

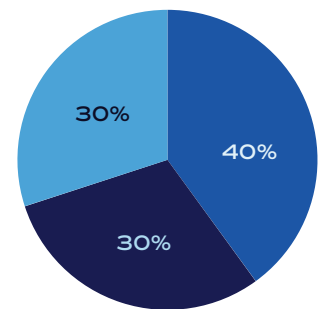
CHARTLINE MODEL PORTFOLIO

American Benchmark Collection

With Chartline and Chartline Bonus FIAs you can allocate your premium to the American Benchmark Collection Model Portfolio.

INDEX STRATEGIES AND MODEL ALLOCATIONS

INDEX STRATEGIES	MODEL ALLOCATION
S&P 500 with Cap	40%
Nasdaq-100 with Cap	30%
Dow Jones Industrial Average with Cap	30%



The American Benchmark Collection Model Portfolio offers the opportunity to earn interest based on the performance of three indices that serve as benchmarks of the American equities markets.

DEPENDABLE PERFORMANCE, MADE IN THE USA

The premium designated for the American Benchmark Collection is allocated among strategies linked to the S&P 500, the Nasdaq-100, and the Dow Jones Industrial Average.

Each index strategy included in the American Benchmark Collection targets a specific segment of the U.S. equity market. The S&P 500 includes large-cap stocks, the Nasdaq-100 tracks non-financial equities, and the Dow Jones Industrial Average is a price-weighted index of blue-chip companies.

All these indices are equity-focused Cap strategies, making the American Benchmark Collection easy to understand, track, and trust.

To learn more, visit www.knightheadlife.com.

Disclosures

Chartline and Chartline Bonus are fixed indexed annuities issued by Merit Life Insurance Co. and only available in certain states. Chartline Policy Form: ICC25-KHL-FIA (subject to state variations). Policy form numbers and provisions may vary. Guarantees are backed by the claims-paying ability of the issuing company. Additional benefits are available via riders to the contract and vary by state.

Knighthead Life is underwritten by Merit Life Insurance Co., A- (Excellent) as of November 13, 2025 by AM Best. For the latest AM Best's Credit Rating, access www.ambest.com. Please note this rating does not apply to any investment product and is subject to change

Knighthead Life is the brand name of Knighthead US Holdings, Inc. and its subsidiaries, Merit Life Insurance Co. and Knighthead American Life Insurance Company ("KALIC").

Index Disclosures:

S&P 500® Index: The S&P 500® Index (the "Index") is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and has been licensed for use by Knighthead Life/Merit Life Insurance Co. S&P®, S&P 500®, SPX®, SPY®, US 500®, The 500®, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). Chartline and Chartline Bonus are not sponsored, endorsed, or sold by SPDJI, Dow Jones, S&P or any of their respective affiliates, and none of such parties make any representation regarding the advisability of purchasing the product nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index.

Nasdaq-100 Index®: Nasdaq®, Nasdaq-100®, Nasdaq-100 Index®, and NDX® are registered trademarks of Nasdaq, Inc. (which, with its affiliates, is referred to as the "Corporations") and are licensed for use by Knighthead Life/Merit Life Insurance Co. The Product(s) have not been passed on by the Corporations as to their legality or suitability. The Product(s) are not issued, endorsed, sold, or promoted by the Corporations. THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE PRODUCT(S).

Dow Jones Industrial Average: The Dow Jones Industrial Average is a product of SPDJI and has been licensed for use by Knighthead Life/Merit Life Insurance Co. S&P®, S&P 500®, SPX®, SPY®, US 500®, The 500®, iBoxx®, iTraxx® and CDX® are trademarks of S&P; Dow Jones® is a registered trademark of Dow Jones. Chartline and Chartline Bonus are not sponsored, endorsed, or sold by SPDJI, Dow Jones, S&P or any of their respective affiliates, and none of such parties make any representation regarding the advisability of purchasing the product nor do they have any liability for any errors, omissions, or interruptions of Dow Jones Industrial Average.

ICE DATA AND ITS SUPPLIERS DISCLAIM ANY AND ALL WARRANTIES AND REPRESENTATIONS, EXPRESS AND/OR IMPLIED, INCLUDING ANY WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE, INCLUDING THE INDICES, INDEX DATA AND ANY INFORMATION INCLUDED IN, RELATED TO, OR DERIVED THEREFROM ("INDEX DATA"). ICE DATA AND ITS SUPPLIERS SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY WITH RESPECT TO THE ADEQUACY, ACCURACY, TIMELINESS OR COMPLETENESS OF THE INDICES AND THE INDEX DATA, WHICH ARE PROVIDED ON AN "AS IS" BASIS AND YOUR USE IS AT YOUR OWN RISK.

© 2026 Knighthead Life Insurance. All Rights Reserved.