

Rate Sheet

FIA Rates Effective as of 03/11/25

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% |
| DB Foresight X-Asset 10 Index Point-to-Point with Participation Rate | 92.00% | 139.00% | 92.00% | 139.00% | 92.00% | 139.00% |
| Nasdaq-100 Volatility Control 7% Index Point-to-Point with Participation Rate | 106.00% | 164.00% | 106.00% | 164.00% | 106.00% | 164.00% |
| S&P 500 Point-to-Point with Cap | 10.75% | 22.00% | 10.75% | 22.00% | 10.75% | 22.00% |
| S&P 500 Point-to-Point with Participation Rate | 63.00% | 75.00% | 63.00% | 75.00% | 63.00% | 75.00% |
| Fixed Rate | 5.05% | 5.05% | 5.05% | 5.05% | 5.05% | 5.05% |

Rates are guaranteed for duration of initial Surrender Charge Period.

Interest Boost Percentage

At the end of the first 1- or 2-Year Initial Strategy Term selected, a one-time percentage **boost** will be applied, determined by your Interest Boost rate*, **in addition to** the interest generated from your chosen crediting strategy (or strategies).

See Page 3 for an Interest Boost example.

| 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 |
| 110.0% | 105.0% | 115.0% | 107.5% | 120.0% | 110.0% |

Interest Credited After Boost = Interest Boost Percentage x Interest Generated from Crediting Strategy Prior to Boost

*Your Interest Boost percentage can be found in your Trailhead FIA Contract.

Interest Boost Rider not available in the state of California.

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% |
| DB Foresight X-Asset 10 Index Point-to-Point with Participation Rate | 83.00% | 125.00% | 83.00% | 125.00% | 83.00% | 125.00% |
| Nasdaq-100 Volatility Control 7% Index Point-to-Point with Participation Rate | 98.00% | 151.00% | 98.00% | 151.00% | 98.00% | 151.00% |
| S&P 500 Point-to-Point with Cap | 9.50% | 19.50% | 9.50% | 19.50% | 9.50% | 19.50% |
| S&P 500 Point-to-Point with Participation Rate | 51.00% | 60.00% | 51.00% | 60.00% | 51.00% | 60.00% |
| Fixed Rate | 4.25% | 4.25% | 4.25% | 4.25% | 4.25% | 4.25% |

Rates are guaranteed for duration of initial Surrender Charge Period.

Interest Boost Percentage

At the end of the first 1- or 2-Year Initial Strategy Term selected, a one-time percentage **boost** will be applied, determined by your Interest Boost rate*, **in addition to** the interest generated from your chosen crediting strategy (or strategies).

See Page 3 for an Interest Boost example.

| 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 |
| 110.0% | 105.0% | 115.0% | 107.5% | 120.0% | 110.0% |

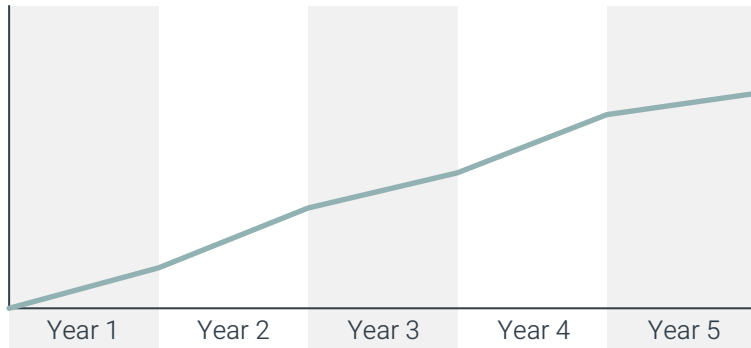
Interest Credited After Boost = Interest Boost Percentage x Interest Generated from Crediting Strategy Prior to Boost

*Your Interest Boost percentage can be found in your Trailhead FIA Contract.

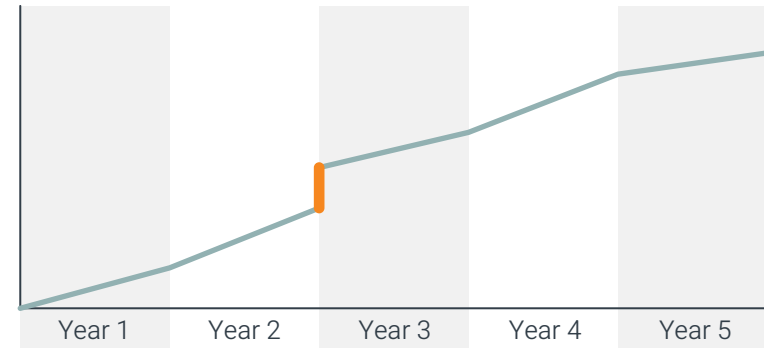
Interest Boost Rider not available in the state of California.

Maximize Your Growth Potential with **Interest Boost**.

Account Value **without** Interest Boost applied.



Account Value **with** Interest Boost applied.



The graph showing the account value **with** Interest Boost applied showcases that your growth potential "steps up" and continues with an added percentage applied to your initial premium and any interest generated from your selected crediting strategy (or strategies).

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



Axonic Trailhead FIA 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

For questions, please contact our

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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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This FIA product earns a specific guaranteed interest rate whether you choose the fixed rate account and/or one of the market indexes available. The rates are guaranteed for the initial Surrender Charge Period. This annuity is tax-deferred, which means you don't pay taxes on the interest it earns until the money is paid to you.

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