

Product Spec Sheet

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, IRA Roth, 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
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.

*For California residents, please refer to the Market Value Adjustment Rider in the annuity contract for additional details.

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

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 Any amount withdrawn during a contract year that exceeds the free withdrawal amount will be subject to a surrender charge and MVA.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

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%

California Surrender Charges

The following surrender charges are applicable to all withdrawals exceeding the free withdrawal amount:

	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	8.30%	7.40%	6.50%	5.60%	4.70%					
7-Year FIA	8.30%	7.40%	6.50%	5.60%	4.70%	3.75%	2.85%			
10-Year FIA	8.30%	7.40%	6.50%	5.60%	4.70%	3.75%	2.85%	1.90%	0.95%	0.00%

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

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 Services 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.

Nursing Home Confinement Rider not available in the state of California.

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 Services 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.

Terminal Illness Rider not available in the state of California.

Interest Boost Rider

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 contract date, **in addition to** the interest generated from your chosen crediting strategy (or strategies).

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

Interest Boost Rider not available in the state of California.

***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
Axonic Trailhead FIA 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



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

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.

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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.

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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