

# Minimum Interest Guarantee

## CATCH UP IF YOU'RE BEHIND WITH AN ACCUMULATION GUARANTEE AT NO ADDITIONAL COST.

Knightead Life's Chartline FIA includes a minimum interest guarantee that secures a minimum level of accumulation at the end of the withdrawal charge period.

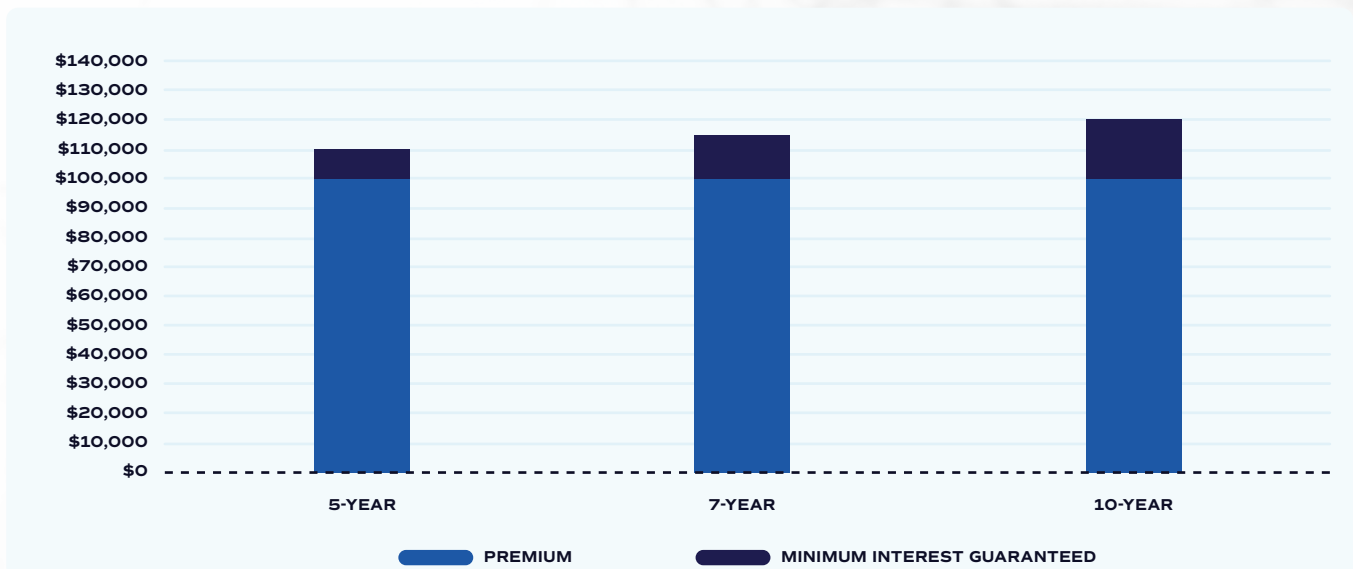
### MINIMUM INTEREST GUARANTEE

With the Minimum Interest Guarantee feature, Chartline offers something that many indexed annuities do not: guaranteed accumulation. At the end of the withdrawal charge period, if the contract value is less than the benefit base, the contract value will be automatically increased to the value of the benefit base.

WITHDRAWAL CHARGE PERIOD	BENEFIT BASE (% OF PREMIUM)	ANNUAL RIDER CHARGE
5-Year	110%	None
7-Year	114%	None
10-Year	120%	None

### HYPOTHETICAL \$120K MINIMUM INTEREST GUARANTEE

10-YEAR WITHDRAWAL PERIOD



# Your trusted annuity provider.

(833) 637-4854

INFO@KNIGHTHEADINSURANCE.COM

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](http://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.

**STOXX Europe 600:** The STOXX Europe 600 Index is the intellectual property (including registered trademarks) of STOXX Ltd., Zug, Switzerland ("STOXX"), Deutsche Börse Group or their licensors, which is used under license. Chartline and Chartline Bonus are neither sponsored nor promoted, distributed or in any other manner supported by STOXX, Deutsche Börse Group or their licensors, research partners or data providers. STOXX, Deutsche Börse Group and their licensors, research partners or data providers do not give any warranty and exclude any liability (whether in negligence or otherwise) in relation to any errors, omissions or interruptions in the STOXX Europe 600 Index or its data.

**S&P 500® Daily Risk Control 15% Index:** The S&P 500® Daily Risk Control 15% Index 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 the S&P 500® Daily Risk Control 15% Index.

**NYSE Bonds and Commodities Index:** ICE Data Indices, LLC. NYSE Bonds and Commodities Index (the "Index") is used with permission. NYSE is a trademark of NYSE Group, Inc., and is used by IDI with permission under license by NYSE Group, Inc. These trademarks have been licensed, along with the Index for use by Merit Life Insurance Co. in connection with Chartline and Chartline Bonus (the "Product"). Neither Merit Life Insurance Co. (the "Issuer") nor the Product, as applicable, is sponsored, endorsed, sold or promoted by ICE Data Indices, LLC, its affiliates or its Third Party Suppliers ("ICE Data and its Suppliers"). ICE Data and its Suppliers make no representations or warranties regarding the Issuer, the advisability of investing in annuities generally, in the Product particularly or in the ability of the Index to perform as intended. Past performance of an Index is not an indicator of or a guarantee of future results.

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.

