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+)	5.80%	6.10%	6.10%
	Low Band (under $100K)	5.55%	5.85%	5.85%

RATES EFFECTIVE AS OF: 11/3/26.

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.

Chartline Bonus Rate Sheet

RATES EFFECTIVE AS OF: 11/2/26

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%
w/ Participation Rate	40.00%	38.00%	40.00%	38.00%	40.00%	38.00%
w/ Trigger	4.50%	4.00%	4.50%	4.00%	4.50%	4.00%
1-Year Nasdaq 100						
w/ Cap	5.00%	4.50%	5.00%	4.50%	5.00%	4.50%
w/ Participation Rate	26.00%	24.00%	26.00%	24.00%	26.00%	24.00%
w/ Trigger	4.50%	4.00%	4.50%	4.00%	4.50%	4.00%
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%
w/ Trigger	4.75%	4.25%	4.75%	4.25%	4.75%	4.25%
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						
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	TRIGGER ACCOUNT
4.00%	2.50%	15%	1.50%	2.00%

*No bailout rates available on the S&P 500 w/ Participation Rate or Nasdaq 100 w/ Participation Rate strategies.

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%

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%.

Chartline Rate Sheet

RATES EFFECTIVE AS OF: 11/2/26

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%
w/ Participation Rate	58.00%	56.00%	59.00%	57.00%	60.00%	58.00%
w/ Trigger	7.50%	7.00%	7.75%	7.25%	8.00%	7.50%
1-Year Nasdaq 100						
w/ Cap	8.75%	8.25%	9.00%	8.50%	9.25%	8.75%
w/ Participation Rate	41.00%	39.00%	42.00%	40.00%	43.00%	41.00%
w/ Trigger	7.75%	7.25%	8.00%	7.50%	8.25%	7.75%
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%
w/ Trigger	7.50%	7.00%	8.00%	7.50%	8.50%	8.00%
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						
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	TRIGGER ACCOUNT
8.00%	5.00%	30%	3.00%	4.00%

*No bailout rates available on the S&P 500 w/ Participation Rate or Nasdaq 100 w/ Participation Rate strategies.

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%.