

# Staysail Rate Sheet

**RATES EFFECTIVE AS OF: 05/09/25.**

Staysail is a multi-year guaranteed annuity with added flexibility. Select from 3, 5 or 7-year terms.

STATE	RIDER	PREMIUM BAND	3YR MYGA		5YR MYGA		7YR MYGA	
			SIMPLE INTEREST	COMPOUND EQUIVALENT	SIMPLE INTEREST	COMPOUND EQUIVALENT	SIMPLE INTEREST	COMPOUND EQUIVALENT
All States Except California	No Liquidity Rider	High Band ( \$100K+)	5.80%	5.49%	6.45%	5.75%	6.70%	5.65%
		Low Band (<\$100K)	5.55%	5.27%	6.20%	5.55%	6.45%	5.47%
	Liquidity Rider	High Band ( \$100K+)	5.50%	5.22%	6.05%	5.43%	6.20%	5.28%
		Low Band (<\$100K)	5.25%	5.00%	5.80%	5.22%	5.95%	5.10%
California Only	No Liquidity Rider	High Band ( \$100K+)	5.70%	5.40%	6.35%	5.67%	6.60%	5.58%
		Low Band (<\$100K)	5.45%	5.18%	6.10%	5.47%	6.35%	5.39%
	Liquidity Rider	High Band ( \$100K+)	5.40%	5.13%	5.95%	5.35%	6.10%	5.21%
		Low Band (<\$100K)	5.15%	4.91%	5.70%	5.14%	5.85%	5.03%

## MEET KNIGHTHEAD LIFE

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



PART OF KNIGHTHEAD  
INSURANCE GROUP



PARTNER FOR  
A LIFETIME



A- RATING FROM  
AM BEST

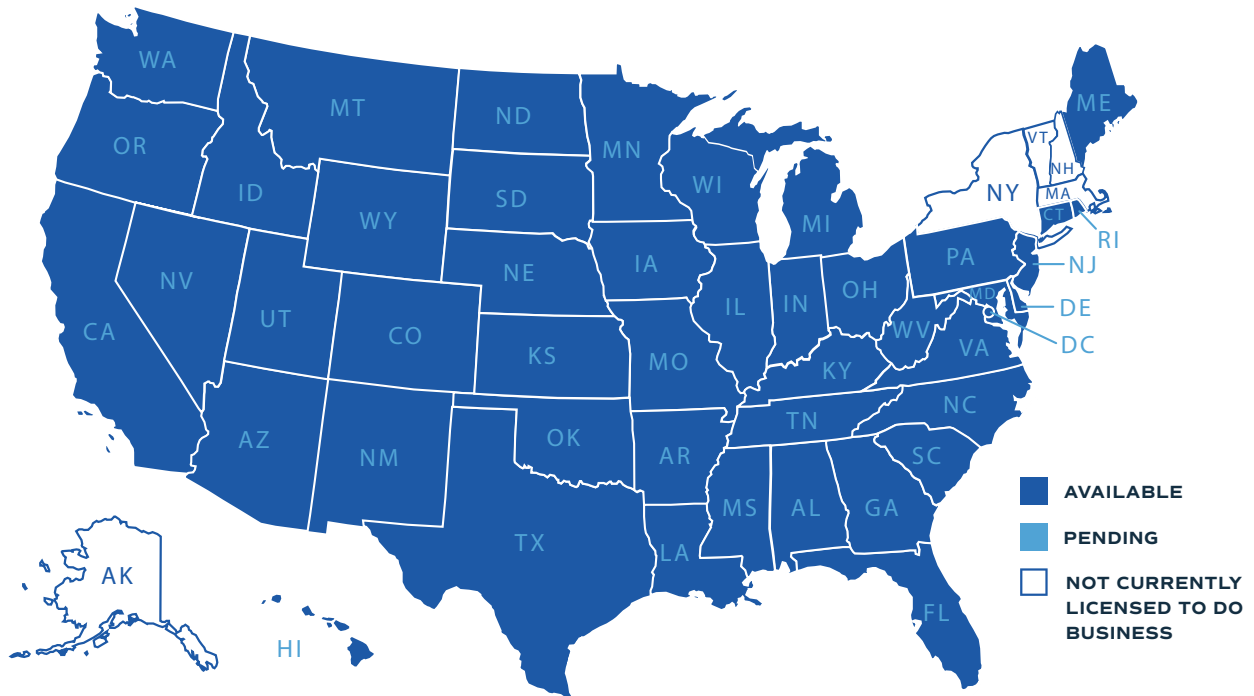
Knighthead Life is underwritten by Merit Life Insurance Co., rated A- (Excellent) as of November 7, 2024 by AM Best.

Have questions?  
We're here to help.

(833) 637-4854  
KNIGHTHEADLIFE.COM



# State Availability Guide



## END OF TERM PROVISIONS

When the contract reaches the end of the selected guarantee period, any remaining funds will automatically convert to a 1-Year guarantee period. No withdrawal charges or MVA will apply to the 1-Year guarantee period. The rate on the 1-Year guarantee period will be determined annually and conveyed to the Contract Owner.

Upon reaching the contract maturity date, the contract value must be annuitized under one of the available annuitization options or surrendered.

## RATE LOCK

A 60-day rate lock shall begin on the date a Staysail application is received by Knighthead Life so long as the application is received in good order within 7 days of the application execution date.

If the contract is issued within the 60-day rate lock period, the contract will receive the greater of: (a) the crediting rate in effect on the date the application is received in good order or (b) the interest rate in effect as of the date all funds are received. If the contract is issued beyond the 60-day rate lock period, the contract will be issued with the then current crediting rate. If the contract is funded from multiple sources, the contract will only be issued once all funds specified in the application are received and in good order.

Additional benefits are available via riders to the contract and vary by state.

## WITHDRAWAL CHARGE

Knighthead Life may impose a Withdrawal Charge and MVA against certain withdrawals from the account value. Withdrawal Charges and MVA will be calculated in accordance with the Withdrawal Charge Schedule shown on the Contract Data Pages.

VISIT [WWW.KNIGHTHEADLIFE.COM](http://WWW.KNIGHTHEADLIFE.COM).

# Disclosures

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 [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.

**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.

Knighthead Life is underwritten by Merit Life Insurance Co., A- (Excellent) as of November 7, 2024 by AM Best. For the latest AM Best's Credit Rating, access [www.ambest.com](http://www.ambest.com). Please note this rating does not apply to any investment product and is subject to change.

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