ability

MULTI-YEAR GUARANTEED ANNUITY

reliability MYGA

Helping deliver peace of mind — with predictable growth, protection from market conditions, and tax-deferred interest, all with terms designed around your timeline.



OUR FLAGSHIP PRODUCT

We believe everyone deserves the comfort that comes with knowing tomorrow is protected.

Our annuities are designed to deliver reliable, steady growth to help you retire with confidence.

- Protected principal
- Guaranteed rate
- Tax-deferred growth
- Flexible access

ABOUT ABILITY

A brighter future starts here.

We help Americans build secure futures.

At Ability, we believe in the strength of steady hands and secure investments. We take pride in being your partner as you step into retirement — one who treats you, and your savings, with respect.

We're here for you.

Ability proudly serves everyday people — from small towns to big cities, across all incomes, ages, and walks of life — through trustworthy insurance products that put your savings first.

We believe retirement shouldn't be complicated. We're here to make saving clear, steady, and accessible — so you can plan with confidence.

We design products with a predictable rate of return. Because we believe in the power of simple, steady growth.

Founded in 1967, Ability Insurance Company is an insurance company focused on life and annuity products, wholly owned by Mount Logan Capital Inc. (NASDAQ: MLCI).

PROTECTED PRINCIPAL

Your premium and interest are shielded from market swings — always.

GUARANTEED RATE

Your rate is set at issue and stays locked in for your full term.

TAX-DEFERRED GROWTH

Interest compounds without annual taxes until you withdraw.

FLEXIBLE ACCESS

Penalty-free withdrawal options built in from the start.

We design products with a predictable rate of return. Because we believe in the power of ***simple, steady growth.***

HOW IT WORKS

Simple by design. Powerful by nature.

Getting started is straightforward — one premium payment, your chosen term, and a rate you can count on for the full guarantee period.

1

FUND YOUR CONTRACT

Make a single premium of $5,000 or more. No ongoing contributions required.

2

CHOOSE YOUR TERM

Select 3, 5, 7, or 10 years — whatever fits your retirement timeline best.

3

WATCH IT GROW

Your rate is locked in. Interest accumulates tax-deferred for the full term.

WHO IS THIS FOR?

The ReliAbility™ MYGA is available to individuals ages 0–90 (age last birthday). It's a strong fit for anyone in or approaching retirement who wants dependable, market-free growth.

MINIMUM PREMIUM

A single premium of **$5,000** opens your contract. No additional contributions are needed.

GUARANTEE PERIOD OPTIONS

Choose from **3, 5, 7, or 10 years**. Each comes with a fixed credited rate and its own surrender charge schedule.

30-DAY FREE LOOK

When your contract is delivered, you have 30 days to review it carefully. If it's not the right fit, return it for a full premium refund, less any withdrawals already made.

AT THE END OF YOUR TERM

You're in control. About 30 days before your term ends, you'll receive a renewal notice outlining your options and the new rate. You can renew, switch terms, make a partial withdrawal, convert to a settlement option, or surrender — all penalty-free at term's end. If no action is taken, your contract auto-renews at the current rate.

SEE THE DIFFERENCE

A smarter place for your savings.

A non-qualifed savings account or CD might feel familiar — but they don't offer everything the ReliAbility™ MYGA does. Here's how they stack up side by side.

	SAVINGS ACCOUNT	BANK CD	RELIABILITY™ MYGA
Tax-Deferred Growth	No	No	**Yes**
Guaranteed Rate	Variable	Fixed for term	**Locked in for full guarantee period**
Penalty-Free Withdrawals	Anytime (limits may apply)	No	**10% annually (year 2+) or earned interest**
Principal Protection	FDIC Insured	FDIC Insured	**Backed by Ability Insurance Company**
Death Benefit	Account balance	Account balance	**Full contract value (with Enhancement Rider)**

**The IRS may assess a 10% early withdrawal penalty on taxable amounts for holders under age 59½, in addition to applicable income taxes. Consult your tax advisor.*

BENEFITS & RENEWAL

Coverage that cares. Choices that empower.

The ReliAbility™ MYGA builds in two optional penalty-free ways to access your funds — because life doesn't always wait for a contract anniversary.

ACCUMULATED INTEREST WITHDRAWAL RIDER

In any contract year, withdraw the interest accumulated in that year at no charge. Set up systematic payments monthly, quarterly, semi-annually, or annually. Minimum withdrawal: $100.

10% FREE WITHDRAWAL RIDER (YEAR 2+)

Beginning in year two, withdraw up to the greater of: (1) 10% of your contract value as of the last anniversary date, or (2) your Required Minimum Distribution — whichever is larger, penalty-free.

Optional riders; may only be selected at issue and will reduce the interest rate. You may not select both the Accumulated Interest Withdrawal Rider and the 10% Free Withdrawal Rider.

Amounts beyond the penalty-free limit are subject to a Surrender Charge and a Market Value Adjustment (MVA). The schedule resets if your contract renews into a new term.

SURRENDER CHARGE SCHEDULE

Applies only to withdrawals above your free withdrawal allowance.

TERM	YR 1	YR 2	YR 3	YR 4	YR 5	YR 6	YR 7	YR 8	YR 9	YR 10
3-Yr	9%	8%	7%	—	—	—	—	—	—	—
5-Yr	9%	8%	7%	6%	5%	—	—	—	—	—
7-Yr	9%	8%	7%	6%	5%	4.5%	3.5%	—	—	—
10-Yr	9%	8%	7%	6%	5%	4.5%	3.5%	2.5%	1.5%	0.5%



ACCESSING YOUR MONEY

Withdrawal options and how they work.

DEATH BENEFIT

If the contract owner passes away during the guarantee period, the named beneficiary receives the full cash surrender value.

> **DEATH BENEFIT ENHANCEMENT RIDER**
>
> With this optional rider, your beneficiary receives the full contract value — with no surrender charge or MVA deducted. A meaningful protection for the people who matter most to you.

YOUR RENEWAL OPTIONS

About 30 days before your term ends, you'll receive a notice with your renewal rate and choices:

- Renew into the same term at the new declared rate
- Switch to any available guarantee period at renewal
- Partial withdrawal with remaining balance applied to a new term
- Convert all or part of the contract to a settlement option
- Surrender penalty-free at the end of your term

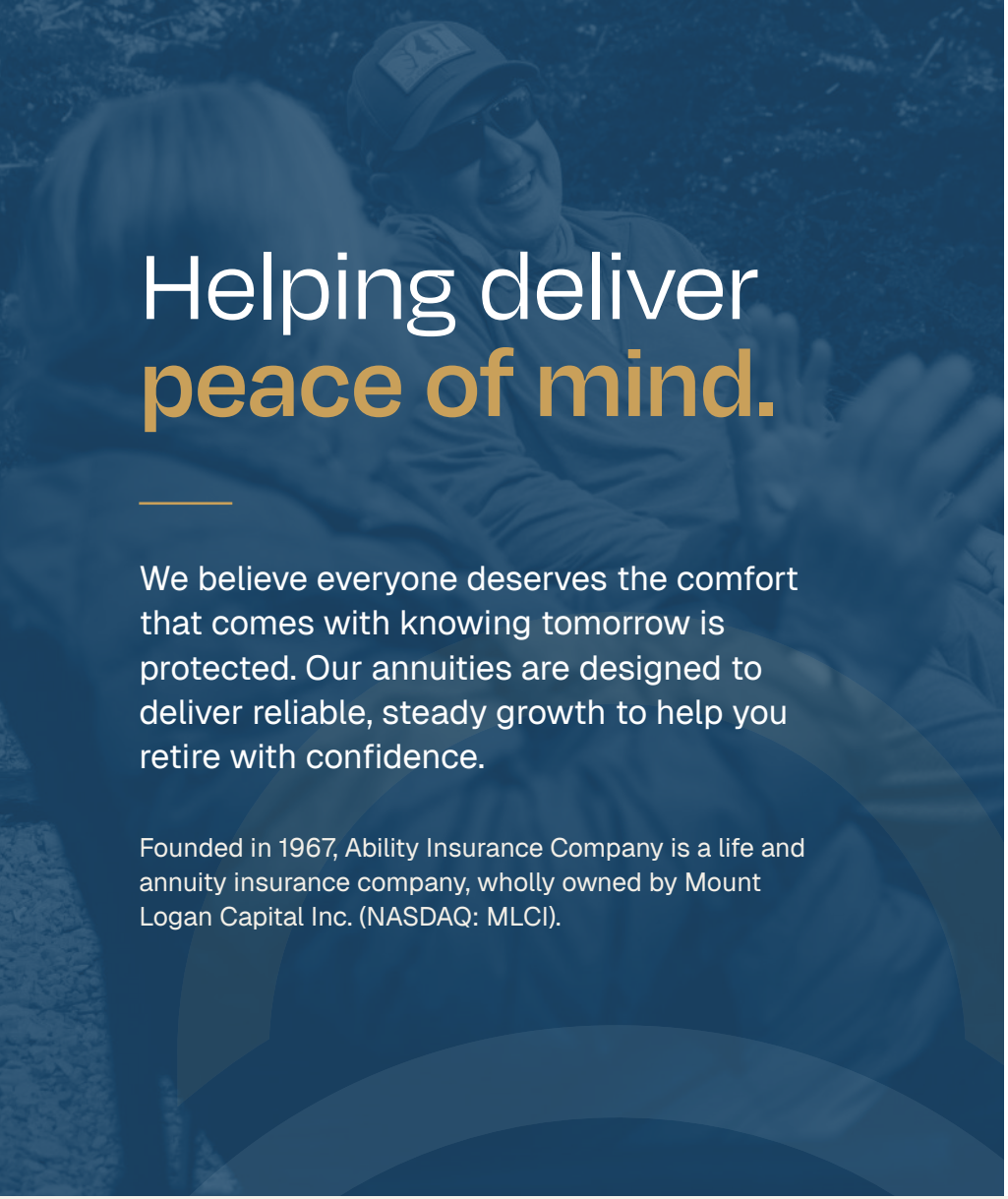
Optional rider; may only be selected at issue and will reduce the interest rate.
If no election is made, your contract automatically renews into the same term at the current rate.

PRODUCT AT A GLANCE

ISSUE AGES	0–90 (age last birthday)
MIN. PREMIUM	$5,000 single premium
GUARANTEE PERIODS	3, 5, 7, or 10 years
FREE LOOK	30 days from delivery — full refund, less withdrawals
MVA	Applies to surrenders and excess withdrawals subject to surrender charges
DEATH BENEFIT	Full cash surrender value; full contract value with Enhancement Rider

TAX-DEFERRED ADVANTAGE

With the ReliAbility™ MYGA, income taxes on interest are deferred until you make a withdrawal. That means more money compounding year after year — a meaningful difference over a 5- or 10-year guarantee period.



Helping deliver peace of mind.

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LEARN MORE

www.abilityinsco.com

Talk to your licensed financial professional to find out if the ReliAbility™ MYGA is right for you.

Ability Insurance Company
ProductBrochure (MYGA) Rev. 07/28/2026

Not FDIC/NCUA Insured | May Lose Value | Not Bank/CU Guaranteed | Not a Deposit | Not Insured by Any Federal Government Agency

Annuities are designed for long-term accumulation of money. Surrender and withdrawal fees may apply on early withdrawals. Annuity withdrawals are subject to income tax, and withdrawals prior to age 59½ could be subject to a 10% IRS penalty. Holding an annuity inside a tax-qualified plan does not provide any additional tax benefits. This document provides a brief summary of product features. The contract contains the actual terms, definitions, limitations, and exclusions that apply. Products may not be available in all states. Statements in this communication are provided as general information only and are not intended as investment, legal, or tax advice. All individuals selling this product must be licensed insurance agents. The ReliAbility™ MYGA is issued by Ability Insurance Company, a wholly owned subsidiary of Mount Logan Capital Inc. (NASDAQ: MLCI). Founded in 1967.