Mountain Life Insurance Company

Skyline Peak FIA

Every great view starts with a first step.

A Fixed Indexed Annuity from Mountain Life

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Every Great View **Starts With a First Step**

Skyline Peak, Mountain Life's new Fixed Indexed Annuity, helps you climb toward your retirement goals with confidence — protecting what you've already earned, while giving you the chance to gain more along the way.

What Makes Skyline Peak Different

- ✓ **Principal Protection** against loss due to market performance.
- ✓ **Market-Linked Growth Potential** based on index performance, with no negative impact to your principal.
- ✓ **Tax Deferral** on credited interest until you withdraw it.
- ✓ **Legacy Benefits** pass your full contract value to your beneficiaries at death.
- ✓ **Guaranteed Lifetime Income** annuitization options are available.
- ✓ **Premium Bonus** is added to your contract value based on the premium you pay, at no additional cost.
- ✓ **RMD** (Required Minimum Distributions) can be withdrawn penalty-free after just 30 days, every year.
- ✓ **10% Liquidity** with free withdrawals. Free liquidity starts on the first anniversary.

The Simple Version

You put money in, it has the potential to grow based on market index performance, and you pay no taxes until you take it out. Your principal is protected — a down market year credits 0%, never a loss.

**Product features, crediting strategies, riders, and optional benefits may vary by contract. Contact your licensed Mountain Life agent for information about additional product options and availability.*

Your First Steps, Getting Started

Getting started with Skyline Peak takes just a few steps:

1. **Choose Your Premium**
   A minimum investment of $10,000 is required.

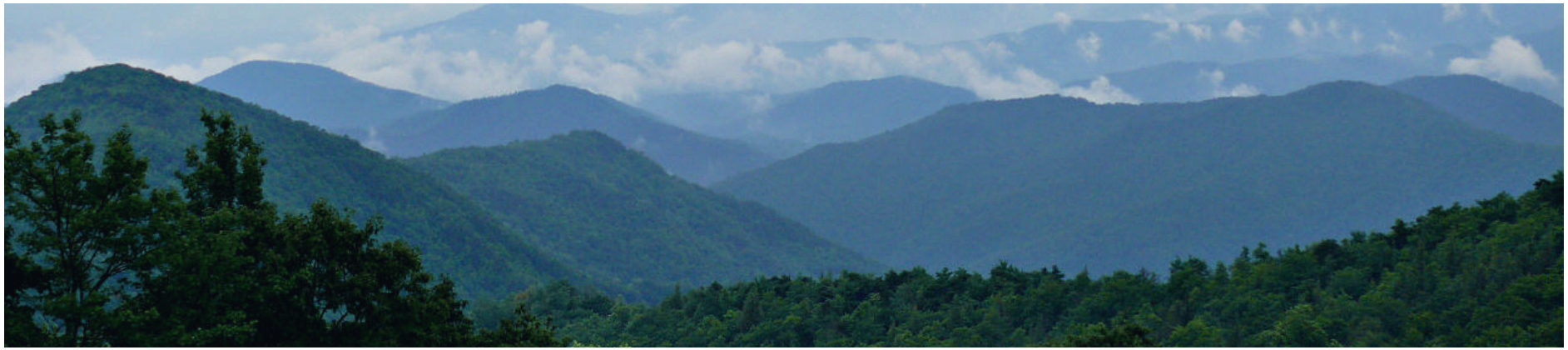
2. **Select Your Term**
   Choose a path that lasts 5, 7, or 10 years.

3. **Select Your Allocation Options**
   Choose a Fixed Interest Account and/or index-linked crediting strategies.

4. **Add to Your Contract**
   In your first policy year, add up to 100% of your initial premium (minimum $1,000).

5. **Let Your Money Grow**
   Interest is credited daily for Fixed Interest Accounts or end of term for index-linked strategies.

6. **Access Funds When You Need To**
   Take your annual free withdrawal while the rest of your investment accrues potential value.



Access to Funds, On Your Terms

Skyline Peak gives you two ways to access your money penalty-free — both calculated on your full contract value, including any premium bonus.

Required Minimum Distributions (RMDs)

A RMD is the minimum amount you must withdraw from your retirement account each year. With Skyline Peak, you may withdraw penalty-free starting 30 days after issue, every contract year, including Year 1, regardless of the 10% limit below.

10% Free Withdrawal

Beginning Year 2, you may withdraw up to 10% of your Contract Value each year, including any premium bonus, free of surrender charges. Unused amounts do not carry over to the following year.

Minimum withdrawal amount: $500. Minimum account balance after a withdrawal: $2,000 — if a withdrawal would reduce the contract value below $2,000, the Company may treat the request as a full surrender (with notice).

Things to Consider, **Along the Way**

Death Benefit

If you pass away before your contract matures, your beneficiary receives your full contract value, including any premium bonus. If income payments have begun, any remaining payments continue according to your selected payout option.

Roth Conversion Flexibility

Converting to a Roth? Mountain Life creates a mirrored Skyline Peak contract and transfers the required amount each year—including taxes—so your original contract can continue growing uninterrupted.

Surrender Charges for Early Withdrawal

Term	Yr 1	Yr 2	Yr 3	Yr 4	Yr 5	Yr 6	Yr 7	Yr 8	Yr 9	Yr 10
5 Year	9%	8%	7%	6%	5%	—	—	—	—	—
7 Year	9%	8%	7%	6%	5%	4%	3%	—	—	—
10 Year	9%	8%	7%	6%	5%	4%	3%	2.5%	1.5%	0.9%

Surrender charges apply to surrenders in excess of the Penalty Free Withdrawal Amount during the Surrender Charge Period.

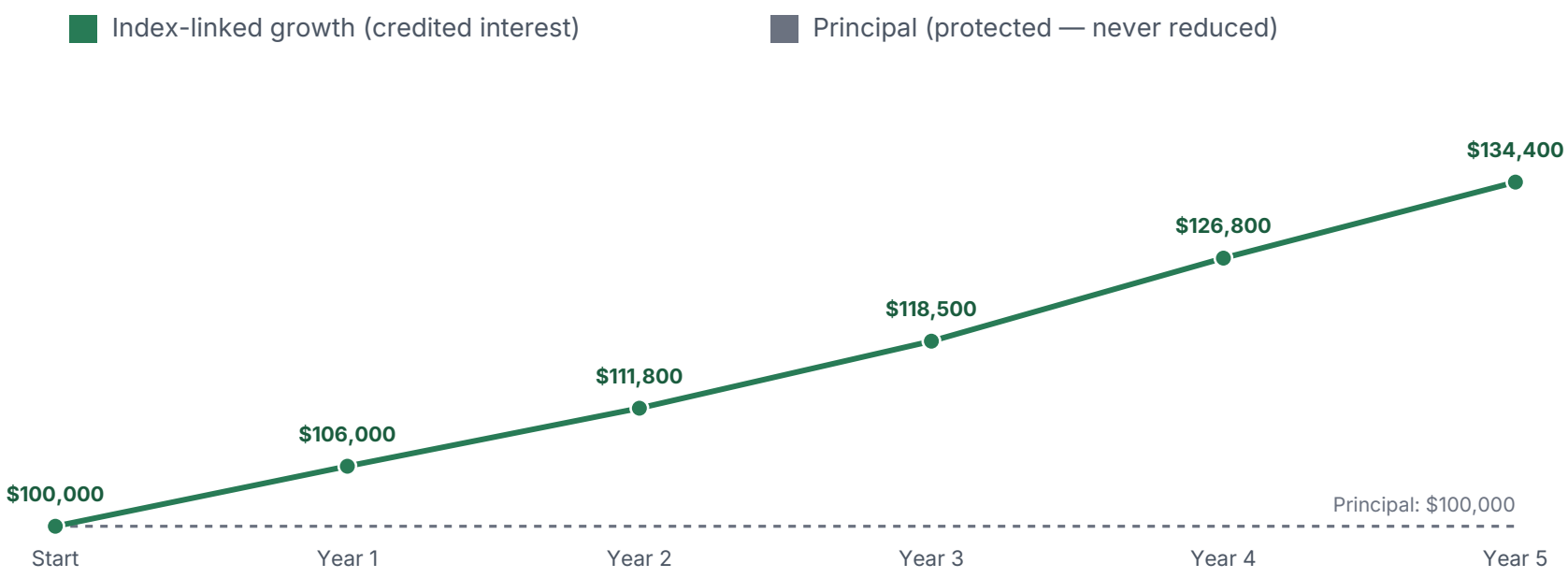
How Will My Money Grow?

Skyline Peak offers four ways to credit interest on your premium — allocate to one, or split across several.

- **Fixed Interest Account** Interest credited daily at the rate established at policy issue; crediting rate resets annually thereafter.
- **Point-to-Point Cap (Annual)** Compares the index at the beginning and end of each year. Gains are credited up to your cap rate, while down years earn 0%—your principal is protected.
- **Point-to-Point Participation Rate (Annual)** Compares the index at the beginning and end of each year. You're credited a percentage of any gain based on your participation rate. If the index declines, your principal remains protected.
- **High Water Mark (Every 3 Years)** Tracks the highest monthly index value over each 3-year term. You're credited a percentage of that peak gain—even if the index declines later.

Growth Potential vs. Principal Protection

This hypothetical illustration shows how a $100,000 premium could grow over five years using a Skyline Peak index-linked strategy. If the index gains value, your contract value may increase. If the index declines, your contract credits 0% for that term. Your principal is never reduced by market losses. This example is for illustrative purposes only and is not a guarantee of future performance or credited interest.



Hypothetical $100,000 allocation, for illustration only.

The Index Providers, Behind Your Growth

Skyline Peak draws on indexes published by three leading providers.

S&P Global

S&P 500

Tracks the performance of 500 of the largest U.S. companies, offering broad exposure to the U.S. stock market.

S&P 500 Daily Risk Control 10 Index

Builds on the S&P 500 by automatically adjusting market exposure to target a more consistent level of volatility.

Nasdaq

NASDAQ 100 10% Volatility Control Index

Follows the NASDAQ-100 while automatically adjusting exposure to help maintain a target volatility level of 10%.

NASDAQ 100 Index

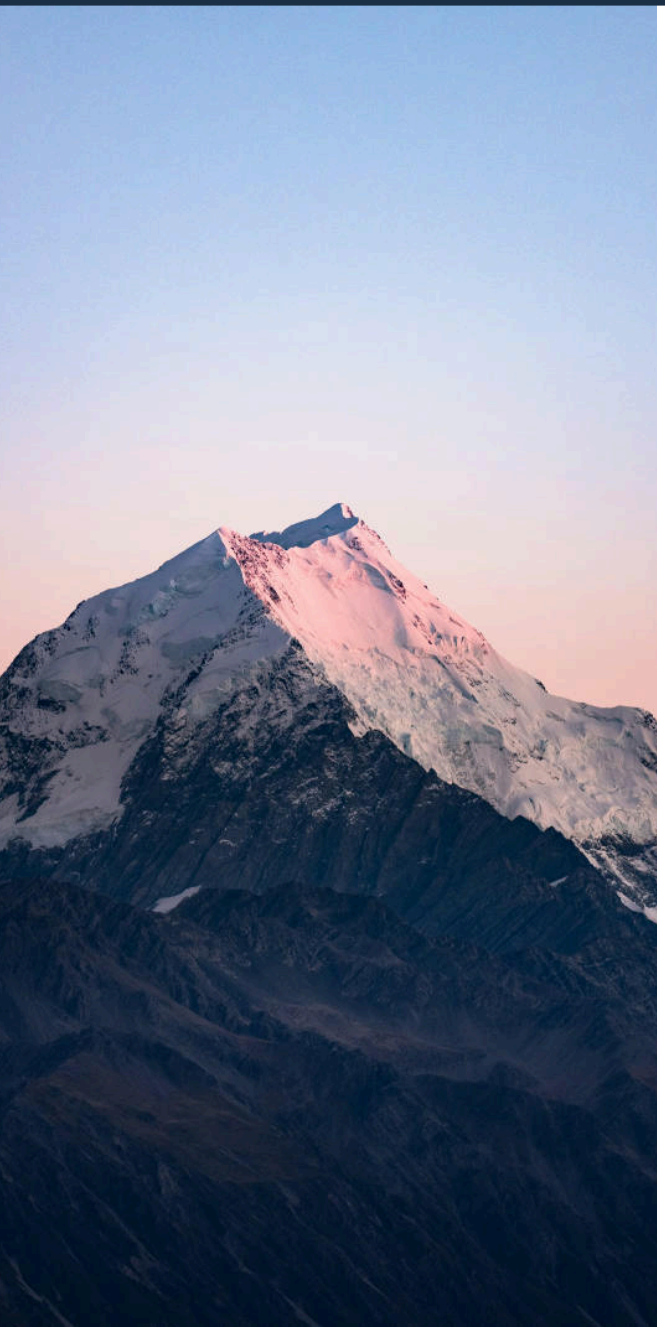
Tracks 100 of the largest non-financial companies listed on the Nasdaq Stock Market, with a strong focus on technology and innovation.

FRANKLIN TEMPLETON

Franklin Templeton Innovators 10% ER Index

Seeks growth by tracking a diversified portfolio of innovative global companies while using a volatility-control mechanism that targets a 10% risk level.

Common Questions, Answered



How is Mountain Life different?

Mountain Life handles everything in-house at our home office in Kentucky. There are no call centers or frustrating third parties to deal with when you do business with Mountain Life.

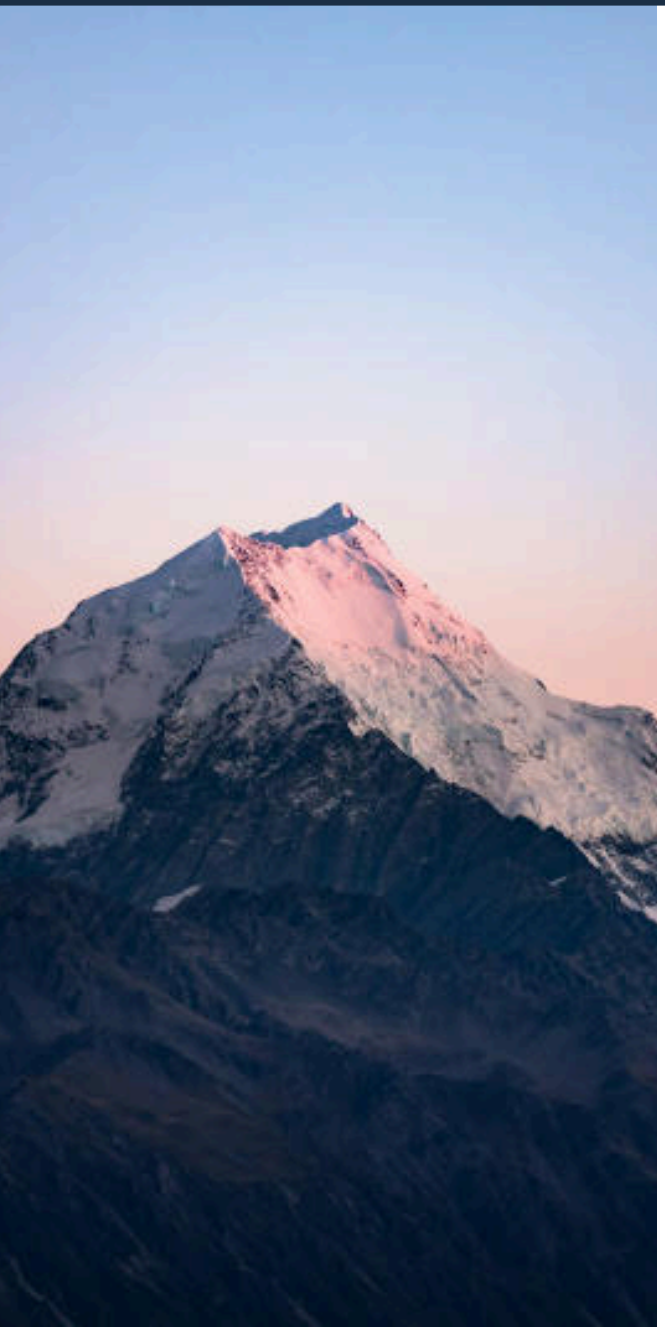
Can my investment lose money?

No, investments in any of the accounts have a 0% floor, meaning you will never be credited with a loss even if the market goes down. Note there are penalties for early withdrawals.

What is the Premium Bonus?

A bonus added to your contract value based on the premium you pay, at no additional cost — if you surrender early, you keep everything that's already vested.

Common Questions, **Answered**



How much can I withdraw each year without a charge?

Beginning in contract Year 2 you can withdraw 10% of the contract value — including any premium bonus — without penalty. RMDs can be withdrawn after 30 days without penalty. (Minimum $500 withdrawals and your account must retain at least $2,000.)

What happens at the end of my surrender charge period?

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). If no action is taken during this period, Mountain Life will automatically renew your contract with the same terms based on the market pricing at the time of renewal.

Can I change my account allocations?

Yes, you can reallocate funds among your different accounts starting in contract Year 2 to match your financial objectives.

How do I apply for Skyline Peak?

Apply with a licensed, appointed Mountain Life agent. Contact your agent or visit MountainLife.com to connect with one.

Ready to Start Your Climb?

Mountain Life Insurance Company

Talk to Your Mountain Life Agent

Your agent can walk you through current rates, help you choose the right strategy and term, and answer any questions about how Skyline Peak™ fits into your retirement plan.

Don't have an agent? Visit mountainlife.com to find one near you.

ABOUT MOUNTAIN LIFE

Mountain Life Insurance Company offers competitive fixed indexed annuities, market-leading guaranteed annuity rates, and trusted life insurance—delivered with the personal service you deserve through independent agents you can trust.

1972
FOUNDED
50+ YEARS

Important Disclosures

A deferred annuity is designed to save money for retirement and to provide retirement income for life; it is not meant for short-term financial goals.

Annuities are insurance products and are not bank deposits.

Not insured by the FDIC or any federal government agency.

Not guaranteed by any bank or savings institution.

May lose value if surrendered early (surrender charges may apply).

Surrender charges begin at 9.0% in the first contract year and decline over the surrender charge period.

Withdrawals before age 59½ may be subject to a 10% federal tax penalty.

Withdrawals or surrenders during a multi-year guarantee period may be subject to a Market Value Adjustment, which may increase or decrease the amount payable.

After the first contract year, one withdrawal per contract year of up to 10% of Contract Value may be taken free of surrender charges and any Market Value Adjustment; withdrawals exceeding that limit are subject to charges on the entire withdrawal amount.

No surrender charges or Market Value Adjustment apply during the first 30 days of each subsequent surrender charge period; Mountain Life Insurance Company will provide written notice of available options before each new period begins.

Mountain Life Insurance Company guarantees that the owner will never receive less than 87½% of total premium payments, net of any withdrawals, accumulated at an annual interest rate of no less than 1.00%.

Annuity contracts issued by Mountain Life Insurance Company are non-participating and do not pay dividends.

Mountain Life Insurance Company may defer payment of a surrender for up to six months from the date of request, as permitted by law.

You have 30 days after delivery to review the contract; if returned within that period, any premium paid will be refunded, less any benefits paid.

Mountain Life Insurance Company pays a commission to the agent, broker, or firm selling the annuity.

Mountain Life Skyline Peak, Modified Single Premium Deferred Annuity Contract with Index-Linked Options, form ICC26-FIA-0426, approved by the Interstate Insurance Product Regulation Commission, and riders Market Value Adjustment Rider ICC26-MVAR-1023, Premium Bonus Rider, Bailout Rider, and Penalty Free Withdrawal Rider ICC23-PFWR-1023.

Mountain Life Insurance Company is licensed in Alabama, Arizona, Arkansas, Florida, Georgia, Illinois, Indiana, Kentucky, Louisiana, Maryland, Massachusetts, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Ohio, Oklahoma, Rhode Island, Tennessee, Texas, and Utah.

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Mountain Life
Insurance Company

Protecting families through guaranteed annuity and life insurance products, delivered through trusted independent agents since 1972.

2416 Sir Barton Way Suite 110, Lexington, Kentucky 40509
Phone: (800) 888-6542 | Email: contact@mountainlife.com

Important Disclosures

Rate Disclosures

Current rates are effective as of the date shown and are subject to change without notice.

Rates shown are for new business only and are not guaranteed for renewals.

The guaranteed interest rate applies for the initial guarantee period only.

After the initial guarantee period, rates may be adjusted by Mountain Life Insurance Company.

Renewal rates may be higher or lower than the initial rate but will never be less than the contract's guaranteed minimum interest rate.

Past credited rates are not indicative of future credited rates.

Tax Disclosures

Mountain Life Insurance Company and its agents do not provide tax or legal advice.

Under current tax law, annuity principal and earnings are not subject to income taxes until funds are withdrawn or distributed.

Withdrawals or distributions taken before age 59½ may be subject to a 10% IRS early-withdrawal penalty.

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.

Mountain Life Insurance Company may deduct from contract values any premium taxes or other taxes required by law to be paid to any governmental entity relating to the contract.

The tax-deferred nature of annuities and their advantages will vary depending on individual circumstances.

Consult a qualified tax advisor before making any financial decisions.

Tax laws are subject to change. Nothing on this website should be construed as tax advice.

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