CHARTLINE

5-Year 50/50 Strategy Staysail with Chartline

GUARANTEE THE FLOOR, EMBRACE THE UPSIDE

Increase growth potential while maintaining a strong foundation with a FIA/MYGA combination approach.

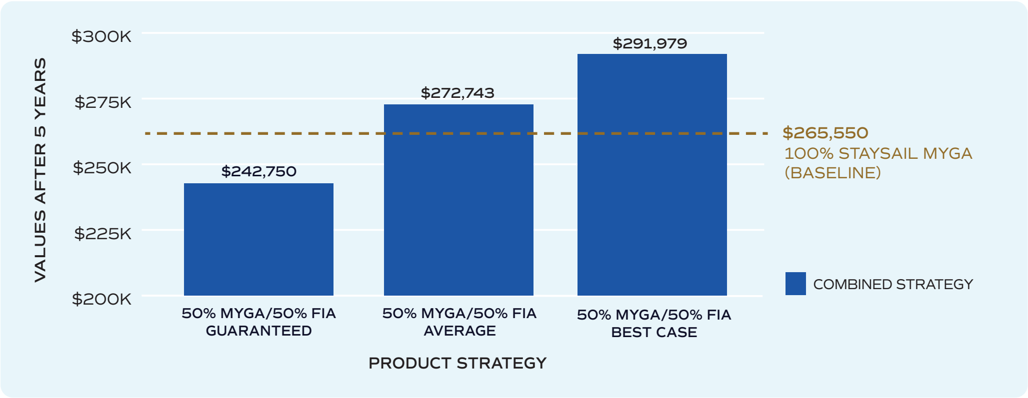
As shown in the graph below, a **Staysail MYGA paired with our Chartline FIA** over a 5-year horizon offers a higher average return than with our MYGA alone.

A hypothetical example with a $200,000 premium, results in the following:

- Guaranteed minimum return of $242,750
- Average return of $272,743
- Best case return of $291,979

And, this strategy gives you access to greater liquidity: 10% free withdrawals on the FIA account value after the first year.[1]

$200,000 PREMIUM COMPARISON



GUARANTEED
3.95%
Guaranteed minimum

AVERAGE
6.40%
Historical return

BEST CASE
7.86%
Top 5-year outcome

Hypothetical historical analysis based on an allocation of a $200,000 premium, with 50% allocated to a five-year, high band Staysail® MYGA without the free withdrawal rider and 50% allocated to a five-year Chartline® fixed indexed annuity and held through the end of the illustrated five-year period. The Staysail MYGA value assumes an annual interest rate of 6.55% simple interest credited daily. The Chartline FIA values use 1-year S&P 500 w/Cap of 9.75%. The average index result of 6.96% reflect 262 monthly observations of rolling 1-year returns between Mar 30th, 2003 and Dec 30 2024. Best case index results assume crediting the full 9.75% cap rate each year for 5 years. Guaranteed results incorporate the Chartline 110% Minimum Interest Guarantee. The results assume no withdrawals, no surrender, no applicable rider charges, no taxes, and no change in the stated crediting parameters during any illustrated period.

OUR CASE FOR THE 50/50 STRATEGY

Enjoy the features and benefits that both Staysail and Chartline have to offer.

	STAYSAIL MYGA	CHARTLINE FIA
MINIMUM INTEREST GUARANTEE	✓	✓
INDEXED GROWTH POTENTIAL		✓
DOWNSIDE PROTECTION	✓	✓
TAX DEFERRAL	✓	✓
DEATH BENEFIT	✓	✓

1. Chartline FIA includes a 10% free-withdrawal feature on the first anniversary of issuance.

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SCAN OR TAP FOR MORE INFORMATION

This is not a recommendation, prediction, projection, or guarantee of future results. The guaranteed minimum ending value reflects only the contractually guaranteed elements described in the methodology. Average and highest ending values are non-guaranteed historical hypothetical values derived by applying the stated annuity crediting methodology to historical index data. They do not represent actual contract performance. Past index performance is not indicative of future results. Actual indexed interest may be higher or lower than the values shown and may be zero for one or more crediting periods. Values should be rounded consistently and may vary due to rounding.

Index performance shown herein may not be the same as policy interest credited under a fixed indexed annuity. Actual performance may vary, perhaps materially, from the performance set forth herein. Any blended or combined results shown are mathematical combinations of hypothetical index outcomes based on the selected allocations. These blended results do not represent a single index, a policy value, or a guaranteed outcome.

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Staysail is a multi-year guaranteed annuity and Chartline is a fixed indexed annuity that are issued by Merit Life Insurance Co. and only available in certain states. Staysail Policy Form: ICC23-FA100-0223 (subject to state variations). Chartline Policy Form: ICC25-KHL-FIA (subject to state variations). Policy form numbers, additional benefits via riders, and provisions may vary by product and state. Guarantees are backed by the claims-paying ability of the issuing company.

Product availability, features, and terms may vary by state and are subject to approval. Refer to the applicable policy and disclosures for complete details.

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