixed
Net Subaccount Fee Range	N/A
Free Transfers per Year	N/A
Transfer Fee	N/A
Rate Banding	No Banding
Current Fixed Account Rate(s)	4.00%
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	N/A
Penalty-Free Withdrawals	10% of Account Anniversary Value after year one Must leave \$2,000 in account
Death Benefit	Full Account Value
Surrender Charge Waivers Available	N/A
Available Plan Types	Roth IRA, IRA, SEP IRA, NQ
Issue Ages	0 - 85
Minimum Initial Premiums	Q/NQ \$20,000
Minimum Subsequent Premium	Q/NQ \$5,000



Company	CL Life and Annuity Insurance Company
Product	CL Arrow Max 10 (FPDA first six months only)
Guaranteed Lifetime Withdrawal Benefit (GLWB)	N/A
Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A
Guaranteed Minimum Accumulation Benefit (GMAB)	N/A
Guaranteed Minimum Death Benefit (GMDB)	N/A
Guaranteed Minimum Income Benefit (GMIB)	N/A



Company	CL Life and Annuity Insurance Company
Product	CL Arrow Max 10 (FPDA first six months only)
Other	15.00% Premium Bonus Vesting Schedule Year 1: 0.00% Year 2: 1.50% Year 3: 3.00% Year 4: 4.50% Year 5: 6.00% Year 6: 7.50% Year 7: 9.00% Year 8: 10.50% Year 9: 12.00% Year 10: 13.50% Years 11+: 15.00%
	11.00% Premium Bonus Vesting Schedule Year 1: 0.00% Year 2: 1.10% Year 3: 2.20% Year 4: 3.30% Year 5: 4.40% Year 6: 5.50% Year 7: 6.60% Year 8: 7.70% Year 9: 8.80% Year 10: 9.90% Years 11+: 11.00%
	Bonus is fully vested in the event of death. Must be contracted through <i>Alpha Solutions Management</i> to sell this product.
State Approvals	States Not Approved In: CA, CO, CT, DC, DE, FL, HI, IA, ID, MA, ME, MN, NC, NH, NJ, NV, NY, OR, RI, SC, SD, VT, WA, WI, WY



Company	CL Life and Annuity Insurance Company
Product	CL Arrow Max 10 (FPDA first six months only)
Street Level Compensation	YEAR ONE Ages 0 - 75 7.50% Ages 76+ 5.00%
Data thought to be current as of:	3/17/2025

* The Total Annual Expense excludes any rider charges. Please refer to the Rider specs for any charges that may apply in addition to the annuity contract charges.



Rates Effective March 17, 2025

Company	Product	Rate Banding	Indices Offered	Index Crediting Frequency	Indexing Method	Current Participation Rate(s)	Current Cap Rate(s)	Current Spread Rate(s)	Fee for Indexing Method	Guaranteed Participation Rate / Cap / Spread	Performance Triggered Declared Rate
CL Life and Annuity Insurance Company	CL Arrow Max 10 (FPDA first six months only)	N/A	S&P 500	Annual	Annual Point-to-Point	100.00%	7.00% Annually	N/A	N/A	100% / 2.00% Annually / N/A	N/A
			Nasdaq-100 Index	Annual	Annual Point-to-Point	100.00%	7.00% Annually	N/A	N/A	100% / 2.00% Annually / N/A	N/A
			S&P 500	Annual	Annual Point-to-Point	35.00%	N/A	N/A	N/A	10% / N/A / N/A	N/A
			Nasdaq-100 Index	Annual	Annual Point-to-Point	30.00%	N/A	N/A	N/A	10% / N/A / N/A	N/A
			MSCI USA Index	Annual	Annual Point-to-Point	30.00%	N/A	N/A	N/A	10% / N/A / N/A	N/A
			MSCI USA 10% Volatility Control Index	Annual	Annual Point-to-Point	65.00%	N/A	N/A	N/A	10% / N/A / N/A	N/A
Current Fixed Account Rate(s)		4.00%									
Upcoming Fixed Account Rate(s)		N/A									
Other Crediting Strategy Information		N/A									