Mountain Life Insurance Company

Alpine Horizon

Multi-Year Guaranteed Annuity (MYGA)

CLIENT GUIDE

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You'll have peace of mind when you know you have protected your own financial future as well as provided for the ones you love.

Alpine Horizon can help you reach your retirement goals while enjoying tax deferred growth and the opportunity to receive a guaranteed stream of income, safe from market downturns and declining interest rates.

With Alpine Horizon your money has the ability to grow faster than in a currently taxed alternative paying the same fixed rate. Additionally, since taxes are not owed until you begin receiving interest income, you pay taxes later.[1]

Furthermore, an annuity's estate-planning benefits may help with asset protection and distribution to your beneficiaries. It's comforting to know you have provided for your loved ones.

Renewal Flexibility

Mountain Life's Alpine Horizon is a single premium tax-deferred fixed annuity that can provide favorable interest crediting. To align with your financial goals, you may lock in guaranteed rates for 3, 4, or 5 years. At the end of the renewal period, you will automatically be rolled into a contract of the same term and guarantee period with a new rate. During the first 30 days of the renewal period, you may take a partial or full surrender without being subject to a surrender charge or Market Value Adjustment (MVA).

No Current Taxes[2]

Interest earnings grow tax-deferred until withdrawn, usually at retirement age. Contract values have the ability to grow faster than they would in a currently taxed fixed alternative paying the same rate.

No Market Risk

Your principal and earned interest are safe regardless of market fluctuations.

Beneficiary Protection

In the unfortunate event of your passing, your beneficiaries receive the full contract value.

1. This applies to non qualified contracts. If a qualified contract, taxes will be owed upon any distribution.
2. An annuity contract's growth, if applicable, is taxable as ordinary income to the beneficiary and does not qualify for the favorable tax treatment allowed to life insurance by Section 101(a) of the Internal Revenue Code. Life insurance proceeds generally pass income tax-free to the beneficiary. However, both may be included as estate tax property for inheritance tax purposes (federal and, if applicable, state).

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Minimum Premium Requirements

The minimum single-premium payment is $5,000.

Issue Ages

0-90 tax-qualified and non-qualified.
(If there are joint owners, both must satisfy the age limit, since a death benefit may be paid upon the first death.)

Retirement Plans

Tax-qualified plans offered with this product include IRA rollovers and transfers, including Roth IRAs and SEP IRAs.

Market Value Adjustment

During your guarantee period, your Alpine Horizon annuity has the Market Value Adjustment (MVA) feature.

The MVA reflects the impact of changes in market interest rates between the time your guarantee period was selected and the time of the withdrawal. The actual adjustment is calculated according to the formula in the annuity contract.

Under no circumstances will the MVA result in an amount less than the Guaranteed Minimum Cash Surrender Value referenced in the contract schedule.

Easy Access

For financial flexibility, a portion of your contract value may be available free of surrender charge.

In addition to the access previously described, there is no surrender charge:

- After the first contract year, and during any Multi- Year Interest Rate Guarantee Period, the Company will waive the Surrender Charge and any Market Value Adjustment on the first partial withdrawal. Waiver is limited to once per Contract Year and may not exceed 5% of the Accumulation Value as of the last Contract Anniversary.[3]

Surrender Charges

A surrender charge applies only to amounts in excess of the free withdrawal and decreases based on the number of years that have elapsed since the premium payment was received. The surrender charge will vary based on the year and corresponding percentage of the amount withdrawn. (see chart below)

Optional Riders[4]

- RMD Free Withdrawal - Surrender Charges and Market Value Adjustments will be waived on the higher of the full amount of the RMD or 10% of the previous year ending accumulation value. At least $2,000 must remain in the account after the withdrawal.[3] Tax Qualified Plans only.

- 10% Free Withdrawal Rider - The Owner may take partial withdrawals of up to 10% of the Accumulation Value as of the last Contract Anniversary without Surrender Charge or Market Value Adjustment. Non-Qualified Plans only.

Contract Year		1	2	3	4	5
Surrender Charge Period						
	3 Years	9.0%	8.0%	7.0%		
	4 Years	9.0%	8.0%	7.0%	6.0%	
	5 Years	9.0%	8.0%	7.0%	6.0%	5.0%

[3]Withdrawals will reduce the contract value. Excess withdrawals in a policy year will be charged the applicable surrender charge. Free withdrawals not taken in a year cannot be carried over to future years. [4]Election of one of the optional riders may reduce crediting rates.

Your Income Payout Options

Customize your income payment options to fit your needs. Mountain Life offers several options so you can choose to elect income payment when you need it.

Choosing Your Guaranteed Income Options

A variety of guaranteed income options are available. You may choose scheduled payments guaranteed to continue for a lifetime, income payments for a period of time or even a one-time payment. Income payment guarantees are backed by the claims-paying ability of Mountain Life Insurance Company.

Income Payment Options (Annuitization)

Owners have multiple options to annuitize the contract for income, including payments for one or two lives:

- Life income Only.
- Life income with Guaranteed Period Certain. If no payment option is selected, Life Income with 10 year certain period is the default.
- Period Certain Only. Equal monthly payments for a period certain between 5 and 30 years.

Your Income Payout Options

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Estate-Planning Benefit

Upon the death of the owner, Mountain Life guarantees that the legally designated beneficiary will receive the current contract value at the time of distribution, avoiding the delays, expense and publicity of probate. No surrender charge or market value adjustment applies.

Getting Started

Your Mountain Life representative is available to discuss the need for additional wealth accumulation for retirement or estate value, or the financial and tax advantages of reallocating dormant, currently taxed assets into a tax-deferred Alpine Horizon Annuity.

Why Mountain Life?

When you consider financial services and products, the resources and expertise of the financial services provider are paramount. Mountain Life Insurance Company is a leader in financial strength, service quality and performance excellence. For over 50 years, Mountain Life has been providing life insurance solutions to families like yours. Your family is precious to you. It's only natural that you want to protect them - now and in the future. Keep your loved ones in focus with an annuity from Mountain Life.

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Mountain Life Insurance Company, Lexington, Kentucky, is licensed in Alabama, Arkansas, Arizona, Georgia, Indiana, Kentucky, Louisiana, Maryland, Mississippi, Missouri, Montana, North Dakota, Nebraska, Ohio, Oklahoma, Tennessee, Texas, and Utah.

Single Premium Deferred Fixed Annuity Contract Series ICC23-MLIC-SPDA-1023, Additional Market Value Adjustment Rider ICC23-CDP-MVAR, Addition Premium Bonus Rider ICC23-CDP-PBR, Additional Free Withdrawal Rider (Qualified Plans) ICC23-CDP-FRMD and Additional 10% Free Withdrawal Rider ICC23-CDP-10FWR issued by Mountain Life Insurance Company. Product and rider provisions, availability, definitions, and benefits may vary by state.

Payment of the benefits of Mountain Life Insurance Company products is backed by the full financial strength of Mountain Life Insurance Company, Lexington, Kentucky. Guarantees are based on the claims-paying ability of the insurer. See your financial professional for product specifications.

Earnings and pre-tax payments are subject to income tax at withdrawal. Withdrawals may be subject to charges. Withdrawals from an annuity are subject to ordinary income tax, and, if taken before age 59½, may be subject to a 10% IRS penalty. Interest rates are declared by the insurance company at annual effective rates, taking into account daily compounding of interest.

Annuity products are not bank products, are not a deposit, are not insured by the FDIC, nor any other federal entity, have no bank guarantee, and may lose value.

Neither Mountain Life, nor its agents, offer tax advice. For specific tax information, a tax attorney or advisor should be consulted. The information provided is for educational purposes only.

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