

Rate Sheet

MYGA Rates Effective as of 12/18/25

	2-Year MYGA	3-Year MYGA	5-Year MYGA	7-Year MYGA	10-Year MYGA
Low Band \$20,000-\$99,999	4.70%	5.15%	5.30%	5.20%	5.20%
High Band \$100,000+	5.00%	5.45%	5.70%	5.50%	5.50%

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



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

Axonic Insurance refers to a group of affiliated legal entities organized under Axonic Insurance Holdings Inc. of Delaware that collectively specialize in designing, distributing, and servicing annuity and other investment products for individuals and institutions worldwide. Axonic Insurance Services LLC ("Axonic"), an insurance producer licensed in all fifty states and the District of Columbia, acts as a business process outsourcer, including for the US-issued annuities underwritten by the non-affiliated AmFirst Life Insurance Company, an Oklahoma domiciled life insurance company ("AmFirst"). AmFirst Insurance Company operates as AmFirst Life Insurance Company in California. Axonic Services LLC, a Puerto Rico limited liability company for profit, services the non US-issued annuities underwritten by its affiliated underwriter, Axonic Insurance Company SPC, a Class B(iii) insurer in the Cayman Islands licensed under the Cayman Islands Insurance Act, 2010 (as amended), as well as the non-affiliated AmFirst Life Insurance Company I.L., a corporation licensed as a Class 5 International Insurer and Segregated Assets Plan Company under Chapter 61 of the Insurance Code of Puerto Rico ("ALIC"). Axonic has ownership interests in segregated accounts of ALIC, which provide reinsurance coverage to AmFirst and other third-party insurers. Axonic Annuity and Life Insurance Company, a Texas domiciled life insurance company is an affiliate of Axonic.

Not FDIC/NCUA Insured | May Lose Value | Not Bank/CU Guaranteed | Not a Deposit | Not Insured by Any Federal Government Agency