Staysail Rate Sheet

Staysail is a multi-year guaranteed annuity with added flexibility. Select from 3, 5 or 7-year terms.

			3YR MYGA		5YR MYGA		7YR MYGA	
STATE	RIDER	PREMIUM BAND	SIMPLE INTEREST	COMPOUND EQUIVALENT	SIMPLE INTEREST	COMPOUND EQUIVALENT	SIMPLE INTEREST	COMPOUND EQUIVALENT
All States Except California	No Liquidity Rider	High Band ($100K+)	5.85%	5.54%	6.65%	5.91%	7.10%	5.93%
		Low Band (<$100K)	5.60%	5.31%	6.40%	5.71%	6.85%	5.76%
	Liquidity Rider	High Band ($100K+)	5.65%	5.36%	6.00%	5.39%	6.05%	5.17%
		Low Band (<$100K)	5.40%	5.13%	5.75%	5.18%	5.80%	4.99%
California Only	No Liquidity Rider	High Band ($100K+)	5.85%	5.54%	6.65%	5.91%	7.10%	5.93%
		Low Band (<$100K)	5.60%	5.31%	6.40%	5.71%	6.85%	5.76%
	Liquidity Rider	High Band ($100K+)	5.65%	5.36%	6.00%	5.39%	6.05%	5.17%
		Low Band (<$100K)	5.40%	5.13%	5.75%	5.18%	5.80%	4.99%

RATES EFFECTIVE AS OF: 10/5/26.

MEET KNIGHTHEAD LIFE

With an A- rating from AM Best, we prioritize the exceptional service and intentional innovation that our partners and clients deserve from their retirement solutions provider.

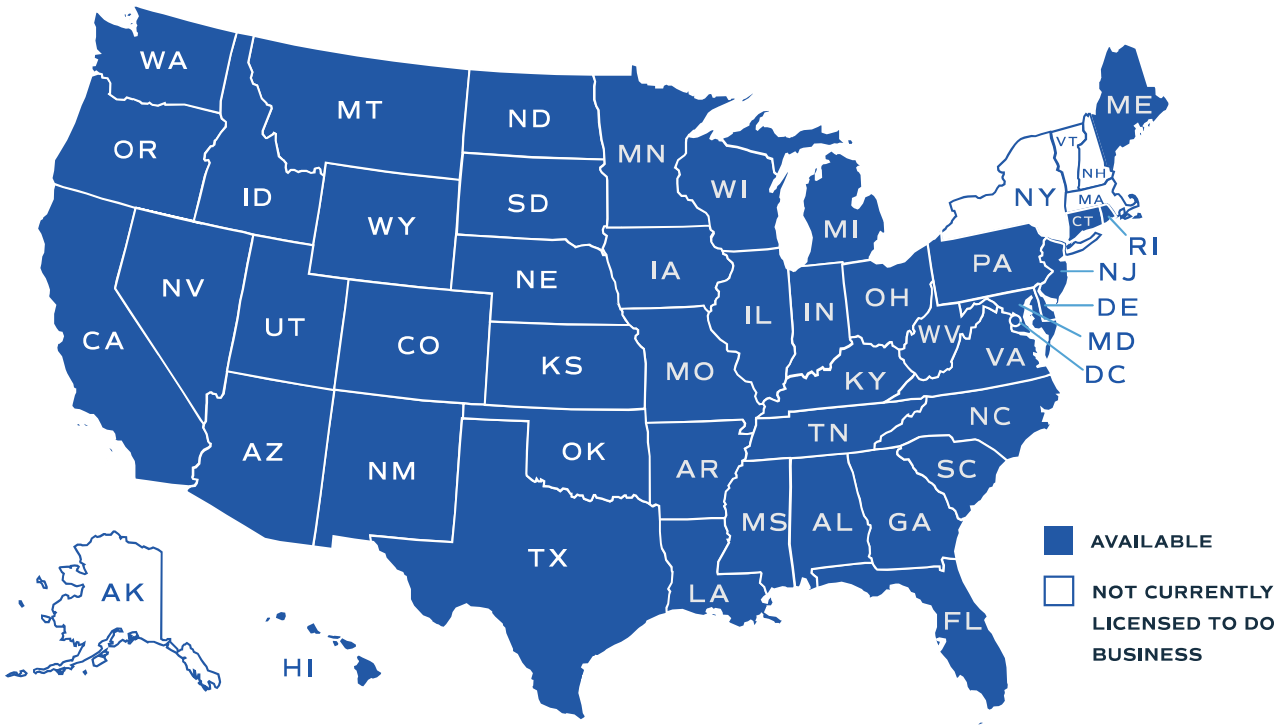
PART OF KNIGHTHEAD INSURANCE GROUP

PARTNER FOR A LIFETIME

A- RATING FROM AM BEST

Knighthead Life is underwritten by Merit Life Insurance Co., rated A- (Excellent) as of November 13, 2025 by AM Best.

State Availability Guide



END OF TERM PROVISIONS

When the contract reaches the end of the selected guarantee period, any remaining funds will automatically convert to a 1-year guarantee period. No withdrawal charges or MVA will apply to the 1-year guarantee period. The rate on the 1-year guarantee period will be determined annually and conveyed to the Contract Owner.

Upon reaching the contract maturity date, the contract value must be annuitized under one of the available annuitization options or surrendered.

RATE LOCK

A 60-day rate lock shall begin on the date a Staysail application is signed by the policyholder(s) so long as the application is received in good order by Knighthead within 7 days of the application signed date.

If the contract is issued within the 60-day rate lock period, the contract will receive the greater of: (a) the crediting rate in effect on the date the application is received in good order or (b) the crediting rate in effect as of the date all funds are received. If the contract is issued beyond the 60-day rate lock period, the contract will be issued with the then-current crediting rate. If the contract is funded from multiple sources, the contract will only be issued once all funds specified in the application are received and in good order.

Additional benefits are available via riders to the contract and vary by state.

WITHDRAWAL CHARGE

Knighthead Life may impose a Withdrawal Charge and MVA against certain withdrawals from the account value. Withdrawal Charges and MVA will be calculated in accordance with the Withdrawal Charge Schedule shown on the Contract Data Pages.

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Staysail Select Rate Sheet

Staysail Select is a multi-year guaranteed annuity with built-in liquidity. Select from 3, 5 or 7-year terms.

		3YR MYGA	5YR MYGA	7YR MYGA
STATE	PREMIUM BAND	COMPOUND INTEREST	COMPOUND INTEREST	COMPOUND INTEREST
All States	High Band ($100K+)	5.45%	5.80%	5.85%
	Low Band (under $100K)	5.20%	5.55%	5.60%

RATES EFFECTIVE AS OF: 10/5/26.

MEET KNIGHTHEAD LIFE

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A- RATING FROM AM BEST

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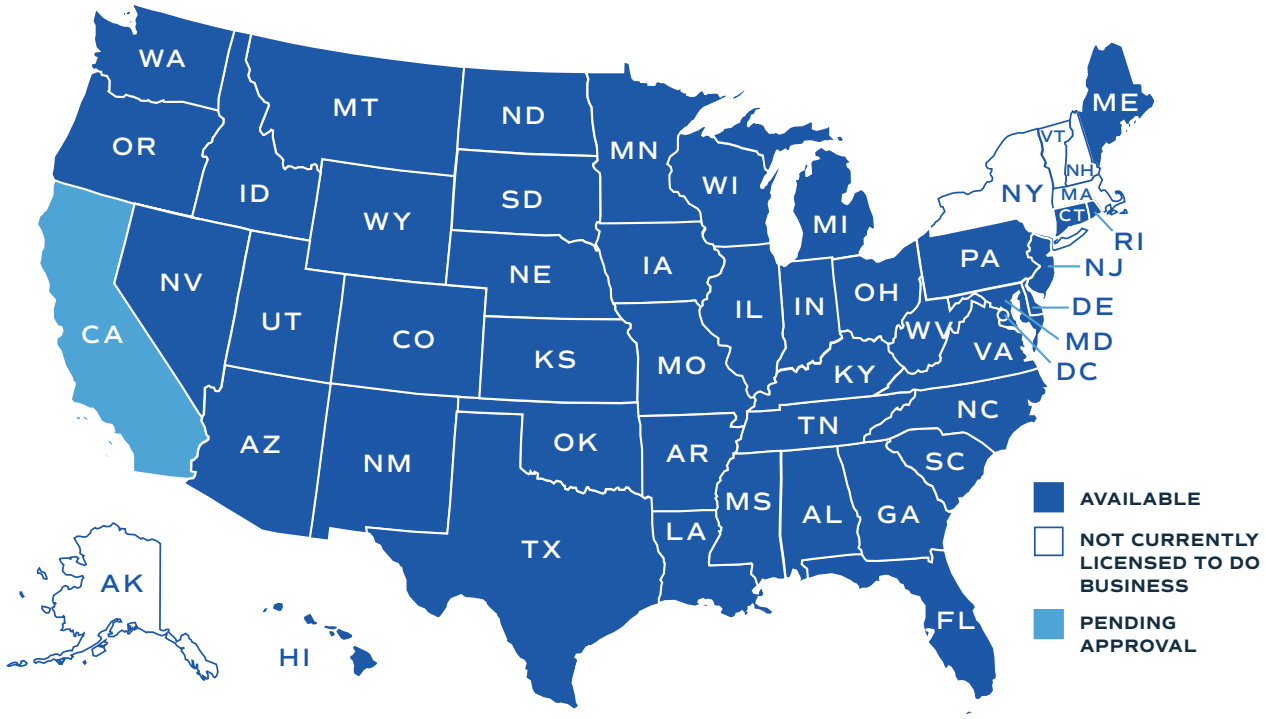
State Availability Guide



END OF TERM PROVISIONS

When the contract reaches the end of the selected guarantee period, any remaining funds will automatically convert to a 1-year guarantee period. No withdrawal charges or MVA will apply to the 1-year guarantee period. The rate on the 1-year guarantee period will be determined annually and conveyed to the Contract Owner.

Upon reaching the contract maturity date, the contract value must be annuitized under one of the available annuitization options or surrendered.

RATE LOCK

A 60-day rate lock shall begin on the date a Staysail Select application is signed by the policyholder(s) so long as the application is received in good order by Knighthead within 7 days of the application signed date.

If the contract is issued within the 60-day rate lock period, the contract will receive the greater of: (a) the crediting rate in effect on the date the application is received in good order or (b) the crediting rate in effect as of the date all funds are received. If the contract is issued beyond the 60-day rate lock period, the contract will be issued with the then-current crediting rate. If the contract is funded from multiple sources, the contract will only be issued once all funds specified in the application are received and in good order.

Additional benefits are available via riders to the contract and vary by state.

WITHDRAWAL CHARGE

Knighthead Life may impose a Withdrawal Charge and MVA against certain withdrawals from the account value. Withdrawal Charges and MVA will be calculated in accordance with the Withdrawal Charge Schedule shown on the Contract Data Pages.

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Have questions?
We're here to help.

(833) 637-4854
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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").

Staysail Select is a multi-year guaranteed annuity which is issued by Merit Life Insurance Co. and only available in certain states. Staysail Select Policy Form: ICC26_KHL_MYGA (subject to state variations). Policy form numbers and provisions may vary. Guarantees are backed by the claims-paying ability of the issuing company.

You should consider the features of Staysail Select carefully before purchasing. Taxes are due upon withdrawal and excess withdrawals may be subject to a surrender charge and market value adjustments. The IRS may impose a 10% penalty for withdrawals prior to age 59½.

Non-qualified annuities are generally entitled to tax deferral. IRAs and other qualified plans are already tax deferred. Therefore, a deferred annuity should be used to fund an IRA or qualified plan to reap annuity benefits other than tax deferral, such as lifetime income and death benefit options.

Information provided herein and on Knighthead Life's website is not intended as legal or tax advice. This material is intended to be a general description for public review and education and the language of your contract will control. Please consult with your Financial Advisor before purchasing any of Knighthead Life's annuity products, which may only be available in certain states. Annuities are long term retirement vehicles and may only be offered by a licensed insurance agent. Knighthead Life's products are not guaranteed by any bank nor insured by the FDIC/NCUA.

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D305 10/26

Chartline Rate Sheet

RATES EFFECTIVE AS OF: 07/13/26.

Upside potential meets principal protection with Chartline, a single premium, deferred, fixed indexed annuity with 5, 7, and 10-year terms.

INDIVIDUAL STRATEGIES

	5-YEAR		7-YEAR		10-YEAR	
STRATEGY	100,000+	< 100,000	100,000+	< 100,000	100,000+	< 100,000
1-Year S&P 500 w/ Cap	9.75%	9.25%	10.00%	9.50%	10.25%	9.75%
1-Year Nasdaq 100 w/ Cap	8.75%	8.25%	9.00%	8.50%	9.25%	8.75%
1-Year Dow Jones Industrial Average w/ Cap	8.25%	7.75%	8.50%	8.00%	8.75%	8.25%
1-Year STOXX Europe 600 w/ Cap	10.75%	10.25%	11.25%	10.75%	11.75%	11.25%
1-Year S&P 500 Daily Risk Control 15% w/ Participation Rate	60.00%	55.00%	65.00%	60.00%	70.00%	65.00%
1-Year NYSE Bonds and Commodities w/ Participation Rate	130.00%	125.00%	135.00%	130.00%	140.00%	135.00%
1-Year Fixed Account	4.80%	4.60%	4.90%	4.70%	5.00%	4.80%

MINIMUM INTEREST GUARANTEE

WITHDRAWAL CHARGE PERIOD	MIG PERCENTAGE
5-Year	110%
7-Year	114%
10-Year	120%

BAILOUT RATES

S&P 500 WITH CAP	OTHER ACCOUNTS WITH CAP	ACCOUNTS WITH PARTICIPATION RATE	FIXED ACCOUNT
8.00%	5.00%	30%	3.00%

ABOUT KNIGHTHEAD LIFE

With our strong capital position, dependable annuity products, and dedicated customer service, Knighthead Life is a respected, independently rated leader in the annuity space that you can count on as you plan for retirement.

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A- RATING FROM AM BEST

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KNIGHTHEAD LIFE

Chartline
Model Portfolio Rates

Model Portfolios offer simple and strategic options for allocating your premium across different indices.

GLOBAL DIVERSIFIED BALANCE MODEL PORTFOLIO

		5-YEAR		7-YEAR		10-YEAR	
STRATEGY	MODEL ALLOCATION	100,000+	< 100,000	100,000+	< 100,000	100,000+	< 100,000
1-Year S&P 500 w/ Cap	15%	9.75%	9.25%	10.00%	9.50%	10.25%	9.75%
1-Year Nasdaq 100 w/ Cap	15%	8.75%	8.25%	9.00%	8.50%	9.25%	8.75%
1-Year Dow Jones Industrial Average w/ Cap	15%	8.25%	7.75%	8.50%	8.00%	8.75%	8.25%
1-Year STOXX Europe 600 w/ Cap	20%	10.75%	10.25%	11.25%	10.75%	11.75%	11.25%
1-Year S&P 500 Daily Risk Control 15% w/ Participation Rate	15%	60.00%	55.00%	65.00%	60.00%	70.00%	65.00%
1-Year NYSE Bonds and Commodities w/ Participation Rate	20%	130.00%	125.00%	135.00%	130.00%	140.00%	135.00%

AMERICAN BENCHMARK COLLECTION MODEL PORTFOLIO

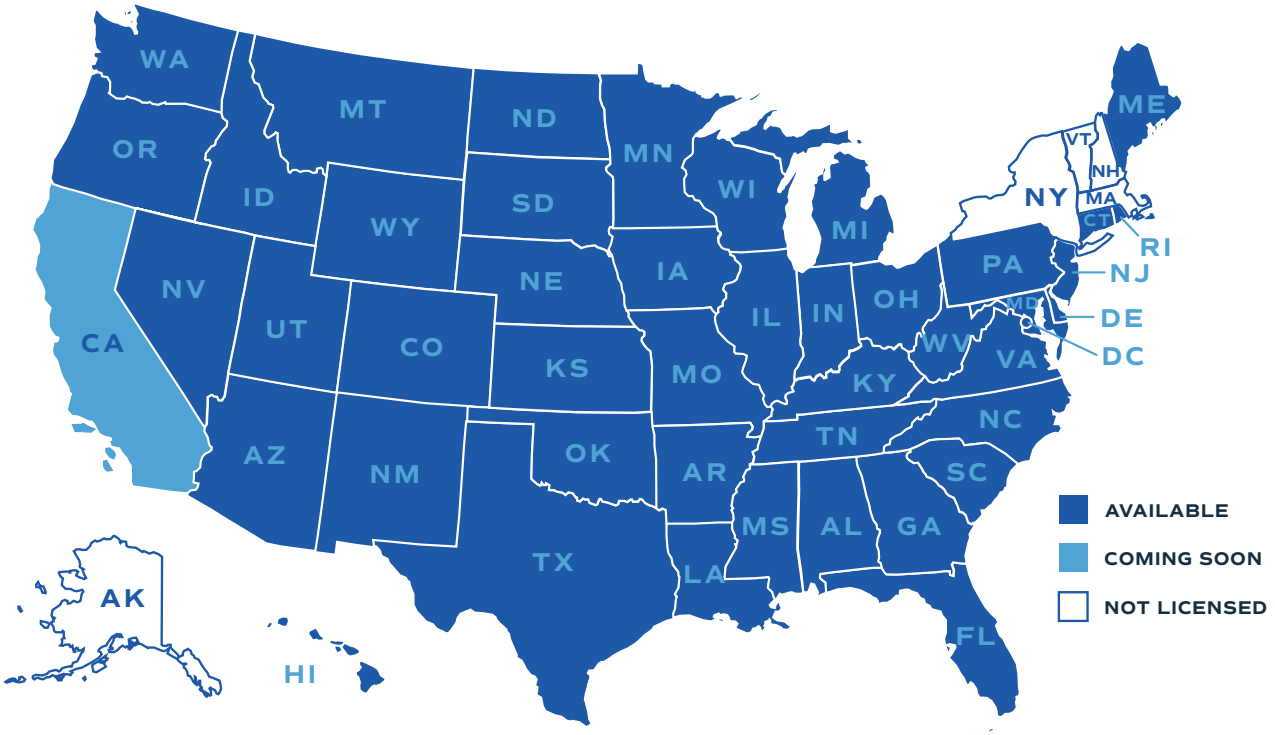
		5-YEAR		7-YEAR		10-YEAR	
STRATEGY	MODEL ALLOCATION	100,000+	< 100,000	100,000+	< 100,000	100,000+	< 100,000
1-Year S&P 500 w/ Cap	40%	9.75%	9.25%	10.00%	9.50%	10.25%	9.75%
1-Year Nasdaq 100 w/ Cap	30%	8.50%	8.00%	8.75%	8.25%	9.00%	8.50%
1-Year Dow Jones Industrial Average w/ Cap	30%	8.50%	8.00%	8.75%	8.25%	9.00%	8.50%

CAP AMPLIFIER MODEL PORTFOLIO

		5-YEAR		7-YEAR		10-YEAR	
STRATEGY	MODEL ALLOCATION	100,000+	< 100,000	100,000+	< 100,000	100,000+	< 100,000
1-Year S&P 500 w/ Cap	50%	12.00%	11.50%	12.25%	11.75%	12.50%	12.00%
1-Year S&P 500 Daily Risk Control 15% w/ Participation Rate	30%	35.00%	30.00%	40.00%	35.00%	45.00%	40.00%
1-Year NYSE Bonds and Commodities w/ Participation Rate	20%	80.00%	75.00%	85.00%	80.00%	90.00%	85.00%

Model portfolios may be used to diversify premium among multiple accounts. An owner may reallocate funds 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 allocation percentages established at issue.
An owner may also elect to manually allocate premium to individual accounts currently offered. These allocations can be used in conjunction with model portfolios or without any allocation to a model portfolio. The sum of total allocations between model portfolios and individual accounts must equal 100%.

State Availability Guide



RATE LOCK

A 60-day rate lock shall begin on the date a Chartline application is signed by the policyholder(s) so long as the application is received in good order by Knighthead within 7 days of the application signed date.

If the contract is issued within the 60-day rate lock period, the contract will receive the greater of: (a) the crediting rate in effect on the date the application is signed, or (b) the crediting rate in effect as of the date all funds are received. If the contract is issued beyond the 60-day rate lock period, the contract will be issued with the then-current crediting rate. If the contract is funded from multiple sources, the contract will only be issued once all funds specified in the application are received and in good order.

WITHDRAWAL CHARGES & MVA

Knighthead Life may impose a Withdrawal Charge and MVA against certain withdrawals from the contract value. Any Withdrawal Charges and MVA will be calculated in accordance with the Withdrawal Charge Schedule shown on the Contract Data Pages and the MVA formula detailed in the MVA Rider, respectively.

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.

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Disclosures

Chartline and Chartline Bonus are fixed indexed annuities issued 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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Chartline Bonus Rate Sheet

RATES EFFECTIVE AS OF: 07/13/26.

Upside potential meets principal protection with Chartline Bonus, a single premium, deferred, fixed indexed annuity with 5, 7, and 10-year terms.

INDIVIDUAL STRATEGIES

	5-YEAR		7-YEAR		10-YEAR	
STRATEGY	100,000+	< 100,000	100,000+	< 100,000	100,000+	< 100,000
1-Year S&P 500 w/ Cap	6.00%	5.50%	6.00%	5.50%	6.00%	5.50%
1-Year Nasdaq 100 w/ Cap	5.00%	4.50%	5.00%	4.50%	5.00%	4.50%
1-Year Dow Jones Industrial Average w/ Cap	4.50%	4.00%	4.50%	4.00%	4.50%	4.00%
1-Year STOXX Europe 600 w/ Cap	6.00%	5.50%	6.00%	5.50%	6.00%	5.50%
1-Year S&P 500 Daily Risk Control 15% w/ Participation Rate	40.00%	35.00%	40.00%	35.00%	40.00%	35.00%
1-Year NYSE Bonds and Commodities w/ Participation Rate	75.00%	70.00%	75.00%	70.00%	75.00%	70.00%
1-Year Fixed Account	3.00%	2.80%	3.00%	2.80%	3.00%	2.80%

PREMIUM BONUS

WITHDRAWAL CHARGE PERIOD	BONUS PERCENTAGE (AGES 0-75)	BONUS PERCENTAGE (AGES 76-80)
5-Year	10%	5%
7-Year	14%	7%
10-Year	20%	10%

BAILOUT RATES

S&P 500 WITH CAP	OTHER ACCOUNTS WITH CAP	ACCOUNTS WITH PARTICIPATION RATE	FIXED ACCOUNT
4.00%	2.50%	15%	1.50%

ABOUT KNIGHTHEAD LIFE

With our strong capital position, dependable annuity products, and dedicated customer service, Knighthead Life is a respected, independently rated leader in the annuity space that you can count on as you plan for retirement.

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KNIGHTHEAD LIFE

Chartline Bonus
Model Portfolio Rates

Model Portfolios offer simple and strategic options for allocating your premium across different indices.

GLOBAL DIVERSIFIED BALANCE MODEL PORTFOLIO

		5-YEAR		7-YEAR		10-YEAR	
STRATEGY	MODEL ALLOCATION	100,000+	< 100,000	100,000+	< 100,000	100,000+	< 100,000
1-Year S&P 500 w/ Cap	15%	6.00%	5.50%	6.00%	5.50%	6.00%	5.50%
1-Year Nasdaq 100 w/ Cap	15%	5.00%	4.50%	5.00%	4.50%	5.00%	4.50%
1-Year Dow Jones Industrial Average w/ Cap	15%	4.50%	4.00%	4.50%	4.00%	4.50%	4.00%
1-Year STOXX Europe 600 w/ Cap	20%	6.00%	5.50%	6.00%	5.50%	6.00%	5.50%
1-Year S&P 500 Daily Risk Control 15% w/ Participation Rate	15%	40.00%	35.00%	40.00%	35.00%	40.00%	35.00%
1-Year NYSE Bonds and Commodities w/ Participation Rate	20%	75.00%	70.00%	75.00%	70.00%	75.00%	70.00%

AMERICAN BENCHMARK COLLECTION MODEL PORTFOLIO

		5-YEAR		7-YEAR		10-YEAR	
STRATEGY	MODEL ALLOCATION	100,000+	< 100,000	100,000+	< 100,000	100,000+	< 100,000
1-Year S&P 500 w/ Cap	40%	6.00%	5.50%	6.00%	5.50%	6.00%	5.50%
1-Year Nasdaq 100 w/ Cap	30%	4.75%	4.25%	4.75%	4.25%	4.75%	4.25%
1-Year Dow Jones Industrial Average w/ Cap	30%	4.75%	4.25%	4.75%	4.25%	4.75%	4.25%

CAP AMPLIFIER MODEL PORTFOLIO

		5-YEAR		7-YEAR		10-YEAR	
STRATEGY	MODEL ALLOCATION	100,000+	< 100,000	100,000+	< 100,000	100,000+	< 100,000
1-Year S&P 500 w/ Cap	50%	7.25%	6.75%	7.25%	6.75%	7.25%	6.75%
1-Year S&P 500 Daily Risk Control 15% w/ Participation Rate	30%	25.00%	20.00%	25.00%	20.00%	25.00%	20.00%
1-Year NYSE Bonds and Commodities w/ Participation Rate	20%	50.00%	45.00%	50.00%	45.00%	50.00%	45.00%

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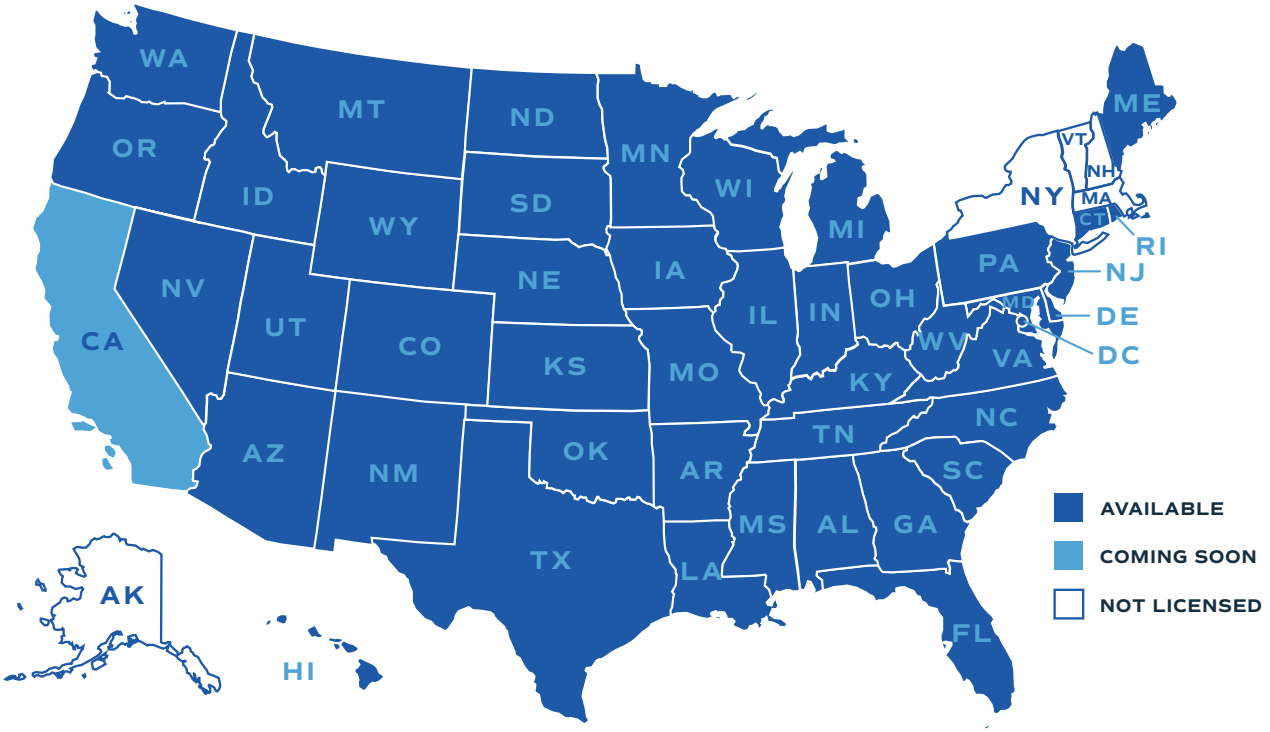
State Availability Guide



RATE LOCK

A 60-day rate lock shall begin on the date a Chartline Bonus application is signed by the policyholder(s) so long as the application is received in good order by Knighthead within 7 days of the application signed date.

If the contract is issued within the 60-day rate lock period, the contract will receive the greater of: (a) the crediting rate in effect on the date the application is signed, or (b) the crediting rate in effect as of the date all funds are received. If the contract is issued beyond the 60-day rate lock period, the contract will be issued with the then-current crediting rate. If the contract is funded from multiple sources, the contract will only be issued once all funds specified in the application are received and in good order.

WITHDRAWAL CHARGES & MVA

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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.

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