Waypoint MYGA

Multi-Year Guaranteed Annuity

Contract Issued by:
AmFirst Insurance Company

Designed and Powered by Axonic Insurance

Rate Sheet

MYGA Rates Effective as of 9/10/26

	2-Year MYGA	3-Year MYGA	5-Year MYGA	7-Year MYGA	10-Year MYGA
Low Band $20,000-$99,999	4.75%	5.30%	5.65%	5.30%	5.25%
High Band $100,000+	5.10%	5.65%	6.00%	5.65%	5.60%

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

Waypoint MYGA Policy Form Series ICC23 AmFirst MYGA, related Rider Series ICC23 AmFirst MYGA, ICC24 AMF, and applicable state variations.

Annuities are designed for long-term accumulation of money; surrender charges, adjustments and 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 material 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.

AmFirst Insurance Company currently holds a Financial Strength Rating of A- (Excellent) from AM Best, indicating the company has an excellent ability to meet its ongoing insurance obligations. The A- rating is within the second highest of AM Best's seven rating categories and is the fourth-highest rating out of 13 possible ratings in the AM Best Financial Strength Rating scale, which has been held since May 2016.

AmFirst Insurance Company currently holds a Long-term Issuer Credit rating of A- from AM Best which indicates AmFirst has an excellent ability to meet its ongoing senior financial obligations. The A- rating places AmFirst in the third highest tier of 9 tiers in the AM Best rating system, which has been held since May 2016.

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.

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.

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.I., 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

Trailhead FIA

Fixed Indexed Annuity + Interest Boost Rider

Contract Issued by:
AmFirst Insurance Company
Designed and Powered by Axonic Insurance

Rate Sheet

FIA Rates Effective as of 4/27/26

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
S&P 500 Dynamic Intraday TCA Index Point-to-Point with Participation Rate	**75.00%**	**110.00%**	**75.00%**	**110.00%**	**75.00%**	**110.00%**
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%
Nasdaq-100 Bitcoin Trends 15% Index Point-to-Point with Participation Rate	**70.00%**	**100.00%**	**70.00%**	**100.00%**	**70.00%**	**100.00%**
Interest Boost Percentage	110.0%	105.0%	115.0%	107.5%	120.0%	110.0%
S&P 500 Point-to-Point with Cap	**10.25%**	**21.50%**	**10.25%**	**21.50%**	**10.25%**	**21.50%**
Interest Boost Percentage	110.0%	105.0%	115.0%	107.5%	120.0%	110.0%
S&P 500 Point-to-Point with Participation Rate	**60.00%**	**75.00%**	**60.00%**	**75.00%**	**60.00%**	**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.

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

Trailhead **FIA**

Fixed Indexed Annuity + Interest Boost Rider

Contract Issued by:
AmFirst Insurance Company
Designed and Powered by Axonic Insurance

Rate Sheet

FIA Rates Effective as of 4/27/26

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
S&P 500 Dynamic Intraday TCA Index Point-to-Point with Participation Rate	**62.00%**	**98.00%**	**62.00%**	**98.00%**	**62.00%**	**98.00%**
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%
Nasdaq-100 Bitcoin Trends 15% Index Point-to-Point with Participation Rate	**65.00%**	**95.00%**	**65.00%**	**95.00%**	**65.00%**	**95.00%**
Interest Boost Percentage	110.0%	105.0%	115.0%	107.5%	120.0%	110.0%
S&P 500 Point-to-Point with Cap	**9.25%**	**19.50%**	**9.25%**	**19.50%**	**9.25%**	**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	**48.00%**	**60.00%**	**48.00%**	**60.00%**	**48.00%**	**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.

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

Trailhead FIA

Fixed Indexed Annuity + 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

AM BEST A- Excellent

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.

Trailhead FIA **PLUS**

Fixed Indexed Annuity + Premium Bonus Rider

Rate Sheet

FIA Rates Effective as of 6/11/26

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
S&P 500 Dynamic Intraday TCA Index Point-to-Point with Participation Rate	43.00%	55.00%	43.00%	55.00%	43.00%	55.00%
DB Foresight X-Asset 10 Index Point-to-Point with Participation Rate	55.00%	68.00%	55.00%	68.00%	55.00%	68.00%
Nasdaq-100 Volatility Control 7% Index Point-to-Point with Participation Rate	64.00%	77.00%	64.00%	77.00%	64.00%	77.00%
Nasdaq-100 Bitcoin Trends 15% Index Point-to-Point with Participation Rate	38.00%	51.00%	38.00%	51.00%	38.00%	51.00%
S&P 500 Point-to-Point with Cap	6.00%	8.75%	6.00%	8.75%	6.00%	8.75%
S&P 500 Point-to-Point with Participation Rate	35.00%	45.00%	35.00%	45.00%	35.00%	45.00%
Fixed Rate	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%

Rates are guaranteed for duration of initial Surrender Charge Period.

Premium Bonus
(No Fee)

5-Year FIA	**10%**
7-Year FIA	**13%**
10-Year FIA	**20%**

Enhanced Premium Bonus
(Annual Fee of 0.95%)

5-Year FIA	**13%**
7-Year FIA	**18%**
10-Year FIA	**26%**

Trailhead FIA **PLUS**

Fixed Indexed Annuity + Premium Bonus Rider

Rate Sheet

FIA Rates Effective as of 6/11/26

Contract Issued by:
AmFirst Insurance Company
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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	34.00%	43.00%	34.00%	43.00%	34.00%	43.00%
DB Foresight X-Asset 10 Index Point-to-Point with Participation Rate	42.00%	64.00%	42.00%	64.00%	42.00%	64.00%
Nasdaq-100 Volatility Control 7% Index Point-to-Point with Participation Rate	51.00%	72.00%	51.00%	72.00%	51.00%	72.00%
Nasdaq-100 Bitcoin Trends 15% Index Point-to-Point with Participation Rate	34.00%	47.00%	34.00%	47.00%	34.00%	47.00%
S&P 500 Point-to-Point with Cap	5.50%	8.50%	5.50%	8.50%	5.50%	8.50%
S&P 500 Point-to-Point with Participation Rate	30.00%	35.00%	30.00%	35.00%	30.00%	35.00%
Fixed Rate	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%

Rates are guaranteed for duration of initial Surrender Charge Period.

Premium Bonus (No Fee)	
5-Year FIA	**10%**
7-Year FIA	**13%**
10-Year FIA	**20%**

Enhanced Premium Bonus (Annual Fee of 0.95%)	
5-Year FIA	**13%**
7-Year FIA	**18%**
10-Year FIA	**26%**

Trailhead FIA **PLUS**

Fixed Indexed Annuity + Premium Bonus Rider

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

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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

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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.

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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.