

Staysail Commission Schedule: Level 5 - Street

A MULTI-YEAR GUARANTEED ANNUITY ON YOUR TERMS

EFFECTIVE 12/9/2024

LEVEL	3-YEAR GOP		5-YEAR GOP		7-YEAR GOP	
	ISSUE AGE	ISSUE AGE	ISSUE AGE	ISSUE AGE	ISSUE AGE	ISSUE AGE
	0-80	81-85	0-80	81-85	0-80	81-85
Level 5 - Street	1.50%	0.75%	2.50%	1.00%	2.50%	1.00%

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

Disclosures

This Commission Schedule applies only to sales of the above Merit Life Insurance Co. ("Merit Life") contract(s). This Schedule may be revised, replaced, or withdrawn, in whole or in part, at any time by Merit Life in its sole discretion, and any such revisions, replacements, or withdrawals are binding on all contracted parties.

Commissions are expressed as a percentage of premium.

Commissions will be based on the attained age of the owner's last birthday (or if joint, the oldest owner's). Age at contract issue will be used to determine commission rate.

Any surrenders or withdrawals exceeding the contractually allowed amount within the first 6 months of the contract will receive a 100% commission chargeback. Any surrenders or withdrawals exceeding the contractually allowed amount during contract months 7-12 will receive a 50% commission chargeback.

Products may not be available in all states.

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

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