SKYLINE PEAK FIA APPLICATION -INDIVIDUAL ANNUITY

MOUNTAIN LIFE INSURANCE COMPANY

Home Office Address: 2416 Sir Barton Way Suite 110, Lexington, KY 40509 Telephone: 1-800-888-6542
(also referred to as "the Company")

1. Annuitant (Joint Annuitants are [not] permitted):

First Name	Initial	Last Name	Suffix
Social Security Number/Tax ID	Birthdate (MM/DD/YYYY)		Gender ☐ M ☐ F
Telephone	Relationship to Proposed Owner ☐ Spouse ☐ Other _____		
US Citizen ☐ Yes ☐ No	If no, country of citizenship		
Residence Address (Cannot be a PO Box)	City	State	Zip
Mailing Address (If different)	City	State	Zip
Email			

1A. Joint Annuitant:

First Name	Initial	Last Name	Suffix
Social Security Number/Tax ID	Birthdate (MM/DD/YYYY)		Gender ☐ M ☐ F
Telephone	Relationship to Proposed Owner ☐ Spouse ☐ Other _____		
US Citizen ☐ Yes ☐ No	If no, country of citizenship		
Residence Address (Cannot be a PO Box)	City	State	Zip
Mailing Address (If different)	City	State	Zip
Email			

2. Owner (If Other Than Annuitant):

Individual or Trustee First Name	Initial	Last Name	Suffix
Company or Trust Name			
Social Security Number/Tax ID	Birthdate (MM/DD/YYYY)	Gender ☐ M ☐ F	Relationship to Proposed Annuitant ☐ Spouse ☐ Other _____
Residence Address (Cannot be a PO Box)	City	State	Zip
Mailing Address (If different)	City	State	Zip

US Citizen ☐ Yes ☐ No	If no, country of citizenship	Telephone (Required)
Government Issued Photo ID: ☐ Driver's License ☐ Passport ☐ Other _____		State or Country of Issue
Email		

3. **Joint Owner** (non-qualified contracts or those owned by natural entities (person) only.):

Individual or Trustee First Name	Initial	Last Name	Suffix
Company or Trust Name			

Social Security Number/Tax ID	Birthdate (MM/DD/YYYY)	Gender ☐ M ☐ F	Relationship to Proposed Annuitant ☐ Spouse ☐ Other _____

Residence Address (Cannot be a PO Box)	City	State	Zip
Mailing Address (If different)	City	State	Zip

US Citizen ☐ Yes ☐ No	If no, country of citizenship	Telephone (Required)
Government Issued Photo ID: ☐ Driver's License ☐ Passport ☐ Other _____		State or Country of Issue
Email		

4A. Plan Applied For (Please Check One):

☐ Skyline Peak Signature	☐ Skyline Peak Advantage	☐ Skyline Peak Choie
4B. Interest Period Applied For:		
☐ 5 Years	☐ 7 Years	☐ 10 Years
4C. Optional Riders Applied For: ☐ Premium Bonus Rider		

5. Beneficiaries: If joint owners are named, on the death of either joint owner the surviving joint owner will become the sole primary beneficiary, and the beneficiaries listed below will be considered contingent beneficiaries (unless otherwise requested in the Special Requests section).

Primary	%	Relationship	SSN/TIN	Gender ☐ Male ☐ Female
Primary	%	Relationship	SSN/TIN	Gender ☐ Male ☐ Female
Primary	%	Relationship	SSN/TIN	Gender ☐ Male ☐ Female

Contingent	%	Relationship	SSN/TIN	Gender ☐ Male ☐ Female
Contingent	%	Relationship	SSN/TIN	Gender ☐ Male ☐ Female
Contingent	%	Relationship	SSN/TIN	Gender ☐ Male ☐ Female

6. Initial Account Allocation(s) **Allocation minimum 5%, whole numbers only, total must equal 100%**

1-Year Point-to-Point with Participation Rate		**1-Year Point-to-Point with Cap**	
S&P 500®	_____ %	S&P 500®	_____ %
NASDAQ-100	_____ %	NASDAQ-100	_____ %

S&P 500 Daily Risk Control 10	%	**3-Year High Water Crediting Strategy**	
NASDAQ-100 10% Volatility Control	%	S&P 500®	%
Franklin Innovators 10% ER	%	**Fixed Interest Account**	
		Fixed Interest Account	%

7. Premium and Tax Qualification Status:

- Amount paid with application $_____
- If a 1035 Exchange, Rollover or Transfer is occurring, the expected premium amount is $_____

☐ **Non-Qualified**

For Qualified Plans, select all that apply.

IRA (Select only one): ☐ Traditional ☐ Roth ☐ SEP

Inherited IRA* (Select only one): ☐ Traditional ☐ Roth

Contribution Year_____ ☐ Direct Transfer** ☐ Rollover***

If inherited IRA selected above, list Decedent name:

Relationship to proposed Annuitant: Spouse ☐ Other: ☐ Date of Birth (MM/DD/YYYY) Date of Death (MM/DD/YYYY)

The Company will accept applications for a spouse Inherited IRA and trust owned Inherited IRA for trusts that qualify as a see-through trust where the sole trust beneficiary is the spouse. The Company won't accept applications for non-spouse Inherited IRAs.
** Please complete a separate transfer form and replacement form for each account.
*** I understand that, except for Roth Conversions, I can make only one rollover from an IRA (including a Traditional IRA, Roth IRA, or SEP IRA) to an IRA in any 1-year period, regardless of the number of IRAs I own.

8. Owner Replacement Questions (Required)

(1) Do you have any existing life insurance policies or annuity contracts with the Company or any other insurance company? ☐ **Yes** ☐ **No**

(2) Is this Application intended to replace or change any life insurance or annuity contract with the Company or any other insurance company? ☐ **Yes** ☐ **No**

- Change means causing a policy or contract to lapse, surrender (in whole or part), forfeit, terminate, convert to reduce paid up or continue as extend term insurance, reduce in value by borrowing against it or change the term or coverage benefits

Company Name of Policy/Contract being replaced:	Policy/Contract Number:

If "Yes", please sign the required Replacement form.

9. Application Completed At:

Application is hereby made for the Annuity described herein. The foregoing statements are correct to the best knowledge and belief of the person(s) signing this application. It is agreed that such statements shall form the basis of an Annuity issued by the Company and that such Annuity, together with this application, shall constitute the entire contract between the company and the person(s) signing this application. A 10% IRS penalty may apply on amounts withdrawn before the owner reaches age 59½. If the Annuity for which application is being made is a Market Value Adjusted fixed annuity, the person(s) signing this application understand that withdrawals from the Annuity may be subject to a market value adjustment in addition to any applicable surrender charges.

Electronic Delivery Authorization

Do you consent to Electronic Delivery (e-delivery) of Documents? ☐ Yes ☐ No

By selecting Yes, you agree to receive via electronic means all contract documents that the Company is required by law to provide or make available to you in writing, including but not limited to, your Annuity contract, contract statements, tax forms, privacy notice and other notices ("Required Documents"), as well as other information, service documents, general communications and documentation regarding your Annuity contract ("Other Documents").

I understand that:

- Not all contract documentation and notifications may be currently available in electronic format.
- Registration on the Company's website will be required for e-delivery of certain contract-related correspondence.
- There is no charge for e-delivery, although my Internet service provider may charge for Internet access.
- I should provide a current e-mail address and notify The Company promptly when my e-mail address changes.
- The Company will send paper copies of documents where not available or if required by state or federal law.
- For jointly owned contracts, both owners are consenting to receive electronic information. All information will be provided to one e-mail address, the first e-mail address listed above.
- This consent will remain in effect until I revoke it and covers delivery to you in the form of an e-mail or by notice to you of a document's availability on The Company's website.

The computer hardware and software requirements necessary to receive and process electronic communications that are subject to this consent are as follows: To view and download material electronically, you must have a computer with Internet access, an active e-mail account and Adobe Acrobat Reader. If you don't already have Adobe Acrobat Reader, you can download it free from www.adobe.com.]

IRS CERTIFICATION

Under penalties of perjury, I certify that: (1.) The Social Security Number or Taxpayer Identification Number shown on this form is correct, and (2.) I am not subject to backup withholding as a result of either being exempt from backup withholding, or not being notified by the IRS of a failure to report all interest or dividends, or the IRS has notified me that I am no longer subject to backup withholding, and (3.) I am a U.S. citizen or other U.S. person (including a U.S. resident alien), and (4.) I am exempt from FATCA reporting. (Cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends.)

The IRS does not require your consent to any provision of this document other than the certification required to avoid backup withholding.

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Signature of Owner		Signature of Joint Owner (if any)
Dated		Date

10. Agent's Report:

Do you have knowledge or reason to believe that replacement of existing life insurance policies or annuity contracts may be involved? ☐ Yes ☐ No

If "Yes", please sign the required Replacement form.

Agent Name (Please Print)	Agent Number
Signature of Agent	FL State License Number

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SKYLINE PEAK

MODIFIED SINGLE PREMIUM DEFERRED ANNUITY CONTRACT WITH INDEX-LINKED OPTIONS AND A MARKET VALUE ADJUSTMENT DISCLOSURE

Please check the appropriate box: ☐ Qualified Annuity ☐ Non-qualified Annuity

Please check the Surrender Charge Period: ☐ 5-Year FIA ☐ 7-Year FIA ☐ 10-Year FIA

Skyline Peak is an Individual Modified Single-Premium Deferred Annuity Contract with Index-Linked Options and a Market Value Adjustment (the "Contract"). This Contract contains a Fixed Interest Account and Indexed Interest Account options that allow for interest to be earned on a tax-deferred basis. Under current tax law: (a) the principal and earnings are not subject to income taxes until funds are withdrawn or distributed; and (b) a 10% IRS early-withdrawal penalty may apply to withdrawals or distributions prior to age 59½. Tax law is subject to change. Please consult your financial or tax professional for any exceptions to the early-withdrawal penalty.

The main purposes of a deferred annuity are: (a) to save money for retirement; and (b) to receive retirement income for life. It is not meant for short-term financial goals.

THE ANNUITY CONTRACT. *How will my annuity grow?*

Annuity. An annuity allows you to pay a Premium for the Contract and interest will be earned on a tax-deferred basis. The Premium and interest earnings are not subject to income taxes until the funds are withdrawn or distributed.

Issue Age: Skyline Peak will be issued to Owners age 18-90 and Annuitants age 0-90.

Contract Date. The Contract Date is the date the Contract is issued, and the Initial Premium is received in Mountain Life's home office. The Contract Date will be shown on the Contract Schedule.

Premium. Skyline Peak may be established with an Initial Premium of **$10,000 to $1,000,000 (or more with prior home-office approval)**. Additional Premiums may be added for 12 months following the Contract Date and each additional Premium must be a minimum of $1,000. Total Premium added to the Contract may not exceed $1,000,000 without prior home-office approval.

Fixed Interest Account and Indexed Interest Accounts. Based on your Initial Account Allocations on the application used to purchase the Contract, the Initial Premium will be allocated amongst the elected Fixed Interest Account and Indexed Interest Account options. The Account Allocation Percentages selected for each elected option must be in whole percentage points ranging from 5% to 100%. The sum of the Account Allocation Percentages must equal 100%. The available Fixed Interest Account and Indexed Interest Account options are as follows:

- **Fixed Interest Account** – an account that credits a fixed rate of interest each Contract Year. On the Contract Date, the Initial Interest Rate applies for the first Contract Year. At the end of the first Contract Year, the interest rate will be reset. Subsequent interest rates may be higher or lower than the Initial Interest Rate but will never be less than the Minimum Guaranteed Interest Rate defined in your Contract. Interest rates are expressed as annual effective rates and interest to the Fixed Interest Account will be credited daily.

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- **1-Yr Point-to-Point with Cap Indexed Interest Account** – an account that credits interest at the end of an Index Term based on the change in index value from the start of the Index Term to the end of the Index Term. The Index Term for this account is a 1-year term from the start of a Contract Year to the end of a Contract Year. This account uses a “Cap,” which means that any interest credited based on the change in index value is capped at a certain percentage.

  Example: if the index’s value grows by 10% from the start of the Index Term to the end of the Index Term and the account has 6% Cap Rate; 6% interest will be credited to the account at the end of the Index Term.

  The Initial Cap Rate set on the Contract Date will apply for the first Index Term and will reset for subsequent Index Terms. The Cap Rate in future Index Terms may be higher or lower than the Initial Cap Rate but will never be less than the Minimum Cap Rate defined in your Contract. See Appendix A for a further example of how interest is calculated and credited to this account.

- **1-Yr Point-to-Point with Par Rate Indexed Interest Account** – an account that credits interest at the end of an Index Term based on the change in index value from the start of the Index Term to the end of the Index Term. The Index Term for this account is a 1-year term from the start of a Contract Year to the end of a Contract Year. This account uses a “Participation (Par) Rate,” which means that any interest credited based on the change in the index’s value will vary based on how much the account participates in the index value’s growth.

  Example: if the index value grows by 10% from the start of an Index Term to the end of the Index Term and the account has a 50% Par Rate; 5% interest will be credited to the account at the end of the Index Term.

  The Initial Participation Rate set on the Contract Date will apply for the first Index Term and will reset for subsequent Index Terms. The Participation Rate in future Index Terms may be higher or lower than the Initial Participation Rate but will never be less than the Minimum Participation Rate defined in your Contract. See Appendix A for a further example of how interest is calculated and credited to this account.

- **High Water Mark Crediting Rate Indexed Interest Account** – an account that credits interest at the end of an Index Term based on the highest index value reached by the measured index on any Observation Date during the Index Term. The index value at the start of the Index Term is compared to the highest index value recorded on an Observation Date during the Index Term to determine the index value’s growth. The Index Term for this account is a 1-year term from the start of a Contract Year to the end of a Contract Year. This account uses a "Participation (Par) Rate" and a "Spread," which means that any interest credited based on the change in the index's value will vary based on how much the account participates in the index value’s growth and then deducted by a Spread.

  Example: if the index value starts the Index Term at 1,000, reaches the highest observed value of 1,200 during the Index Term, and ends the Index Term at 1,100, the account would use the highest observed value of 1,200 to calculate the index value’s growth. If the account has an 80% Participation Rate and a 2% Spread, 14% interest would be credited at the end of the Index Term [(20% × 80%) – 2%].

  The Initial Participation Rate and Initial Spread set on the Contract Date will apply for the first Index Term and will reset for subsequent Index Terms. The Participation Rate and Spread in future Index Terms may be higher or lower than the Initial Participation Rate and Initial Spread but will never be less favorable than the Minimum Participation Rate or more than the Maximum Spread defined in your Contract. See [Appendix A] for a further example of how interest is calculated and credited to this account.

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While interest crediting may vary based on the account(s) elected, interest credited to an Indexed Interest Account will never be less than zero (0%).

The following indices may be used depending on the Indexed Interest Account selected:

- Franklin Innovators 10% ER Index
- NASDAQ-100 Index
- NASDAQ-100 Volatility Control 10% Index
- S&P 500® Index
- S&P 500® Daily Risk Control Index
- S&P 500® Dynamic Intraday Index

Returns for these indices do not include dividends and therefore any interest credited to the Indexed Interest Accounts will be lower than if dividends were included. For more information on each index, please see [Appendix B]. Not all indices and Indexed Interest Accounts may be available; please check with your financial professional.

Fixed Interest Account and Indexed Interest Accounts Rates. On the Contract Date, the Initial Premium will receive the applicable Initial Cap, Participation, Spread and/or fixed interest account rates in effect as of the date the application and Initial Premium are received in Mountain Life's home office. In order to qualify for these rates, the application must be received in our home office within ten (10) calendar days of the signature date, and the Initial Premium must be paid within ten (10) calendar days for cash payments and sixty (60) days for transfer and rollover payments. For subsequent Contract Years and Index Terms the applicable Cap, Participation, Spread and/or Fixed Interest Account rates may be higher or lower than initial rates the but will never be less or more than the applicable minimum or maximum rates defined in your Contract.

Fixed Interest Account and Indexed Interest Account Transfers. At the end of each Index Term, you may elect to transfer your Contract's value amongst the available Fixed Interest Account and Indexed Interest Account options. You may not transfer amounts into or out of an option until the end of the account's term. Requests to transfer amounts amongst the available accounts must be received by Mountain Life within thirty (30) days before the end of an account term. If a transfer request is not received within thirty (30) days before the end of an account's term, your Contract's value will renew into a new account term using the same allocations from the previous account term. Surrender Charges and Market Value Adjustments will not apply to transfers.

If the end of an Index Term is after the Contract's Maturity Date, you may not transfer to an Indexed Interest Account.

If additional Premiums are added to the Contract, the amounts will be initially transferred into the Fixed Interest Account. Thirty (30) days before the first Contract Anniversary, you may then transfer those amounts to any of the available accounts.

Annuity Values. The following values are provided within the Contract.

- **Contract Value** – is the sum of the value in the Fixed Interest Account and in each Indexed Interest Account, as applicable, and before the application of a Surrender Charge and Market Value Adjustment (MVA). Annuity Payments and the Death Benefit will be based on the Contract Value. The Contract Value adjusts as interest is credited to the Fixed Interest Account and Indexed Interest Accounts, additional premiums are added and withdrawals are made from the Contract.

- **Cash Surrender Value** – is the amount available when requesting to surrender the Contract. The Cash Surrender Value is the Contract Value less Surrender Charges and adjusted for a Market Value Adjustment, as applicable.

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The Cash Surrender Value upon a full surrender of the Contract will never be less than the Guaranteed Minimum Cash Surrender Value.

- **Guaranteed Minimum Cash Surrender Value** – the minimum value provided under the Contract. Mountain life guarantees that the Owner will never receive less than: (a) 87.5% of the total Premium, net of any withdrawals; less (b) any required taxes paid by Mountain Life; less (c) $50 on the Contract Date and each subsequent Contract Anniversary; accumulated at (d) an annual interest rate no less than 1%.

SURRENDER BENEFITS. *May I take money out of my annuity?*

You may take money out of your annuity any time before the Maturity Date and/or when Annuity Payments begin. You may take out all the Cash Surrender Value (**full surrender**) or part of it (**partial withdrawal**). At least **[**$2,000**]** must remain in the annuity for the Contract to remain in force. A 10% IRS penalty may apply to withdrawals made before you reach age 59½.

Surrender Charge Period. A Surrender Charge will apply to a full surrender or partial withdrawal in excess of the Penalty Free Withdrawal Amount made during the Surrender Charge Period. The Surrender Charge is equal to the Surrender Charge Percentage multiplied by the Contract Value (in excess of the Penalty Free Withdrawal Amount) being withdrawal. The Surrender Charge Period will vary based on the election you made on your application. The Surrender Charge Period percentages are as follows:

Contract Year		**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**
Surrender Charge Period	**5**	9.0%	8.0%	7.0%	6.0%	5.0%					
	7	9.0%	8.0%	7.0%	6.0%	5.0%	4.0%	3.0%			
	10	9.0%	8.0%	7.0%	6.0%	5.0%	4.0%	3.0%	2.50%	1.50%	0.90%

Example: If you withdrew $10,000 during the first Contract Year, a 9.0% Surrender Charge would apply. $10,000 x 0.0900 = $900. A $900 Surrender Charge would be deducted from the $10,000 withdrawal amount, i.e. $10,000 - $900 = $9,100. The resulting $9,100 is then subject to a Market Value Adjustment.

Penalty Free Withdrawals. A Penalty Free Withdrawal is a withdrawal that does not incur a Surrender Charge or Market Value Adjustment. During the Surrender Charge Period and after the first Contract Year, you are permitted to take one Penalty Free Withdrawal each Contract Year. All withdrawals taken after the Surrender Charge Period will be Penalty Free Withdrawals.

The Penalty Free Withdrawal Amount equals the greater of:

- The Free Withdrawal Rate of 10% times the Contract Value as of the last Contract Anniversary; and
- The Required Minimum Distribution (RMD), as calculated under the Internal Revenue Code (IRC), for this Contract.

When requesting your one Penalty Free Withdrawal after the first Contract Year, you may elect to take the withdrawal as a lump sum (one-time) or periodically in equal monthly or quarterly installments. Any withdrawal taken otherwise and above the Penalty Free Withdrawal Amount will incur Surrender Changes and a Market Value Adjustment.

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When requesting a Partial Withdrawal of the Contract Value, amounts will first be taken from the Fixed Interest Account, if applicable. To the extent there are not sufficient funds in the Fixed Interest Account, the balance of the Partial Withdrawal will be deducted pro rata from all Indexed Interest Accounts.

Market Value Adjustment. Skyline Peak includes a Market Value Adjustment feature. During the Surrender Charge Period, any amount withdrawn in the first Contact Year and in subsequent Contract Years in excess of the Penalty Free Withdrawal Amount, is subject to a Market Value Adjustment (MVA). The MVA may increase or decrease the amounts payable upon a withdrawal. Generally, if interest rates rise after the beginning of the Surrender Charge Period, the MVA will decrease the Cash Surrender Value; and, if interest rates fall, the MVA will increase the Cash Surrender Value. The MVA is waived for withdrawals in and after Contract Year 2 if within the Penalty Free Withdrawal provisions. Once the Surrender Charge Period has ended, MVA will no longer apply.

Example: The following example shows the effective combination of Surrender Charges and the MVA upon an early surrender during the Surrender Charge Period when the MVA index rates increase or decrease. The example below assumes the MVA index rate is 3.00% as of the Contract Date, then either rises to 5.00% or drops to 1.00%. This is for example purposes only. Actual results may vary and depend upon a variety of factors, as described in the Contract.

10-Year Surrender Charge Period

End of Surender Charge Period Year	1	2	3	4	5	6	7	8	9	10
Unchanged at 3%	9.00%	8.00%	7.00%	6.00%	5.00%	4.00%	3.00%	2.50%	1.50%	0.90%
Increased to 5%	24.89%	22.26%	19.60%	16.90%	14.17%	11.40%	8.61%	6.27%	3.40%	0.90%
Decreased to 1%	-10.30%	-8.89%	-7.71%	-6.49%	-5.30%	-4.16%	-3.06%	-1.50%	-0.48%	0.90%

7-Year Surrender Charge Period

End of Surender Charge Period Year	1	2	3	4	5	6	7
Unchanged at 3%	9.00%	8.00%	7.00%	6.00%	5.00%	4.00%	3.00%
Increase to 5%	19.90%	17.17%	14.40%	11.61%	8.77%	5.90%	3.00%
Decreased to 1%	-3.49%	-2.30%	-1.16%	-0.06%	1.00%	2.02%	3.00%

5-Year Surrender Charge Period

End of Surender Charge Period Year	1	2	3	4	5
Unchanged at 3%	9.00%	8.00%	7.00%	6.00%	5.00%
Increased to 5.00%	16.40%	13.61%	10.77%	7.90%	5.00%
Decreased to 1.00%	0.84%	1.94%	3.00%	4.02%	5.00%

ANNUITY BENEFITS. *What annuity payment options are available?*

Maturity Date. The Maturity Date is the Contract Anniversary coinciding with or next following the date of the Annuitant's 100th birthday. On the Maturity Date, the Contract will automatically annuitize and begin paying Annuity Benefits, unless otherwise directed. Prior to the Maturity Date, the Contract may be annuitized at any time after the first Contract Year. When electing to begin receiving Annuity Benefits, you will have the option to select from a variety of Payout Options.

Payout Options. You may choose from the following Payout Options:

- **Life Income Only** – Equal monthly payments for the Annuitant's lifetime. There is no Death Benefit for this option and payments will stop upon the Annuitant's death.

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- **Life Income with Certain Period** – A guaranteed income stream for the longer of the Annuitant's remaining lifetime or the period certain. If the Annuitant passes away during the period certain part of this Payout Option, the Beneficiary will receive the remaining payout for that period certain.
- **Certain Period** – A guaranteed income stream for your chosen time period between 5 and 30 years. If the Annuitant passes away during the period certain, the Beneficiary will receive the remaining payout for that period certain.

If a Payment Option is not chosen on the Maturity Date, we will automatically annuitize the Contract Value and pay you under the Life Income with a 120-months (10-year) Certain Period payment option.

Annuity Benefit Payments. The Contract may not be surrendered once Annuity Benefit payments have begun.

ACCESSING FUNDS. *Are there ways to access funds without incurring a Surrender Charge?*

Your Contract offers a number of ways to access funds without incurring a Surrender Charge and Market Value Adjustment. There are no Surrender Charges and Market Value Adjustments associated with the following options, but an IRS early-withdrawal penalty may apply to withdrawals before you reach age 59½.

- **Free Partial Withdrawal**: After the first Contract Year, any Surrender Charge and Market Value Adjustment is waived for the first withdrawal, up to a maximum of 10% of the Contract Value as of the prior Contract Anniversary.
- **Annuitization**: Elect to receive Annuity Benefits any time after the first Contract Year, but no later than the Maturity Date.
- **Withdrawals taken after the Surrender Charge Period**: Once the Surrender Charge Period has ended, all withdrawals will be free from Surrender Charges and a Market Value Adjustment.

Additional withdrawal options free of Surrender Charges and a Market Value Adjustment are available under the following Rider:

- **Bailout Rider** - provides for a partial withdrawal or full surrender of the Contract Value without incurring a Surrender Charge and Market Value Adjustment if the then current interest rate for an Indexed Interest Account and/or Fixed Interest Account is lower than the Bailout Fixed Account Interest Rate, Bailout Cap Rate or Bailout Participation Rate, as applicable.

ANNUITY RIDERS. *What riders might my annuity come with?*

Premium Bonus Rider. The Premium Bonus Rider provides for a Premium Bonus amount to be credited to the Contract Value for each Premium paid into the Contract. The Premium Bonus amount is determined by multiplying the Premium by the Premium Bonus Rate shown on the Contract Schedule. The Premium Bonus associated with the Initial Premium will be allocated based on your elections on the application at the time the Contract is issued. Premium Bonus amounts for subsequent Premiums after the Contract Date will be allocated to the Fixed Interest Account.

The Premium Bonus is considered interest earnings and not a Premium. If the Contract is cancelled during the 30-day Right to Examine period, the Premium Bonus will not be credited.

Over the course of the Surrender Charge Period, the Premium Bonus amount will vest for purposes of determining the how much of the Premium Bonus amount may be withdrawn from the Contract. The vesting schedule is as follows:

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Contract Year		1	2	3	4	5	6	7	8	9	10	11
Percentage Vested	5	0%	20.0%	40.0%	60.0%	80.0%	100%					
	7	0%	20.0%	25.0%	40.0%	55.0%	70.0%	85.0%	100%			
	10	0%	10.0%	20.0%	30.0%	40.0%	50.0%	60.0%	70.0%	80%	90%	100%

The Premium Bonus Rider includes an annual charge, which is assessed at the beginning of each Contract Year (starting in Contract Year 2) during the Surrender Charge Period. The Rider Charge is equal to the Rider Charge Percentage (referenced on the Contract Schedule) multiplied by the Contract Value.

Example: If the Contract Value was $100,000 and the Rider Charge Percentage was 0.5%; the Rider Charge would be $500.

Once the Surrender Charge Period has ended, the Rider Charge will no longer be assessed.

Bailout Rider. The Bailout Rider provides for a partial withdrawal or full surrender of the Contract Value without incurring a Surrender Charge and Market Value Adjustment if the then current interest rate for an Indexed Account and/or Fixed Interest Account is lower than the Bailout Fixed Account Interest Rate, Bailout Cap Rate or Bailout Participation Rate, as applicable.

Example: At the start of Contract Year 2, the Fixed Interest Account's currently declared rate is 2%, and the Bailout Fixed Account Interest Rate is 2.5%. Because the declared rate is lower than the bailout rate, you would have the option of taking a partial withdrawal or full surrender without incurring Surrender Charges and Market Value Adjustment.

Please note – waiver of Surrender Charges and Market Value Adjustment via the Bailout Rider may only be used once and will no longer be available after the last day of the Bailout Window, as shown on the Contract Schedule. We will notify you at least thirty (30) days before the first day of the Bailout Window during which you may request to use the benefits of the Bailout Rider. To use the Bailout Rider, a Written Request for a partial withdrawal or full surrender must be received in good order by Mountain Life within the Bailout Window.

DEATH BENEFITS. *What happens if I die?*

Death Benefit. A Death Benefit is paid to the Beneficiary(ies) if the Owner or the Annuitant (if the Owner is a non-natural entity) dies before the Maturity Date. The Death Benefit will equal the Contract Value as of the date Mountain Life receives due proof of the Owner's death. The following options are available to the Beneficiary(ies) to claim the Death Benefit:

- Disburse the Death Benefit in one lump sum;
- Deferring payment of the Death Benefit for no more than 5-years from the Owner's date of death;
- Request to receive the Death Benefit in the form of an Annuity Benefit; or
- Elect to continue the Contract in the Beneficiary's name. This option is ONLY available to a sole Primary Beneficiary who was the deceased Owner's surviving spouse (as recognized under federal law).

Note – other options may be available based on the type of Contract the Owner purchased and as agreed upon by the Beneficiary and Mountain Life.

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If the Premium Bonus Rider was included in your Contract, any vested Premium Bonus in the year of the Owner's passing will be included in the Contract Value (and thereby, included in the Death Benefit). Any unvested Premium Bonus amounts would NOT be included when the Death Benefit is payable.

ADVANTAGES OF TAX DEFERRAL UNDER CURRENT TAX LAW.

How will payouts and withdrawals from my annuity be taxed?

Tax Deferral. Your annuity grows tax deferred. Taxes will be due only when withdrawals or distributions are paid from the annuity. An IRS early-withdrawal penalty may also apply to payouts and withdrawals paid before you reach age 59½. There are no additional tax advantages to purchasing an annuity as part of a qualified plan other than those provided by the qualified plan itself. Please consult your broker or financial professional.

OTHER INFORMATION.

What else do I need to know about my annuity?

Free Look (Right to Examine Period). You have 30 days to look over the Contract after receiving it. You may return the Contract to the financial professional who sold it or to our home office within those 30 days. Any Premium paid will be refunded, less any benefits paid. The Contract will be void and considered never in force.

Commission. We pay a commission to the financial professional, broker or firm selling you the annuity.

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OWNER ACKNOWLEDGEMENT

I understand the Skyline Peak features to the extent summarized in this disclosure. I understand that the Contract is intended as a long-term savings vehicle and, as such, may have substantial penalties for early surrenders. I understand and acknowledge that Mountain Life does not offer legal, financial, tax, investment or estate planning advice. I affirm that I have sought such advice from the proper sources before purchasing the Contract. I acknowledge and represent that the purchase of this annuity meets the financial purpose for which it is purchased given my particular legal, financial, tax, investment, estate planning or other goals or circumstances. I further understand that annuities are not: (a) insured by the FDIC or any federal government agency; (b) deposits of or guaranteed by any bank or credit union; (c) provision or conditions of any bank or credit union activity. Some annuities are subject to investment risk and may lose value. I certify that: (a) I have read and understand the Skyline Peak product brochure, the application and this disclosure statement; (b) I have retained a copy of all solicitation materials and this disclosure used during the course of the sale; and (c) I understand that this disclosure is not part of the Contract.

_____ _____
(Owner Signature) (Date – mm/dd/yyyy)

_____
(Owner Printed/Typed Name)

Signed At: _____ Email Address: _____
(City, State)

_____ _____
(Joint Owner Signature, if any) (Date – mm/dd/yyyy)

_____
(Joint Owner Printed/Typed Name)

Signed At: _____ Email Address: _____
(City, State)

_____ _____
(Annuitant Signature, if other than Owner) (Date – mm/dd/yyyy)

_____
(Annuitant Printed/Typed Name)

Signed At: _____ Email Address: _____
(City, State)

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AGENT ACKNOWLEDGEMENT

I have provided the applicant(s) with the consumer materials used during the course of the sales presentation, the application and the Skyline Peak disclosure document. I have informed the applicant(s) of the various features of Skyline Peak. I certify that given the information provided to me by the applicant(s), I believe to the best of my knowledge and belief that Skyline Peak meets the applicant's financial purpose for which it is purchased given the applicant's particular legal, financial, tax, investment, estate planning or other goals or circumstances I further certify that I have made no statements, representations or promises about product features and future rate performance that are in any way inconsistent with those materials.

_____ _____
(Agent Signature) (Date – mm/dd/yyyy)

_____
(Agent Printed/Typed Name)

Signed At: _____ Email Address: _____
(City, State)

Contract(s): ICC26-FIA-0426; FIA-FL-0426
Riders: ICC26-PBR-0426; ICC26-BOR-0426; ICC26-P2PIAR-0426; ICC26-P2PCIAR-0426; ICC26-HWMCSR-0426
PBR-FL-0426; BOR-FL-0426; P2PIAR-FL-0426; P2PCIAR-FL-0426; HWMCSR-FL-0426

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APPENDIX A – INDEX INTEREST CREDTIING EXAMPLES

All rates used in the following examples are hypothetical and do not represent any specific Contract or prediction of future results.

General Assumptions:

- $100,000 is the Contract Value and is allocated to an Indexed Interest Account being considered for interest crediting at the end of the Index Term
- No withdrawals have been made
- Beginning Index Value on the Index Term start date is 1,000

Example 1: Point-to-Point with Cap Index Interest Account
Additional Assumptions specific to this example:

- Ending Index Value (at the end of the Index Term) is 1,100
- Participation Rate is 100% & Index Cap Rate is 7%

Calculations of Interest Crediting:

- (1,100 Ending Index Value/1,000 Beginning Index Value) – 1 = 10% index percentage change
- Lesser of 10% index percentage change x 100% Participation Rate or 7% Index Cap Rate = 7% indexed interest credit rate
- Indexed interest credited to the indexed interest account = $100,000 x 7% = $7,000
- Total Indexed Interest Account Value = $100,000 + $7,000 = $107,000

Example 2: Point-to-Point with Par Rate Index Interest Account
Additional Assumptions specific to this example:

- Ending Index Value (at the end of the Index Term) is 1,090
- Participation Rate is 40%

Calculations of Interest Crediting:

- (1,090 Ending Index Value/1,000 Beginning Index Value) – 1 = 9% index percentage change
- 9% index percentage change x 40% Participation Rate = 3.6% indexed interest credit rate
- Indexed interest credited to the indexed interest account = $100,000 x 3.6% = $3,600
- Total Indexed Interest Account Value = $100,000 + $3,600 = $103,600

Example 3: High Water Mark Crediting Rate Indexed Interest Account
Additional Assumptions specific to this example:

- Highest Index Value during the Index Term is 1,140
- Ending Index Value at the end of the Index Term is 1,050
- Participation Rate is 50% and Spread is 2%

Calculations of Interest Crediting:

- (1,140 Highest Index Value/1,000 Beginning Index Value) – 1 = 14% index percentage change
- 14% index percentage change x 50% Participation Rate minus a 2% Spread = 5% indexed interest credit rate
- Indexed interest credited to the indexed interest account = $100,000 x 5% = $5,000
- Total Indexed Interest Account Value = $100,000 + $5,000 = $105,000

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INSURANCE AGENT DISCLOSURE FOR ANNUITIES

Do Not Sign Unless You Have Read and Understand the Information in this Form

Date: _____

INSURANCE AGENT INFORMATION ("Me", "I", "My").

First Name: _____ Last Name: _____

Business/Agency Name: _____ Website: _____

Business Mailing Address: _____

Business Telephone Number: _____ Email Address: _____

National Producer Number: _____ In the State of: _____

CUSTOMER INFORMATION ("You", "Your")

First Name: _____ Last Name: _____

What Types of Products Can I Sell You?

I am licensed to sell annuities to You in accordance with state law. **If I recommend that You buy an annuity, it means I believe that it effectively meets Your financial situation, insurance needs, and financial objectives. Other financial products, such as life insurance or stocks, bonds and mutual funds may also meet Your needs**.

I offer the following products:

- ☐ Fixed or Fixed Indexed Annuities
- ☐ Variable Annuities
- ☐ Life Insurance

I need a separate license to provide advice about or to sell non-insurance financial products. I have checked below any non-insurance financial products that I am licensed and authorized to provide advice about or to sell.

- ☐ Mutual Funds
- ☐ Stocks/Bonds
- ☐ Certificates of Deposits

Whose Annuities Can I Sell to You?

- ☐ Annuities from Only One (1) Insurer
- ☐ Annuities from Two or More Insurers although I primarily sell annuities from: _____
- ☐ Annuities from Two or More Insurers

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How I'm Paid for My Work?

It's important for You to understand how I'm paid for my work. Depending on the particular annuity You purchase, I may be paid a commission or a fee. Commissions are generally paid to Me by the insurance company, while fees are generally paid to Me by the consumer. If You have questions about how I'm paid, please ask Me.

Depending on the particular annuity You buy, I will or may be paid cash compensation as follows:

☐ Commission, which is usually paid by the insurance company or other sources. If other sources, describe:

_____

☐ Fees (such as a fixed amount, an hourly rate, or a percentage of your payment), which are usually paid directly by the customer.

☐ Other (Describe): _____

I may also receive other indirect compensation resulting from this transaction (sometimes called "non-cash" compensation) such as health or retirement benefits, office rent and support, or other incentives from the insurance company or other sources.

By signing below, You acknowledge that You have read and understand the information provided to You in this document.

Customer Signature: _____ Date: _____

Agent Signature: _____ Date: _____

Agent: Return this signed disclosure together with the application and leave a copy with the applicant. Keep a copy for your records.

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SUITABILITY QUESTIONNAIRE

Owner Information			
Name: Last _____	First _____	Middle _____	
Date of Birth ___/___/___	Age _____	Sex _____	
Tax Bracket	Relationship to Annuitant		
Source of Income:			
Annual Income:			
Joint Owner Information			
Name: Last _____	First _____	Middle _____	
Date of Birth ___/___/___	Age _____	Sex _____	
Tax Bracket	Relationship to Annuitant		
Source of Income:			
Annual Income:			
Financial Profile Information			
Estimated Gross Monthly Household Income:	$		
Provide a breakdown of your monthly income by income type:			
Employment: $	Social Security: $	Investments: $	
Retirement: $	Pension: $	Other (describe):_____ $	
Estimated Monthly Household Expenses:		$	
Monthly Disposable Income:		$	
Existing Assets:(such as bank Estimated accounts, stocks/bonds/mutual funds)		$	
Existing Liquid Net Worth:		$	
Do you currently own any annuities? Please list:		☐ Yes	☐ No
Do you currently own life insurance? Please list:		☐ Yes	☐ No
Does your income cover all your living expenses including medical?		☐ Yes	☐ No
Do you expect changes to your living expenses?		☐ Yes	☐ No
Do you anticipate changes in your out-of-pocket medical expenses?		☐ Yes	☐ No
Is your income sufficient to cover future changes in your living and/or out-of-pocket medical expenses during the surrender charge period?		☐ Yes	☐ No
Do you have an emergency fund for unexpected expenses?		☐ Yes	☐ No
Do you have a Reverse Mortgage or plan to take one in the next 12 months?		☐ Yes	☐ No
What is your current living arrangement? ☐ Own ☐ Rent ☐ Nursing Home ☐ Assisted Living Facility ☐ Other		Monthly Cost of living arrangement: $	

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Why are you purchasing this annuity? _____

What are your financial objectives for this purchase? (Check all that apply)

☐ Income ☐ Growth (long term) ☐ Safety of Principal and Income
☐ Safety of Principal and Growth ☐ Pass assets to beneficiary(ies) at death
☐ Other

Describe your risk tolerance (Check all that apply)

☐ Conservative ☐ Moderately Conservative ☐ Moderate
☐ Moderately Aggressive ☐ Aggressive
☐ Other (Comments) _____

Investment Experience (type and length of time): _____

Source of Funds for Purchase: _____

How many years from today will you need access to your funds without a penalty? _____

Will the proposed annuity replace any product? ☐ Yes ☐ No

If yes, complete the following:

How long has the life insurance or annuity been inforce? _____ Years

Will you pay a penalty or other charge to obtain these funds? ☐ Yes ☐ No

What is the amount of the charge or penalty to obtain the funds? $ _____

Describe any benefits or bonus lost due to the replacement? _____

Additional Information:

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Acknowledgement

I/We acknowledge that I/We are aware of the following with regard to the purchase of this annuity:

- I am purchasing a _____(product name) annuity.
- The surrender charge period is ___ years, and any withdrawal during this time may be subject to penalties.
- The surrender charge percentage is ___% in the first year and ___% in the last year of the surrender charge period.
- Any withdrawals could be subject to a market value adjustment ☐ Yes ☐ No.
- There are potential tax penalties associated with a withdrawal of income from this annuity prior to age 59 ½ ☐ Yes ☐ No.

I understand (please select one of the following):

☐ I am buying an annuity recommended by my agent

☐ I am buying an annuity but my agent did NOT recommend that I buy it. I understand that, by buying without a recommendation, I may lose protections under the Insurance Code of my state.*

Please select one of the following to allow the insurance company to better understand the information you have provided:

☐ I have REFUSED to provide my agent or the company with any information needed to decide if the annuity effectively meets my needs, objectives, and situation. I understand that I may lose protections under the Insurance Code of my state if I provide incomplete or inaccurate information. **

☐ I have provided my agent or the company with LIMITED information needed to decide if the annuity effectively meets my needs, objectives, and situation. I understand that I may lose protections under the Insurance Code of my state if I provide incomplete or inaccurate information. **

☐ I have provided my agent or the company with ALL the information needed to decide if the annuity effectively meets my needs, objectives, and situation.

* If selected, complete form ML-AS-NOREC (0124)
** If selected, complete form ML-AS-CONREF (0124)

Signed at (City/State)

Proposed Owner's Signature | Date Signed

Proposed Joint Owner's Signature | Date Signed

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Note: The following three sections to be completed by the agent proposing purchase. Each section requires a response. No section may be left blank or contain a response consisting of “None” or “N/A”.

Agent’s Acknowledgement

Based on the facts disclosed by the proposed owner, I have reasonable grounds for believing that the recommendation for the purchase or exchange of the product is suitable. I agree to maintain the information collected and used as a basis for this recommendation for a period of at least five (5) years and make it available upon request to the Company or the insurance commissioner.

During the solicitation of this product, I ☐did ☐did not (select one) use any sales materials other than the pre-printed product brochures and other material provided by the Company. I certify that the applicant was given a copy of the applicable product brochure and disclosure form. I have attached to this form any and all supplementary information used in the solicitation of this product.

Agent Signature

Date Signed