

A MYGA For Different Retirement Mindsets

HOW STAYSAIL SELECT CAN HELP YOU REACH YOUR SPECIFIC RETIREMENT GOALS

Not everyone has the same priorities when it comes to retirement, but everyone wants something they can count on. With Staysail Select, a multi-year guaranteed annuity (MYGA) from Knighthead Life, you get both steady growth and liquidity to support your goals.

Take a look at three common retirement mindsets to see which one sounds most like you:

1 THE ANCHORED PLANNER

You're confident, committed, and in it for the long haul

What you might be thinking:

"I don't need income or access to my funds."

Why Staysail Select is a fit:

You value the greatest guaranteed return and aren't concerned with accessing your funds. You're looking for predictability, accumulation, and the strongest growth potential from day one.

What you get:

- Our competitive rates
- Interest is credited on your premium and prior earnings, helping your contract value grow each year
- RMD friendly

2 THE FLEXIBLE VOYAGER

You're planning ahead but keeping your options open

What you might be thinking:

"I am not sure if I will need income or access to my funds."

Why Staysail Select is a fit:

You're looking for strong contract growth but also peace of mind. You're not planning to withdraw, but you'd like to know you have the option if life changes course.

What you get:

- Competitive, compound interest rates
- Starting at the first anniversary of your contract, policyholders may withdraw up to 10% of your contract value annually free of withdrawal charge/MVA

3 THE GROWTH MAXIMIZER

I value growth that continues building over time.

What you might be thinking:

"I want to maximize accumulation and take advantage of compound interest."

Why Staysail Select is a fit:

You understand and recognize the benefit of compound interest. Rather than earning interest only on your original investment, you value having interest credited on both principal and prior earnings.

What you get:

- Fixed compound interest, credited daily
- Built for flexibility with 10% free withdrawals available starting at the contract anniversary

Regardless of how much liquidity you intend to use in retirement, Staysail Select offers the flexibility for you to embrace both growth and liquidity for all the moments you have planned, and those you don't.

The future is flexible with Staysail Select.

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Staysail Select is a multi-year guaranteed annuity which is issued by Merit Life Insurance Co. and only available in certain states. Staysail Select Policy Form: ICC26_KHL_MYGA (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 Select 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.

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