

AXONIC ———  
Waypoint  
**MYGA**

Multi-Year  
Guaranteed  
Annuity

Contract Issued by:

**AmFirst Insurance Company**

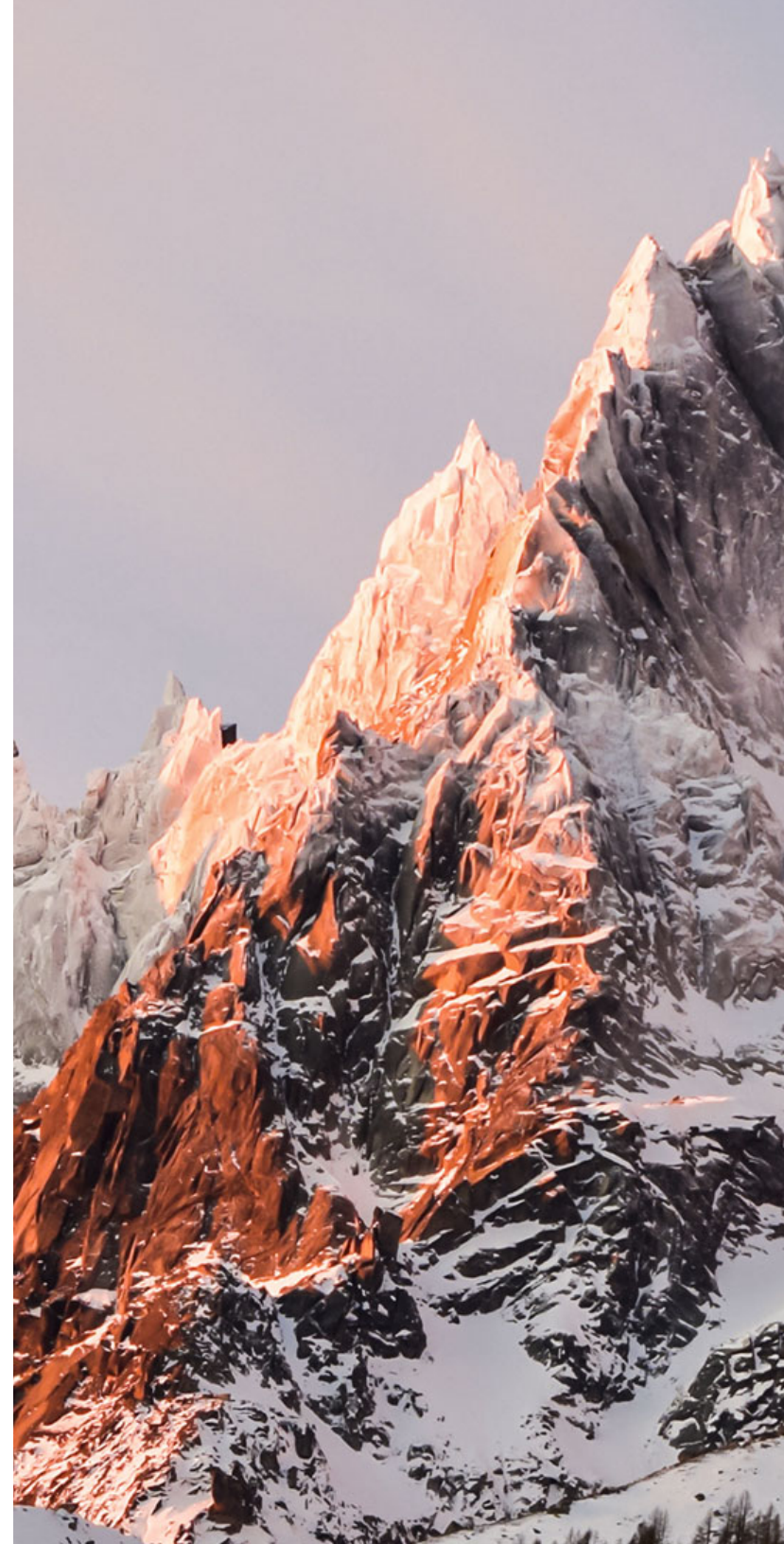
# Your Journey With Us **Starts Here**

Embarking on a financial planning journey can be both exciting and intimidating.

As you navigate life's ups and downs, ensuring financial security for your tomorrows becomes paramount. That is why we are proud to present "Waypoint" – a multi-year guaranteed annuity (MYGA) product that offers a unique combination of safety and guarantees every step of the way.

By choosing to incorporate the Waypoint MYGA into your overall financial plan, your policy, issued by AmFirst Insurance Company and serviced by Axonic Insurance Services, is in the hands of experienced professionals dedicated to **guiding you every step of the way.**

The Waypoint MYGA offers fixed-rate returns over multiple years, keeping you on track despite any market fluctuations and ensuring a steady income stream. Whether you are just starting your career or have entered into retirement, the **Waypoint MYGA offers personalized solutions tailored to your unique circumstances.**





## Enjoy guarantees that **take any guesswork out of where you and your money will end up.**

- **Fixed Rate of Return:** You are guaranteed a rate of return throughout the duration of your contract with us. You can choose a 2-, 3-, 5-, 7-, or 10-year guarantee period.
- **100% Principal Protection:** Regardless of market fluctuations, your money is protected from economic volatility.
- **Tax-Deferred Growth:** The interest earned via your Waypoint MYGA is tax-deferred until withdrawals are made. You may be subject to regular income taxes on the interest portion of the annuity contract when withdrawn.\*
- **Access to Funds:** After the first year, you can withdraw up to 10% of your contract value based on the prior contract anniversary - each year, penalty-free. Beyond that, you are subject to a Surrender Charge.

\* The IRS charges a 10% early withdrawal penalty on the taxable portion if the annuity holder is under the age of 59 1/2. This penalty is in addition to any regular income taxes that may apply.

# Maximizing **Your Savings**

Our goal is to meet your financial objectives.

**With the Waypoint MYGA, we can achieve that together.**



\*Amounts over \$1,000,000 must be approved by Axonic Insurance Services, LLC.



# Elevating Your Accumulation Options

## Waypoint MYGA

**Accelerate with an accumulation option** that is compared to products like a high-yield savings account or a bank's Certificate of Deposit (CD).

The Waypoint MYGA is a fixed-income option that avoids stock market volatility and puts guaranteed cash in your hand at the end of your selected term. Below is an overview of how our **Waypoint MYGA performs up against traditional accumulation options.**

	Savings Account	CDs	Waypoint MYGA
<b>Tax Deferral</b>	No	No	Yes
<b>Free Withdrawal Frequency</b>	Limited Number Per Month	No	10% of Account Value (Annually After Year 1)
<b>Accessing Funds</b>	No Fees	Penalty is applied to all withdrawals before term completion.	Fee applied to withdrawals above the free 10% withdrawal amount allowed per year.
<b>Account Protection</b>	FDIC Insured	FDIC Insured	Backed by AmFirst Insurance Company

# Know Before You Go

Before you begin your journey with us, here are additional details of the **Waypoint MYGA**, a Single Premium Deferred Annuity with Market Value Adjustment (MVA)\*.

## Minimum Premium

\$20,000

## Initial Guarantee Period

2-, 3-, 5-, 7-, 10-Years

## Funding Options

Non-Qualified, IRA, IRA Roth, 401k, SEP IRA, Inherited IRA

## Free Withdrawals

After the first year, 10% of the contract value on the prior contract anniversary.

After the first contract year, you may make multiple withdrawals (\$500.00 minimum withdrawal) of an amount up to the remaining annual free withdrawal amount available as of the date of the withdrawals without incurring a surrender charge and a market value adjustment. Any amount withdrawn during a contract year that exceeds that amount will be subject to the surrender charge and a market value adjustment. A 10% IRS penalty may apply to withdrawals prior to age 59 ½. The free withdrawal amount is reduced by any withdrawals taken since the last contract anniversary.

After the first contract year, as part of the free withdrawal provision, you may elect to take systematic withdrawals which would include the ability to automatically withdraw your earned interest crediting on a quarterly basis. For further options, please contact Axonic Insurance Services.

## Joint Ownership

Allowed. Joint Owner must be the spouse.

## Issue Ages

Up to age 89 and 364 days.

## Free Look

Up to 30 days or longer as required by state law.

## 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
2-Year MYGA	9.00%	8.00%								
3-Year MYGA	9.00%	8.00%	7.00%							
5-Year MYGA	9.00%	8.00%	7.00%	6.00%	5.00%					
7-Year MYGA	9.00%	8.00%	7.00%	6.00%	5.00%	4.00%	3.00%			
10-Year MYGA	9.20%	8.30%	7.40%	6.50%	5.60%	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.

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



## Death Benefit

If the owner of the contract dies before the annuitization of payments have begun, the contract will pay the value of the annuity to the beneficiary in a lump sum payment. If you die after the payments have begun, the remaining payments, if any, will be made to the beneficiary based on the payout option chosen.

## Settlement Options

Lump Sum, Life Only; Life with 10-Year Period Certain; Joint and Last Survivor with 10-Year Period Certain (if annuitized).

## Required Minimum Distributions (RMDs)

After the first contract year, you may make multiple withdrawals of an amount (\$500.00 minimum withdrawal) 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.

Fixed annuities are generally not subject to required minimum distribution (RMD) rules, but do apply to annuities held within a separate IRA, 401(k) or other retirement account. RMDs are a federal tax law that requires annuity owners to withdraw a minimum amount each year. Beginning in 2023, the SECURE 2.0 Act for RMDs raised the age that you must begin taking RMDs to age 73. Individuals born in 1950 or earlier are unaffected by this change and must take any RMDs due for 2022 and later years.

## Renewal Policy

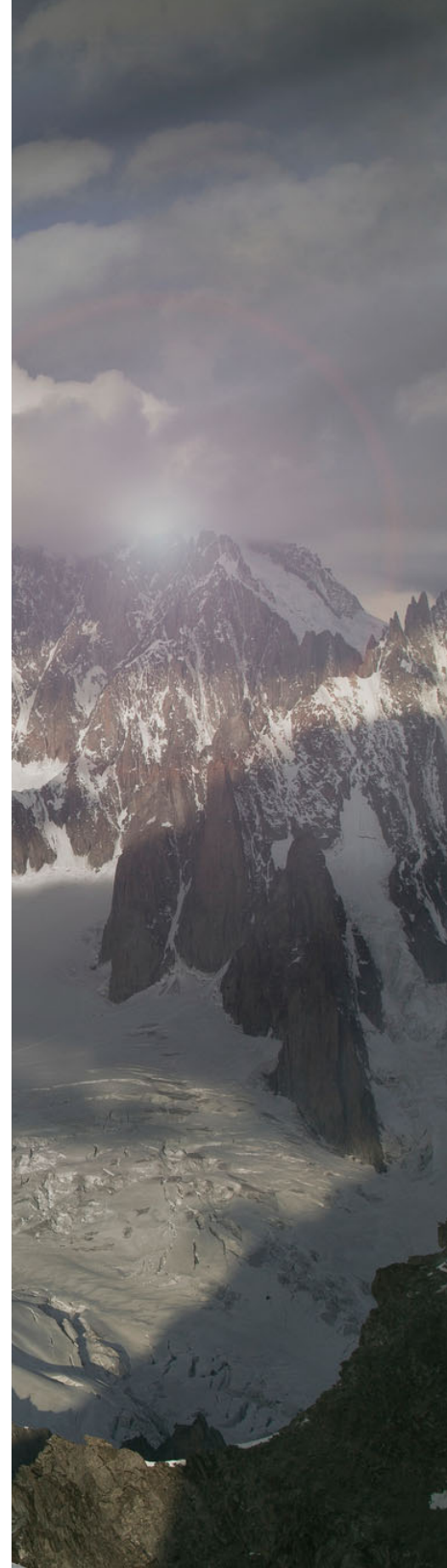
30 days prior to the end of the initial interest guarantee period or any subsequent guarantee period, you will be sent a notification which will state when the guarantee period is ending and provide the renewal rate and surrender charges in effect for the subsequent guarantee period.

Prior to the end of the guarantee period, you may elect to:

1. Continue your contract for the same guarantee period at the declared renewal rate.
2. Surrender the contract with no surrender charges and no market value adjustment.
3. Apply the contract value to a settlement option.
4. Continue the contract for another guarantee period that is available at the time of renewal.
5. Take a partial withdrawal, with no surrender charges or market value adjustments and apply the remaining value to another guarantee period, which may be the same or different than the prior guarantee period.

If you do not make an election, your contract will renew for the same guarantee period at the declared renewal rate.

**Rider information on next page.**



# Know Before You Go

## 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.**

\*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 Waypoint MYGA,**  
and how it can be a part of your  
financial planning journey.

For questions, please contact our

**Sales Desk**

**(833) 596-0311**

[www.axonicservices.com](http://www.axonicservices.com)



Axonic 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

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.

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.

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