

## Rate Sheet

MYGA Rates Effective as of **2/23/26**

	2-Year MYGA	3-Year MYGA	5-Year MYGA	7-Year MYGA	10-Year MYGA
<b>Low Band</b> \$20,000-\$99,999	4.70%	5.10%	5.30%	5.20%	5.20%
<b>High Band</b> \$100,000+	5.00%	5.40%	5.65%	5.50%	5.50%

For questions, please contact our Sales Desk: **(833) 596-0311** | [www.axonicinsurance.com](http://www.axonicinsurance.com)



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

Policy Form Numbers: ICC23 AmFirst MYGA POL, AmFirst MYGA POL, AmFirst MYGA POL-CA, AmFirst MYGA POL-FL, AmFirst MYGA POL-SC.

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.

Guarantees are based on the claims-paying ability of the issuing insurance company.

Rates are subject to change at any time at the discretion of the issuing insurance company.

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.

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

Axonic Insurance refers to a group of affiliated legal entities organized under Axonic Insurance Holdings Inc. of Delaware that collectively specialize in designing, distributing, and servicing annuity and other investment products for individuals and institutions worldwide. Axonic Insurance Services LLC ("Axonic"), an insurance producer licensed in all fifty states and the District of Columbia, acts as a business process outsourcer, including for the US-issued annuities underwritten by the non-affiliated AmFirst Life Insurance Company, an Oklahoma domiciled life insurance company ("AmFirst"). AmFirst Insurance Company operates as AmFirst Life Insurance Company in California. Axonic Services LLC, a Puerto Rico limited liability company for profit, services the non US-issued annuities underwritten by its affiliated underwriter, Axonic Insurance Company SPC, a Class B(iii) insurer in the Cayman Islands licensed under the Cayman Islands Insurance Act, 2010 (as amended), as well as the non-affiliated AmFirst Life Insurance Company I.L., a corporation licensed as a Class 5 International Insurer and Segregated Assets Plan Company under Chapter 61 of the Insurance Code of Puerto Rico ("ALIC"). Axonic has ownership interests in segregated accounts of ALIC, which provide reinsurance coverage to AmFirst and other third-party insurers. Axonic Annuity and Life Insurance Company, a Texas domiciled life insurance company is an affiliate of Axonic.

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

### Rate Sheet

FIA Rates Effective as of 2/25/26

Contract Issued by:  
**AmFirst Insurance Company**

Designed and Powered by Axonic Insurance

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
<b>S&amp;P 500 Dynamic Intraday TCA Index</b> Point-to-Point with Participation Rate	55.00%	70.00%	55.00%	70.00%	55.00%	70.00%
<b>DB Foresight X-Asset 10 Index</b> Point-to-Point with Participation Rate	65.00%	80.00%	65.00%	80.00%	65.00%	80.00%
<b>Nasdaq-100 Volatility Control 7% Index</b> Point-to-Point with Participation Rate	75.00%	90.00%	75.00%	90.00%	75.00%	90.00%
<b>Nasdaq-100 Bitcoin Trends 15% Index</b> Point-to-Point with Participation Rate	45.00%	60.00%	45.00%	60.00%	45.00%	60.00%
<b>S&amp;P 500</b> Point-to-Point with Cap	6.75%	9.50%	6.75%	9.50%	6.75%	9.50%
<b>S&amp;P 500</b> Point-to-Point with Participation Rate	40.00%	50.00%	40.00%	50.00%	40.00%	50.00%
<b>Fixed Rate</b>	3.15%	3.15%	3.15%	3.15%	3.15%	3.15%

Rates are guaranteed for duration of initial Surrender Charge Period.

Premium Bonus (No Fee)	
5-Year FIA	9%
7-Year FIA	12%
10-Year FIA	16%

Enhanced Premium Bonus (Annual Fee of 0.95%)	
5-Year FIA	12%
7-Year FIA	17%
10-Year FIA	23%

### Rate Sheet

FIA Rates Effective as of 2/25/26

Contract Issued by:  
**AmFirst Insurance Company**

Designed and Powered by Axonic Insurance

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
<b>S&amp;P 500 Dynamic Intraday TCA Index</b> Point-to-Point with Participation Rate	45.00%	55.00%	45.00%	55.00%	45.00%	55.00%
<b>DB Foresight X-Asset 10 Index</b> Point-to-Point with Participation Rate	50.00%	75.00%	50.00%	75.00%	50.00%	75.00%
<b>Nasdaq-100 Volatility Control 7% Index</b> Point-to-Point with Participation Rate	60.00%	85.00%	60.00%	85.00%	60.00%	85.00%
<b>Nasdaq-100 Bitcoin Trends 15% Index</b> Point-to-Point with Participation Rate	40.00%	55.00%	40.00%	55.00%	40.00%	55.00%
<b>S&amp;P 500</b> Point-to-Point with Cap	6.50%	9.25%	6.50%	9.25%	6.50%	9.25%
<b>S&amp;P 500</b> Point-to-Point with Participation Rate	35.00%	45.00%	35.00%	45.00%	35.00%	45.00%
<b>Fixed Rate</b>	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%

Rates are guaranteed for duration of initial Surrender Charge Period.

Premium Bonus (No Fee)	
5-Year FIA	9%
7-Year FIA	12%
10-Year FIA	16%

Enhanced Premium Bonus (Annual Fee of 0.95%)	
5-Year FIA	12%
7-Year FIA	17%
10-Year FIA	23%

Talk to your financial professional about the Trailhead FIA PLUS and how it can be a part of your financial planning journey.



Trailhead FIA PLUS 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

For questions, please contact our

**Sales Desk**

**(833) 596-0311**  
[www.axonicinsurance.com](http://www.axonicinsurance.com)

Policy Form Numbers: Policy Form Numbers: ICC23 AmFirst FIA POL, AmFirst FIA POL-FL, AmFirst FIA POL, AmFirst FIA POL-SC, AmFirst FIA POL AL, AMF FIA POL AZ, AmFirst FIA POL KS, AmFirst FIA POL OK, ICC23 AmFirst FIA MVA Rider, AmFirst FIA MVA Rider, AmFirst FIA MVA Rider-FL, ICC24 AMF TI Rider, AMF TI Rider, AMF TI Rider-FL, ICC24 AMF NH Rider, AMF NH Rider, AMF NH Rider-FL, ICC25 AMF FIA Premium Bonus Rider, AMF FIA Premium Bonus Rider, AMF FIA Premium Bonus Rider-FL.

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.

This document provides a 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.

This fixed indexed annuity ("FIA") does not participate directly in any stock or equity investments. You aren't buying shares of stock or an index. Dividends paid on the stocks on which the indexes are based don't increase your annuity earnings.

The statements and comments offered in any communication are provided as general information and ideas. They are not intended to be, nor should they be relied on as investment, legal, or 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, tax advisor, or certified financial planner for answers to specific questions. All individuals soliciting or selling Axonic Insurance products must be licensed insurance agents.

Guarantees are based on the financial strength and claims-paying ability of the issuing insurance company.

Rates are subject to change at any time at the discretion of the issuing insurance company.

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.

This annuity is tax-deferred, which means you don't pay taxes on the interest it earns until the money is paid to you.

This annuity may also offer a Premium Bonus Rider that is applied immediately to the annuity's Accumulation Value at issuance. The Premium Bonus is calculated as a percentage of the initial premium and becomes a permanent part of the annuity's Accumulation Value. The Premium Bonus Rider is a one-time percentage increase to your initial premium, providing increased upfront buying power. The Premium Bonus Rider is not available for immediate withdrawal, even though it's applied to the accumulation value at issue. On each Contract Anniversary following the Contract Effective Date, a percentage of the Premium Bonus will become vested according to the Bonus Vesting Schedule shown under Premium Bonus Rider Data Section.

The Accumulated Value equals the sum of the Contract Value and the Unvested Premium Bonus amount. The Contract Value equals sum of the Initial Premium, all interest earned, the Vested Premium Bonus amount, less any withdrawals or fees. To determine the Cash Surrender Value or the Death Benefit amount, the calculation will be based on the then current Contract Value, which excludes any unvested portion of the Premium Bonus.

Interest credited under indexed interest options may be affected by participation rates, caps, fixed rates, spreads, and/or performance trigger rates. These elements are determined by the insurer and may change at any time.

The S&P 500® and S&P 500 Dynamic Intraday TCA Index are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and have been licensed for use by Axonic Insurance Services LLC. S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). Axonic Insurance Service's LLC products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® and S&P 500 Dynamic Intraday TCA Index.

Nasdaq®, Nasdaq-100 Volatility Control 7%™, Nasdaq-100 Bitcoin Trends 15%™, XNDX7E™, Nasdaq-100® are trademarks of Nasdaq, Inc. and its licensors (which with its affiliates is referred to as the "Corporations") and are licensed for use by Axonic Insurance Services LLC. The Product(s) have not been passed on by the Corporations as to their legality or suitability. The Product(s) are not issued, endorsed, sold, or promoted by the Corporations. The Corporations make no warranties and bear no liability with respect to the product(s).

The Trailhead Fixed Indexed Annuity (FIA) PLUS (the "Product") is not sponsored, endorsed, sold or promoted by Deutsche Bank AG or any subsidiary or affiliate of Deutsche Bank AG, Deutsche Bank AG, London Branch or any platform operated by Deutsche Bank AG or any subsidiary or affiliate of Deutsche Bank AG. The DB Foresight X-Asset 10 Index (the "DB Index") is the exclusive property of Deutsche Bank AG. "Deutsche Bank" and "Deutsche Bank AG", "Deutsche Bank Global Markets", "DB Investment Solutions" and "Deutsche Bank AG, London Branch" and "DB Foresight X-Asset 10 Index™" are service marks of Deutsche Bank AG; "QuantumStreet AI" is a service mark of EquBot Inc. DBA QuantumStreet AI, and have been licensed for use for certain purposes by Axonic Insurance Services LLC. Neither Deutsche Bank AG, Deutsche Bank AG, London Branch, any affiliate of Deutsche Bank AG nor any other party involved in, or related to, making or compiling the DB Index (each a "DB Group Company") makes any representation or warranty, express or implied, concerning the DB Index, the Product, the advisability of investing in the Product or in securities generally or as to the results obtained from the use of the DB Index. Other than to the extent required under any applicable law, regulation, principles or guidance, no DB Group Company has any obligation to take the needs of Axonic Insurance Services LLC, the sponsor of the Product, its clients, any distributor of the Product or any holder of the Product into consideration in determining, composing or calculating the DB Index. Neither Deutsche Bank AG, Deutsche Bank AG, London Branch nor any platform operated by Deutsche Bank AG or any subsidiary or affiliate of Deutsche Bank AG sells, solicits, negotiates or effects, and does not aid any other person or entity in selling, soliciting, negotiating or effecting, the Product or any other insurance policy or annuity contract. No member of the DB Group is under any obligation to initiate or continue the calculation, publication and dissemination of the DB Index. No DB Group Company is responsible for or has participated in the determination of the timing of, prices at, quantities or valuation of the Product. No DB Group Company has any obligation or liability in connection with the issuance, distribution, administration, marketing or trading of the Product or use of the DB Index in relation to the Products. In addition, no DB Group Company has independently verified the information contained herein. No DB Group Company is responsible for the issue or content included in this Product Disclosure Statement. Accordingly, no representation, warranty or undertaking, express or implied, is made and no responsibility or liability is accepted by such entity as to the accuracy or completeness of the information contained herein.

ALTHOUGH DEUTSCHE BANK AG WILL OBTAIN INFORMATION FOR INCLUSION IN OR FOR USE IN THE CALCULATION OF THE DB INDEX FROM SOURCES WHICH IT CONSIDERS RELIABLE, NO DB GROUP COMPANY WILL INDEPENDENTLY VERIFY SUCH INFORMATION. NO DB GROUP COMPANY WARRANTS OR GUARANTEES THE ACCURACY AND/OR THE COMPLETENESS OF THE DB INDEX OR THE PRODUCT OR ANY DATA INCLUDED THEREIN AND SHALL HAVE NO LIABILITY FOR ANY ERRORS, OMISSIONS, OR INTERRUPTIONS THEREIN AND IS UNDER NO OBLIGATION TO ADVISE ANY PERSON OF ANY ERRORS, OMISSIONS OR INTERRUPTIONS. NO DB GROUP COMPANY MAKES ANY WARRANTY, EXPRESS OR IMPLIED, AS TO RESULTS OR RETURNS TO BE OBTAINED BY [INSERT NAME OF LICENSEE] FROM THE USE OF THE DB INDEX OR ANY DATA INCLUDED THEREIN OR FROM INVESTING IN THE PRODUCT. NO DB GROUP COMPANY MAKES ANY EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE WITH RESPECT TO THE DB INDEX OR ANY DATA INCLUDED THEREIN OR IN THE PRODUCT. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT SHALL A DB GROUP COMPANY HAVE ANY LIABILITY (WHETHER IN NEGLIGENCE OR OTHERWISE) FOR DIRECT, INDIRECT, PUNITIVE, SPECIAL, CONSEQUENTIAL OR ANY OTHER DAMAGES OR LOSSES (INCLUDING LOST PROFITS) IN CONNECTION WITH THE DB INDEX OR THE PRODUCT, EVEN IF NOTIFIED OF THE POSSIBILITY THEREOF.

DB is acting solely as licensor of the DB Index and that neither DB nor any DB Group Company is acting as an investment advisor or broker-dealer in connection with providing the DB Index, and that no inclusion (or removal) of a security or other asset in the DB Index constitutes a recommendation to buy, sell or hold such security or asset, nor does it constitute investment advice. Axonic Insurance Services LLC has made its own independent decision to use the DB Index (based on its own judgement or the advice of its advisers), is not relying on any communication or other advice from any DB Group Company in connection with the use of the DB Index and understands and is capable of assuming the risks of using the DB Index.

The returns of the DB Index do not represent the results of actual trading of the investible assets or securities underlying the DB Index. Deutsche Bank Index Quant, an independent research unit of DB ("DBIQ"), maintains and calculates the DB Index, but does not manage actual assets that notionally comprise the DB Index. The calculation of the DB Index and DB Index returns may deviate from the stated methodology. DB Index returns do not reflect payment of any sales charges, fees or taxes an investor using the index may be required to pay to purchase or sell the assets notionally underlying the index if such licensee were to directly hold such assets. The imposition of these fees, charges or taxes may cause the performance of a basket of the underlying assets to be different than the performance of the DB Index for Axonic Insurance Services LLC and investors. Past performance of the DB Index is not an indication or guarantee of future results of the DB Index.

Where specified in the description of DB Index, the rebalancing and/or reconstitution of the DB Index is performed by an independent third party index allocator, EquBot Inc. DBA QuantumStreet AI ("Index Allocator"), in accordance with its proprietary strategy. The performance of the DB Index is, therefore, reliant upon the allocation of the DB Index by the Index Allocator. Axonic Insurance Services LLC and investors in the Products should make their own decision as to the effect of the initial composition and the possible effect of any future rebalancing and/or reconstitution of the DB Index by the Index Allocator. Further information about the Index Allocator can be found at <https://quantumstreetai.com/> (a third party website). If the appointment of the Index Allocator is terminated, Axonic Insurance Services LLC and the investors in the Products should note that the DB Index will no longer be rebalanced and/or reconstituted, which may adversely affect the Products.

The Index Allocator may use artificial intelligence (“AI”) algorithms to determine rebalancing and/or recomposition of the DB Index. AI algorithms can analyse large amounts of traditional and alternative data sources in order to detect patterns and make predictions, which may be difficult to explain. The data on which an algorithm is trained impacts its outputs and may have bias effects. AI algorithms can learn and adapt without human intervention. This means that the outputs of AI algorithms in any given scenario may change over time, and potentially adversely impacting the DB Index. Using AI algorithms to determine allocations may result in lower returns than would otherwise be the case. The Index Allocator uses and relies on proprietary and non-proprietary AI algorithms, tools and processes. In the event that the Index Allocator is unable to renew any relevant licences or changes third party vendors, this may materially affect the determination of allocations and the performance of the DB Index.

NO ASSURANCE CAN BE GIVEN THAT THE INDEX ALLOCATOR WILL, IN PRACTICE, FOLLOW ITS STRATEGY, NOR THAT ANY SUCH STRATEGY WILL BE PROFITABLE. A STRATEGY MAY BE BASED TO SOME EXTENT ON PREVIOUS TRENDS IN THE MARKETS, BUT THERE IS NO GUARANTEE THAT SUCH TRENDS WILL BE REPEATED IN THE FUTURE.

DEUTSCHE BANK AG DOES NOT AUTHORISE, ENDORSE, RATIFY OR OTHERWISE RECOMMEND THE INDEX ALLOCATOR OR THE STRATEGY OR THE SELECTIONS OF PARAMETERS BY SUCH INDEX ALLOCATOR AND ACCEPTS NO LIABILITY OR RESPONSIBILITY WHATSOEVER TO ANY PERSON (INCLUDING ANY FINANCIAL PRODUCT INVESTOR) FOR THE ACTIVITIES PERFORMED BY THE INDEX ALLOCATOR, THE SELECTIONS OF WEIGHTS, THE STRATEGY OR THE RESULTING PERFORMANCE OF THE DB INDEX.

DB reserves the right to amend or adjust the methodology for calculating the DB Index from time to time in accordance with the rules governing the calculation of the DB Index and accepts no liability for any such amendment or adjustment. Neither DB or any DB Group Company are under any obligation to continue the calculation, publication or dissemination of the DB Index and accepts no liability for any suspension or interruption in the calculation thereof which is made in accordance with the rules governing the DB Index.

No purchaser, seller or holder of the Product, or any other person or entity, should use or refer to any Deutsche Bank trade name, trademark or service mark to sponsor, endorse, market or promote the Product unless this statement is included in any Product Document or Marketing Material in connection therewith. Under no circumstances may any person or entity claim any affiliation with Deutsche Bank without the written permission of DB. Additionally, no content contained in the Marketing Material [(including index data, ratings, credit-related analyses and data, research, valuations, model, software or other application or output therefrom)] or any part thereof (“Content”) may be modified, reverse-engineered, reproduced or distributed in any form or by any means, or stored in a database or retrieval system, without the prior written permission of DB. The Content shall not be used for any unlawful or unauthorized purposes.

By using the Product, each Axonic Insurance Services LLC and investor in the Products acknowledges and agrees that neither Deutsche Bank AG, Deutsche Bank AG, London Branch nor any subsidiary or affiliate of Deutsche Bank AG shall have any liability or responsibility to any person or entity for any loss, damages, costs, charges, expenses or other liabilities whether caused by the negligence of Deutsche Bank AG, Deutsche Bank AG, London Branch or any subsidiary or affiliate of Deutsche Bank AG or otherwise, arising in connection with the use of the Product or the DB Index or any Product Document or Marketing Material produced in connection with the Product or the DB Index.

### **Disclaimer by the Index Allocator**

The Index Allocator is acting solely as index allocator in respect of the DB Index and is not acting as an investment adviser or broker-dealer in connection with providing its services. The Product is not sponsored, endorsed, sold or promoted by the Index Allocator. The Index Allocator does not make any representation or warranty, express or implied, concerning the Index, the Product, the advisability of investing in the Product or in securities generally or as to the results obtained from the use of the Index Allocator’s services. The Index Allocator does not take the needs of any person into consideration in providing its services. The Index Allocator does not sell, solicit, negotiate or effect, and does not aid any other person or entity in selling, soliciting, negotiating or effecting, the Product or any other insurance policy or annuity contract. The Index Allocator is not responsible for nor does it participate in the determination of the timing of, prices at, quantities or valuation of the Product. The Index Allocator does not have any obligation or liability in connection with the issuance, distribution, administration, marketing or trading of the Product or use of the DB Index in relation to the Products. In addition, the Index Allocator has not independently verified the information contained herein. The Index Allocator is not responsible for the issuance or content included in this Product Disclosure Statement. Accordingly, no representation, warranty or undertaking, express or implied, is made and no responsibility or liability is accepted by the Index Allocator as to the accuracy or completeness of the information contained herein.

Axonic Insurance refers to a group of affiliated legal entities organized under Axonic Insurance Holdings Inc. that collectively specialize in designing, distributing, and servicing annuity and other investment products for individuals and institutions worldwide. Axonic Insurance Services LLC (“Axonic”), an insurance producer licensed in all fifty states and the District of Columbia, #3003019286 in Arkansas, and #6013523 in California, acts as a business process outsourcer, including for the US-issued annuities underwritten by its non-affiliated carrier, AmFirst Insurance Company (NAIC #6025), an Oklahoma domiciled life insurance company with a home office in Oklahoma City, Oklahoma (“AmFirst”). AmFirst operates as AmFirst Life Insurance Company in California. AmFirst is licensed in 47 states, the District of Columbia, Puerto Rico, and the British Virgin Islands. Axonic Services LLC, a Puerto Rico limited liability company for profit, services the non US-issued annuities underwritten by its affiliated underwriter, Axonic Insurance Company SPC, a Class B(iii) insurer in the Cayman Islands licensed under the Cayman Islands Insurance Act, 2010 (as amended), as well as its non-affiliated carrier, AmFirst Life Insurance Company I.L., a corporation licensed as a Class 5 International Insurer and Segregated Assets Plan Company under Chapter 61 of the Insurance Code of Puerto Rico. Axonic has ownership interests in segregated accounts of ALIC, which provide reinsurance coverage to AmFirst and other third-party insurers.

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

Contract Issued by:  
**AmFirst Insurance Company**

Designed and Powered by Axonic Insurance

### Rate Sheet

FIA Rates Effective as of **2/25/26**

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
<b>S&amp;P 500 Dynamic Intraday TCA Index</b> Point-to-Point with Participation Rate	<b>80.00%</b>	<b>115.00%</b>	<b>80.00%</b>	<b>115.00%</b>	<b>80.00%</b>	<b>115.00%</b>
Interest Boost Percentage	110.0%	105.0%	115.0%	107.5%	120.0%	110.0%
<b>DB Foresight X-Asset 10 Index</b> Point-to-Point with Participation Rate	<b>92.00%</b>	<b>139.00%</b>	<b>92.00%</b>	<b>139.00%</b>	<b>92.00%</b>	<b>139.00%</b>
Interest Boost Percentage	110.0%	105.0%	115.0%	107.5%	120.0%	110.0%
<b>Nasdaq-100 Volatility Control 7% Index</b> Point-to-Point with Participation Rate	<b>106.00%</b>	<b>164.00%</b>	<b>106.00%</b>	<b>164.00%</b>	<b>106.00%</b>	<b>164.00%</b>
Interest Boost Percentage	110.0%	105.0%	115.0%	107.5%	120.0%	110.0%
<b>Nasdaq-100 Bitcoin Trends 15% Index</b> Point-to-Point with Participation Rate	<b>70.00%</b>	<b>100.00%</b>	<b>70.00%</b>	<b>100.00%</b>	<b>70.00%</b>	<b>100.00%</b>
Interest Boost Percentage	110.0%	105.0%	110.0%	105.0%	110.0%	105.0%
<b>S&amp;P 500 Point-to-Point with Cap</b>	<b>10.50%</b>	<b>21.50%</b>	<b>10.50%</b>	<b>21.50%</b>	<b>10.50%</b>	<b>21.50%</b>
Interest Boost Percentage	110.0%	105.0%	115.0%	107.5%	120.0%	110.0%
<b>S&amp;P 500 Point-to-Point with Participation Rate</b>	<b>63.00%</b>	<b>75.00%</b>	<b>63.00%</b>	<b>75.00%</b>	<b>63.00%</b>	<b>75.00%</b>
Interest Boost Percentage	110.0%	105.0%	115.0%	107.5%	120.0%	110.0%
<b>Fixed Rate</b>	<b>5.05%</b>	<b>5.05%</b>	<b>5.05%</b>	<b>5.05%</b>	<b>5.05%</b>	<b>5.05%</b>
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.**

Refer to page 3 of this document to learn more about the Interest Boost Rider.

Contract Issued by:  
**AmFirst Insurance Company**

Designed and Powered by Axonic Insurance

### Rate Sheet

FIA Rates Effective as of **2/25/26**

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
<b>S&amp;P 500 Dynamic Intraday TCA Index</b> Point-to-Point with Participation Rate	<b>67.00%</b>	<b>103.00%</b>	<b>67.00%</b>	<b>103.00%</b>	<b>67.00%</b>	<b>103.00%</b>
Interest Boost Percentage	110.0%	105.0%	115.0%	107.5%	120.0%	110.0%
<b>DB Foresight X-Asset 10 Index</b> Point-to-Point with Participation Rate	<b>83.00%</b>	<b>125.00%</b>	<b>83.00%</b>	<b>125.00%</b>	<b>83.00%</b>	<b>125.00%</b>
Interest Boost Percentage	110.0%	105.0%	115.0%	107.5%	120.0%	110.0%
<b>Nasdaq-100 Volatility Control 7% Index</b> Point-to-Point with Participation Rate	<b>98.00%</b>	<b>151.00%</b>	<b>98.00%</b>	<b>151.00%</b>	<b>98.00%</b>	<b>151.00%</b>
Interest Boost Percentage	110.0%	105.0%	115.0%	107.5%	120.0%	110.0%
<b>Nasdaq-100 Bitcoin Trends 15% Index</b> Point-to-Point with Participation Rate	<b>65.00%</b>	<b>95.00%</b>	<b>65.00%</b>	<b>95.00%</b>	<b>65.00%</b>	<b>95.00%</b>
Interest Boost Percentage	110.0%	105.0%	110.0%	105.0%	110.0%	105.0%
<b>S&amp;P 500</b> Point-to-Point with Cap	<b>9.50%</b>	<b>19.50%</b>	<b>9.50%</b>	<b>19.50%</b>	<b>9.50%</b>	<b>19.50%</b>
Interest Boost Percentage	110.0%	105.0%	115.0%	107.5%	120.0%	110.0%
<b>S&amp;P 500</b> Point-to-Point with Participation Rate	<b>51.00%</b>	<b>60.00%</b>	<b>51.00%</b>	<b>60.00%</b>	<b>51.00%</b>	<b>60.00%</b>
Interest Boost Percentage	110.0%	105.0%	115.0%	107.5%	120.0%	110.0%
<b>Fixed Rate</b>	<b>4.25%</b>	<b>4.25%</b>	<b>4.25%</b>	<b>4.25%</b>	<b>4.25%</b>	<b>4.25%</b>
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.**

Refer to page 3 of this document to learn more about the Interest Boost Rider.

### 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).

\*Your Interest Boost percentage can be found in your Trailhead FIA Contract. For Contracts issued in California, the Interest Boost Rider is only available on the 1-year Strategy Term.

Talk to your financial professional about the **Trailhead FIA** 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](http://www.axonicinsurance.com)



Trailhead FIA 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

Policy Form Numbers: ICC23 AmFirst FIA POL, AmFirst FIA POL-CA, AmFirst FIA POL-FL, AmFirst FIA POL, AmFirst FIA POL-SC, ICC24 AMF Interest Boost Rider, AMF Interest Boost Rider, AMF Interest Boost Rider-CA, AMF Interest Boost Rider-FL.

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.

This document provides a 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.

Guarantees are based on the financial strength and claims-paying ability of the issuing insurance company.

Rates are subject to change at any time at the discretion of the issuing insurance company.

This fixed indexed annuity ("FIA") does not participate directly in any stock or equity investments. You aren't buying shares of stock or an index. Dividends paid on the stocks on which the indexes are based don't increase your annuity earnings.

The statements and comments offered in any communication are provided as general information and ideas. They are not intended to be, nor should they be relied on as investment, legal, or 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, tax advisor, or certified financial planner for answers to specific questions. All individuals soliciting or selling Axonic Insurance products must be licensed insurance agents.

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.

This annuity is tax-deferred, which means you don't pay taxes on the interest it earns until the money is paid to you.

Interest credited under indexed interest options may be affected by participation rates, caps, fixed rates, spreads, and/or performance trigger rates. These elements are determined by the insurer and may change at any time.

The S&P 500® and S&P 500 Dynamic Intraday TCA Index are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJ") and have been licensed for use by Axonic Insurance Services LLC. S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). Axonic Insurance Service's LLC products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® and S&P 500 Dynamic Intraday TCA Index.

Nasdaq®, Nasdaq-100 Volatility Control 7%™, Nasdaq-100 Bitcoin Trends 15%™, XNDX7E™, Nasdaq-100® are trademarks of Nasdaq, Inc. and its licensors (which with its affiliates is referred to as the "Corporations") and are licensed for use by Axonic Insurance Services LLC. The Product(s) have not been passed on by the Corporations as to their legality or suitability. The Product(s) are not issued, endorsed, sold, or promoted by the Corporations. The Corporations make no warranties and bear no liability with respect to the product(s).

The Trailhead Fixed Indexed Annuity (FIA) (the "Product") is not sponsored, endorsed, sold or promoted by Deutsche Bank AG or any subsidiary or affiliate of Deutsche Bank AG, Deutsche Bank AG, London Branch or any platform operated by Deutsche Bank AG or any subsidiary or affiliate of Deutsche Bank AG. The DB Foresight X-Asset 10 Index (the "DB Index") is the exclusive property of Deutsche Bank AG. "Deutsche Bank" and "Deutsche Bank AG", "Deutsche Bank Global Markets", "DB Investment Solutions" and "Deutsche Bank AG, London Branch" and "DB Foresight X-Asset 10 Index™" are service marks of Deutsche Bank AG; "QuantumStreet AI" is a service mark of EquBot Inc. DBA QuantumStreet AI, and have been licensed for use for certain purposes by Axonic Insurance Services LLC. Neither Deutsche Bank AG, Deutsche Bank AG, London Branch, any affiliate of Deutsche Bank AG nor any other party involved in, or related to, making or compiling the DB Index (each a "DB Group Company") makes any representation or warranty, express or implied, concerning the DB Index, the Product, the advisability of investing in the Product or in securities generally or as to the results obtained from the use of the DB Index. Other than to the extent required under any applicable law, regulation, principles or guidance, no DB Group Company has any obligation to take the needs of Axonic Insurance Services LLC, the sponsor of the Product, its clients, any distributor of the Product or any holder of the Product into consideration in determining, composing or calculating the DB Index. Neither Deutsche Bank AG, Deutsche Bank AG, London Branch nor any platform operated by Deutsche Bank AG or any subsidiary or affiliate of Deutsche Bank AG sells, solicits, negotiates or effects, and does not aid any other person or entity in selling, soliciting, negotiating or effecting, the Product or any other insurance policy or annuity contract. No member of the DB Group is under any obligation to initiate or continue the calculation, publication and dissemination of the DB Index. No DB Group Company is responsible for or has participated in the determination of the timing of, prices at, quantities or valuation of the Product. No DB Group Company has any obligation or liability in connection with the issuance, distribution, administration, marketing or trading of the Product or use of the DB Index in relation to the Products. In addition, no DB Group Company has independently verified the information contained herein. No DB Group Company is responsible for the issue or content included in this Product Disclosure Statement. Accordingly, no representation, warranty or undertaking, express or implied, is made and no responsibility or liability is accepted by such entity as to the accuracy or completeness of the information contained herein.

ALTHOUGH DEUTSCHE BANK AG WILL OBTAIN INFORMATION FOR INCLUSION IN OR FOR USE IN THE CALCULATION OF THE DB INDEX FROM SOURCES WHICH IT CONSIDERS RELIABLE, NO DB GROUP COMPANY WILL INDEPENDENTLY VERIFY SUCH INFORMATION. NO DB GROUP COMPANY WARRANTS OR GUARANTEES THE ACCURACY AND/OR THE COMPLETENESS OF THE DB INDEX OR THE PRODUCT OR ANY DATA INCLUDED THEREIN AND SHALL HAVE NO LIABILITY FOR ANY ERRORS, OMISSIONS, OR INTERRUPTIONS THEREIN AND IS UNDER NO OBLIGATION TO ADVISE ANY PERSON OF ANY ERRORS, OMISSIONS OR INTERRUPTIONS. NO DB GROUP COMPANY MAKES ANY WARRANTY, EXPRESS OR IMPLIED, AS TO RESULTS OR RETURNS TO BE OBTAINED BY [INSERT NAME OF LICENSEE] FROM THE USE OF THE DB INDEX OR ANY DATA INCLUDED THEREIN OR FROM INVESTING IN THE PRODUCT. NO DB GROUP COMPANY MAKES ANY EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE WITH RESPECT TO THE DB INDEX OR ANY DATA INCLUDED THEREIN OR IN THE PRODUCT. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT SHALL A DB GROUP COMPANY HAVE ANY LIABILITY (WHETHER IN NEGLIGENCE OR OTHERWISE) FOR DIRECT, INDIRECT, PUNITIVE, SPECIAL, CONSEQUENTIAL OR ANY OTHER DAMAGES OR LOSSES (INCLUDING LOST PROFITS) IN CONNECTION WITH THE DB INDEX OR THE PRODUCT, EVEN IF NOTIFIED OF THE POSSIBILITY THEREOF.

DB is acting solely as licensor of the DB Index and that neither DB nor any DB Group Company is acting as an investment advisor or broker-dealer in connection with providing the DB Index, and that no inclusion (or removal) of a security or other asset in the DB Index constitutes a recommendation to buy, sell or hold such security or asset, nor does it constitute investment advice. Axonic Insurance Services LLC has made its own independent decision to use the DB Index (based on its own judgement or the advice of its advisers), is not relying on any communication or other advice from any DB Group Company in connection with the use of the DB Index and understands and is capable of assuming the risks of using the DB Index.

The returns of the DB Index do not represent the results of actual trading of the investible assets or securities underlying the DB Index. Deutsche Bank Index Quant, an independent research unit of DB ("DBIQ"), maintains and calculates the DB Index, but does not manage actual assets that notionally comprise the DB Index. The calculation of the DB Index and DB Index returns may deviate from the stated methodology. DB Index returns do not reflect payment of any sales charges, fees or taxes an investor using the index may be required to pay to purchase or sell the assets notionally underlying the index if such licensee were to directly hold such assets. The imposition of these fees, charges or taxes may cause the performance of a basket of the underlying assets to be different than the performance of the DB Index for Axonic Insurance Services LLC and investors. Past performance of the DB Index is not an indication or guarantee of future results of the DB Index.

Where specified in the description of DB Index, the rebalancing and/or reconstitution of the DB Index is performed by an independent third party index allocator, EquBot Inc. DBA QuantumStreet AI ("Index Allocator"), in accordance with its proprietary strategy. The performance of the DB Index is, therefore, reliant upon the allocation of the DB Index by the Index Allocator. Axonic Insurance Services LLC and investors in the Products should make their own decision as to the effect of the initial composition and the possible effect of any future rebalancing and/or reconstitution of the DB Index by the Index Allocator. Further information about the Index Allocator can be found at <https://quantumstreetai.com/> (a third party website). If the appointment of the Index Allocator is terminated, Axonic Insurance Services LLC and the investors in the Products should note that the DB Index will no longer be rebalanced and/or reconstituted, which may adversely affect the Products.

The Index Allocator may use artificial intelligence ("AI") algorithms to determine rebalancing and/or reconstitution of the DB Index. AI algorithms can analyse large amounts of traditional and alternative data sources in order to detect patterns and make predictions, which may be difficult to explain. The data on which an algorithm is trained impacts its outputs and may have bias effects. AI algorithms can learn and adapt without human intervention. This means that the outputs of AI algorithms in any given scenario may change over time, and potentially adversely impacting the DB Index. Using AI algorithms to determine allocations may result in lower returns than would otherwise be the case. The Index Allocator uses and relies on proprietary and non-proprietary AI algorithms, tools and processes. In the event that the Index Allocator is unable to renew any relevant licences or changes third party vendors, this may materially affect the determination of allocations and the performance of the DB Index.

NO ASSURANCE CAN BE GIVEN THAT THE INDEX ALLOCATOR WILL, IN PRACTICE, FOLLOW ITS STRATEGY, NOR THAT ANY SUCH STRATEGY WILL BE PROFITABLE. A STRATEGY MAY BE BASED TO SOME EXTENT ON PREVIOUS TRENDS IN THE MARKETS, BUT THERE IS NO GUARANTEE THAT SUCH TRENDS WILL BE REPEATED IN THE FUTURE.

DEUTSCHE BANK AG DOES NOT AUTHORISE, ENDORSE, RATIFY OR OTHERWISE RECOMMEND THE INDEX ALLOCATOR OR THE STRATEGY OR THE SELECTIONS OF PARAMETERS BY SUCH INDEX ALLOCATOR AND ACCEPTS NO LIABILITY OR RESPONSIBILITY WHATSOEVER TO ANY PERSON (INCLUDING ANY FINANCIAL PRODUCT INVESTOR) FOR THE ACTIVITIES PERFORMED BY THE INDEX ALLOCATOR, THE SELECTIONS OF WEIGHTS, THE STRATEGY OR THE RESULTING PERFORMANCE OF THE DB INDEX.

DB reserves the right to amend or adjust the methodology for calculating the DB Index from time to time in accordance with the rules governing the calculation of the DB Index and accepts no liability for any such amendment or adjustment. Neither DB or any DB Group Company are under any obligation to continue the calculation, publication or dissemination of the DB Index and accepts no liability for any suspension or interruption in the calculation thereof which is made in accordance with the rules governing the DB Index.

No purchaser, seller or holder of the Product, or any other person or entity, should use or refer to any Deutsche Bank trade name, trademark or service mark to sponsor, endorse, market or promote the Product unless this statement is included in any Product Document or Marketing Material in connection therewith. Under no circumstances may any person or entity claim any affiliation with Deutsche Bank without the written permission of DB. Additionally, no content contained in the Marketing Material [(including index data, ratings, credit-related analyses and data, research, valuations, model, software or other application or output therefrom)] or any part thereof ("Content") may be modified, reverse-engineered, reproduced or distributed in any form or by any means, or stored in a database or retrieval system, without the prior written permission of DB. The Content shall not be used for any unlawful or unauthorized purposes.

By using the Product, each Axonic Insurance Services LLC and investor in the Products acknowledges and agrees that neither Deutsche Bank AG, Deutsche Bank AG, London Branch nor any subsidiary or affiliate of Deutsche Bank AG shall have any liability or responsibility to any person or entity for any loss, damages, costs, charges, expenses or other liabilities whether caused by the negligence of Deutsche Bank AG, Deutsche Bank AG, London Branch or any subsidiary or affiliate of Deutsche Bank AG or otherwise, arising in connection with the use of the Product or the DB Index or any Product Document or Marketing Material produced in connection with the Product or the DB Index.

### **Disclaimer by the Index Allocator**

The Index Allocator is acting solely as index allocator in respect of the DB Index and is not acting as an investment adviser or broker-dealer in connection with providing its services. The Product is not sponsored, endorsed, sold or promoted by the Index Allocator. The Index Allocator does not make any representation or warranty, express or implied, concerning the Index, the Product, the advisability of investing in the Product or in securities generally or as to the results obtained from the use of the Index Allocator's services. The Index Allocator does not take the needs of any person into consideration in providing its services. The Index Allocator does not sell, solicit, negotiate or effect, and does not aid any other person or entity in selling, soliciting, negotiating or effecting, the Product or any other insurance policy or annuity contract. The Index Allocator is not responsible for nor does it participate in the determination of the timing of, prices at, quantities or valuation of the Product. The Index Allocator does not have any obligation or liability in connection with the issuance, distribution, administration, marketing or trading of the Product or use of the DB Index in relation to the Products. In addition, the Index Allocator has not independently verified the information contained herein. The Index Allocator is not responsible for the issuance or content included in this Product Disclosure Statement. Accordingly, no representation, warranty or undertaking, express or implied, is made and no responsibility or liability is accepted by the Index Allocator as to the accuracy or completeness of the information contained herein.

Axonic Insurance refers to a group of affiliated legal entities organized under Axonic Insurance Holdings Inc. that collectively specialize in designing, distributing, and servicing annuity and other investment products for individuals and institutions worldwide. Axonic Insurance Services LLC ("Axonic"), an insurance producer licensed in all fifty states and the District of Columbia, #3003019286 in Arkansas, and #6013523 in California, acts as a business process outsourcer, including for the US-issued annuities underwritten by its non-affiliated carrier, AmFirst Insurance Company (NAIC #6025), an Oklahoma domiciled life insurance company with a home office in Oklahoma City, Oklahoma ("AmFirst"). AmFirst operates as AmFirst Life Insurance Company in California. AmFirst is licensed in 47 states, the District of Columbia, Puerto Rico, and the British Virgin Islands. Axonic Services LLC, a Puerto Rico limited liability company for profit, services the non US-issued annuities underwritten by its affiliated underwriter, Axonic Insurance Company SPC, a Class B(iii) insurer in the Cayman Islands licensed under the Cayman Islands Insurance Act, 2010 (as amended), as well as its non-affiliated carrier, AmFirst Life Insurance Company I.L., a corporation licensed as a Class 5 International Insurer and Segregated Assets Plan Company under Chapter 61 of the Insurance Code of Puerto Rico. Axonic has ownership interests in segregated accounts of ALIC, which provide reinsurance coverage to AmFirst and other third-party insurers.

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