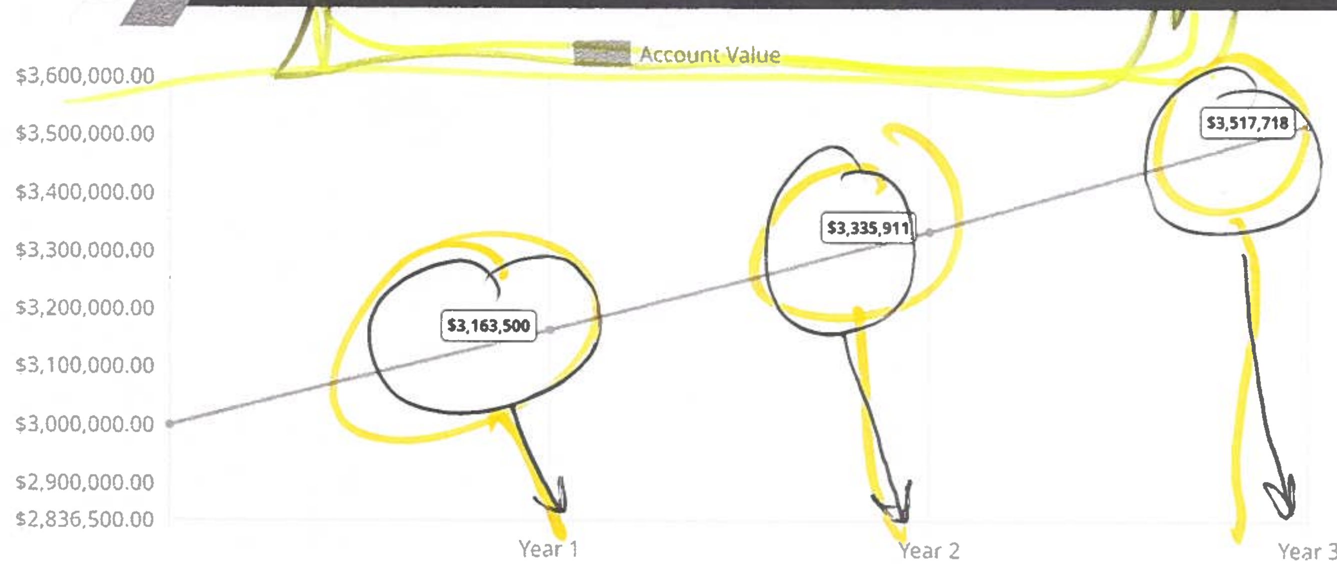
Contract issued by:
AmFirst Insurance Company

Products are marketed and serviced by Axonic Insurance Services LLC, a licensed insurance producer.

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

Product: **Waypoint MYGA**
Premium Amount: **$3,000,000.00**
Issue State: **TX**
Surrender Period: **3 Years**
Client Name: **Lower Gallinas Land Grant**
Agent Name: **Debbie Andrews**
License Number:
Firm Name:
Date Prepared: **04/16/2026**

Axonic Insurance Services
MYGA ILLUSTRATION



Contract Year	Start of Year Contract Value	Fixed Rate (%)	Amount Credited to Contract Value	End Of Year Contract Value*	Available Free Withdrawal Amount**	Surrender Charge (%)	End of Year Cash Surrender Value Before MVA***
1	$3,000,000.00	5.45 %	$163,500.00	$3,163,500.00	$0.00	9 %	$2,878,785.00
2	$3,163,500.00	5.45 %	$172,410.75	$3,335,910.75	$316,350.00	8 %	$3,069,037.89
3	$3,335,910.75	5.45 %	$181,807.14	$3,517,717.89	$333,591.08	7 %	$3,271,477.63

***End of Year Contract Value:** The amount you have at the end of each year if you leave your money in the Contract for the duration of the Guarantee Period.

****Available Free Withdrawal Amount:** After the first Contract Year, you may make multiple withdrawals of an amount up to the remaining annual Free Withdrawal amount available as of the date of the withdrawal without incurring a Surrender Charge. The Free Withdrawal amount is reduced by any withdrawals taken since the last Contract Anniversary.

*****End of Year Cash Surrender Value Before MVA:** The amount available at the end of each year if you Surrender the Contract (after deduction of any Surrender Charge) but before the application of any Market Value Adjustment ("MVA"). The Cash Surrender Value includes Surrender Charges, which are applied to the Contract Value according to the Contract Schedule Pages. If the contract is held until the end of the Guarantee Period, no Surrender Charges and/or MVA are applied, and You will receive the full End of Year Contract Value.

This is a hypothetical illustration and not a contract.

The Death Benefit, is the amount we will pay upon the death of the owner or the Annuitant, as applicable. The Death Benefit will be the greater of (i) the Contract Value (without any Surrender Charge or Market Value Adjustment); or (ii) the Minimum Surrender Value as described under the Surrender and Withdrawal Provisions.

Current interest crediting rates are declared by the insurance company, AmFirst Insurance Company. Interest rates are shown as annual rates and credited to your account daily, which are the rates that result after interest has compounded daily for a full year. Because of compounding, any withdrawals will reduce the actual interest rate realized at the end of the Contract year.

The Initial Interest Rate shown is guaranteed for the duration of the Initial Interest Guaranteed period and will never be less than the Minimum Guaranteed Interest Rate. The Minimum Guaranteed Interest Rate Shown is guaranteed for the duration of the Contract. After the Initial Interest Guarantee Period expires, the Interest Rate payable on the Contract Value will be based on the rate we declare for any subsequent Guarantee Period.

After the first Contract Year, you may make multiple withdrawals of an amount up to the remaining annual Free Withdrawal amount available as of the date of the withdrawal without incurring a Surrender Charge. Any amount withdrawn during a Contract Year that exceed the Free Withdrawal amount will be subject to a Surrender Charge. The Free Withdrawal amount is reduced by any withdrawals taken since the last Contract Anniversary.

The amount available for Free Withdrawal is not cumulative. Any amount eligible for Free Withdrawal in the Contract Year that is not taken may not be carried over to the next Contract Year nor will it be available to be taken free of the Surrender Charge in a later Contract Year.

Withdrawals will reduce both the Annuity Account Value and the Cash Surrender Value. Each Guaranteed Period will have a corresponding Surrender Charge Period. Surrender Charges are shown on the Schedule Page.

Note: Surrender charges and other product features may vary by state.

This illustration should not be considered a guarantee or estimate of amounts to be paid. Illustrated Values are based on the company's current Interest Crediting Rates and current annuity rates continuing unchanged. Please refer to the Disclosure Documents and Annuity Buyer's Guide for more detailed information.

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.

AmFirst Insurance Company operates as AmFirst Life Insurance Company in California.