

Chartline and Chartline Bonus Product Overview

A FIXED INDEXED ANNUITY TO SUPPORT YOUR JOURNEY

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.

1-YEAR STRATEGIES	MODEL PORTFOLIO ALLOCATIONS		
	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%.

- ◆ 1-Year S&P 500 with Cap
- ◆ 1-Year Nasdaq-100 with Cap
- ◆ 1-Year Dow Jones Industrial Average with Cap
- ◆ 1-Year STOXX Europe 600 with Cap
- ◆ 1-Year S&P 500 Daily Risk Control 15% with Participation Rate
- ◆ 1-Year NYSE Bonds and Commodities with Participation Rate
- ◆ 1-Year Fixed Strategy

CHARTLINE & CHARTLINE BONUS PRODUCT SUMMARY

PREMIUM	Single																																												
AVAILABLE DURATION	5, 7, or 10-year Withdrawal Charge Periods																																												
MINIMUM PREMIUM	\$25,000																																												
MAXIMUM PREMIUM	\$2,000,000 ¹																																												
PREMIUM BANDS	<p>High Band: \$100,000+</p> <p>Low Band: \$25,000 - \$99,999</p>																																												
WITHDRAWAL CHARGE SCHEDULE	<table border="1"> <thead> <tr> <th>CONTRACT YEAR</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10</th> </tr> </thead> <tbody> <tr> <td>5-Year</td> <td>9.00%</td> <td>9.00%</td> <td>8.00%</td> <td>7.00%</td> <td>6.00%</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>7-Year</td> <td>9.00%</td> <td>9.00%</td> <td>8.00%</td> <td>7.00%</td> <td>6.00%</td> <td>5.00%</td> <td>4.00%</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>10-Year</td> <td>9.00%</td> <td>9.00%</td> <td>8.00%</td> <td>7.00%</td> <td>6.00%</td> <td>5.00%</td> <td>4.00%</td> <td>3.00%</td> <td>2.00%</td> <td>1.00%</td> </tr> </tbody> </table>	CONTRACT YEAR	1	2	3	4	5	6	7	8	9	10	5-Year	9.00%	9.00%	8.00%	7.00%	6.00%	N/A	N/A	N/A	N/A	N/A	7-Year	9.00%	9.00%	8.00%	7.00%	6.00%	5.00%	4.00%	N/A	N/A	N/A	10-Year	9.00%	9.00%	8.00%	7.00%	6.00%	5.00%	4.00%	3.00%	2.00%	1.00%
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ISSUE AGES	<p>Chartline FIA: 0-85</p> <p>Chartline Bonus FIA: 0-80</p>																																												
OWNERSHIP	Qualified and Non-Qualified, Single, Joint, Trust, and Corporate Owned																																												
FREE WITHDRAWALS	<p>Year 1: 0% other than Required Minimum Distribution (RMD)</p> <p>Year 2+: 10% of prior anniversary Contract Value</p>																																												
SYSTEMATIC WITHDRAWALS	<p>Yes; monthly, quarterly, semi-annual, annual</p> <p>\$50 Minimum</p>																																												
RMDS²	Yes, available beginning in Year 1; Withdrawal Charge/MVA does not apply																																												
MARKET VALUE ADJUSTMENT (MVA)	Yes, applies during the Withdrawal Charge Period																																												
DEATH BENEFIT	Greater of Contract Value or Guaranteed Minimum Surrender Value																																												
ANNUITIZATION	Single Life, Joint Life, Single Life with Cash Refund, or Single Life with 10 or 20 Year Period Certain																																												

MINIMUM INTEREST GUARANTEE

Chartline: 5-year = 110%, 7-year = 114%, 10-year = 120% of premium

Not available on Chartline Bonus.

PREMIUM BONUS

Chartline Bonus: 5-year = 10%, 7-year = 14%, 10-year = 20% of premium

Not available on Chartline.

PREMIUM BONUS RECAPTURE SCHEDULE

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

¹We may accept a Premium exceeding \$2,000,000 with prior home office approval.

²RMD calculation is contract holder specific, and the contract holder cannot withdraw more than their required amount without being subject to potential penalties and taxes.

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.

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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.

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