

North Star

Agent Rewards Program

To celebrate the success of our top Financial Professionals, Knighthead Life's North Star Agent Rewards Program offers exclusive benefits to enhance your earnings. Each of our five reward tiers builds upon the one before it, navigating you toward higher milestones and providing more opportunities as you progress.

PRODUCTION LEVEL	BASIS POINTS FOR ALL FIA SALES
\$1,000,000.00 - \$1,999,999.99	25 bps
\$2,000,000.00 - \$4,999,999.99	50 bps
\$5,000,000.00 - \$6,999,999.99	100 bps
\$7,000,000.00 - \$9,999,999.99	125 bps
\$10,000,000+	150 bps

QUALIFICATIONS:

Financial Professionals must attain a qualifying production level based on qualifying paid premium by December 31, 2026.

- ♦ Qualifying production is limited to Chartline and Chartline Bonus products.
- ♦ Payments will be made following each calendar quarter.
- ♦ If the Financial Professional exceeds a Production Level, they will move to the next level and be paid retroactively to the first dollar earned, less any previous payments received. These payments will be in addition to street level commissions.
- ♦ Registered Representatives affiliated with broker/dealers or banks should always consult their back office for Rewards Program approval.

FOR MORE INFORMATION, CONTACT US AT: 833-637-4854

Any additional basis points will be paid in accordance with Knighthead Life's commission payment processes and may be distributed by your upline.

Premium for contracts that are free-looked or surrendered is excluded. The writing agent must have an active contract with Knighthead Life and be in good standing. Knighthead Life reserves the right to modify or terminate this plan at any time.

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