

Product Spec Sheet

Product Type	Single Premium Deferred Annuity with Market Value Adjustment (MVA)*.
Initial Guarantee Period	2-, 3-, 5-, 7-, 10-Years
Funding Options	Non-Qualified, IRA, IRA Roth, 401k, SEP IRA, Inherited IRA
Joint Ownership	Allowed. Joint Owner must be the spouse.
Minimum Premium	\$20,000
Issue Ages	Up to age 89 and 364 days.
Free Look	Up to 30 days or longer as required by state law.
Free Withdrawals	<p>After the first year, 10% of the contract value on the prior contract anniversary.</p> <p>After the first contract year, you may make multiple withdrawals (\$500.00 minimum withdrawal) of an amount up to the remaining annual free withdrawal amount available as of the date of the withdrawals without incurring a surrender charge and a Market Value Adjustment. Any amount withdrawn during a contract year that exceeds that amount will be subject to the surrender charge and a Market Value Adjustment. A 10% IRS penalty may apply to withdrawals prior to age 59 ½. The free withdrawal amount is reduced by any withdrawals taken since the last contract anniversary.</p> <p>After the first contract year, as part of the free withdrawal provision, you may elect to take systematic withdrawals which would include the ability to automatically withdraw your earned interest crediting on a quarterly basis. For further options, please contact Axonic Insurance Services.</p>

Required Minimum Distributions (RMDs)	<p>After the first contract year, you may make multiple withdrawals of an amount (\$500.00 minimum withdrawal) up to the remaining annual free withdrawal amount available as of the date of the withdrawal without incurring a surrender charge or Market Value Adjustment.</p> <p>Fixed annuities are generally not subject to required minimum distribution (RMD) rules, but do apply to annuities held within a separate IRA, 401(k) or other retirement account. RMDs are a federal tax law that requires annuity owners to withdraw a minimum amount each year. Beginning in 2023, the SECURE 2.0 Act for RMDs raised the age that you must begin taking RMDs to age 73. Individuals born in 1950 or earlier are unaffected by this change and must take any RMDs due for 2022 and later years.</p>
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Surrender Charges The following surrender charges are applicable to all withdrawals exceeding the free withdrawal amount:

	Policy Year 1	Policy Year 2	Policy Year 3	Policy Year 4	Policy Year 5	Policy Year 6	Policy Year 7	Policy Year 8	Policy Year 9	Policy Year 10
2-Year MYGA	9.00%	8.00%								
3-Year MYGA	9.00%	8.00%	7.00%							
5-Year MYGA	9.00%	8.00%	7.00%	6.00%	5.00%					
7-Year MYGA	9.00%	8.00%	7.00%	6.00%	5.00%	4.00%	3.00%			
10-Year MYGA	9.20%	8.30%	7.40%	6.50%	5.60%	4.70%	3.80%	2.80%	1.90%	0.90%

*For California residents, please refer to the Market Value Adjustment Rider in the annuity contract for additional details.

California Surrender Charges

The following surrender charges are applicable to all withdrawals exceeding the free withdrawal amount:

	Policy Year 1	Policy Year 2	Policy Year 3	Policy Year 4	Policy Year 5	Policy Year 6	Policy Year 7	Policy Year 8	Policy Year 9	Policy Year 10
2-Year MYGA	8.30%	7.40%								
3-Year MYGA	8.30%	7.40%	6.50%							
5-Year MYGA	8.30%	7.40%	6.50%	5.60%	4.70%					
7-Year MYGA	8.30%	7.40%	6.50%	5.60%	4.70%	3.75%	2.85%			
10-Year MYGA	8.30%	7.40%	6.50%	5.60%	4.70%	3.75%	2.85%	1.90%	0.95%	0.00%

30-Day Window

30 days prior to the end of the initial interest guarantee period or any subsequent guarantee period, you will be sent a notification which will state when the guarantee period is ending and provide the renewal rate and surrender charges in effect for the subsequent guarantee period.

Prior to the end of the guarantee period, you may elect to:

1. Continue your contract for the same guarantee period at the declared renewal rate.
2. Surrender the contract with no surrender charges and no Market Value Adjustment.
3. Apply the contract value to a settlement option.
4. Continue the contract for another guarantee period that is available at the time of renewal.
5. Take a partial withdrawal, with no surrender charges or Market Value Adjustments and apply the remaining value to another guarantee period, which may be the same or different than the prior guarantee period.

If you do not make an election, your contract will renew for the same guarantee period at the declared renewal rate.

Death Benefit

If the owner of the contract dies before the annuitization of payments have begun, the contract will pay the value of the annuity to the beneficiary in a lump sum payment. If you die after the payments have begun, the remaining payments, if any, will be made to the beneficiary based on the payout option chosen.

Settlement Options

Lump Sum, Life Only; Life with 10-Year Period Certain; Joint and Last Survivor with 10-Year Period Certain (if annuitized).

Riders

Nursing Home Confinement Rider

Nursing Home Confinement Rider not available in the state of California.

We will waive the surrender charges and the Market Value Adjustment will not apply, subject to the free withdrawal provisions, if the contract owner is: (1) confined to an eligible nursing home for a period of at least 90 consecutive days prior to becoming eligible for this benefit, and if the owner was not confined to an eligible nursing home during the first contract year; and, (2) if there is no amount available for free withdrawal under the free withdrawal provision; and, (3) if you have been the owner continuously since the contract date; and (4) you were less than 80 years old on the contract date.

Proof of confinement must be provided and must be accompanied by a written statement. Any written request for a withdrawal under this provision must be given to Axonic Insurance Services within 90 days of the last day of confinement in an eligible nursing home** or earlier, except in the absence of legal incapacity, for which it must be provided as soon as reasonably possible.

Terminal Illness Rider

Terminal Illness Rider not available in the state of California.

If you become terminally ill, which shall mean, if any medical conditions which a physician certifies has reduced your expected life span to 12 months or less, you may request by written notice to make a full surrender or partial withdrawals (\$1,000 minimum) and Axonic Insurance Services will waive the surrender charges and the Market Value Adjustment will not apply in accordance with the conditions set out in this rider, if (1) you have been the owner continuously since the contract date and (2) you were less than 80 years old on the contract date.

**Eligible nursing home: a public or private residential facility providing a high level of long-term personal or nursing care for persons (such as the aged or the chronically ill) who are unable to care for themselves properly.

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

Contract Issued by:

AmFirst Insurance Company

Designed and Powered by Axonic Insurance

Product Spec Sheet

Product Availability	AL, AK, AZ, AR, CO, DE, DC, FL, GA, HI, ID, IL, IN, IA, KS, KY, LA, ME, MD, MA, MI, MS, MO, MT, NE, NV, NH, NM, ND, OH, OK, OR, PA, SC, SD, TN, TX, UT, VT, VA, WA, WV, WY
Product Type	Single Premium Deferred Annuity with Market Value Adjustment (MVA).
Surrender Charge Period	5-, 7-, 10-Years
Issue Ages	Up to age 89 and 364 days.
Funding Options	Non-Qualified, IRA, Roth IRA, 401k, SEP IRA
Ownership Requirements	Individual, Joint (Joint Owner must be a spouse), Trust
Minimum/Maximum Premium	Minimum \$20,000 / Maximum \$1,000,000 (may be exceeded with company approval).
Index and Crediting Options	<ul style="list-style-type: none">• S&P 500 Dynamic Intraday TCA Index Point-to-Point with Participation Rate• DB Foresight X-Asset 10 Index Point-to-Point with Participation Rate• Nasdaq-100 Volatility Control 7% Index Point-to-Point with Participation Rate• Nasdaq-100 Bitcoin Trends 15% Index Point-to-Point with Participation Rate• S&P 500 Point-to-Point with Cap• S&P 500 Point-to-Point with Participation Rate• Fixed Rate
Strategy Terms	1-Year and 2-Year (All allocations must be made for the same strategy term length.)
Minimum Allocation Percentage	10%
Guaranteed Crediting Rate Feature	For the S&P 500 Dynamic Intraday TCA, DB Foresight X-Asset 10 and Nasdaq-100 Volatility Control 7% indices, the crediting rates at the time of the annuity issue date will be guaranteed* for the duration of the Surrender Charge Period.
Free Look	Up to 30 days or longer as required by individual state laws.
Index Strategy Reallocation	You may freely reallocate into any available index crediting strategy at the completion of the initial strategy term.
Withdrawals	After the first contract year, you may make multiple, free withdrawals up to 10% of the contract value. Any amount withdrawn during a contract year that exceeds the free withdrawal amount will be subject to a surrender charge and MVA. A 10% IRS penalty may apply to withdrawals prior to age 59 1/2. The free withdrawal amount is reduced by any withdrawals taken since the last contract anniversary. If the contract value drops below \$5,000 due to withdrawals, the contract will be automatically be surrendered and subject to surrender charges and MVA.
Minimum Withdrawal Amount	\$500.00

*Index Crediting Options: provided that Axonic Insurance continues to offer the S&P 500 Dynamic Intraday TCA, DB Foresight X-Asset 10 and Nasdaq-100 Volatility Control 7% indices.

Surrender Charges

If you request a withdrawal during the first year of your contract, or exceed the 10% penalty-free withdrawal amount after your first contract anniversary, or surrender your contract altogether, you'll be subject to a withdrawal charge and MVA. Each Surrender Charge Period has its own withdrawal charge schedule, which decreases over time.

	Policy Year 1	Policy Year 2	Policy Year 3	Policy Year 4	Policy Year 5	Policy Year 6	Policy Year 7	Policy Year 8	Policy Year 9	Policy Year 10
5-Year FIA	9.00%	8.00%	7.00%	6.00%	5.00%					
7-Year FIA	9.00%	8.00%	7.00%	6.00%	5.00%	4.00%	3.00%			
10-Year FIA	9.30%	8.40%	7.50%	6.60%	5.70%	4.70%	3.80%	2.80%	1.90%	0.90%

Premium Bonus Vesting Schedule

	At Issuance	Policy Year 1	Policy Year 2	Policy Year 3	Policy Year 4	Policy Year 5	Policy Year 6	Policy Year 7	Policy Year 8	Policy Year 9	Policy Year 10
5-Year FIA	0.0%	10.0%	20.0%	30.0%	40.0%	100.0%					
7-Year FIA	0.0%	10.0%	20.0%	30.0%	40.0%	50.0%	60.0%	100.0%			
10-Year FIA	0.0%	10.0%	20.0%	30.0%	40.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%

* The above Vesting Schedule is applicable to Contracts issued in AL, AZ, FL, GA, IA, KS, MI, ND, OK, SC, and SD.

	At Issuance	Policy Year 1	Policy Year 2	Policy Year 3	Policy Year 4	Policy Year 5	Policy Year 6	Policy Year 7	Policy Year 8	Policy Year 9	Policy Year 10
5-Year FIA	10.0%	20.0%	30.0%	40.0%	50.0%	100.0%					
7-Year FIA	10.0%	20.0%	30.0%	40.0%	50.0%	60.0%	70.0%	100.0%			
10-Year FIA	10.0%	20.0%	30.0%	40.0%	50.0%	60.0%	70.0%	80.0%	90.0%	95.0%	100.0%

* The above Vesting Schedule is applicable to Contracts issued in AK, AR, CO, DC, DE, HI, ID, IL, IN, KY, LA, MA, MD, ME, MO, MS, MT, NE, NV, NH, NM, OH, OR, PA, TN, TX, UT, VT, VA, WA, WV, and WY.

Renewal Rate Setting

Upon reaching the end of the Surrender Charge Period, the crediting rate will be reviewed and may change based on current market conditions.

Required Minimum Distributions (RMDs)

In year two of the contract, you may make multiple withdrawals of an amount (minimum withdrawal amount is \$500.00) up to the remaining annual free withdrawal amount available as of the date of the withdrawal without incurring a surrender charge or Market Value Adjustment.

Market Value Adjustment (MVA)

The MVA is designed to reflect the changes in interest rates or market conditions throughout the duration of your contract. The MVA may be positive or negative. MVA applies to all withdrawals and surrenders, except for free withdrawals. MVA does not apply upon death of the contract's owner.

Death Benefit

This annuity has an accelerated Death Benefit Premium Bonus vesting schedule after the first Contract year. To determine the Death Benefit value in the first year, the calculation will be based on the then current Contract Value, which excludes any unvested portion of the Premium Bonus. After the first Contract Anniversary, the Death Benefit value is equal to the current Contract Value plus any unvested bonus amount.

If the owner of the contract dies before the annuitization of payments have begun, the contract value will be paid to the beneficiary in a lump sum payment. If the owner dies after the payments have begun, the remaining payments, if any, will be made to the beneficiary based on the payout option chosen.

Riders

Nursing Home Confinement Rider

We will waive the surrender charges and the Market Value Adjustment will not apply, subject to the free withdrawal provisions, if the contract owner is: (1) confined to an eligible nursing home for a period of at least 90 consecutive days prior to becoming eligible for this benefit, and if the owner was not confined to an eligible nursing home during the first contract year; and, (2) if there is no amount available for free withdrawal under the free withdrawal provision; and, (3) if you have been the owner continuously since the contract date; and (4) you were less than 80 years old on the contract date. Proof of confinement must be provided and must be accompanied by a written statement. Any written request for a withdrawal under this provision must be given to Axonic Insurance within 90 days of the last day of confinement in an eligible nursing home*** or earlier, except in the absence of legal incapacity, for which it must be provided as soon as reasonably possible.

Terminal Illness Rider

If you become terminally ill, which shall mean, if any medical conditions which a physician certifies has reduced your expected life span to 12 months or less, you may request by written notice to make a full surrender or partial withdrawals (\$1,000 minimum) and Axonic Insurance will waive the surrender charges and the Market Value Adjustment will not apply in accordance with the conditions set out in this rider, if (1) you have been the owner continuously since the contract date and (2) you were less than 80 years old on the contract date.

Premium Bonus Rider

At the time of issuance, a Premium Bonus is credited to your Account Value, providing immediate access to additional funds to allocate into the various crediting strategies. The Premium Bonus is calculated as a percentage of the initial premium and becomes a permanent component of the annuity's Accumulation Value.

All Premium Bonuses are subject to a Vesting Schedule, under which the Contract Value and the Cash Surrender Value increase annually as the bonus amount vests over time.

Please refer to the Trailhead FIA Plus Rate Sheet for Premium Bonus amounts.

***Eligible nursing home: a public or private residential facility providing a high level of long-term personal or nursing care for persons (such as the aged or the chronically ill) who are unable to care for themselves properly.

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

For questions, please contact our

Sales Desk

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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

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.

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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

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Contract Issued by:
AmFirst Insurance Company

Designed and Powered by Axonic Insurance

Product Spec Sheet

Product Availability	AL, AK, AZ, AR, CA, CO, DE, DC, FL, GA, HI, ID, IL, IN, IA, KS, KY, LA, ME, MD, MA, MI, MS, MO, MT, NE, NV, NH, NM, ND, OH, OK, OR, PA, SC, SD, TN, TX, UT, VT, VA, WA, WV, WY
Product Type	Single Premium Deferred Annuity with Market Value Adjustment (MVA)*.
Surrender Charge Period	5-, 7-, 10-Years
Issue Ages	Up to age 89 and 364 days.
Funding Options	Non-Qualified, IRA, Roth IRA, 401k, SEP IRA
Ownership Requirements	Individual, Joint (Joint Owner must be a spouse), Trust
Minimum/Maximum Premium	Minimum \$20,000 / Maximum \$1,000,000 (may be exceeded with company approval).
Index and Crediting Options	<ul style="list-style-type: none">• S&P 500 Dynamic Intraday TCA Index Point-to-Point with Participation Rate• DB Foresight X-Asset 10 Index Point-to-Point with Participation Rate• Nasdaq-100 Volatility Control 7% Index Point-to-Point with Participation Rate• Nasdaq-100 Bitcoin Trends 15% Index Point-to-Point with Participation Rate• S&P 500 Point-to-Point with Cap• S&P 500 Point-to-Point with Participation Rate• Fixed Rate
Strategy Terms	1-Year and 2-Year (All allocations must be made for the same strategy term length.)
Minimum Allocation Percentage	10%
Guaranteed Crediting Rate Feature	For the S&P 500 Dynamic Intraday TCA, DB Foresight X-Asset 10 and Nasdaq-100 Volatility Control 7% indices, the crediting rates at the time of the annuity issue date will be guaranteed** for the duration of the Surrender Charge Period.
Free Look	Up to 30 days or longer as required by individual state laws.
Index Strategy Reallocation	You may freely reallocate into any available index crediting strategy at the completion of the initial strategy term.

*For California residents, please refer to the Market Value Adjustment Rider in the annuity contract for additional details.

**Index Crediting Options: provided that Axonic Insurance continues to offer the S&P 500 Dynamic Intraday TCA, DB Foresight X-Asset 10 and Nasdaq-100 Volatility Control 7% indices.

Withdrawals

After the first contract year, you may make multiple, free withdrawals up to 10% of the contract value. Any amount withdrawn during a contract year that exceeds the free withdrawal amount will be subject to a surrender charge and MVA. A 10% IRS penalty may apply to withdrawals prior to age 59 1/2. The free withdrawal amount is reduced by any withdrawals taken since the last contract anniversary. If the contract value drops below \$5,000 due to withdrawals, the contract will be automatically be surrendered and subject to surrender charges and MVA.

Minimum Withdrawal Amount

\$500.00

Surrender Charges

If you request a withdrawal during the first year of your contract, or exceed the 10% penalty-free withdrawal amount after your first contract anniversary, or surrender your contract altogether, you'll be subject to a withdrawal charge and MVA. Each Surrender Charge Period has its own withdrawal charge schedule, which decreases over time.

	Policy Year 1	Policy Year 2	Policy Year 3	Policy Year 4	Policy Year 5	Policy Year 6	Policy Year 7	Policy Year 8	Policy Year 9	Policy Year 10
5-Year FIA	9.00%	8.00%	7.00%	6.00%	5.00%					
7-Year FIA	9.00%	8.00%	7.00%	6.00%	5.00%	4.00%	3.00%			
10-Year FIA	9.30%	8.40%	7.50%	6.60%	5.70%	4.70%	3.80%	2.80%	1.90%	0.90%

California Surrender Charges

The following surrender charges are applicable to all withdrawals exceeding the free withdrawal amount:

	Policy Year 1	Policy Year 2	Policy Year 3	Policy Year 4	Policy Year 5	Policy Year 6	Policy Year 7	Policy Year 8	Policy Year 9	Policy Year 10
5-Year FIA	8.30%	7.40%	6.50%	5.60%	4.70%					
7-Year FIA	8.30%	7.40%	6.50%	5.60%	4.70%	3.75%	2.85%			
10-Year FIA	8.30%	7.40%	6.50%	5.60%	4.70%	3.75%	2.85%	1.90%	0.95%	0.00%

Renewal Rate Setting

Upon reaching the end of the Surrender Charge Period, the crediting rate will be reviewed and may change based on current market conditions.

Required Minimum Distributions (RMDs)

In year two of the contract, you may make multiple withdrawals of an amount (minimum withdrawal amount is \$500.00) up to the remaining annual free withdrawal amount available as of the date of the withdrawal without incurring a surrender charge or Market Value Adjustment.

Market Value Adjustment (MVA)

The MVA is designed to reflect the changes in interest rates or market conditions throughout the duration of your contract. The MVA may be positive or negative. MVA applies to all withdrawals and surrenders, except for free withdrawals. MVA does not apply upon death of the contract's owner.

Death Benefit

If the owner of the contract dies before the annuitization of payments have begun, the contract value will be paid to the beneficiary in a lump sum payment. If the owner dies after the payments have begun, the remaining payments, if any, will be made to the beneficiary based on the payout option chosen.

Riders

Nursing Home Confinement Rider

We will waive the surrender charges and the Market Value Adjustment will not apply, subject to the free withdrawal provisions, if the contract owner is: (1) confined to an eligible nursing home for a period of at least 90 consecutive days prior to becoming eligible for this benefit, and if the owner was not confined to an eligible nursing home during the first contract year; and, (2) if there is no amount available for free withdrawal under the free withdrawal provision; and, (3) if you have been the owner continuously since the contract date; and (4) you were less than 80 years old on the contract date. Proof of confinement must be provided and must be accompanied by a written statement. Any written request for a withdrawal under this provision must be given to Axonic Insurance within 90 days of the last day of confinement in an eligible nursing home*** or earlier, except in the absence of legal incapacity, for which it must be provided as soon as reasonably possible.

Nursing Home Confinement Rider not available in the state of California.

Terminal Illness Rider

If you become terminally ill, which shall mean, if any medical conditions which a physician certifies has reduced your expected life span to 12 months or less, you may request by written notice to make a full surrender or partial withdrawals (\$1,000 minimum) and Axonic Insurance will waive the surrender charges and the Market Value Adjustment will not apply in accordance with the conditions set out in this rider, if (1) you have been the owner continuously since the contract date and (2) you were less than 80 years old on the contract date.

Terminal Illness Rider not available in the state of California.

Interest Boost Rider

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).

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

For Contracts issued in California, the Interest Boost Rider is only available on the 1-year Strategy Term.

***Eligible nursing home: a public or private residential facility providing a high level of long-term personal or nursing care for persons (such as the aged or the chronically ill) who are unable to care for themselves properly.

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



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, ICC23 AmFirst FIA MVA Rider, AmFirst FIA MVA Rider, AmFirst FIA MVA Rider-FL, AmFirst FIA MVA Rider-CA, ICC24 AMF TI Rider, AMF TI Rider, AMF TI Rider-FL, ICC24 AMF NH Rider, AMF NH Rider, AMF NH Rider-FL, 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.

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

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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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