AXONIC

Waypoint MYGA

Multi-Year Guaranteed Annuity

Contract Issued by:

AmFirst Insurance Company

Products are marketed and serviced by:
Axonic Insurance Services LLC, a licensed insurance producer.

Rate Sheet

MYGA Rates Effective as of 9/10/25

Rates are subject to change.

	2-Year MYGA	3-Year MYGA	5-Year MYGA	7-Year MYGA	10-Year MYGA
Low Band $20,000-$99,999	4.70%	5.15%	5.30%	5.20%	5.20%
High Band $100,000+	5.00%	5.45%	5.70%	5.50%	5.50%

Talk to your financial professional about the **Axonic Waypoint MYGA** and how it can be a part of your financial planning journey.

For questions, please contact our

Sales Desk

(833) 596-0311

www.axonicinsurance.com

Axonic Waypoint MYGA is issued by AmFirst Insurance Company ("AmFirst")

AM Best has affirmed the Financial Strength Rating of A- (Excellent) and the Long-Term Issuer Credit Ratings of "A-" (Excellent) of AmFirst Insurance Company

Annuities are designed for long-term accumulation of money; surrender and withdrawal fees may apply on early withdrawals. Annuity withdrawals are subject to income tax, and withdrawals prior to age 59½ may also be subject to an IRS penalty. Holding an annuity inside a tax-qualified plan does not provide any additional tax benefits. If you annuitize a non-qualified annuity, a portion of your payment will be considered a return of premium and will not be subject to ordinary income tax. The amount that is taxable will be determined at the time you elect to annuitize the policy.

This document provides a brief summary of product features. The contract associated with the product will contain the actual terms, definitions, limitations, and exclusions that apply. Products and services may not be available in all states.

The statements and comments offered in this communication are provided as general information and ideas. They are not intended to be, nor should they be relied on as, investment, legal, tax advice, or recommendations. Before making a decision or giving advice about any matter contained in this communication, agents or individuals should consult an attorney or tax advisor for answers to specific questions. All individuals selling this product must be licensed insurance agents.

The general distributor and service provider is Axonic Insurance Services LLC. Products are underwritten by AmFirst Insurance Company ("AmFirst") (Statutory Office: Oklahoma City, Oklahoma), licensed in 47 states, the District of Columbia, British Virgin Islands, and Puerto Rico.

AmFirst Insurance Company operates as AmFirst Life Insurance Company in California. Not all product features are available in the state of California.

All products are subject to and comply with applicable standard non-forfeiture law. In the event of a contract surrender, the policyholder shall be entitled to a minimum nonforfeiture benefit, which will be calculated based on the premium received, using the interest rate specified in the contract, and will be reduced by any prior withdrawals or partial surrenders taken from the contract, as per the requirements of the applicable state Standard Nonforfeiture Law.

Not FDIC/NCUA Insured | May Lose Value | Not Bank/CU Guaranteed | Not a Deposit | Not Insured by Any Federal Government Agency

AXONIC
Trailhead FIA
Fixed Indexed Annuity

Contract Issued by:
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Rate Sheet

FIA Rates Effective as of 03/11/25

High Band ($100,000+)

	5-Year FIA		7-Year FIA		10-Year FIA	
	Initial Strategy Term		Initial Strategy Term		Initial Strategy Term	
	1-Year	2-Year	1-Year	2-Year	1-Year	2-Year
S&P 500 Dynamic Intraday TCA Index Point-to-Point with Participation Rate	**80.00%**	**115.00%**	**80.00%**	**115.00%**	**80.00%**	**115.00%**
Interest Boost Percentage	110.0%	105.0%	115.0%	107.5%	120.0%	110.0%
DB Foresight X-Asset 10 Index Point-to-Point with Participation Rate	**92.00%**	**139.00%**	**92.00%**	**139.00%**	**92.00%**	**139.00%**
Interest Boost Percentage	110.0%	105.0%	115.0%	107.5%	120.0%	110.0%
Nasdaq-100 Volatility Control 7% Index Point-to-Point with Participation Rate	**106.00%**	**164.00%**	**106.00%**	**164.00%**	**106.00%**	**164.00%**
Interest Boost Percentage	110.0%	105.0%	115.0%	107.5%	120.0%	110.0%
S&P 500 Point-to-Point with Cap	**10.75%**	**22.00%**	**10.75%**	**22.00%**	**10.75%**	**22.00%**
Interest Boost Percentage	110.0%	105.0%	115.0%	107.5%	120.0%	110.0%
S&P 500 Point-to-Point with Participation Rate	**63.00%**	**75.00%**	**63.00%**	**75.00%**	**63.00%**	**75.00%**
Interest Boost Percentage	110.0%	105.0%	115.0%	107.5%	120.0%	110.0%
Fixed Rate	**5.05%**	**5.05%**	**5.05%**	**5.05%**	**5.05%**	**5.05%**
Interest Boost Percentage	110.0%	105.0%	115.0%	107.5%	120.0%	110.0%

Rates are guaranteed for duration of initial Surrender Charge Period.

Interest Boost Percentage

At the end of the first 1- or 2-Year Initial Strategy Term selected, a one-time **boost to your credited interest** will be applied. This boost will be determined by both (a) your Interest Boost Percentage*, and (b) the interest generated from your chosen crediting strategy (or strategies).

See Page 3 for an Interest Boost example.

Interest Credited After Boost = Interest Boost Percentage x Interest Generated from Crediting Strategy Prior to Boost

*Your Interest Boost percentage can be found in your Trailhead FIA Contract.

Interest Boost Rider not available in the state of California.

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Trailhead FIA

Fixed Indexed Annuity

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Low Band ($20,000-$99,999)

	5-Year FIA		7-Year FIA		10-Year FIA	
	Initial Strategy Term		Initial Strategy Term		Initial Strategy Term	
	1-Year	2-Year	1-Year	2-Year	1-Year	2-Year
S&P 500 Dynamic Intraday TCA Index Point-to-Point with Participation Rate	**67.00%**	**103.00%**	**67.00%**	**103.00%**	**67.00%**	**103.00%**
Interest Boost Percentage	110.0%	105.0%	115.0%	107.5%	120.0%	110.0%
DB Foresight X-Asset 10 Index Point-to-Point with Participation Rate	**83.00%**	**125.00%**	**83.00%**	**125.00%**	**83.00%**	**125.00%**
Interest Boost Percentage	110.0%	105.0%	115.0%	107.5%	120.0%	110.0%
Nasdaq-100 Volatility Control 7% Index Point-to-Point with Participation Rate	**98.00%**	**151.00%**	**98.00%**	**151.00%**	**98.00%**	**151.00%**
Interest Boost Percentage	110.0%	105.0%	115.0%	107.5%	120.0%	110.0%
S&P 500 Point-to-Point with Cap	**9.50%**	**19.50%**	**9.50%**	**19.50%**	**9.50%**	**19.50%**
Interest Boost Percentage	110.0%	105.0%	115.0%	107.5%	120.0%	110.0%
S&P 500 Point-to-Point with Participation Rate	**51.00%**	**60.00%**	**51.00%**	**60.00%**	**51.00%**	**60.00%**
Interest Boost Percentage	110.0%	105.0%	115.0%	107.5%	120.0%	110.0%
Fixed Rate	**4.25%**	**4.25%**	**4.25%**	**4.25%**	**4.25%**	**4.25%**
Interest Boost Percentage	110.0%	105.0%	115.0%	107.5%	120.0%	110.0%

Rates are guaranteed for duration of initial Surrender Charge Period.

Interest Boost Percentage

At the end of the first 1- or 2-Year Initial Strategy Term selected, a one-time **boost to your credited interest** will be applied. This boost will be determined by both (a) your Interest Boost Percentage*, and (b) the interest generated from your chosen crediting strategy (or strategies).

See Page 3 for an Interest Boost example.

Interest Credited After Boost = Interest Boost Percentage x Interest Generated from Crediting Strategy Prior to Boost

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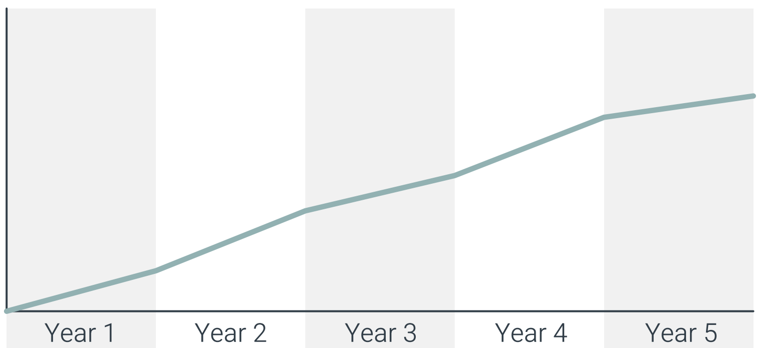
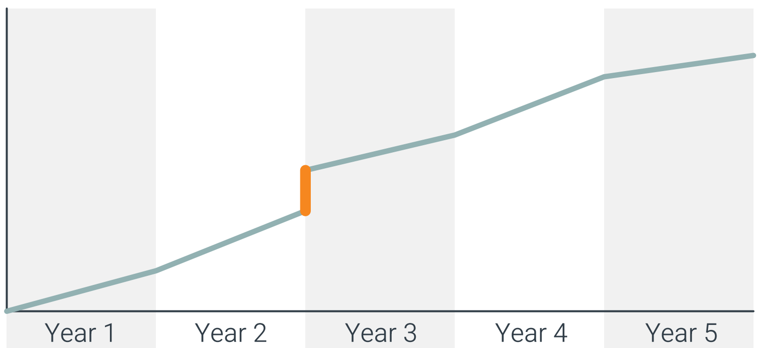
Maximize Your Growth Potential with **Interest Boost.**

Account Value without Interest Boost applied.



Account Value with Interest Boost applied.



The graph showing the account value **with** Interest Boost applied showcases that your growth potential "steps up" and continues with an added percentage applied to your initial premium and any interest generated from your selected crediting strategy (or strategies).

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AM BEST A- Excellent

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This FIA product earns a specific guaranteed interest rate whether you choose the fixed rate account and/or one of the market indexes available. The rates are guaranteed for the initial Surrender Charge Period. This annuity is tax-deferred, which means you don’t pay taxes on the interest it earns until the money is paid to you.

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