An alternative to CDs worth considering

LOCK IN A GUARANTEED RATE. KEEP MORE OF WHAT'S YOURS.

Are you drawn to the safety and predictability of a bank certificate of deposit (CD), but wish it earned more? Similar to a CD, Staysail, a multi-year guaranteed annuity (MYGA) from Knighthead Life, locks in a fixed interest rate for a set number of years. But Staysail offers you the potential for a higher rate and the advantage of tax-deferred growth, so you can earn more while still enjoying the same principal protection you'd expect from a CD.

HOW STAYSAIL WORKS:

- **Choose your term.** Select a 3, 5, or 7-year Guarantee Period. Your interest rate is guaranteed for the entire time.
- **Grow tax-deferred.** Unlike a non-qualified CD, you don't pay taxes on interest earned each year. Your money increases until it is withdrawn.
- **Embrace liquidity.** If you plan to take withdrawals or would like the option to, you can add an optional 10% free withdrawal rider.
- **Stay protected.** Your premium and credited interest are never subject to the ups and downs of the stock market.
- **Keep your options open.** At the end of the contract's term, you can renew for a 1-year period, take income, or move your funds without charge.

AT A GLANCE: STAYSAIL VS. BANK CD

Feature	Staysail MYGA	Bank CD
Guaranteed fixed rate	Yes	Yes
Tax-deferred growth	Yes	Non-qualified CDs taxed yearly
Rate potential	Often higher	Often lower
Market risk	None	None
Early withdrawal	Surrender charge / Market Value Adjustment	Interest penalty

If you're looking for CD-like safety and predictability but want the potential for a higher rate and tax-deferred growth, talk to your Financial Professional about how Staysail might fit into your retirement plan.

Protect and grow with Staysail.

(833) 637-4854

INFO@KNIGHTHEADINSURANCE.COM

WWW.KNIGHTHEADLIFE.COM

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 a 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 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.

For the latest AM Best's Credit Rating, access www.ambest.com. Please note this rating does not apply to any investment product and is subject to change.

© 2026 Knighthead Life. All Rights Reserved.

D321 10/26