

**Initial fixed interest rate guarantee period:**

2, 3, 5, 7, or 10 years

**Eligible Ages:** 0-90

**Premium:** Single Premium

Minimum Premium: \$5,000

Maximum Premium: \$1,000,000  
(without home  
office approval)

**Riders & Features (included):**



**Market Value Adjustment Rider:**

A Market Value Adjustment will apply to withdrawals from the policy unless otherwise waived. The market value adjustment is based on the amount surrendered, withdrawn, or applied to an annuity option reduced by the amount of any remaining free withdrawal amount. The MVA may increase or decrease the amounts payable. The market value adjustment factor will never exceed the difference between the cash surrender value without the market value adjustment and the minimum nonforfeiture amount, positive or negative.

**5% Free Withdrawal:** The Owner may take partial withdrawals of up to 5% of the previous year-ending Accumulation Value in policy years 2 and greater without Surrender Charge or Market Value Adjustment.

**Waiver of Surrender Charge for Nursing Home Confinement or Terminal Illness Rider:**

This rider provides for withdrawal of Accumulation Value without surrender charge after a specified period of continuous confinement in a Nursing Home or diagnosed with a Terminal Illness as defined in the rider form.

**Riders (optional): Election results in a reduction of 25 bps to rate.**

**RMD Free Withdrawal Rider (Qualified Plans):** Surrender Charges and Market Value Adjustments will be waived on the higher of the RMD or 10% of the previous year ending accumulation value.

**10% Free Withdrawal Rider (Non-Qualified Plans):** 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.

### Surrender Charge Schedule:

Contract Year		1	2	3	4	5	6	7	8	9	10
Surrender Charge Period	2 Years	9.0%	8.0%								
	3 Years	9.0%	8.0%	7.0%							
	5 Years	9.0%	8.0%	7.0%	6.0%	5.0%					
	7 Years	9.0%	8.0%	7.0%	6.0%	5.0%	4.5%	3.5%			
	10 Years	9.0%	8.0%	7.0%	6.0%	5.0%	4.5%	3.5%	2.5%	1.5%	0.5%

The interest rate guarantee period coincides with the Surrender Charge Period. At the end of the Surrender Charge Period, the owner has the option to:

- 1) Renew the policy to a subsequent Surrender Charge Period equal to the initial Surrender Charge Period at the interest rate offered by the Company at that time, or
- 2) Continue the contract with successive one-year rate guarantees, with a 30-day period following each policy anniversary during which the owner may take a partial or full surrender without a surrender charge or market value adjustment.

**Minimums:** Minimum surrender and withdrawal amount: \$100.

Minimum accounts balance after surrenders and withdrawals: \$2,000

**Annuitization:** Beginning at the first contract anniversary, you may elect to have the account value annuitized to you under an annuity option.

**Qualified Plans:** Rollovers from an IRA, Roth IRA.

**Free Look:** 30 days or longer as required by state law.



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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 Penalty Free Withdrawal Rider ICC23-CDP-PFWR, 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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