KNIGHTHEAD LIFE

FIXED RATE ANNUITIES

Protect and grow with Staysail MYGA.

CALIFORNIA ONLY, NO LIQUIDITY RIDER

3 YEAR	5 YEAR	7 YEAR
6.00%	6.70%	7.10%

AM BEST A- EXCELLENT Financial Strength Rating

NAME:

PHONE NUMBER:

WEBSITE or EMAIL:

CA#XXXXX:

Rates are simple interest as of 08/03/2026. Rates vary for California. These rates only apply with $100,000 or more in premium.

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.

Merit Life Insurance Co. is rated A- (Excellent) as of November 13, 2025 by AM Best. 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.