AXONIC INSURANCE

Waypoint MYGA

Contract Issued by AmFirst Insurance Company

Designed and Powered by Axonic Insurance

Rate Sheet

Multi-Year Guaranteed Annuity Rates

Effective as of **11/12/26**

	2-Year MYGA	3-Year MYGA	5-Year MYGA	7-Year MYGA	10-Year MYGA
Low Band $20,000-$99,999	4.80%	5.50%	5.95%	5.30%	5.25%
High Band $100,000+	5.15%	5.85%	6.30%	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 #60250), 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

AXIONIC INSURANCE

Trailhead FIA

Fixed Indexed Annuity + Interest Boost Rider

Designed and Powered by Axonic Insurance

Contract Issued by AmFirst Insurance Company

Rate Sheet

FIA Rates Effective as of 10/6/26

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
Point-to-Point with Participation Rate						
S&P 500 Dynamic Intraday TCA Index	80.00%	115.00%	80.00%	115.00%	80.00%	115.00%
DB Foresight X-Asset 10 Index	92.00%	139.00%	92.00%	139.00%	92.00%	139.00%
Nasdaq-100 Volatility Control 7% Index	106.00%	164.00%	106.00%	164.00%	106.00%	164.00%
Nasdaq-100 Bitcoin Trends 15% Index	70.00%	100.00%	70.00%	100.00%	70.00%	100.00%
S&P 500	60.00%	75.00%	60.00%	75.00%	60.00%	75.00%
Point-to-Point with Cap						
S&P 500	10.75%	21.50%	10.75%	21.50%	10.75%	21.50%
Societe Generale US Equity Peak Index	13.00%	25.00%	13.00%	25.00%	13.00%	25.00%
Fixed Interest Rate						
Fixed	5.05%	5.05%	5.05%	5.05%	5.05%	5.05%

Rates are guaranteed for duration of Surrender Charge Period.

Interest Boost Rider 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
Interest Boost Percentages	110.0%	105.0%	115.0%	107.5%	120.0%	110.0%

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).

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

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Contract Issued by AmFirst Insurance Company

Rate Sheet

FIA Rates Effective as of 10/6/26

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
Point-to-Point with Participation Rate						
S&P 500 Dynamic Intraday TCA Index	67.00%	103.00%	67.00%	103.00%	67.00%	103.00%
DB Foresight X-Asset 10 Index	83.00%	125.00%	83.00%	125.00%	83.00%	125.00%
Nasdaq-100 Volatility Control 7% Index	98.00%	151.00%	98.00%	151.00%	98.00%	151.00%
Nasdaq-100 Bitcoin Trends 15% Index	65.00%	95.00%	65.00%	95.00%	65.00%	95.00%
S&P 500	48.00%	60.00%	48.00%	60.00%	48.00%	60.00%
Point-to-Point with Cap						
S&P 500	9.25%	19.50%	9.25%	19.50%	9.25%	19.50%
Societe Generale US Equity Peak Index	12.00%	22.00%	12.00%	22.00%	12.00%	22.00%
Fixed Interest Rate						
Fixed	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%

Rates are guaranteed for duration of Surrender Charge Period.

Interest Boost Rider 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
Interest Boost Percentages	110.00%	105.00%	115.00%	107.50%	120.00%	110.00%

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).

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

Trailhead FIA PLUS
Fixed Indexed Annuity + Premium Bonus Rider

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FIA Rates Effective as of 10/6/26

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
Point-to-Point with Participation Rate						
S&P 500 Dynamic Intraday TCA Index	43.00%	55.00%	43.00%	55.00%	43.00%	55.00%
DB Foresight X-Asset 10 Index	55.00%	68.00%	55.00%	68.00%	55.00%	68.00%
Nasdaq-100 Volatility Control 7% Index	64.00%	77.00%	64.00%	77.00%	64.00%	77.00%
Nasdaq-100 Bitcoin Trends 15% Index	38.00%	51.00%	38.00%	51.00%	38.00%	51.00%
S&P 500	35.00%	45.00%	35.00%	45.00%	35.00%	45.00%
Point-to-Point with Cap						
S&P 500	6.00%	8.75%	6.00%	8.75%	6.00%	8.75%
Societe Generale US Equity Peak Index	7.00%	18.00%	7.00%	18.00%	7.00%	18.00%
Fixed Interest Rate						
Fixed	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%

Rates are guaranteed for duration of Surrender Charge Period.

Premium Bonus Rider High Band ($100,000+)	Premium Bonus (No Fee)	Enhanced Premium Bonus (Annual Fee of 0.80%)
5-Year FIA	10%	13%
7-Year FIA	13%	18%
10-Year FIA	20%	26%

Trailhead FIA PLUS
Fixed Indexed Annuity + Premium Bonus Rider

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Contract Issued by AmFirst Insurance Company

Rate Sheet

FIA Rates Effective as of 10/6/26

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
Point-to-Point with Participation Rate						
S&P 500 Dynamic Intraday TCA Index	34.00%	43.00%	34.00%	43.00%	34.00%	43.00%
DB Foresight X-Asset 10 Index	42.00%	64.00%	42.00%	64.00%	42.00%	64.00%
Nasdaq-100 Volatility Control 7% Index	51.00%	72.00%	51.00%	72.00%	51.00%	72.00%
Nasdaq-100 Bitcoin Trends 15% Index	34.00%	47.00%	34.00%	47.00%	34.00%	47.00%
S&P 500	30.00%	35.00%	30.00%	35.00%	30.00%	35.00%
Point-to-Point with Cap						
S&P 500	5.50%	8.50%	5.50%	8.50%	5.50%	8.50%
Societe Generale US Equity Peak Index	6.50%	16.00%	6.50%	16.00%	6.50%	16.00%
Fixed Interest Rate						
Fixed	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%

Rates are guaranteed for duration of Surrender Charge Period.

Premium Bonus Rider Low Band ($20,000-$99,999)	Premium Bonus (No Fee)	Enhanced Premium Bonus (Annual Fee of 0.80%)
5-Year FIA	10%	13%
7-Year FIA	13%	18%
10-Year FIA	20%	26%

AXIONIC INSURANCE

Trailhead FIA Income

Fixed Indexed Annuity + Guaranteed Lifetime Withdrawal Benefit Rider

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10-Year FIA Contract Rates | Effective as of 10/12/26

	Low Band ($20,000-$99,999)		High Band ($100,000+)	
	Initial Strategy Term		Initial Strategy Term	
	1-Year	2-Year	1-Year	2-Year
Point-to-Point with Participation Rate				
S&P 500 Dynamic Intraday TCA Index	28.00%	56.00%	32.00%	60.00%
DB Foresight X-Asset 10 Index	40.00%	75.00%	44.00%	80.00%
Nasdaq-100 Volatility Control 7% Index	49.00%	85.00%	53.00%	90.00%
Nasdaq-100 Bitcoin Trends 15% Index	27.00%	50.00%	30.00%	53.00%
S&P 500	25.00%	32.00%	28.00%	35.00%
Point-to-Point with Cap				
S&P 500	3.50%	8.00%	4.00%	8.50%
Societe Generale US Equity Peak Index	3.75%	8.50%	4.25%	9.00%
Fixed Interest Rate				
Fixed	2.50%	2.50%	2.75%	2.75%

Rates are guaranteed for duration of Surrender Charge Period.

Guaranteed Lifetime Withdrawal Benefit Rider

Annual Roll-Up Rate*	**10.00%**
Upfront Income Base Bonus	**25.00%**
10-Year Deferral Bonus	**25.00%**
Annual Rider Fee	**0.95%**

Discover additional resources to support your experience with the Trailhead FIA Income at www.axonicinsurance.com/**trailheadincome**