

Contract Issued by:

AmFirst Insurance Company

Designed and Powered by Axonic Insurance

Product Spec Sheet

Product Availability	AL, AK, AZ, AR, CO, DE, DC, FL, GA, HI, ID, IL, IN, IA, KS, KY, LA, ME, MD, MA, MI, MS, MO, MT, NE, NV, NH, NM, ND, OH, OK, OR, PA, SC, SD, TN, TX, UT, VT, VA, WA, WV, WY
Product Type	Single Premium Deferred Annuity with Market Value Adjustment (MVA).
Surrender Charge Period	5-, 7-, 10-Years
Issue Ages	Up to age 89 and 364 days.
Funding Options	Non-Qualified, IRA, Roth IRA, 401k, SEP IRA
Ownership Requirements	Individual, Joint (Joint Owner must be a spouse), Trust
Minimum/Maximum Premium	Minimum \$20,000 / Maximum \$1,000,000 (may be exceeded with company approval).
Index and Crediting Options	<ul style="list-style-type: none">• S&P 500 Dynamic Intraday TCA Index Point-to-Point with Participation Rate• DB Foresight X-Asset 10 Index Point-to-Point with Participation Rate• Nasdaq-100 Volatility Control 7% Index Point-to-Point with Participation Rate• S&P 500 Point-to-Point with Cap• S&P 500 Point-to-Point with Participation Rate• Fixed Rate
Strategy Terms	1-Year and 2-Year (All allocations must be made for the same strategy term length.)
Minimum Allocation Percentage	10%
Guaranteed Crediting Rate Feature	For the S&P 500 Dynamic Intraday TCA, DB Foresight X-Asset 10 and Nasdaq-100 Volatility Control 7% indices, the crediting rates at the time of the annuity issue date will be guaranteed* for the duration of the Surrender Charge Period.
Free Look	Up to 30 days or longer as required by individual state laws.
Index Strategy Reallocation	You may freely reallocate into any available index crediting strategy at the completion of the initial strategy term.
Withdrawals	After the first contract year, you may make multiple, free withdrawals up to 10% of the contract value. Any amount withdrawn during a contract year that exceeds the free withdrawal amount will be subject to a surrender charge and MVA. A 10% IRS penalty may apply to withdrawals prior to age 59 1/2. The free withdrawal amount is reduced by any withdrawals taken since the last contract anniversary. If the contract value drops below \$5,000 due to withdrawals, the contract will be automatically be surrendered and subject to surrender charges and MVA.
Minimum Withdrawal Amount	\$500.00

*Index Crediting Options: provided that Axonic Insurance continues to offer the S&P 500 Dynamic Intraday TCA, DB Foresight X-Asset 10 and Nasdaq-100 Volatility Control 7% indices.

Surrender Charges

If you request a withdrawal during the first year of your contract, or exceed the 10% penalty-free withdrawal amount after your first contract anniversary, or surrender your contract altogether, you'll be subject to a withdrawal charge and MVA. Each Surrender Charge Period has its own withdrawal charge schedule, which decreases over time.

	Policy Year 1	Policy Year 2	Policy Year 3	Policy Year 4	Policy Year 5	Policy Year 6	Policy Year 7	Policy Year 8	Policy Year 9	Policy Year 10
5-Year FIA	9.00%	8.00%	7.00%	6.00%	5.00%					
7-Year FIA	9.00%	8.00%	7.00%	6.00%	5.00%	4.00%	3.00%			
10-Year FIA	9.30%	8.40%	7.50%	6.60%	5.70%	4.70%	3.80%	2.80%	1.90%	0.90%

Premium Bonus Vesting Schedule

	At Issuance	Policy Year 1	Policy Year 2	Policy Year 3	Policy Year 4	Policy Year 5	Policy Year 6	Policy Year 7	Policy Year 8	Policy Year 9	Policy Year 10
5-Year FIA	0.0%	10.0%	20.0%	30.0%	40.0%	100.0%					
7-Year FIA	0.0%	10.0%	20.0%	30.0%	40.0%	50.0%	60.0%	100.0%			
10-Year FIA	0.0%	10.0%	20.0%	30.0%	40.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%

* The above Vesting Schedule is applicable to Contracts issued in AL, AZ, FL, GA, IA, KS, MI, ND, OK, SC, and SD.

	At Issuance	Policy Year 1	Policy Year 2	Policy Year 3	Policy Year 4	Policy Year 5	Policy Year 6	Policy Year 7	Policy Year 8	Policy Year 9	Policy Year 10
5-Year FIA	10.0%	20.0%	30.0%	40.0%	50.0%	100.0%					
7-Year FIA	10.0%	20.0%	30.0%	40.0%	50.0%	60.0%	70.0%	100.0%			
10-Year FIA	10.0%	20.0%	30.0%	40.0%	50.0%	60.0%	70.0%	80.0%	90.0%	95.0%	100.0%

* The above Vesting Schedule is applicable to Contracts issued in AK, AR, CO, DC, DE, HI, ID, IL, IN, KY, LA, MA, MD, ME, MO, MS, MT, NE, NV, NH, NM, OH, OR, PA, TN, TX, UT, VT, VA, WA, WV, and WY.

Renewal Rate Setting

Upon reaching the end of the Surrender Charge Period, the crediting rate will be reviewed and may change based on current market conditions.

Required Minimum Distributions (RMDs)

In year two of the contract, you may make multiple withdrawals of an amount (minimum withdrawal amount is \$500.00) up to the remaining annual free withdrawal amount available as of the date of the withdrawal without incurring a surrender charge or Market Value Adjustment.

Market Value Adjustment (MVA)

The MVA is designed to reflect the changes in interest rates or market conditions throughout the duration of your contract. The MVA may be positive or negative. MVA applies to all withdrawals and surrenders, except for free withdrawals. MVA does not apply upon death of the contract's owner.

Death Benefit

This annuity has an accelerated Death Benefit Premium Bonus vesting schedule after the first Contract year. To determine the Death Benefit value in the first year, the calculation will be based on the then current Contract Value, which excludes any unvested portion of the Premium Bonus. After the first Contract Anniversary, the Death Benefit value is equal to the current Contract Value plus any unvested bonus amount.

If the owner of the contract dies before the annuitization of payments have begun, the contract value will be paid to the beneficiary in a lump sum payment. If the owner dies after the payments have begun, the remaining payments, if any, will be made to the beneficiary based on the payout option chosen.

Riders

Nursing Home Confinement Rider

We will waive the surrender charges and the Market Value Adjustment will not apply, subject to the free withdrawal provisions, if the contract owner is: (1) confined to an eligible nursing home for a period of at least 90 consecutive days prior to becoming eligible for this benefit, and if the owner was not confined to an eligible nursing home during the first contract year; and, (2) if there is no amount available for free withdrawal under the free withdrawal provision; and, (3) if you have been the owner continuously since the contract date; and (4) you were less than 80 years old on the contract date. Proof of confinement must be provided and must be accompanied by a written statement. Any written request for a withdrawal under this provision must be given to Axonic Insurance within 90 days of the last day of confinement in an eligible nursing home*** or earlier, except in the absence of legal incapacity, for which it must be provided as soon as reasonably possible.

Terminal Illness Rider

If you become terminally ill, which shall mean, if any medical conditions which a physician certifies has reduced your expected life span to 12 months or less, you may request by written notice to make a full surrender or partial withdrawals (\$1,000 minimum) and Axonic Insurance will waive the surrender charges and the Market Value Adjustment will not apply in accordance with the conditions set out in this rider, if (1) you have been the owner continuously since the contract date and (2) you were less than 80 years old on the contract date.

Premium Bonus Rider

At the time of issuance, a Premium Bonus is credited to your Account Value, providing immediate access to additional funds to allocate into the various crediting strategies. The Premium Bonus is calculated as a percentage of the initial premium and becomes a permanent component of the annuity's Accumulation Value.

All Premium Bonuses are subject to a Vesting Schedule, under which the Contract Value and the Cash Surrender Value increase annually as the bonus amount vests over time.

Please refer to the Trailhead FIA Plus Rate Sheet for Premium Bonus amounts.

***Eligible nursing home: a public or private residential facility providing a high level of long-term personal or nursing care for persons (such as the aged or the chronically ill) who are unable to care for themselves properly.

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

For questions, please contact our

Sales Desk

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Trailhead FIA PLUS 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-FL, AmFirst FIA POL, AmFirst FIA POL-SC, 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. 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 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.

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 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.

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.

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.

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