



FIXED RATE ANNUITIES

Protect and grow with Staysail MYGA.

ALL STATES EXCEPT CALIFORNIA, LIQUIDITY RIDER

3 YEAR

5.25%

5 YEAR

5.75%

7 YEAR

5.95%



Rates are effective as of 12/15/25, credited daily as simple interest, and vary in California. Rates shown apply to premiums of \$100,000 or more.

A free withdrawal rider is available and allows annual withdrawals of up to 10% of the accumulated value as of the start of the contract year. Withdrawals taken before the first contract anniversary are only allowed 30 days after issuance and may apply to original premium/reduce principal.

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.