

Staysail & Staysail Select

Get to know the Knighthead Life MYGAs

Knighthead Life offers two multi-year guaranteed annuities, or MYGAs: Staysail and Staysail Select. Both MYGAs provide principal protection and lock in a guaranteed interest rate for the Guarantee Period you choose, but they differ in how they credit interest and how you can access your funds.



AT A GLANCE

STAYSAIL

Fixed simple interest, credited daily

3, 5, or 7-year Guarantee Periods

Issue Ages 0 – 85

\$10,000 Minimum Premium

Optional Free Withdrawal Rider (up to 10% annually)

Terminal Illness, Nursing Home or Hospital Confinement Waivers available

STAYSAIL SELECT

Fixed compound interest, credited daily

3, 5, or 7-year Guarantee Periods

Issue Ages 0 – 85

\$25,000 Minimum Premium

Built for flexibility with 10% free available after the first contract anniversary

Terminal Illness, Nursing Home or Hospital Confinement and Chronic Impairment Waivers available

THE LIQUIDITY DIFFERENCE

STAYSAIL

Staysail without the liquidity rider is designed for maximum accumulation values and therefore does not allow for any free withdrawals aside from RMDs.

STAYSAIL SELECT

Staysail Select offers built-in liquidity. After the first contract anniversary, policyholders have access to 10% free withdrawals without withdrawal charges or MVA.

SIMPLE VS. COMPOUND INTEREST

STAYSAIL

Simple Interest

Interest is credited only on the original premium amount for every year of the Guarantee Period. The dollar amount of interest credited stays level year over year.



Equal interest credited each year

STAYSAIL SELECT

Compound Interest

Interest is credited on the original premium plus all previously credited interest. The dollar amount of interest credited grows each year the contract is in force.



Growing interest credited each year

WHICH MYGA IS RIGHT FOR YOU?

Depending on whether growth or flexibility is your number one priority with retirement income, Knighthead Life offers two MYGA options to help you achieve your goals.

Protect and grow your retirement savings.

(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 [link to map/list]. 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.

Staysail Select is a multi-year guaranteed annuity which is issued by Merit Life Insurance Co. and only available in certain states [link to map/list]. 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 and 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.

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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D323 10/26