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 2/23/26

	2-Year MYGA	3-Year MYGA	5-Year MYGA	7-Year MYGA	10-Year MYGA
Low Band $20,000-$99,999	4.70%	5.10%	5.30%	5.20%	5.20%
High Band $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**

AM BEST A- Excellent

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

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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 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
S&P 500 Dynamic Intraday TCA Index Point-to-Point with Participation Rate	**80.00%**	**115.00%**	**80.00%**	**115.00%**	**80.00%**	**115.00%**
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	**10.50%**	**21.50%**	**10.50%**	**21.50%**	**10.50%**	**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	**63.00%**	**75.00%**	**63.00%**	**75.00%**	**63.00%**	**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:
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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
S&P 500 Dynamic Intraday TCA Index Point-to-Point with Participation Rate	**67.00%**	**103.00%**	**67.00%**	**103.00%**	**67.00%**	**103.00%**
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	**9.50%**	**19.50%**	**9.50%**	**19.50%**	**9.50%**	**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	**51.00%**	**60.00%**	**51.00%**	**60.00%**	**51.00%**	**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

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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.

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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.

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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.

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