Navigating Success, Together:

Knighthead Insurance Group is an annuity and life insurance group covering U.S., international and reinsurance markets.

We partner with our clients on every shore to achieve their financial goals.

KNIGHTHEAD INSURANCE GROUP

KNIGHTHEAD LIFE

KNIGHTHEAD INTERNATIONAL

KNIGHTHEAD RE

HIGHLY RATED AND SECURE

AM BEST A- EXCELLENT Financial Strength Rating

MERIT LIFE INSURANCE CO. (KNIGHTHEAD LIFE)			
	RATING	DESCRIPTION	OUTLOOK
A.M. BEST	A-	EXCELLENT	STABLE

KNIGHTHEAD ANNUITY & LIFE ASSURANCE COMPANY			
	RATING	DESCRIPTION	OUTLOOK
A.M. BEST	A-	EXCELLENT	STABLE
KBRA	A	STRONG	STABLE

THE KEY BENEFITS THAT MAKES US DIFFERENT

EASE OF DOING BUSINESS

- Easy-to-use systems
- Uninterupted control
- Prompt customer service

YOUR COMPETITIVE ADVANTAGE

- Intentional innovation
- Implement with ease
- Collaborative design

PARTNER FOR A LIFETIME

- Digital-first platforms
- In-house administration
- Seamless advisor onboarding

QUICK FACTS:

- Successful 10-year history in the international direct and reinsurance markets
- $6B assets
- Leader in the international market for wealth accumulation and income protection products
- New, innovative and secure provider of wealth accumulation and income protection products to the U.S.
- Focused on differentiated service to our distribution partners
- Self-administration of all our products
- Products with competitive crediting rates and commissions distributed through banks, broker/dealers and agents/IMOs
- Licensed in 45 U.S. states and District of Columbia

A Legacy of Growth:

Knighthead Insurance Group is a diversified enterprise covering international, US and reinsurance businesses.

Our three businesses partner with customers on every shore to achieve their financial goals.

FORMATION AND INITIAL GROWTH

2014
Knighthead Annuity & Life Assurance Company is formed

2017
Knighthead Annuity enters US reinsurance market

ESTABLISHED MARKET LEADER

2018
KBRA assigns Knighthead Annuity & Life Assurance Company rating of A- and AM Best issues a positive **ratings action to B++** (Good) with positive outlook

2023
KBRA upgrades Knighthead Annuity & Life Assurance Company rating to A

2023
Knighthead Insurance Group raises $450M+ capital

US EXPANSION

2024
Acquire Merit Life Insurance Co. branded as Knighthead Life. AM Best assigns A- rating.

DECEMBER 2024
Knighthead Life launches first MYGA product

Have Questions?
We're here to help.

(833) 637-4854
KNIGHTHEADLIFE.COM

KNIGHTHEAD
INSURANCE GROUP

MYGA

Staysail Select

Flexibility to stay the course.

A MULTI-YEAR GUARANTEED ANNUITY WITH BUILT-IN LIQUIDITY.



ISSUED BY MERIT LIFE INSURANCE CO.

KNIGHTHEAD LIFE

Benefits of a Multi-Year Guaranteed Annuity

Staysail Select, a multi-year guaranteed annuity from Knighthead Life, enables you to navigate your retirement, your way.

MYGAs offer a powerful way to safeguard retirement savings and earn a guaranteed rate of return no matter what the market may bring. Plus, your premium is fully protected from downside risk.

FUNDS PROTECTION

Premium is fully protected from downside market risk.

TAX DEFERRAL

Interest earnings grow on a tax-deferred basis, meaning those earnings aren't taxable until they're withdrawn or paid from the annuity.

FIXED RATE GUARANTEES

Select a Guarantee Period (GP) and earn compound interest daily.

LIQUIDITY

After the first contract anniversary, 10% of the Contract Value is available each year for withdrawal free of withdrawal charges or Market Value Adjustment (MVA).

INCOME

After the first contract year, there is the option to convert the Contract Value to an income stream that's guaranteed to last a lifetime.

DEATH BENEFIT

The full Contract Value, or premium and earned interest, can be passed to a beneficiary and potentially avoid the time-consuming probate process.

The future is flexible with Staysail Select.

On a ship, the staysail provides additional support and stability. Just like a staysail, our MYGA bolsters your retirement strategy, helping you navigate and weather all market conditions.

Staysail Select takes it further with built-in liquidity so your access stays flexible, right alongside your plans.

HOW STAYSAIL SELECT WORKS

Staysail Select offers both compound accumulation and penalty-free access to funds.

Beginning in year 2 of your contract, up to 10% of your Contract Value is available to be withdrawn free of charge. That means your money keeps working for you, while staying within reach for life's unplanned moments.

PREMIUM RANGE	GUARANTEE PERIODS
$25,000 - $2,000,000	3-YEAR | 5-YEAR | 7-YEAR

Maintain access to funds for life's uncertainties.

ISSUE REQUIREMENTS

Issue Age: 0-85

MINIMUM PREMIUM: $25,000
MAXIMUM PREMIUM: $2,000,000

MARKET VALUE ADJUSTMENT

A Market Value Adjustment (MVA) may apply to any surrender or withdrawal exceeding the allowed Free Withdrawal Amount. The MVA may increase or decrease the amount received from the withdrawal.

NURSING HOME OR HOSPITAL CARE WAIVER[1]

100% of the Contract Value may be withdrawn free of withdrawal charges and MVA if the Contract Owner is confined to a qualified nursing home or hospital for 90 consecutive days, starting after the Contract Issue Date.

CHRONIC IMPAIRMENT WAIVER[1]

100% of the Contract Value may be withdrawn free of withdrawal charges and MVA. Eligibility requires certification by a licensed physician that the Contract Owner is unable to perform at least two of six ADLs[2] for 90 consecutive days starting after the Contract Issue Date.

DEATH BENEFIT

Upon death, the Contract Value will be paid to the designated beneficiary. The death benefit is free of withdrawal charges and MVA.

WITHDRAWAL CHARGE SCHEDULE

YEAR	1	2	3	4	5	6	7
3-Year	9%	8%	7%	-	-	-	-
5-Year	9%	8%	7%	6%	5%	-	-
7-Year	9%	9%	8%	7%	6%	5%	4%

FREE WITHDRAWALS

After the first contract anniversary, up to 10% of the Contract Value is available as the Free Withdrawal Amount and may be withdrawn without withdrawal charges or an MVA.

TERMINAL ILLNESS WAIVER[1]

100% of the Contract Value may be withdrawn free of withdrawal charges or MVA. Eligibility requires a terminal illness diagnosis to be made by a licensed physician resulting in a life expectancy of 12 months or less. The initial diagnosis must occur after the Contract Issue Date.

ANNUITIZATION

After the first contract anniversary, the Contract Value may be annuitized under any available annuitization options in the contract. Withdrawal charges and MVA do not apply to annuitization.

1. Eligibility begins after the first Contract Anniversary and is available for an Owner or Joint Owner.
2. The six Activities of Daily Living (ADLs) are bathing, continence, dressing, eating, toileting, and transferring.

MYGA



Staysail

Protect and grow your retirement savings.

A MULTI-YEAR GUARANTEED ANNUITY ON YOUR TERMS.

ISSUED BY MERIT LIFE INSURANCE CO.

KNIGHTHEAD LIFE

Benefits of a Multi-Year Guaranteed Annuity

Staysail, a multi-year guaranteed annuity from Knighthead Life, enables you to navigate your retirement, your way.

MYGAs offer a powerful way to safeguard retirement savings and earn a guaranteed rate of return no matter what the market may bring. Plus, the premium allocations are always fully protected from downside risk.

FUNDS PROTECTION

Premium allocations are fully protected from downside market risk.

TAX DEFERRAL

Interest earnings grow on a tax-deferred basis, meaning funds aren't taxable until they're withdrawn or paid from the annuity.

FIXED RATE GUARANTEES

Select a rate guarantee period and earn simple interest daily.

LIQUIDITY

Select a preferred level of liquidity ranging from none to 10% annually.

INCOME

After the first Contract Year, there is the option to elect to convert the Accumulated Value to an income stream that's guaranteed to last a lifetime.

DEATH BENEFIT

The annuity's full Accumulated Value, or premium and earned interest, can be passed to a beneficiary and potentially avoid the time-consuming probate process.

Protect and grow your savings with Staysail.

On a ship, the staysail provides additional support and stability.

Just like a staysail, our MYGA bolsters your retirement strategy, helping you navigate and weather all market conditions.

HOW STAYSAIL WORKS

Staysail offers 3, 5, and 7 year guaranteed periods so you can customize your course.

DETERMINE THE INITIAL PREMIUM AMOUNT.

MINIMUM PREMIUM: $10,000
MAXIMUM PREMIUM: $2,000,000

SELECT THE GUARANTEED OPTION PERIOD (GOP) AND FIXED RATE OF SIMPLE INTEREST.

3-YEAR GOP
5-YEAR GOP
7-YEAR GOP

DECIDE WHETHER OR NOT TO ELECT THE 10% FREE WITHDRAWAL RIDER.

Crediting rates will vary based on whether or not the Free Withdrawal Rider is elected.

Maintain access to funds for life's uncertainties.

CONFINEMENT WAIVER

After the first Contract Year, up to 100% of the Accumulated Value may be withdrawn without Withdrawal Charges or MVA. To exercise this waiver, a client must be confined to a Qualified Hospital or Nursing Home for 90 consecutive days, starting after the Contract Issue Date.

DEATH BENEFIT

Upon death, the full Accumulated Value for the selected GOP will be paid to the designated beneficiary. The Death Benefit is free of Withdrawal Charges or MVA.

ISSUE AGES

3-YEAR GOP: 0-85
5-YEAR GOP: 0-85
7-YEAR GOP: 0-85

MARKET VALUE ADJUSTMENT(MVA)

A MVA may apply to any surrender or withdrawals exceeding the allowed Free Withdrawal Amount for any GOP. The MVA may increase or decrease the amount received from the withdrawal.

ANNUITIZATION

After the first contract year, the contract's full Accumulated Value may be annuitized under any available income options in the Contract.

TERMINAL ILLNESS WAIVER

After the first Contract Year, up to 100% of the Accumulated Value may be withdrawn without Withdrawal Charges or MVA. To exercise this waiver, a client must be diagnosed with a terminal illness by a proper medical professional with death expected to occur within 12 months or less. Diagnosis may occur at any time on or after the Contract Issue Date.

FREE WITHDRAWALS

- Access to your Staysail funds may be enhanced with a Free Withdrawal Rider.
- With the Free Withdrawal Rider, 10% of the Accumulation Value as of the beginning of the most recent Contract Year can be withdrawn without incurring withdrawal charges or MVA.

WITHDRAWAL CHARGE SCHEDULE

Charges apply when an amount is in excess of any free withdrawals.

YEAR	1	2	3	4	5	6	7
3-Year GOP	8.5%	8%	7%	-	-	-	-
5-Year GOP	8.5%	8%	7%	6%	5%	-	-
7-Year GOP	8.5%	8%	7%	6%	5%	4%	3%

*Please see your contract for full details.

FIA



Chartline

Upside potential meets principal protection.

A FIXED INDEXED ANNUITY TO SUPPORT YOUR JOURNEY.

ISSUED BY MERIT LIFE INSURANCE CO.

KNIGHTHEAD LIFE

An introduction to fixed indexed annuities.

A fixed indexed annuity (FIA) is designed to protect your principal while offering the potential to earn interest based on the performance of a market index.

BENEFITS OF CHARTLINE

Chartline, a FIA from Knighthead Life, helps you chart a confident course to retirement.

FUNDS PROTECTION

Premium allocations are fully protected from downside market risk.

TAX DEFERRAL

Interest earnings grow on a tax-deferred basis, meaning funds aren't taxable until they're withdrawn or distributed from the annuity.

INTEREST GROWTH

Interest is credited based on the performance of underlying indices, allowing for upside potential with no downside risk.

LIQUIDITY

After the first contract anniversary, 10% of the contract value is available each year for withdrawal free of withdrawal charges or Market Value Adjustment (MVA).

INCOME

After the first contract anniversary, you may elect to convert the contract value to an income stream for your lifetime.

DEATH BENEFIT

The annuity's full contract value can be passed along to a beneficiary and avoid the time-consuming probate process.

RMD FRIENDLY

All charges are waived on withdrawals in a contract year that do not exceed minimum distributions required by the IRS.

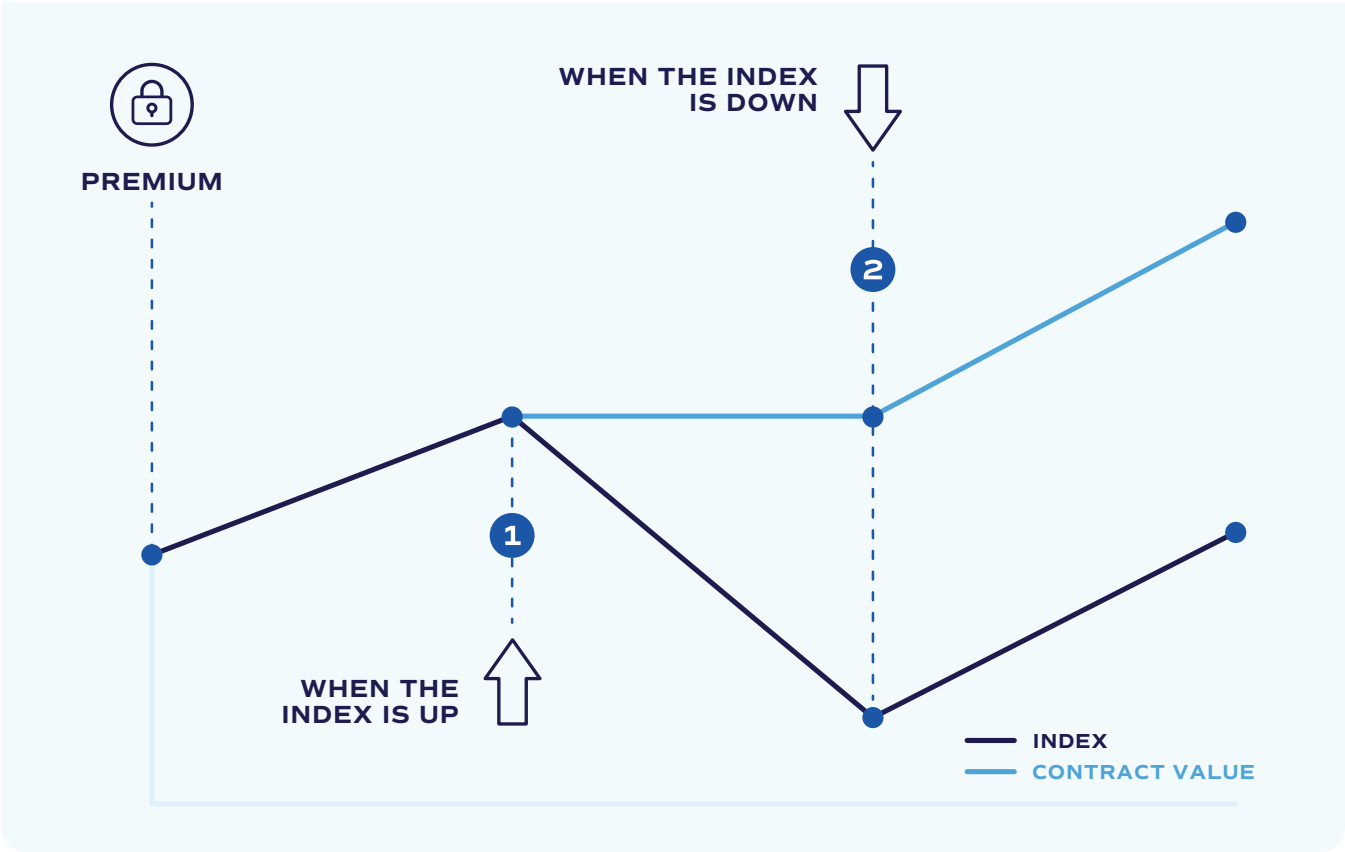
PREMIUM BONUS

The contract value is credited with a premium bonus on the issue date that vests over the length of the withdrawal charge period.

Fixed indexed annuity crediting 101.

Chartline allows you to protect your retirement savings while providing an opportunity to earn interest through strategies linked to a market index, like the S&P 500®.

Importantly, if the underlying market index goes down, your contract value is protected from downside risk because your money is not directly invested in any stock or index.



1 WHEN THE INDEX IS UP

Interest is credited to your contract value and protected from any future index declines.

2 WHEN THE INDEX IS DOWN

Even when the market falls, the interest already credited to your annuity stays secure. Your contract value is not subject to losses during negative market periods.

Crediting methods.

With Chartline, you have multiple strategies to which you can allocate your premium. Each strategy combines an index and a crediting method—the formula that calculates your index credit.

CAP RATE

With a cap rate strategy, you participate in 100% of the growth in the underlying index subject to a maximum amount—the "cap". For example, if the cap rate for an index strategy is 7% and the index grows 14% over the crediting term, the index credit would be 7%.

INDEX PERFORMANCE	CAP RATE	HYPOTHETICAL INDEX CREDIT
-4.00%	7.00%	0.00%
3.00%	7.00%	3.00%
14.00%	7.00%	7.00%

PARTICIPATION RATE

With a participation rate strategy, you participate in a portion of the growth in the underlying index. For example, if the participation rate for an index strategy is 80% and the index grows 20% over the crediting term, the index credit would be 16%.

INDEX PERFORMANCE	PARTICIPATION RATE	HYPOTHETICAL INDEX CREDIT
-4.00%	80.00%	0.00%
3.00%	80.00%	2.40%
14.00%	80.00%	11.20%

TRIGGER RATE

With a trigger rate strategy, you earn an annually declared rate if the underlying index is flat or positive during that year. So, if the index performance is 0% or more, the contract will be credited with the trigger rate.

INDEX PERFORMANCE	CAP RATE	HYPOTHETICAL INDEX CREDIT
-4.00%	7.00%	0.00%
3.00%	7.00%	7.00%
14.00%	7.00%	7.00%

FIXED RATE

You also have the option to earn interest at a fixed rate. With a fixed rate strategy, you can earn daily interest according to the rate established at the beginning of each contract year.

AVAILABLE INDICES

Indexed to

S&P Dow Jones Indices
A Division of S&P Global

S&P 500

The S&P 500® is widely regarded as the best single gauge of large-cap U.S. equities. The index includes 500 leading companies and covers approximately 80% of available market capitalization of U.S. stocks.

DOW JONES INDUSTRIAL AVERAGE

The Dow Jones Industrial Average® (The Dow®), is a price-weighted measure of 30 U.S. blue-chip companies. The index covers all industries except transportation and utilities.

S&P 500 DAILY RISK CONTROL 15%

The S&P 500 Daily Risk Control 15% Index's goal is to create stable returns using the existing S&P 500 Index crediting design combined with a volatility target. The index is adjusted daily to target a 15% level of volatility.

Nasdaq

NASDAQ-100

The Nasdaq-100® is a globally recognized index that tracks the performance of 100 of the largest non-financial companies listed on the Nasdaq Stock Market®, encompassing a diverse range of industries and sectors.

STOXX

STOXX EUROPE 600

The STOXX® Europe 600 is a broad measure of the European equity market. With a fixed number of 600 components, the index provides extensive and diversified coverage across 17 countries and 11 industries within Europe's developed economies, representing nearly 90% of the underlying investable market.

NYSE
AN ICE EXCHANGE

NYSE BONDS AND COMMODITIES

The NYSE Bonds and Commodities Index allocates among three asset classes: fixed income, commodities, and currencies. The Index is designed to complement standalone equity market allocations, and aims to maintain a low to negative correlation with U.S. equity benchmarks.

Choices with Chartline.

Inspired by nautical charts that guide travelers along their journeys, Chartline provides you with clear guidance and strategic navigation as you plan your future.

Allocate your premium among a lineup of Model Portfolios, index strategies, and a fixed strategy to customize your accumulation strategy.

MODEL PORTFOLIOS

Model Portfolios may be elected to diversify premium among multiple strategies. Funds may be reallocated in or out of a Model Portfolio at the end of each crediting term. Funds allocated to a Model Portfolio will automatically rebalance on each contract anniversary based on the initial model allocation percentages.

	MODEL PORTFOLIO ALLOCATIONS		
1-YEAR STRATEGIES	GLOBAL DIVERSIFIED BALANCE	AMERICAN BENCHMARK COLLECTION	CAP AMPLIFIER
S&P 500® with Cap	15%	40%	50%
Nasdaq-100® with Cap	15%	30%	–
Dow Jones Industrial Average® with Cap	15%	30%	–
STOXX® Europe 600 with Cap	20%	–	–
S&P 500 Daily Risk Control 15% with Participation Rate	15%	–	30%
NYSE Bonds and Commodities with Participation Rate	20%	–	20%

INDIVIDUAL STRATEGIES

In addition to Model Portfolios, an owner may elect to allocate premium to individual strategies. These allocations can be used in conjunction with or without Model Portfolios. The total sum of allocations between Model Portfolios and individual strategies must equal 100%.

	CREDITING METHODS		
INDEX	CAP	PARTICIPATION RATE	TRIGGER
S&P 500®	✓	✓	✓
Nasdaq 100®	✓	✓	✓
Dow Jones Industrial Average®	✓		
STOXX® Europe 600	✓		
S&P 500 Daily Risk Control 15%		✓	✓
NYSE Bonds and Commodities		✓	

Catch up if you're behind with an accumulation guarantee.

Chartline includes a minimum interest guarantee that secures a minimum level of accumulation at the end of the withdrawal charge period.

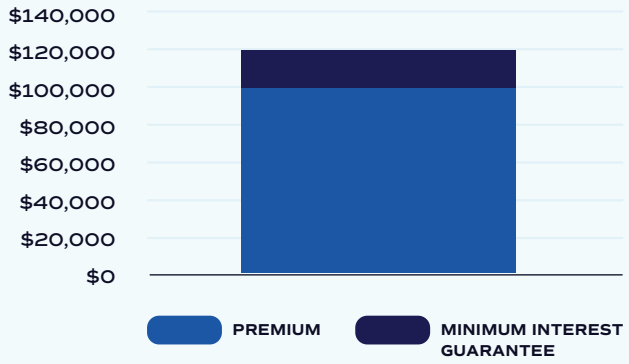
MINIMUM INTEREST GUARANTEE

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



Maintain access to funds for life's uncertainties.

ISSUE REQUIREMENTS

ISSUE AGE: 0-85

MINIMUM PREMIUM: $25,000
MAXIMUM PREMIUM: $2,000,000

WITHDRAWAL CHARGE SCHEDULE

CONTRACT YEAR	1	2	3	4	5	6	7	8	9	10
5-Year	9%	9%	8%	7%	6%	-	-	-	-	-
7-Year	9%	9%	8%	7%	6%	5%	4%	-	-	-
10-Year	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%

MARKET VALUE ADJUSTMENT

A market value adjustment (MVA) may apply to any surrender or withdrawal exceeding the allowed Free Withdrawal Amount. The MVA may increase or decrease the amount received from the withdrawal.

FREE WITHDRAWALS

After the first contract anniversary, up to 10% of the contract value is available as a Free Withdrawal Amount. The Free Withdrawal Amount is not subject to withdrawal charges and MVA.

NURSING HOME OR HOSPITAL CARE WAIVER[1]

100% of the contract value may be withdrawn free of withdrawal charges and MVA. Eligibility requires confinement to a qualified nursing home or hospital for 90 consecutive days, starting after the issue date.

TERMINAL ILLNESS WAIVER[1]

100% of the contract value may be withdrawn free of withdrawal charges and MVA. Eligibility requires the diagnosis be made by a licensed physician and result in a life expectancy of 12 months or less. The initial diagnosis of the terminal illness must have occurred after the issue date.

CHRONIC IMPAIRMENT WAIVER[1]

100% of the contract value may be withdrawn free of withdrawal charges and MVA. Eligibility requires certification by a licensed physician of inability to perform at least two of six ADLs[2] for 90 consecutive days starting after the issue date.

BAILOUT RATE WAIVER

The Bailout Rate Waiver provides that 100% of the contract value may be withdrawn free of withdrawal charges and MVA. Eligibility requires a renewal rate to be set on any eligible strategy that is less than the applicable bailout rate.

DEATH BENEFIT

Upon death, the contract value will be paid to the designated beneficiary. The death benefit is free of withdrawal charges and MVA.

ANNUITIZATION

After the first contract year, the contract value may be annuitized under any available annuitization options in the contract. Withdrawal charges and MVA do not apply on annuitization.

[1] Eligibility begins after the first Contract Anniversary and is available for an Owner or Joint Owner.
[2] The six Activities of Daily Living (ADLs) are bathing, continence, dressing, eating, toileting, and transferring.

FIA



Chartline Bonus

Gain momentum on your course to retirement.

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KNIGHTHEAD LIFE

An introduction to fixed indexed annuities.

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BENEFITS OF CHARTLINE BONUS

Chartline Bonus, a FIA from Knighthead Life, helps you chart a confident course to retirement.

FUNDS PROTECTION

Premium allocations are fully protected from downside market risk.

TAX DEFERRAL

Interest earnings grow on a tax-deferred basis, meaning funds aren't taxable until they're withdrawn or distributed from the annuity.

INTEREST GROWTH

Interest is credited based on the performance of underlying indices, allowing for upside potential with no downside risk.

LIQUIDITY

After the first contract anniversary, 10% of the contract value is available each year for withdrawal free of withdrawal charges or Market Value Adjustment (MVA).

INCOME

After the first contract anniversary, you may elect to convert the contract value to an income stream for your lifetime.

DEATH BENEFIT

The annuity's full contract value can be passed along to a beneficiary and avoid the time-consuming probate process.

RMD FRIENDLY

All charges are waived on withdrawals in a contract year that do not exceed minimum distributions required by the IRS.

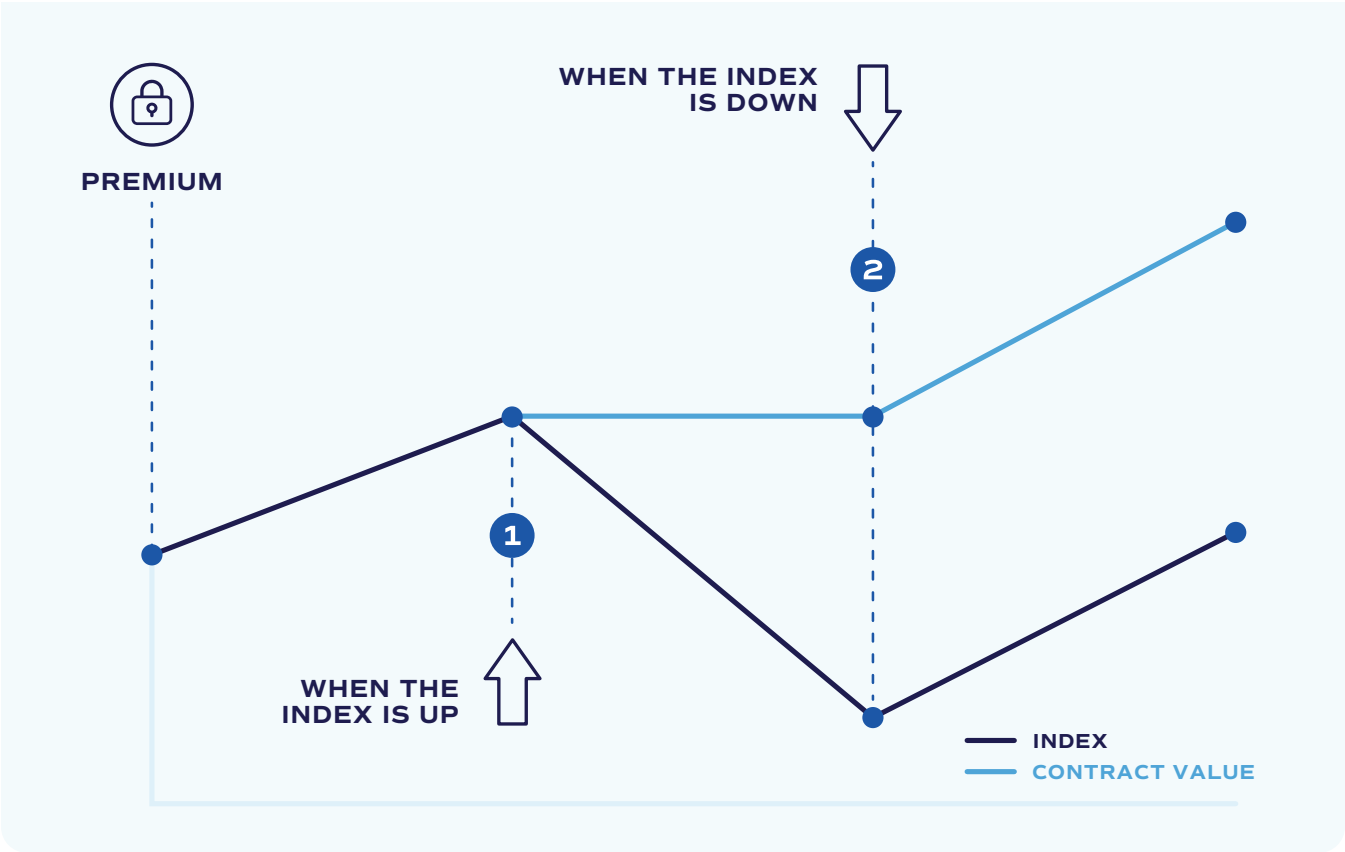
PREMIUM BONUS

The contract value is credited with a premium bonus on the issue date that vests over the length of the withdrawal charge period.

Fixed indexed annuity crediting 101.

Chartline Bonus allows you to protect your retirement savings while providing an opportunity to earn interest through strategies linked to a market index, like the S&P 500®.

Importantly, if the underlying market index goes down, your contract value is protected from downside risk because your money is not directly invested in any stock or index.



1 WHEN THE INDEX IS UP

Interest is credited to your contract value and protected from any future index declines.

2 WHEN THE INDEX IS DOWN

Even when the market falls, the interest already credited to your annuity stays secure. Your contract value is not subject to losses during negative market periods.

Crediting methods.

With Chartline Bonus, you have multiple strategies to which you can allocate your premium. Each strategy combines an index and a crediting method—the formula that calculates your index credit.

CAP RATE

With a cap rate strategy, you participate in 100% of the growth in the underlying index subject to a maximum amount—the "cap". For example, as shown in the table below, if the cap rate for an index strategy is 7% and the index grows 14% over the crediting term, the index credit would be 7%.

INDEX PERFORMANCE	CAP RATE	HYPOTHETICAL INDEX CREDIT
-4.00%	7.00%	0.00%
3.00%	7.00%	3.00%
14.00%	7.00%	7.00%

PARTICIPATION RATE

With a participation rate strategy, you participate in a portion of the growth in the underlying index. For example, as shown in the table below, if the participation rate for an index strategy is 80% and the index grows 14% over the crediting term, the index credit would be 11.20%.

INDEX PERFORMANCE	PARTICIPATION RATE	HYPOTHETICAL INDEX CREDIT
-4.00%	80.00%	0.00%
3.00%	80.00%	2.40%
14.00%	80.00%	11.20%

TRIGGER RATE

With a trigger rate strategy, you earn an annually declared rate if the underlying index is flat or positive during that year. So, if the index performance is 0% or more, the contract will be credited with the trigger rate.

INDEX PERFORMANCE	CAP RATE	HYPOTHETICAL INDEX CREDIT
-4.00%	7.00%	0.00%
3.00%	7.00%	7.00%
14.00%	7.00%	7.00%

FIXED RATE

You also have the option to earn interest at a fixed rate. With a fixed rate strategy, you can earn daily interest according to the rate established at the beginning of each contract year.

AVAILABLE INDICES

Indexed to

S&P Dow Jones Indices
A Division of S&P Global

S&P 500

The S&P 500® is widely regarded as the best single gauge of large-cap U.S. equities. The index includes 500 leading companies and covers approximately 80% of available market capitalization of U.S. stocks.

DOW JONES INDUSTRIAL AVERAGE

The Dow Jones Industrial Average® (The Dow®), is a price-weighted measure of 30 U.S. blue-chip companies. The index covers all industries except transportation and utilities.

S&P 500 DAILY RISK CONTROL 15%

The S&P 500 Daily Risk Control 15% Index's goal is to create stable returns using the existing S&P 500 Index crediting design combined with a volatility target. The index is adjusted daily to target a 15% level of volatility.

Nasdaq

NASDAQ-100

The Nasdaq-100® is a globally recognized index that tracks the performance of 100 of the largest non-financial companies listed on the Nasdaq Stock Market®, encompassing a diverse range of industries and sectors.

STOXX

STOXX EUROPE 600

The STOXX® Europe 600 is a broad measure of the European equity market. With a fixed number of 600 components, the index provides extensive and diversified coverage across 17 countries and 11 industries within Europe's developed economies, representing nearly 90% of the underlying investable market.

NYSE
AN ICE EXCHANGE

NYSE BONDS AND COMMODITIES

The NYSE Bonds and Commodities Index allocates among three asset classes: fixed income, commodities, and currencies. The Index is designed to complement standalone equity market allocations, and aims to maintain a low to negative correlation with U.S. equity benchmarks.

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Allocate your premium among a lineup of Model Portfolios, index strategies, and a fixed strategy to customize your accumulation strategy.

MODEL PORTFOLIOS

Model Portfolios may be elected to diversify premium among multiple strategies. Funds may be reallocated in or out of a Model Portfolio at the end of each crediting term. Funds allocated to a Model Portfolio will automatically rebalance on each contract anniversary based on the initial model allocation percentages.

	MODEL PORTFOLIO ALLOCATIONS		
1-YEAR STRATEGIES	GLOBAL DIVERSIFIED BALANCE	AMERICAN BENCHMARK COLLECTION	CAP AMPLIFIER
S&P 500® with Cap	15%	40%	50%
Nasdaq-100® with Cap	15%	30%	–
Dow Jones Industrial Average® with Cap	15%	30%	–
STOXX® Europe 600 with Cap	20%	–	–
S&P 500 Daily Risk Control 15% with Participation Rate	15%	–	30%
NYSE Bonds and Commodities with Participation Rate	20%	–	20%

INDIVIDUAL STRATEGIES

In addition to Model Portfolios, an owner may elect to allocate premium to individual strategies. These allocations can be used in conjunction with or without Model Portfolios. The total sum of allocations between Model Portfolios and individual strategies must equal 100%.

	CREDITING METHODS		
INDEX	CAP	PARTICIPATION RATE	TRIGGER
S&P 500®	✓	✓	✓
Nasdaq 100®	✓	✓	✓
Dow Jones Industrial Average®	✓		
STOXX® Europe 600	✓		
S&P 500 Daily Risk Control 15%		✓	✓
NYSE Bonds and Commodities		✓	

Get a headstart with contract growth from day one.

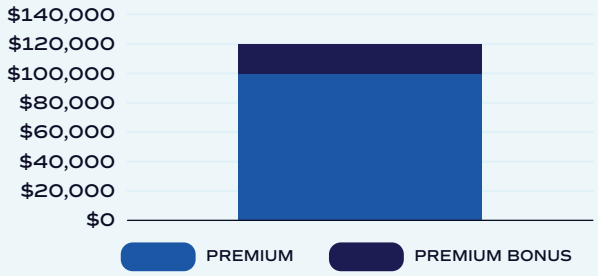
Chartline Bonus provides an upfront premium bonus that vests over the withdrawal charge period.

PREMIUM BONUS

At issue, a Premium Bonus is applied to the contract value based on the age of the oldest owner and length of the withdrawal charge period. The bonus amount may earn interest over time based on the performance of the selected strategy(ies). During the withdrawal charge period, bonus recapture applies on any withdrawal exceeding the free withdrawal amount, and on annuitization. In the event of death, no bonus recapture applies.

WITHDRAWAL CHARGE PERIOD	BONUS % AGE 0-75	BONUS % AGE 76-80
5-Year	10%	5%
7-Year	14%	7%
10-Year	20%	10%

HYPOTHETICAL 20% PREMIUM BONUS



PREMIUM BONUS RECAPTURE SCHEDULE

The amount of reduction of the bonus if there is a surrender or excess withdrawal.

WITHDRAWAL CHARGE PERIOD	BEGINNING OF CONTRACT YEAR										
	1	2	3	4	5	6	7	8	9	10	11+
5-Year	100%	90%	80%	70%	60%	0%	0%	0%	0%	0%	0%
7-Year	100%	90%	80%	70%	60%	50%	40%	0%	0%	0%	0%
10-Year	100%	90%	80%	70%	60%	50%	40%	30%	20%	10%	0%

Maintain access to funds for life's uncertainties.

ISSUE REQUIREMENTS

ISSUE AGE: 0-80

MINIMUM PREMIUM: $25,000
MAXIMUM PREMIUM: $2,000,000

WITHDRAWAL CHARGE SCHEDULE

CONTRACT YEAR	1	2	3	4	5	6	7	8	9	10
5-Year	9%	9%	8%	7%	6%	-	-	-	-	-
7-Year	9%	9%	8%	7%	6%	5%	4%	-	-	-
10-Year	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%

MARKET VALUE ADJUSTMENT

A market value adjustment (MVA) may apply to any surrender or withdrawal exceeding the allowed Free Withdrawal Amount. The MVA may increase or decrease the amount received from the withdrawal.

FREE WITHDRAWALS

After the first contract anniversary, up to 10% of the contract value is available as a Free Withdrawal Amount. The Free Withdrawal Amount is not subject to withdrawal charges and MVA.

NURSING HOME OR HOSPITAL CARE WAIVER[1]

100% of the contract value may be withdrawn free of withdrawal charges and MVA. Eligibility requires confinement to a qualified nursing home or hospital for 90 consecutive days, starting after the issue date.

TERMINAL ILLNESS WAIVER[1]

100% of the contract value may be withdrawn free of withdrawal charges and MVA. Eligibility requires the diagnosis be made by a licensed physician and result in a life expectancy of 12 months or less. The initial diagnosis of the terminal illness must have occurred after the issue date.

CHRONIC IMPAIRMENT WAIVER[1]

100% of the contract value may be withdrawn free of withdrawal charges and MVA. Eligibility requires certification by a licensed physician of inability to perform at least two of six ADLs[2] for 90 consecutive days starting after the issue date.

BAILOUT RATE WAIVER

The Bailout Rate Waiver provides that 100% of the contract value may be withdrawn free of withdrawal charges and MVA. Eligibility requires a renewal rate to be set on any eligible strategy that is less than the applicable bailout rate.

DEATH BENEFIT

Upon death, the contract value will be paid to the designated beneficiary. The death benefit is free of withdrawal charges and MVA.

ANNUITIZATION

After the first contract year, the contract value may be annuitized under any available annuitization options in the contract. Withdrawal charges and MVA do not apply on annuitization.

[1] Eligibility begins after the first Contract Anniversary and is available for an Owner or Joint Owner.
[2] The six Activities of Daily Living (ADLs) are bathing, continence, dressing, eating, toileting, and transferring.