For over **50 years**, Mountain Life Insurance Company™ has been dedicated to serving our policyholders from our home office in Lexington, Kentucky. We pride ourselves on our honesty, integrity, and hard work, ensuring that we meet your insurance needs with a strong financial foundation.

Why Choose Mountain Life Products

Predictable Growth
Watch your retirement savings grow steadily without market volatility.

Guaranteed Rate of Return
Lockinacompetitivefixed ratefor your chosen period.

Tax Deferred
No taxespaidonearnings until you withdraw them.

Multiple Term Options
Mountain Life offers annuity products with terms from 1 to 10 years.

Safety of Principal
Yourinvestmentisprotected from market downturns.

MountainLife currently offers two types of Multi-Year Guaranteed Annuity (MYGA) products: The Alpine Horizon™ and the Secure Summit™. The Secure Summit™ product includes a Waiver of Surrender Charge for Nursing Home Confinement or Terminal Illness Rider.

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 or life insurance policy from Mountain Life. Our policies are sold exclusively through independent agents.

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

Mountain Life Insurance Company, Lexington, Kentucky, is licensed in 24 states: Alabama, Arizona, Arkansas, Florida, Georgia, Illinois, Indiana, Kentucky, Louisiana, Massachusetts, Maryland, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Ohio, Oklahoma, Rhode Island, Tennessee, Texas, and Utah.

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.

Life and 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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