



Clear Spring
Life and Annuity Company

Agent Product Training

August 2022

Agent Compliance Training

Suitability

Complaint Handling

Record Retention

Privacy

Anti-fraud & Anti-money Laundering (AML)

Agent Suitability

THE BEST INTEREST STANDARD:

The new normal in suitability standards

National Association of Insurance Commissioners (NAIC) encourages States to require insurance agents to “act in the best interest of the consumer when making a recommendation of an annuity”.

Producers should take steps to ensure that they are meeting and exceeding your obligations to your clients. These steps should include, but are not necessarily limited to:

- Exercise Care
- Disclosure
- Documentation

“Best interest” is evaluated situationally to determine if a agent acted in the best interest of the consumer under the circumstances known at the time the recommendation was made without placing the agent’s or insurer’s financial interest ahead of the consumer’s interest.

Exercise Care

Take your time and be diligent.

- Make sure to know and understand the consumer's financial situation, insurance needs, financial objectives.
- Help your clients to fully understand the available recommendation options and how those options will meet their needs.
- Have a reasonable basis to believe the recommendation effectively addresses the consumer's financial situation, insurance needs, and financial objectives over the life of the product, as evaluated in light of the consumer profile information.
- Be able to communicate the basis for the recommendation to your client and to the insurer in a way that is clear, specific and easy to understand.

Disclosure

- Check what forms are required.
 - Know what disclosure forms are required in the state where the policy is sold and carefully review all state required disclosure with your clients.
 - Depending on the state in which you are doing business this may include a disclosure of potential conflicts of interest. These forms are essential for the improvement of transparency between the producer, insurer, and the client.

Documentation

- Show your work.
 - No matter how much care you take with a client, if it is not reflected in the four corners of the application it will not be helpful.
 - Taking the extra time to fully document your recommendation will not only help your applications to be processed faster, it can also create a clear record should the recommendation be challenged in the future.
 - Ask yourself, would a third party who knows nothing about your client be able to look at the application and supporting documentation you are submitting and clearly understand the “why” behind your recommendation?

Required Suitability Forms

The Clear Spring Life Life and Annuity Suitability form (SUITABILITY) is required for all clients, except residents of Florida.

The Florida Annuity Suitability Questionnaire (DFS-H1-1980) is the required form for clients who are residents of Florida, regardless of where the application was signed. In addition, if a Florida client's transaction is an annuity to annuity replacement, then we also require the Florida Disclosure and Comparison of Annuity Contracts form (DFS-H1-1981).

If a client is purchasing our annuity contract outside of their primary resident state, then our Non- Resident Sales Verification form is required (NON-RES FORM). However, if the client is a resident of New York, we will not accept the business, regardless of the state where the application is being solicited.

CONSUMER'S SUITABILITY INFORMATION:

Minimum required information	
Age	Plans for retirement
Current and expected annual income	Risk tolerance
Current and expected financial situation and needs, including financial resources that will fund the annuity	Existing assets, including investment and life insurance holdings
Current and expected tax status	Financial experience
Current and expected liquidity needs	Financial objectives
Liquid net worth	Financial time horizon
Intended use of annuity	Other information required by state laws

All applications should be thoroughly documented, but there are certain cases that may require additional documentation. In these cases, provide as much information with the application as possible:

Suitability Data	High Risk Criteria
Age	Age is greater than 75 or greater than 65 in CA and FL
Income	Low household or discretionary income
Liquid Assets	Low liquid assets
Replacement	Source of funds are from an annuity or life insurance policy
Non-Natural Owner	Trust or other legal entity
Reverse Mortgage	The applicant has a reverse mortgage, or the source of funds is a reverse mortgage or home equity line of credit
Nursing Home and/or Terminal Condition	The applicant or applicant's spouse currently resides in a nursing home or plans to enter a nursing home in the next 6 months
Government Benefits	The applicant intends to apply for means-tested government benefits or is purchasing the product to qualify for government benefits
Sufficient Liquid Assets	The applicant does not have sufficient liquid assets available for monthly living expenses and emergencies other than the money planned to purchase the product applied for
Change in Expenses or Income	The applicant anticipates a significant increase in living expenses or a significant reduction in income or liquid assets during the term of the annuity

Factors to Consider When Supporting a Recommendation

- How will the product fit into the client's overall financial picture?
- How will the product advance the client's financial goals?
- Does the application clearly show the "why" behind your recommendation?

Replacements

DEFINITION OF REPLACEMENT

Replacement means any transaction in which new life insurance or a new annuity is to be purchased, and that by reason of such transaction, existing life insurance or an existing annuity has been or is to be:

- Forfeited, surrendered or partially surrendered, assigned to the replacing insurer or otherwise terminated;
- Amended so as to effect either a reduction in benefits or in the term for which coverage would otherwise remain in force or for which benefits would be paid; or
- Reissued with any reduction in cash value.

This definition *does not* apply to transactions involving:

- Application to the existing insurer
- When a contractual change or conversion is being exercised, or
- When the existing policy or contract is being replaced by the same insurer pursuant to a filed and approved program;
- Immediate annuities that are purchased with proceeds from an existing annuity contract. (NOTE: Annuities purchased with proceeds of an existing life insurance policy are considered replacements);
- Structured settlement annuities;
- New coverage provided under a life insurance policy or annuity contract where the cost is borne wholly by the insured's employer or by an association of which the insured is a member; or
- Annuity contracts used to fund ERISA pension or welfare benefit plans; employer established or maintained 401(a), 401(k) or 403(b) plans; government or church 414 plans; or government or tax exempt 457 plans are normally exempt unless plan participants may choose from two or more providers and there is direct solicitation of individual employees. (There are exceptions to this rule, please contact the Company for specific information.)

Replacement Dos and Don'ts

Replacement activity should be considered only if the transaction is in the client's long-term best interest. In order to determine whether a replacement involving a Company policy or contract is in the client's best interest, the agent is expected to:

Do...

- Disclose on the application or in other written form whether a replacement is involved;
- Fully explain any applicable fees or surrender charges and how they will be made up;
- Comply with applicable state and federal statutes and Company procedures including the Business Guidelines;
- Analyze each replacement to determine if it is appropriate for the client; and
- Provide the information necessary for the client to make an informed decision.

Don't...

- Rely on vague generalities such as “better rates and caps” or “improve portfolio diversity” to support your recommendation;
- Reuse the same language on every application, every client's financial needs and circumstances are different, the applications you submit should reflect that;
- Try to conceal a replacement by transferring funds into a temporary account;
- Downplay potential disadvantages of a replacement or possible alternatives to replacement; and
- Forget that the client's best interest is the number one priority, and the replacement must be appropriate in light of the client's individual goals and objectives.

Additional Tips for Suitability

- A separate Suitability Form is required for every application that is submitted.
- Liquid assets only include savings or checking accounts, CD's, money market accounts, any annuities or other financial products not subject to surrender penalties, and any stocks/bonds/mutual funds.
- The applicant must initial and date the suitability form(s) next to any change in order to confirm that the revisions are correct.
- The asset information should reflect the source of funds being used to purchase the annuity. If the funds are coming directly from a trust, list the trust's assets. If the funds are coming from an annuitant who is gifting the annuity to the trust, list the annuitant's assets.
- When in doubt, ask... MARKETING@CSLMARKETING.COM | 800.767.7749 | CSLMARKETING.COM

Complaint Identification and Escalation

What is a Complaint?

- **NAIC definition:** Any Complaint means a written communication primarily expressing a grievance.
- Verbal communication expressing a grievance which are received by the Company will also be escalated and handled as a Complaint.
- Any communication where the Customer is unhappy with the Company's or any appointed agent's service, believes there was an error in processing, or threatens to take legal action or file a Complaint with the department of insurance, any other regulatory or state or federal office or any newspaper, television station or other media outlet.

DUTY TO REFER COMPLAINTS TO THE COMPANY

- ESCALATE all customer complaints to GL Marketing and NEVER dissuade or attempt to dissuade a customer from filing a complaint. Report all complaints in writing to:
Clear Spring Life Life and Annuity Company
Attn: Compliance Department
401 Pennsylvania Parkway, Suite 300
Indianapolis, IN 46280

DUTY TO RESPOND TO COMPANY INQUIRY ABOUT COMPLAINTS

- RESPOND promptly when the Compliance Department contacts you regarding a complaint.
- The agent should be detailed in their response and include any fact-finding or needs-based selling documentation in the file, sales/marketing materials used and a delivery receipt.

Record Retention

Producers are required to maintain and promptly make available upon request all client information collected regardless of whether the client elected to purchase a policy. These include:

- Original sales proposals;
- A copy of any needs analysis completed during the solicitation;
- A copy of any sales material and advertisements used during the sales process;
- Any written correspondence to or from the applicants/contract owners regarding the solicitations, issuance of the contract or subsequent service of the contract;
- Documentation of phone calls to or from the applicants/contract owner addressing the above issues;
- Notes from meetings with the applicants/contract owner; and
- A copy of the signed delivery receipt.

State regulations vary regarding the length of time that client files are to be maintained. However, a general rule of thumb is to maintain all active client files indefinitely and all inactive client files for seven (7) years.

Privacy

We share a commitment to protect the privacy and confidentiality of personal and financial information. The three basic points of our Privacy Policy are as follows:

- **COLLECT** only the client information necessary to consistently deliver responsive products and services.
- **MAINTAIN** safeguards designed to ensure information security.
- **LIMIT** how, and with whom, we share client information.



Retain all customer records in a secure location whether in a secure physical or electronic file.

Read and adhere to the Clear Spring Life Life written privacy notice and other privacy disclosures. View the Privacy Notice here: [https://Clear Spring Lifelife.com/privacy-policy](https://ClearSpringLifelife.com/privacy-policy)

Immediately report any incidents to Clear Spring Life Life at GLACCompliance@group1001.com

Anti-Fraud & Anti-Money Laundering (AML) Red Flags

We have a fiduciary responsibility to our clients to identify and prevent fraudulent activity. There is high reputational risk if we're not able to protect our clients, and a chance for significant financial losses.

With the increasing number of fraudulent activities in the marketplace, please report any of these red flags to your AML Contact:

- Client wishes to engage in transactions that appear to lack business or economic rationale or investment strategy, or are inconsistent with the party's previously stated business or investment strategy
- Client exhibits a lack of usual concern regarding risks, commissions, or other transaction costs or fees
 - Examples: loans, investments, or insurance policies cashed in at a significant loss or surrender charge
- A party appears to be acting as an agent for an undisclosed principal, but declines or is reluctant to provide information or is otherwise evasive regarding that person or entity
- Client makes a funds deposit or wire transfer to an account held with the Company followed by an immediate request that the money be wired out or transferred to a party or to another firm
- There is negative news or information about a party in a transaction regarding possible criminal, civil, or regulatory violations
 - Examples: funds are generated by a business owned by, or involving, persons from high risk countries
- Client requests that a payment be made to a different account or to an unknown party
- Client makes frequent or repeated requests to redeem funds just after investing
- Client refuses to provide information or provides false information as part of Know Your Customer due diligence
 - This could include the inability to identify and verify the ultimate beneficial owner behind an entity, or a company with a complex ownership structure that is reluctant to provide beneficial ownership.

Know Your Customer

At a minimum, Know Your Customer Due Diligence should include the following precautions:

- Establish a reasonable basis for knowing and understanding the nature of the party's business and source of funds or income
- Follow review and approval procedures for new parties. Clear Spring Life Life and Annuity requires all trusts and non-natural owners complete and submit the KYC Questionnaire and Certification for Contract Applicants, Owners, Payees and Beneficiaries.
- Follow risk-based enhanced due diligence for high-risk parties and escalate to your AML Compliance Contact and the Global AML Head for approval.

Anti-Fraud & AML Requirements

Know Your Customer

Follow review and approval procedures for new parties, as required by your business unit.

- To help the government fight the funding of terrorism and money laundering activities, the laws of the US and other relevant authorities require all financial institutions to obtain, verify and record information that identifies each person with whom they do business as a condition to doing such business.
- To comply with these requirements and to avoid relationships with parties involved in money laundering, terrorism or other illicit or corrupt activities, or who are subject to sanctions, we require that trusts and other non-natural owners such as corporations, LLC's, or other similar entities complete and submit our KYC Questionnaire and Certification for Contract Applicants, Owners, Payees and Beneficiaries when applying for any Contract issued by the Company, and periodically thereafter as requested by the Company.

Anti-Fraud & AML Requirements

Know Your Customer

When completing the questionnaire, the client should focus on including the:

- contract number, reason for completing the form, person completing the form, full legal name of the non-natural owner, address, Tax ID number, industry/nature of business, legal entity type, information of annuitant/trustee (or the like), and verification documents for that individual as requested and described within the questionnaire (trust documents, W9, driver's license).
- source of funds and other business activities.

The questionnaire must be signed and dated. Follow risk-based enhanced due diligence for high-risk parties and escalate to your AML Compliance Contact and the Global AML Head for approval.

Anti-Fraud & AML Requirements

KYC Questionnaire and Certification for Contract Applicants, Owners, Payees and Beneficiaries (Non-Natural Person Only)

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GUGGENHEIM LIFE AND ANNUITY GUGGENHEIM LIFE AND ANNUITY COMPANY
401 PENNSYLVANIA PARKWAY, SUITE 300
INDIANAPOLIS, INDIANA 46204
GUGGENHEIMLIFE.COM

GUGGENHEIM LIFE AND ANNUITY GUGGENHEIM LIFE AND ANNUITY COMPANY
401 PENNSYLVANIA PARKWAY, SUITE 300
INDIANAPOLIS, INDIANA 46204
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CONFIDENTIAL DOCUMENT
Do not transmit via email without encryption.
Return via secure file sharing or encrypted email as provided in the email instructions.

KYC Questionnaire and Certification for Contract Applicants, Owners, Payees and Beneficiaries

To help the government fight the funding of terrorism and money laundering activities, the laws of the United States and other relevant authorities require all financial institutions to obtain, verify and record information that identifies each person with whom they do business as a condition to doing such business. To comply with these requirements and to avoid relationships with parties involved in money laundering, terrorism or other illicit or corrupt activities, or who are subject to sanctions, Guggenheim Life and Annuity Company and its subsidiaries (collectively the "Company") require that trusts and other non-natural persons (any corporation, limited liability company, or other entity that is created by a filing of a public document with a Secretary of State or similar office, any general partnership, or any similar business entity formed in the United States or a foreign country) complete and submit this KYC Questionnaire and Certification for Contract Applicants, Owners, Payees and Beneficiaries ("Questionnaire") and provide copies of the documentation listed in Section B(9) below in connection with applying for any Contract issued by the Company, and periodically thereafter as requested by the Company from time to time, or prior to receiving any distribution of proceeds from or payment of benefits with respect to any Contract. Please refer to the Instructions on page 6 for definitions to capitalized terms used herein and other guidance in completing this Questionnaire.

DATE: _____ CONTRACT NUMBER: _____

RESPONDENT'S REASON FOR COMPLETING THIS FORM:

Non-natural Contract Applicant (new business application)
 Non-natural Contract Owner (in-force contract owner change or certification)
 Non-natural Payee or Beneficiary

Is this a new or existing relationship with the Company? New Existing

Section A. Please provide the following information for the PERSON COMPLETING THIS FORM on behalf of the Respondent:

- NAME: _____
- TITLE/RELATIONSHIP TO THE RESPONDENT (e.g. Trustee, Executor, Member, Personal Representative, Secretary):

- PHONE: _____
- EMAIL: _____

Section B. Please provide the following information for the RESPONDENT, as applicable:

- FULL LEGAL NAME: _____
- ALL ASSUMED NAMES AND RELATED JURISDICTIONS WHERE RESPONDENT IS REGISTERED (if applicable):

KYC QUESTIONNAIRE - CONTRACT APPLICANTS/OWNERS/PAYEES/BENEFICIARIES 04.24.2020 PAGE 1 OF 6

Report Suspicious Activity

- If you identify any of the red flags listed in this training, or other potential suspicious activity, you must escalate to your AML Compliance Contact, who will notify the Global AML Head
- You must also escalate any AML-related requests by government regulators or law enforcement
- Failure to promptly escalate such requests could expose the Company to risk
- Disclosing a Suspicious Activity Report investigation or filing is prohibited
- Our complete Anti-Money Laundering Policy, Business Guidelines and Privacy Policy can be found in the Training Toolkit in the Agent Portal at www.ClearSpringLife.com

Training & Services

Videos, webinars, and other helpful information

Agent Portal

Training	Service Forms	Calculators	Toolkit
Tool Kit Select a tool kit			
	Agent Licensing Packet	Anti-Money Laundering Policy and Procedures	
Business Guidelines	Advertising Guidelines	Producer Annuity Suitability Training Requirements	

Preserve Multi-Year Guaranteed Annuity

The Preserve Multi-Year Guaranteed Annuity (“Preserve”) is a single premium, deferred annuity that offers multiple guarantee periods. The guarantee periods range from 3-10 years.

Premiums

Minimum \$5,000 Qualified / \$10,000 Non-
Qualified Maximum \$1,000,000

Key Features

- Issue Ages from 0-90
- Tax-Deferred Growth
- May Avoid Probate
- Penalty-Free Withdrawals
- Nursing Home Care Rider*
- Terminal Illness Rider*
- Full Account Value At Death
- Annuitization Options

*To meet the criteria for any of these riders, the contract must be in force for a minimum of one year; eligibility is subject to rider provisions as stated in the contract. Some state variations apply. The Nursing Home Care Rider is not available in Massachusetts.

ProOption Multi-Year Guaranteed Annuity w/ROP

The ProOption Multi-Year Guaranteed Annuity with Return of Premium (“ProOption”) is a single premium, deferred annuity that offers multiple guarantee periods (5, 7,10 year options) that also has a Return of Premium feature. The Return of Premium feature allows your client(s) to surrender the contract at anytime and receive their full premium back less any prior withdrawals including interest withdrawals. Please note that if the contract is surrendered during the contract term, your client(s) will forgo any interest that was earned during the contract term.

The interest rates credited during the initial term of the contract will increase each year on the contract anniversary. This applies to the first term only. These rates are guaranteed for the initial term. Future terms will receive a level guaranteed rate for each renewal term, which will be set by the company upon renewal.

Premiums

Minimum \$5,000 Qualified / \$10,000 Non-Qualified

Maximum \$1,000,000

Key Features

- Issue Ages from 0-90
- Tax-Deferred Growth
- May Avoid Probate
- Nursing Home Care Rider*
- Terminal Illness Rider*
- Full Account Value At Death

Liquidity Options for the Preserve and the ProOption

The Preserve and ProOption may offer liquidity options for your client(s).
Including:

- One withdrawal per policy year equal to 10% of the previous anniversary account value in Year 2 and later.
- Systematic withdrawals including interest as earned or automatic Required Minimum Distribution payments “RMD” for qualified plans. RMDs are available during the first contract year without a surrender charge.

End of Guarantee Period Options

Option One

The owner may decide to renew the contract for the same guaranteed period. The contract will earn a new stated interest rate at that time. State variations may apply.

Option Two

The owner may decide to annuitize the contract for a minimum of five years. State variations may apply.

Option Three

The owner may decide to withdraw all or a portion of the contract, without a surrender charge or MVA.

*Option One is not available to contracts issued in DE.

End of Guarantee Period Options | Non MVA

When the Preserve and ProOption have reached the end of their initial guaranteed period in the state of Delaware the owner has the ability to:

- 1) Withdraw their funds without a surrender charge;
- 2) Annuitize the contract;
- 3) Renew their contract for a one-year term at the then current offered rate. The contract is fully liquid during the one-year renewal term.

Please note that there are reduced commissions in the state of Delaware. Please contact an Internal Sales Representative for a Non-MVA Commission Schedule.

Nursing Home Care Rider

Waiver of surrender charges and MVA:

- Contract purchased prior to Owner's 76th Birthday and contract has been in force for at least one year (during which time the Owner has not been confined to a nursing home);
- After which date the Owner must have been confined to a nursing home for 90 consecutive days.
- Owner may request by written notice to make full surrender or partial withdrawals (\$1,000 minimum).

Terminal Illness Rider

Waiver of surrender charges and MVA:

- Any medical condition which a physician certifies has reduced the owner's life expectancy to 9 months or less; or
- Owner diagnosed with a heart attack, stroke, or life threatening cancer after policy was purchased, in force for at least one year and owner isn't older than age 70.
- Owner may request by written notice to make full surrender or partial withdrawals (\$1,000 minimum).

Please note: State Variations May Apply

This is a summary of the Nursing Home Care Rider/Terminal Illness Rider. The provider of the Riders and the Contract should be consulted. If there is any variation between this summary and the Rider, the provisions of the Rider and Contract will govern.

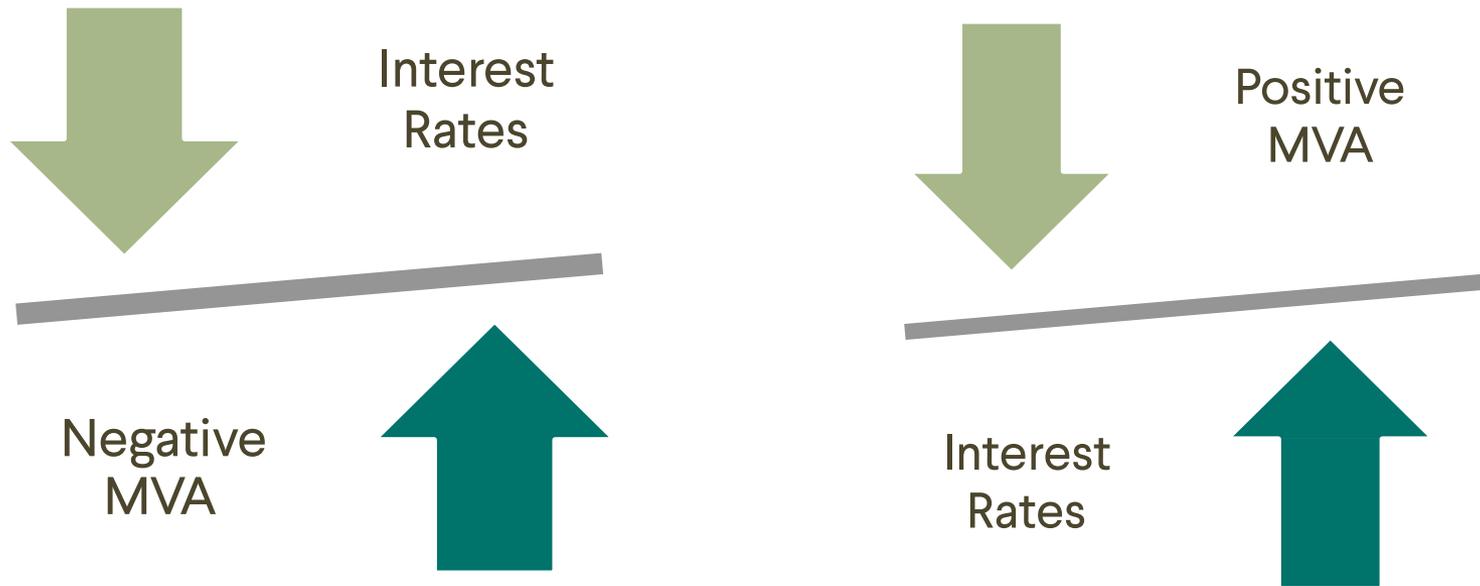
Available Riders

Surrender Charge Schedule

	Year	1	2	3	4	5	6	7	8	9	10
Surrender Charge Schedule	3-Year	7%	6%	5%							
	4-Year	7%	6%	5%	4%						
	5-Year	7%	6%	5%	4%	3%					
	6-Year	7%	6%	5%	4%	3%	2%				
	7-Year	7%	6%	5%	4%	3%	2%	1%			
	8-Year	7%	6%	5%	4%	3%	2%	1%	1%		
	9-Year	7%	6%	5%	4%	3%	2%	1%	1%	1%	
	10-Year	7%	6%	5%	4%	3%	2%	1%	1%	1%	0.75%

Market Value Adjustment

Clear Spring Life Life's deferred annuity products contain a Market Value Adjustment ("MVA").



Please note: contacts issued in DE do not contain an MVA.

Preserve and ProOption State Variations

State	Contract Variation
Delaware	This state does not contain a Market Value Adjustment and is unable to renew for a subsequent term.
Massachusetts	Nursing Home Care Rider not offered
Vermont	Life expectancy for the Terminal Illness rider is 24 months or less
Florida	The minimum annuitization is 10 years.
Texas	Contains the Waiver of Surrender Charge Rider in lieu of the Terminal Illness Rider

Provider Single Premium Immediate Annuity

The Provider Single Premium Immediate Annuity (“Provider”) is a single premium, immediate annuity that produces an income stream upon issue of the contract. A lump sum of money is immediately converted into a reliable and predictable stream of income.

We offer multiple payout options to fit your clients’ needs.

- Life Only
- Life with Period Certain
- Joint Life with 100% Survivorship
- Joint Life with 100% Survivorship with Certain Period
- Certain Periods from 5-20 years
- Cost-of Living Adjustment (“COLA”) only available with Certain Period Options

The Provider SPIA can be issued up to age 95 for both qualified and non-qualified contracts.

Please note: Life Only options are limited to owners 70 years of age or younger. Joint Life Only options are limited to owners age 80 years of age or younger.

Provider Single Premium Immediate Annuity

- We offer a 30-day free look period in all states.
- Multiple sources may be used to fund this contract; please indicate on the New Business Transmittal Form your client(s) desire that the contract be issued after all funds have been received.
- Your client(s) may choose to receive their periodic payments monthly, quarterly, semi-annually or annually. The minimum purchase premium amount must support a periodic payment of \$100. We will accept a maximum purchase premium amount of \$1,000,000.
- Please contact an Internal Sales Representative if you have a client who is interested in purchasing the Provider Single Premium Immediate Annuity for an amount greater than \$1,000,000.

Please note: Annual payments will begin one year after the contract is issued.

IMPORTANT INFORMATION

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, Clear Spring Life Life and Annuity Company (d/b/a Clear Spring Life Life and Annuity Insurance Company in California) ("Clear Spring Life Life") is not acting as your fiduciary as defined by the Department of Labor.

Clear Spring Life Life, whose office is located at 401 Pennsylvania Parkway, Suite 300, Indianapolis, Indiana, issues the Preserve Multi-Year Guaranteed Annuity on form number GLA-MYGA-01, the ProOption Multi-Year Guaranteed Annuity on form number GLA-MYGA-01, and the Provider Single Premium Immediate Annuity on form number GLA-SPIA-01, or variations of such. These annuity products and/or certain product features may not be available in all states. Clear Spring Life Life is not licensed in New York.

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CSL Marketing

800-767-7749

marketing@clsmarketing.com

You have completed the Clear Spring Life
General Agent Training.

You may proceed to the Fixed Indexed
Annuity Training.

Thank you

I acknowledge that I have completed the Clear Spring Life and Annuity Company general agent training.

Agent Name

Agent Number

Signature

Date