

One MYGA, Three Solutions

HOW OUR STAYSAIL ANNUITY 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, our multi-year guaranteed annuity (MYGA), you get steady, simple-interest growth and the flexibility to choose what matters most: a higher rate with no liquidity, or the ability to annually withdraw 10% of your account value without charge starting in year one.

Take a look at three common retirement mindsets to see which one sounds most like you — and how Staysail can support your goals.

#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 (Without Free Withdrawal Rider) is a fit:

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

What you get:

- Our highest rates
- Simple interest provides for a greater death benefit during the guarantee period than compound crediting annuities
- RMD friendly, even without the Free Withdrawal Rider

#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 (With Free Withdrawal Rider) is a fit:

You're looking for strong account 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-equivalent rates
- Greater accumulated value during the term of the annuity versus an annuity that credits interest on a compound basis
- Simple interest provides for a greater death benefit during the guarantee period than compound crediting annuities
- Ability to withdraw annual credited interest without a surrender charge

#3. The Income Cruiser

YOU'RE ON COURSE FOR WITHDRAWALS—NOW OR VERY SOON

What you might be thinking: "I will most likely be taking income, either interest only, free withdrawals as needed, or RMDs."

Why Staysail (With Free Withdrawal Rider) is a fit:

You value steady, reliable income. You understand that simple interest can work in your favor when withdrawals are expected and are focused on optimizing income.

What you get:

- Simple interest = more income than a compound equivalent annuity
- Access to 10% of your account annually without penalty or cost
- Interest-only withdrawals do not reduce the amount of interest credited in future years

*Requires purchasing the Free Withdrawal Rider which may result in the reduction of the annuity's crediting rate.

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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.

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.

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