Multi-Year Guaranteed Annuities

Alpine Horizon MYGA	
Guarantee Period	Crediting Rate*
3 Year	6.00%
4 Year	6.05%
5 Year	6.30%

Mesa Guard MYGA **	
Term Period	Crediting Rate*
5 Year	Year 1: 6.00% Year 2 - 5: TBD**

Secure Summit MYGA	
Guarantee Period	Crediting Rate*
1 Year	4.05%
2 Year	5.25%
3 Year	5.85%
5 Year	5.90%
6 Year	Year 1: 9.00% Year 2 - 6: 5.00%
7 Year	5.75%
8 Year	6.00%
9 Year	5.40%
10 Year	5.75%

No surrender penalty on death • 5% annual free withdrawal

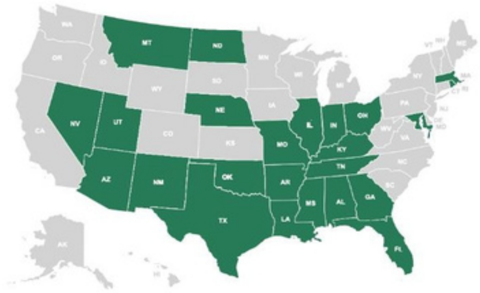
The Secure Summit and Mesa Guard products include a Penalty Free Withdrawal Rider (PFWR), should the client be confined to a nursing home or suffer a terminal illness. The Alpine Horizon does not include the PFWR.

**** Election of the 10% Withdrawal Rider or RMD Rider results in a reduction of 25bps to the above Crediting Rate.***

***** The first year of Mesa Guard will credit 6% - guaranteed. After the first year the company may adjust the crediting rate. However, if the crediting rate falls below 5% during years 2-5, the client may opt out of the contract – penalty free, without surrender charges or MVA (market value adjustment).***

Rates shown are effective July 23rd, 2026 and subject to change.

Mountain Life also accepts the following transfers & rollovers:
Non-Qualified, Inherited, 401K, IRA, IRA Rollover, IRA Transfer, Roth IRA, SEP IRA, 1035 Exchange



Mountain Life Insurance Company, Lexington, Kentucky, is licensed in 24 states: 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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