



Protect and grow your retirement savings with **Staysail**.

**A MULTI-YEAR GUARANTEED
ANNUITY ON YOUR TERMS.**



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Interest earnings grow on a tax-deferred basis, meaning funds aren't taxable until they're withdrawn or paid from the annuity.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

STEP 1

GUARANTEED OPTION PERIOD ALLOCATION

DETERMINE THE INITIAL PREMIUM AMOUNT.

MINIMUM PREMIUM: \$10,000

MAXIMUM PREMIUM: \$2,000,000

STEP 2

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

3-YEAR GOP

5-YEAR GOP

7-YEAR GOP

STEP 3

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After the first Contract Year, up to 100% of the Accumulated Value may be withdrawn without Withdrawal Charges or MVA.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%

We're anchored in strength.

RETIREMENT, REFOCUSED.

When it comes to retirement, we believe everyone deserves to build their legacy in line with their values. For us, that means charting a course to retirement that puts people first.

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

We listen to what our partners need, designing innovative products that can be their competitive advantage and efficient, streamlined processes that aim to make their lives easier.



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.

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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 is multi-year guaranteed annuity which is issued by Merit Life Insurance Co. and only available in certain states. Staysail Policy Form: ICC23- FA100-0223 (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 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 59 ½.

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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