

CHARTLINE MODEL PORTFOLIO

Global Diversified Balance

With Chartline and Chartline Bonus FIAs you can allocate your premium to the Global Diversified Balance Model Portfolio.

INDEX STRATEGIES AND MODEL ALLOCATIONS

INDEX STRATEGIES	MODEL ALLOCATION
S&P 500 with Cap	15%
Nasdaq-100 with Cap	15%
Dow Jones Industrial Average with Cap	15%
STOXX Europe 600 with Cap	20%
S&P 500 Daily Risk Control (15%) with Participation Rate	15%
NYSE Bonds and Commodities with Participation Rate	20%

The Global Diversified Balance Model Portfolio allocates your premium across all the available Chartline index strategies. Most of the index strategies offer the potential for equity-driven returns in both American and European markets. The S&P 500 Daily Risk Control (15%) and NYSE Bonds and Commodities indices provide a path for diversified growth during years of market turbulence.

In addition to American and European equities, this Model Portfolio includes an index composed of bonds and commodities, offering a reduced correlation to equities. The goal of this premium distribution is to minimize zero-return years through increased diversification.

To learn more, visit www.knightheadlife.com.

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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.

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