

AXONIC —————
Trailhead FIA
Fixed Indexed Annuity —————

Contract Issued by:
AmFirst Insurance Company

Imagine you're at the trailhead of your next **great financial adventure.**

Just like preparing for a hike, planning your financial future requires the right tools, guidance, and a solid foundation.

The Trailhead Fixed Indexed Annuity (FIA) from Axonic Insurance Services is designed to help you confidently navigate the journey forward, ensuring you never lose what you started with while gaining more along the way.

Providing built-in protection from market downturns, growth potential tied to market performance, and guaranteed income options, the Trailhead FIA can help you stay on course toward your goals, no matter what twists and turns life may bring.

Start your journey today with the Trailhead FIA, and take the first step toward a secure and rewarding financial future.



Your trail starts **here.**

Hit the Trail with **Confidence**

About Axonic Insurance Services

Axonic Insurance Services designs, distributes, and services annuity and investment product solutions for consumers worldwide.

Our Relationship with AmFirst Insurance Company

By partnering with Axonic Insurance Services for cutting-edge product designs and services, you are also partnering with AmFirst Insurance Company, the underwriter of our annuity policies.

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

Peak Performance

Our ability to design and distribute forward-thinking investment and savings solutions to a global audience is rooted in the backing of Axonic Capital, a New York-based asset management firm established in 2010 with approximately \$6.0 billion in AUM.*

*AUM as of December 31, 2024

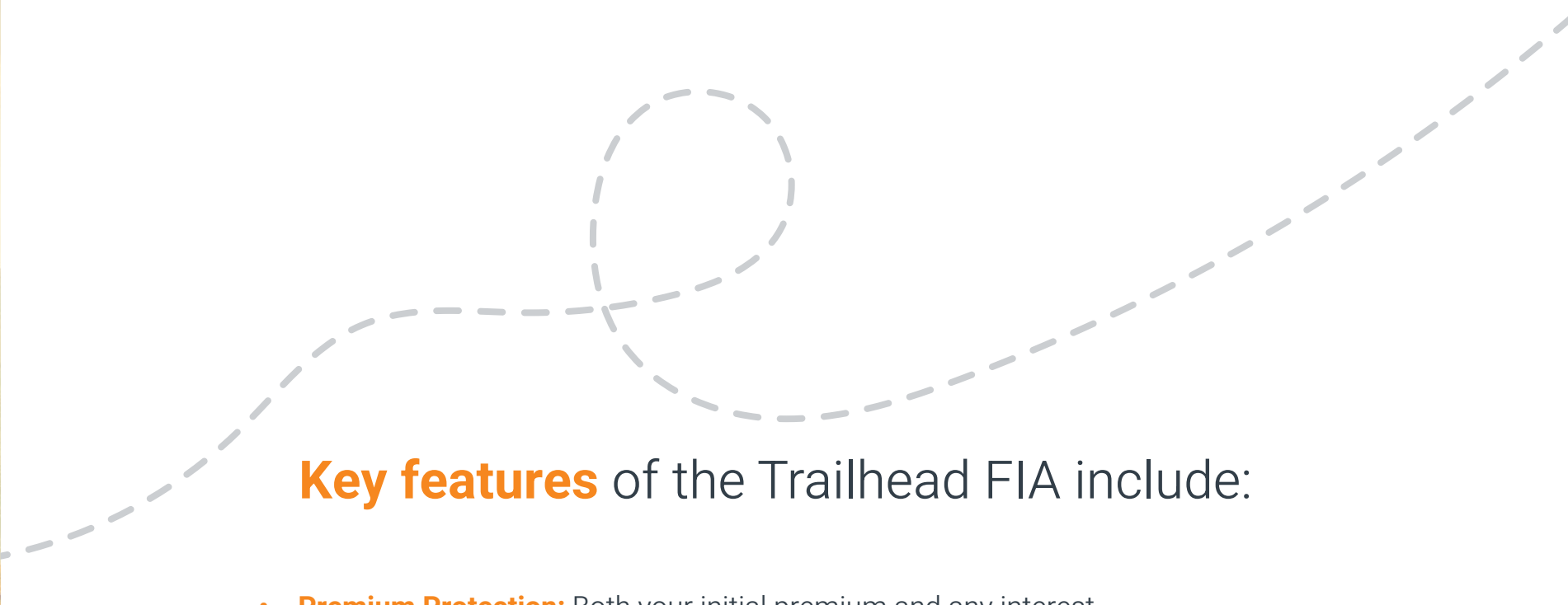
Retirement savings. **Elevated.**

The Trailhead FIA combines the security of principal protection with the potential for market-linked index growth. By choosing to allocate your money to the Trailhead FIA, you are embarking forward with a balanced approach to building and preserving wealth.

With the Trailhead FIA, you have the opportunity to earn interest on your principal by allocating your money down different paths: fixed rate guarantees, the performance of underlying market indices, or both.

Regardless of your allocation options, the Trailhead FIA will never negatively credit interest to your account.





Key features of the Trailhead FIA include:

- **Premium Protection:** Both your initial premium and any interest credited to your account are protected against loss.
- **Market-Linked Index Growth Potential:** Earn interest based on market index performance without a negative impact to your principal.
- **Tax Deferral:** You do not pay taxes on any interest credited to your account. You only pay taxes when you make withdrawals.
- **Guaranteed Lifetime Income:** Several annuitization options available to provide guaranteed income.
- **Legacy Benefits:** Leave a legacy with death benefit options for the ones closest to you.

Your **first steps.**

Getting started with the Trailhead Fixed Indexed Annuity only takes a few steps.

- 1** **Select your premium amount.** A minimum investment of \$20,000 is required with a maximum amount of \$1,000,000 (which may be exceeded with company approval).
- 2** **Select the length of your Surrender Charge Period.** You can choose a path that lasts either 5-, 7-, or 10-years.
- 3** **Select your allocation options.** The Trailhead FIA offers 6 different crediting strategies with options across 3 major market indices.
- 4** **Select the length of your Initial Strategy Terms.** For each of the Surrender Charge Periods, you can choose how long you want your crediting option to last: 1 or 2 years.
- 5** **Check-in every 1 or 2 years.** You can reallocate into a different strategy or strategies or continue with your initial selections.

Things to consider **along the way.**

Access to Funds

After the first contract year, you may make multiple, free withdrawals up to 10% of the contract value.

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 Market Value Adjustment (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%

Surrender charge percentages are different in California. Please view the Product Spec Sheet for details.

Peace of Mind

Surrender charges and MVA will be waived if you are confined to a nursing home or were to become terminally ill. Specific details on the Nursing Home Confinement Rider and Terminal Illness Rider can be found via the Trailhead FIA Product Spec Sheet or your contract with us.

Death Benefit

If the owner of the Trailhead FIA dies before annuitization of payments have begun, the contract value will be paid to the beneficiary (or beneficiaries) 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.

*Learn more about MVA via the Trailhead FIA Product Spec Sheet.

Not all product features are available in the state of California.

The Trailhead FIA offers **multiple allocation options.**



By choosing to allocate into one of the Trailhead FIA's four index options, your money is exposed to the potential gains linked to leading indices.

Learn more about available index options below. Get further details and resources by visiting www.axonicinsurance.com/trailhead

S&P Global

S&P 500

The S&P 500 is widely regarded as the best single gauge of large-cap U.S. equities. The index includes 500 leading companies and covers approximately 80% of available market capitalization.

S&P 500 Dynamic Intraday TCA

More than 10 years of advancements in risk control index technology and the growth of volume in the S&P 500® ecosystem helped shape the next generation of risk control. The S&P 500 Dynamic Intraday TCA Index is designed to measure exposure to the S&P 500 while applying a trend-following mechanism and intraday volatility control. The Index employs 13 observation windows throughout the trading day to adapt to changing market conditions as it seeks a more stable volatility experience compared to traditional risk control indices.



The Trailhead FIA offers **multiple allocation options.**



Nasdaq-100 Volatility Control 7% Index

The Nasdaq-100 Volatility Control 7% Index is designed to deliver exposure to the Nasdaq-100 Total Return Index (ticker: XNDX) while targeting a volatility of 7%. The index uses the truVol® Risk Control Engine to dynamically adjust exposure on a daily basis to the underlying index with the aim of achieving the volatility target. The index is rebalanced daily and calculated in excess of a daily accrual of a reference financing rate.



DB Foresight X-Asset 10

DB Foresight X-Asset 10 Index is a Deutsche Bank proprietary index, which dynamically allocates long or short positions across assets within a global diversified portfolio. The allocations for the Index are provided by QuantumStreet AI using IBM Watson®'s Artificial Intelligence (AI) technology.

QuantumStreet AI, by using proprietary AI technology and IBM Watson®, can combine both fundamental and quantitative analysis while formulating new index allocations through the use of AI. The index allocations are based on AI forecasted return and AI optimized weight signals combined with AI market risk signals.

Fixed Rate

Like a fixed annuity, the Trailhead FIA offers a crediting strategy that provides a 1- or 2-Year guaranteed fixed rate for the Surrender Charge Period.



Crediting Options

Participate in the upside with no downside risk.

The Trailhead FIA calculates interest crediting in three different ways:

- **Fixed Rate of Return:** You are guaranteed a rate of return throughout the duration of your contract with us.
- **Participation Rate:** Allows you to earn interest based on a percentage of the market index's performance. This crediting option lets you benefit from upward momentum in the market while keeping your principal protected from downward trends.
- **Cap Rate:** Allows you to benefit from market growth up to a set cap, while still enjoying protection against market losses.

Name of Index	Term	Par/Cap
S&P 500	1- or 2-Years	Participation and Cap
S&P 500 Dynamic Intraday TCA	1- or 2-Years	Participation
Nasdaq-100 Volatility Control 7% Index	1- or 2-Years	Participation
DB Foresight X-Asset 10	1- or 2-Years	Participation

Crediting Strategies are updated periodically and are subject to change.

Guarantees. Every step of the way.



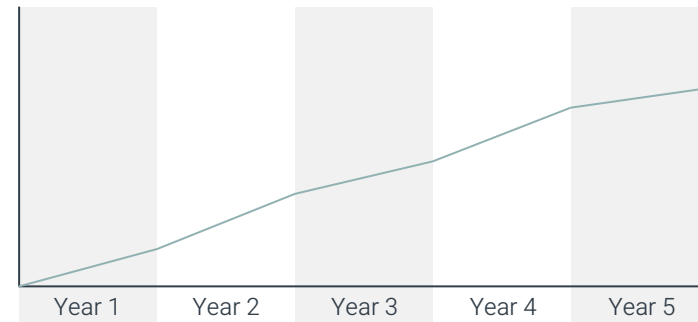
Unlike other products in the market, to make your path more certain with the Trailhead FIA, the participation rates for the following indices are **guaranteed** and **will not decline** for the duration of the initial Surrender Charge Period:

- **S&P 500 Dynamic Intraday TCA**
- **Nasdaq-100 Volatility Control 7% Index**
- **DB Foresight X-Asset 10**

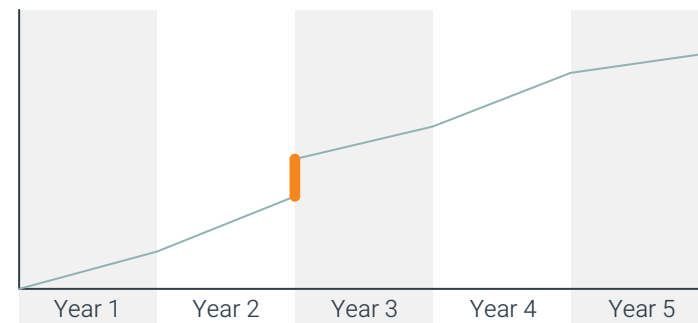
Maximize Your Growth Potential with **Interest Boost**.

At the end of the first 1- or 2-Year Initial Strategy Term selected, a **one-time boost to your credited interest** will be applied. This boost will be determined by both (a) your Interest Boost Percentage*, and (b) the interest generated from your chosen crediting strategy (or strategies).

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).

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

Disclosures

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.

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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.

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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

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