

# Rate Sheet

MYGA Rates Effective as of **11/12/25**

|                                      | 2-Year MYGA | 3-Year MYGA | 5-Year MYGA | 7-Year MYGA | 10-Year MYGA |
|--------------------------------------|-------------|-------------|-------------|-------------|--------------|
| <b>Low Band</b><br>\$20,000-\$99,999 | 4.70%       | 5.15%       | 5.30%       | 5.20%       | 5.20%        |
| <b>High Band</b><br>\$100,000+       | 5.00%       | 5.55%       | 5.80%       | 5.50%       | 5.50%        |

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

For questions, please contact our

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