

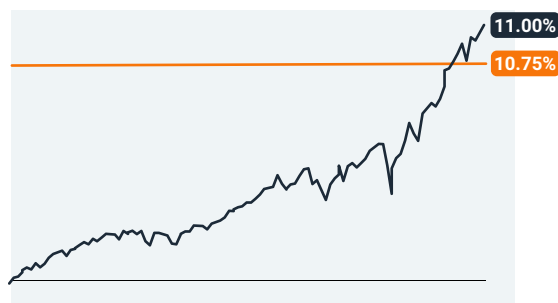
The Axonic Trailhead Fixed Indexed Annuity (FIA) provides performance-based features, including the **Interest Boost Rider***. This additional feature to the Trailhead FIA provides a **one-time percentage boost** in addition to the interest generated from the crediting strategy (or strategies) you chose.

Let's take a look at a hypothetical example using a \$100,000 allocation into the Trailhead FIA's S&P 500 Point-to-Point with Cap rate strategy with a 10-year Surrender Charge Period:

1 Hypothetical 10-Year Trailhead FIA

Allocation: **\$100,000**
Index: **S&P 500 Point-to-Point with Cap**
Initial Strategy Term: **1-Year**
Hypothetical Rate: **10.75%**

Below you will see that for this 1-year time period, the S&P 500 grew by 11%. With the 10.75% cap, your account would be credited \$10,750.



Interest Credited After Year 1: **\$10,750**
(Prior to Interest Boost Rider)

2 Interest Boost Rider on the S&P 500 Point-to-Point with Cap

Hypothetical Rider Percentage: **120%**

With the Trailhead FIA's **Interest Boost Rider**, your account will receive a one-time boost to your credited interest from the selected strategy, in this case, the S&P 500 Point-to-Point with Cap.

Interest Credited After Year 1: **\$10,750**
(Prior to Interest Boost Rider)

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Hypothetical Rider Percentage: **120%**

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Interest Credited After Year 1
with Interest Boost Rider Bonus: **\$12,900**

Account Value After Year 1:
 $\$100,000 + \$12,900 = \mathbf{\$112,900}$

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Just like preparing for a hike, planning your financial future requires the right tools, guidance, and a solid foundation. The Trailhead Fixed Indexed Annuity is designed to help you confidently navigate the journey forward, providing built-in protection from market downturns, growth potential tied to market performance, guaranteed income options, and the additional feature of the **Interest Boost Rider**.

The Trailhead FIA can help you stay on course toward **your goals**, no matter what twists and turns life may bring.

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

*The Interest Boost Rider may not be available in all states. If a crediting strategy experiences negative returns, the Interest Boost value would equal \$0.

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.

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.

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.

The general distributor and service provider is Axonic Insurance Services LLC. Products are underwritten by AmFirst Insurance Company ("AmFirst") (Statutory Office: Oklahoma City, Oklahoma), licensed in 47 states, the District of Columbia, British Virgin Islands, and Puerto Rico.

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.

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