

## CHARTLINE MODEL PORTFOLIO

# Cap Amplifier

With Chartline and Chartline Bonus FIAs you can allocate your premium to the Cap Amplifier Model Portfolio.

## INDEX STRATEGIES AND MODEL ALLOCATIONS

INDEX STRATEGIES	MODEL ALLOCATION
S&P 500 with Cap	50%
S&P 500 Daily Risk Control (15%) with Participation Rate	30%
NYSE Bonds and Commodities with Participation Rate	20%

The widely followed S&P 500 Index is the focal point of this Model Portfolio. The S&P 500 Index is balanced with the S&P 500 Daily Risk Control 15% Index Participation Index — chosen for its 16 years of strong historical performance — and the NYSE Bonds and Commodities Participation Index which helps diversify this Model Portfolio with non-equity exposure.

## HOW IT WORKS: TRANSPARENT CAP SUPPORT

Half of the premium for the Cap Amplifier Model Portfolio is allocated to the S&P 500 Cap index strategy. The cap rate on the S&P 500 Index in the Model Portfolio is greater than the standalone S&P 500 cap rate the Model Portfolio is offered because it is strategically supported by lower rates on the other two index strategies in the Model Portfolio.

The S&P 500 Daily Risk Control (15%) and NYSE Bonds and Commodities indices feature a participation rate rather than a cap rate. This means that the value of the Cap Amplifier Model Portfolio will increase when either of the underlying indices have positive performance. The Cap Amplifier Model Portfolio's uses pre-defined allocation across available strategies, providing insight into pricing dynamics and renewal rate experience.

To learn more, visit [www.knightheadlife.com](http://www.knightheadlife.com).

## CAP AMPLIFIER ACCOUNT RATES



# 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](http://www.ambest.com). Please note this rating does not apply to any investment product and is subject to change

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## Index Disclosures:

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