STAYSAIL

Staysail with a 5-Year Guaranteed Option Period

A MULTI-YEAR GUARANTEED ANNUITY FROM KNIGHTHEAD LIFE.

6.20%*

CALIFORNIA
GUARANTEED FIXED RATE

TAX-DEFERRED GROWTH FOR

5 YEARS

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

AM BEST A- EXCELLENT Financial Strength Rating

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.

VISIT WWW.KNIGHTHEADLIFE.COM.

NAME
PHONE NUMBER
WEBSITE, EMAIL OR ADDRESS
CA#XXXXX, AR#XXXXX

KNIGHTHEAD LIFE | 1900 SOUTH BLVD., SUITE 300 | CHARLOTTE, NC 28203 | 833-637-4854

KNIGHTHEAD LIFE

Disclosures

*Rates are simple interest and current as of October 20, 2025 and subject to change. Initial premium amount must be $100,000 or greater.

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.

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. Please note this rating does not apply to any investment product and is subject to change.

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