Mountain View Wealth Management, LLC
6001 Tower Ct., Alexandria, VA 22304
(571) 368-6178 · info@mvwmllc.com · www.mvwmllc.com

Insurance Services Disclosure

Effective November 2026

You are never required to buy insurance through us

You are never required to buy an annuity, life insurance or any other insurance product through Brandon Lloyd or Mountain View Wealth Management, LLC ("MVWM"). You may buy any product we discuss from another agent or insurer, or not buy one at all.

Your advisory relationship with MVWM does not depend on it. Saying no will not change the advice or service you receive from us.

Who offers insurance

Brandon Lloyd, CFP®, the owner of MVWM, is a licensed insurance agent (producer) in Virginia for life insurance, annuities and health insurance, Virginia license number 850294. He offers insurance individually, under his own license. MVWM itself does not sell insurance.

Insurance is offered only to residents of states where Brandon is licensed: Virginia. It is not offered to New York residents. You can confirm a license with the Virginia State Corporation Commission's Bureau of Insurance at scc.virginia.gov.

When Brandon sells insurance, he acts as an insurance agent, separately from his role with MVWM as an investment adviser representative. If you are an MVWM advisory client, his fiduciary duty to you still applies to any insurance recommendation he makes to you.

How we are paid on insurance

The insurance company pays Brandon a commission when you buy an annuity or policy through him. You do not pay it as a separate charge. The insurer pays it from its own revenue, and its cost is reflected in the product's pricing, such as crediting rates, caps or premiums. For the fixed and fixed indexed annuities we offer, your full premium is credited to your contract.

- **The amount varies.** It depends on the insurer, the product, the surrender period and any riders. Products with longer surrender periods or income riders generally pay more.
- **Timing varies.** Some products pay one commission at purchase. Others pay a smaller amount at purchase plus ongoing commissions while the contract stays in force.
- **Marketing organization.** Commissions are paid through V2 Financial Marketing, the insurance marketing organization that contracts Brandon with insurers. It also provides training and marketing support. Brandon receives no production bonuses or incentive trips.
- **Your right to ask.** Before you buy, you may ask for a reasonable estimate of the commission Brandon would receive on any product we recommend, and whether it is paid once or over time. We will tell you.

The conflict of interest and how we handle it

Brandon is paid only if you buy, and some products pay him more than others. That gives him a financial incentive to recommend insurance over other options, and to recommend higher-paying products. This is a conflict of interest. We handle it as follows:

- **Best interest standard.** Annuity recommendations must meet Virginia's best interest standard (14VAC5-45). For MVWM advisory clients, our fiduciary duty also applies.
- **Written disclosure first.** Before recommending an annuity, we give you Virginia's Insurance Agent (Producer) Disclosure for Annuities (form CN01). It describes the products Brandon can sell and how he is paid.
- **Alternatives on the table.** We document why a recommendation fits your goals, including options that pay us nothing, such as CDs, Treasuries or keeping what you have.
- **Replacements in writing.** If a recommendation would replace an annuity or policy you own, we show you the surrender charges, benefits you would give up and the new surrender period before you decide.
- **Your choice of where to buy.** You can buy any product we discuss through another agent or directly from an insurer that sells direct.

Separate from the advisory fee

Insurance commissions are separate from MVWM's advisory fee. MVWM's fee is set by your Investment Advisory Contract and is charged only on the accounts that contract covers.

We do not charge an advisory fee on an annuity or policy that paid Brandon a commission. A commission does not reduce your advisory fee, and your advisory fee does not pay for insurance.

About the products

- Annuities and insurance are not bank deposits. They are not FDIC insured and are not guaranteed by any bank or government agency.
- Guarantees depend on the financial strength and claims-paying ability of the issuing insurer.
- Fixed and fixed indexed annuities are not securities. An indexed annuity does not invest directly in the stock market or any index.
- Annuities have surrender charges for early withdrawals, and optional riders may carry fees. Withdrawals before age 59½ may also owe a 10% federal tax penalty on top of income tax.
- Brandon does not sell variable annuities, variable life insurance or other securities on commission.

Questions about any of this: (571) 368-6178, blloyd@mvwmllc.com, or 6001 Tower Ct., Alexandria, VA 22304. More detail is in MVWM's Form ADV Part 2A, Item 10, at adviserinfo.sec.gov.