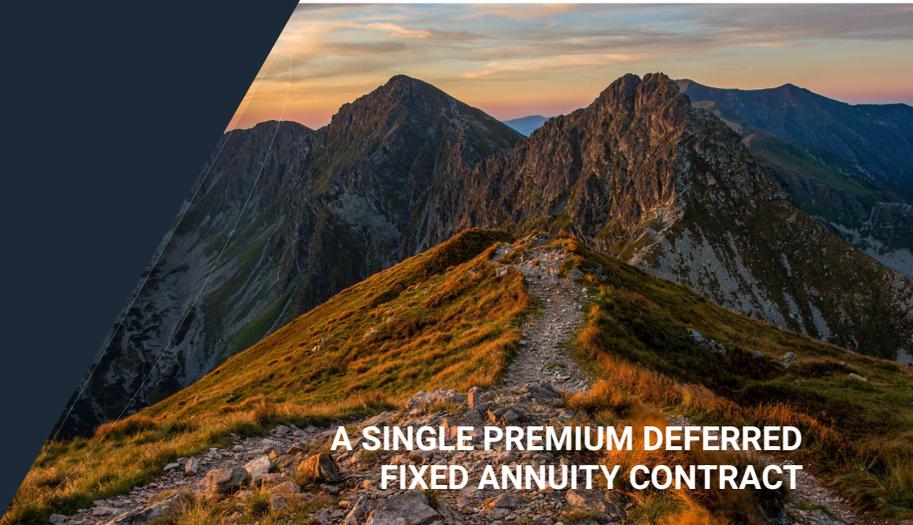


Product Training

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



**A SINGLE PREMIUM DEFERRED
FIXED ANNUITY CONTRACT**

This training manual is intended for Producers authorized to do business with AmFirst Insurance Company. Products are marketed and serviced by Axonic Insurance Services, LLC. The material contained herein has not been approved for use with the general public and may not be reproduced. This course is intended to give an overview of the Axonic Trailhead Fixed Indexed Annuity and is current as of February 2025.

Product Specs

- Single Premium Annuity contract, no subsequent premiums will be accepted.
- Minimum premium: \$20,000.
- Premiums greater than \$1,000,000 may require additional documentation and/or Company approval.
- Client chooses a guaranteed period between five and ten years.
- This annuity offers multiple Crediting Strategy options: (a) fixed rate of return options; (b) participation rate options; (c) cap rate options.
- Annuity contract offers additional benefits/riders at no added cost.
- The Contract Value of the annuity cannot go down, except by operation of the Surrender Charge or Market Value Adjustment, if applicable.
- While the market may fluctuate, the policyholder is guaranteed to earn a percentage of any market gains up to the predetermined participation or cap rate, offering protection against significant market downturns.
- When a Trailhead FIA annuity product is issued, the contract will reflect a Maturity Date: Date in which your client may start receiving income from the annuity, if the annuity is still in force (active and all the premiums have been paid).
- When your client chooses to begin receiving annuity payments, they can also choose how to receive the income – the Settlement Option. Your client will be able to choose among the options made available by the Company.
- Income payments will be based on the greater of the Contract Value or the Minimum Surrender Value.
- Annuity Payments will be applied to the Settlement Option that is chosen.
- During the period before annuity payments begin, client can withdraw all of the Contract Value or make a partial withdrawal.
- Withdrawals above the Free Withdrawal will be subject to surrender charges and Market value adjustment "MVA" (if applicable).

Additional Benefits

- The annuity has a Free Withdrawal feature after the first Contract anniversary. The Free Withdrawal percentage appears on the Schedule Page of the Contract.
- The contract also offer an Interest Boost Rider at the end of your Initial Crediting Strategy (or Strategies). The Interest Boost Rider is a one-time percentage boost that will be applied to the amount of interest credited to your Contract in addition to the interest directly generated from your chosen Crediting Strategy (or Strategies). Interest Boost rates may change over time. Please refer to the current Rate Sheet for details.
- The contract may also offer a Market Value Adjustment (MVA) rider at no added cost. The MVA Rider will decrease or increase the amount your client receives when a Withdrawal is made or your client elects to begin taking annuity payments during the Guarantee Period. MVA does not apply to Free Withdrawals taken during the Guarantee Period.
- The contract may also offer a Nursing Home Confinement rider at no added cost. We will waive the surrender charges and the MVA adjustment will not apply, subject to the free withdrawal provisions provided the contract meets certain guidelines.
- The contract may also offer Terminal Illness rider at no added cost. If your client becomes terminally ill, which shall mean, if any medical conditions, which a physician certifies in a written statement, has reduced your expected life span to 12 months or less, the client may request a partial or full withdrawal per the terms and guidelines of the contract.
- Product and feature availability may vary by state. Not all products and features are available in the state of California.

Death Benefit Provisions

- If the owner of the annuity dies before income payments have begun, the value of the annuity pays to the beneficiary or beneficiaries on file.
- Interest on the Death Benefit will be paid at the rate applicable to the contract for the funds on deposit, from the date of the Owner's death until the claim is paid.
- If the owner dies after the payouts have begun, the remaining payments, if any will be made to the beneficiary or beneficiaries based on the payout option chosen.

In February 2020, the NAIC Suitability in Annuity Transactions Model Regulation (“Model”) updated the Model to require an insurance producer to act in the best interest of the consumer when making recommendations regarding annuity products. Producers must also fulfill care, disclosure, conflict of interest, documentation and producer training obligations. These obligations include, but are not limited to:

- Understanding the consumer’s financial situation, insurance needs and financial objectives.
- Communicating the basis or bases of the recommendation to the consumer.
- Disclosing to the consumer information such as the scope and terms of their relationship, the types of products that the producer is licensed to sell and how the producer is compensated.
- Identifying, avoiding and disclosing material conflicts of interest.
- Creating written records for all recommendations.

In addition, any sales contests, sales quotas, bonuses, and non-cash compensation that are based on the sales of specific annuities within a limited period of time are prohibited. Annuities are generally long-term investments and may not be appropriate for someone who doesn’t plan to hold onto the product for their long-term needs.

Many deferred annuity products contain substantial surrender or withdrawal charges for several years. Consumers considering annuities must have sufficient income, assets and financial resources to cover current expenses and foreseeable short and intermediate-term needs. The consumer’s participation in a qualified retirement plan may affect his or her need for a non-qualified deferred annuity.

Clients should discuss a producer’s recommendation with their tax professional.

Selling Annuities to Older and Vulnerable Adults

There are numerous state regulations and industry model rules relating to the protection of Seniors (Age 65+) and Vulnerable Adults (“Financial Exploitation of Specified Adults”).

It is your responsibility to be familiar with and comply with the applicable laws and regulations of the states in which you do business. Unless a state has otherwise defined the age of an older (age 65+) or “vulnerable adult”, you should use good judgment to ensure customers clearly understand all of the product offerings.

The Committee of Annuity Insurers follows the SEC’s mission of protection of investors, particularly senior investors. Primarily so that insurance companies will follow FINRA’s Rule 2165 (Financial Exploitation of Specified Adults) in a matter consistent with that afforded to Broker-Dealers under said rule. A specified adult under this rule refers to (A) a natural person age 65 and older or (B) a natural person age 18 and older who the insurance company reasonably believes has a mental or physical impairment that renders the individual unable to protect his or her own interests.

When meeting with older and/or Vulnerable Adults, explain that you are an insurance producer and that you are soliciting an annuity. Never use confusing or misleading terms. Determine the individual’s financial situation needs, objectives and risk tolerance, and be documented as such. Never use methods that could be considered high pressure or could cause alarm. Consider the appropriateness of the product given their circumstances.

Axonon Insurance Services does not publish internal suitability guidelines. However, we do provide general guidance and will review case details prior to submission of an application.

Contract issued by:
AmFirst Insurance Company

Products are marketed and serviced by
 Axonic Insurance Services LLC

Fixed Annuity Suitability Questionnaire
 Individual Single Premium Deferred Annuity Application

Mailing Address: Axonic Insurance Services, P.O. Box 3289, Jackson, MS 39207-3289

CONTRACT INFORMATION

Name of Proposed Contract Owner(s) (F...)
 Owner's Occupation (if owner is non-ne...
 Joint Owner's Occupation (if applicable...
 Name of Product Being Applied For

QUESTIONNAIRE

1. Annual Income
 Gross Household Income of Contract O...
 \$0 - \$25,000 \$25,001 - \$50,000
 \$50,001 - \$75,000 \$75,001 - \$100,000
 \$100,001 - \$250,000 \$250,001 - \$500,000

2. Financial Experience
 Please Check One
 Limited: The proposed contract or credit transactions
 Moderate: The proposed owner insurance policies; m...
 Advanced: The proposed owner participated in private

3. Risk Tolerance for This Contract
 Please Check One
 Conservative: Owner has little tol...
 Moderate: Owner has some tolera...
 Aggressive: Owner has tolerance

4. Federal Income Tax Bracket
 0% 10% or 12%

5. Financial Objectives for this Con...
 Check Most Important Objective(s)
 Income Gro...
 Pass Assets to Beneficiary (s) at de...

2. NON-LIQUID ASSETS
 Premium to fund this annuity \$ _____
 Other Annuities in surrender (excl. this annuity) \$ _____
 Retirement plans (401k, pension, etc.) \$ _____
 Real estate \$ _____
 Other (list) _____ \$ _____

3. MONTHLY HOUSEHOLD INCOME
 Salary \$ _____
 Social security payments \$ _____
 Retirement/pension \$ _____
 Investment/dividend income \$ _____
 Annuity payments \$ _____
 Other (list) _____ \$ _____

4. MONTHLY HOUSEHOLD EXPENSES
 Mortgage/rent \$ _____
 Transportation \$ _____
 Utilities _____
 Food _____
 Health care _____
 Debt repayment _____
 Dependent support _____
 Taxes _____
 Other (list) _____

Do not leave any sections blank. Any questions that are not applicable, please write "N/A" as this form requires it be completed in its entirety.

Overnight Delivery from Courier Services Only: Trustmark National Bank, FBO: Axonic Insurance Services, 248 East Capitol St, Lockbox Department, 7th Floor - Suite 786, Jackson, MS 39201

Service Desk: (833) 948-2581, newbusiness@axononicservices.com, Fax Number: (866) 860-7101

Owner Signature _____ Date (MM/DD/YYYY) _____
 Joint Owner Signature _____ Date (MM/DD/YYYY) _____

Axonon AmF Supplement

Axonon Suitability reviews all client details gathered on the Suitability Form. Internal liquidity guidelines are dependent on the client's age, liquid assets, overall net worth, and ratio of liquid assets being used to purchase the annuity.

A Supplemental Financial Form may be required if the client falls below an internal liquidity guideline.

Axonon Suitability requires a Replacement Comparison for all annuity replacements. Suitability of the replacement is determined by the benefits being surrendered on the existing annuity compared to the benefits and features of the proposed Axonic annuity.

Contract issued by:
AmFirst Insurance Company

Products are marketed and serviced by
 Axonic Insurance Services LLC

Comparison of Annuity Products Form
 Individual Single Premium Deferred Annuity Application

Mailing Address: Axonic Insurance Services, P.O. Box 3289, Jackson, MS 39207-3289

Overnight Delivery from Courier Services Only: Trustmark National Bank, FBO: Axonic Insurance Services, 248 East Capitol St, Lockbox Department, 7th Floor - Suite 786, Jackson, MS 39201

Service Desk: (833) 948-2581, newbusiness@axononicservices.com, Fax Number: (866) 860-7101

Name of Owner _____ Name of Joint Owner (if Applicable) _____

INSTRUCTIONS

This form is required for all annuity contracts to be replaced. If multiple annuity contracts are proposed to be replaced, complete a separate form for each. A replacement must demonstrate a substantial benefit over the life of the new, proposed contract and the whole transaction should be considered in making this recommendation to replace.

Do not leave any sections blank. Any questions that are not applicable, please write "N/A" as this form requires it be completed in its entirety.

EXISTING AND PROPOSED CONTRACT COMPARISON

	Existing Contract	Proposed Contract
Issuing Company Name	_____	_____
Product Name	_____	_____
Product State	_____	_____
Contract Number	_____	N/A
Type of Contract	<input type="radio"/> Fixed <input type="radio"/> Fixed Index <input type="radio"/> Variable	<input type="radio"/> Fixed <input type="radio"/> Fixed Index
Purchase or Issue Date	_____	N/A
Current Cash Surrender Value	\$ _____	N/A
Surrender Charge Period	_____ years	_____ years
Current Accumulation Value	\$ _____	N/A
Current Death Benefit Amount	\$ _____	\$ _____
Total Funds Transferred	\$ _____	\$ _____
Income Rider Value	\$ _____	\$ _____
Penalty Free Withdrawal Available?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Interest Crediting Rate	_____	_____
Index Strategy/Allocations	_____	_____
Caps	_____	_____
Participation Rates	_____	_____
Fees	_____	_____
Initial Bonus Amount	_____	_____
Limitations (describe)	_____	_____
Riders (describe)	_____	_____

Additional information for consideration (to be completed by the Producer, if applicable)

Axonon AmF Comparison of Annuity Products October 2024 Page 1 of 2

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, Inherited 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.

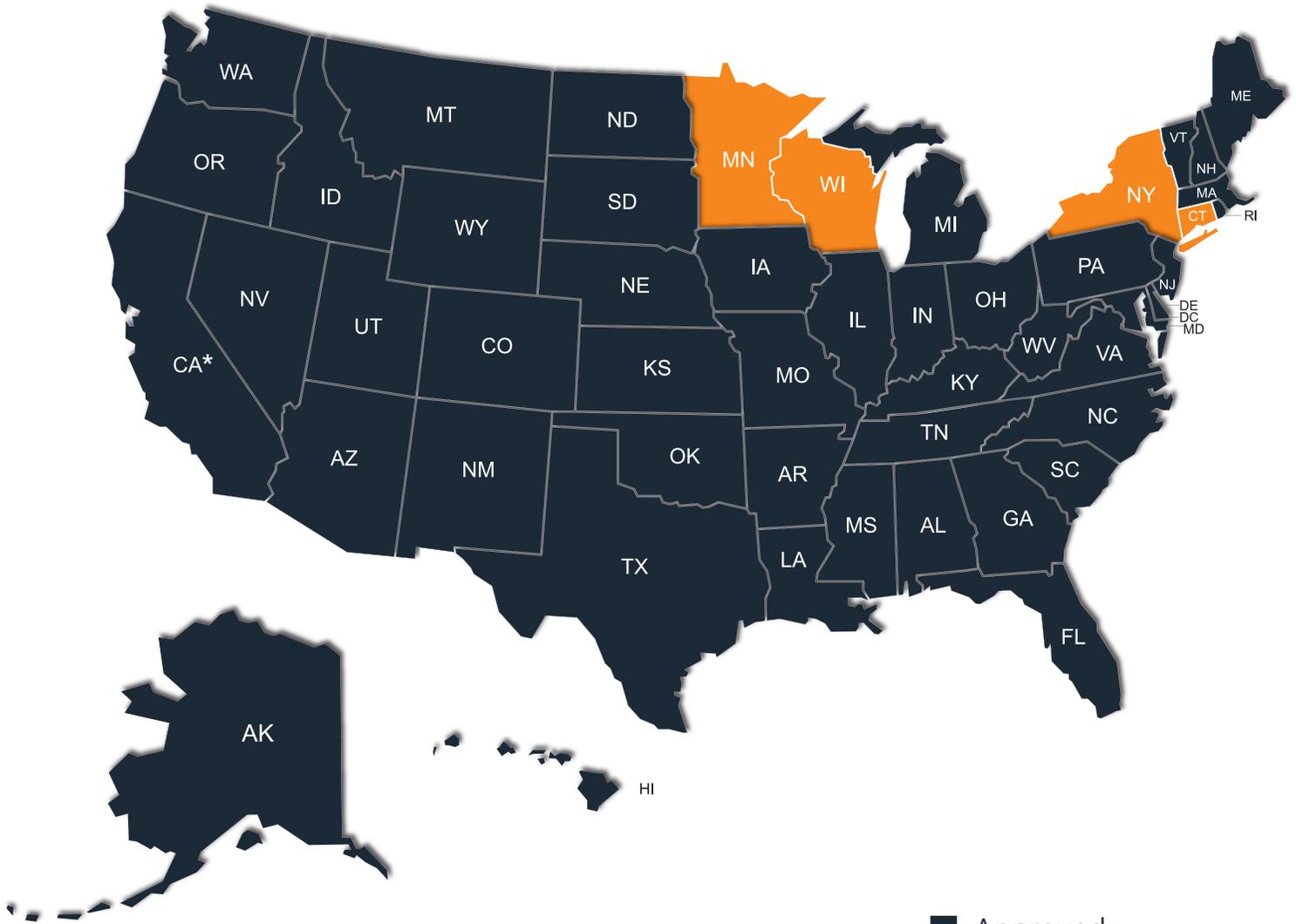
Interest Boost Rider

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.



*Not all products and features are available in the state of California.

- Approved
- Not Approved

Over the past several years, the NAIC established model regulations to better protect annuity consumers from unsuitable sales and abusive sales and marketing practices. These model regulations initially set forth standards and procedures for making recommendations to senior consumers that result in a transaction involving annuity products. The model regulations later evolved to cover all consumers.

The standards and procedures established by the NAIC Model Regulations help assure that an insurance producer appropriately addresses the insurance needs and financial objectives of consumers at the time of the transaction. Specifically, the latest model regulation, Suitability in Annuity Transactions, was adopted by the NAIC on February 13, 2020, to:

- Hold insurers responsible for ensuring that annuity transactions are suitable by establishing a system to supervise agents' recommendations to consumers
- Require that agents act in the best interest of the consumer when making a recommendation of an annuity and be trained on the provisions of annuities in general and the specific products they are selling.

AmFirst Insurance Company reviews the appropriateness of each annuity application submitted to be sure the annuity contract is in the best interest of all applicants. Based on facts disclosed by the consumers as to their financial situation, needs, investments and other insurance products, an insurance producer must have reasonable grounds for believing that the annuity recommendation is suitable for the consumer.

- Products are marketed and serviced by Axonic Insurance Services, LLC. Contracts are issued by AmFirst Insurance Company (Statutory Address: 201 Robert S. Kerr Avenue, Suite 600, Oklahoma City, OK 73102, 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. Product is not available in all states and policy form numbers and policy provisions may vary by state.
- These materials are for informational and educational purposes and are not designed, nor intended, to be applicable to any person's individual circumstances. It should not be considered as investment advice, nor does it constitute a recommendation that anyone engage in (or refrain from) a particular course of action.
- All annuity guarantees are backed by the financial strength and claims - paying ability of AmFirst Insurance Company.
- Annuity distributions are subject to ordinary income taxes, if taken before age 59 ½, there may be an additional 10% federal penalty, as required by law.
- We reserve the right to deduct Premium taxes, if applicable, imposed on by a federal, state, local, or other government agency. Since we pay Premium Taxes when they are required by applicable law, they may be deducted from the Contract Value when we pay taxes, upon Surrender or on the Annuity Commencement Date. Most states do not impose premium taxes on annuities, however, in instances where they do, the Premium tax varies by jurisdiction.
- Issue age for all deferred annuities is the age of the last birthday of the Owner.
- All annuity features, risks, limitations and costs should be considered prior to purchasing an annuity.
- Not FDIC/NCUA Insured/May Lose Value/ Not Bank/CU Guaranteed/Not a Deposit/Not Insured by Any Federal Government Agency

How will the value of the annuity grow

This annuity product offers to you three types of crediting strategy options:

Fixed Rate of Return

Earn a guaranteed fixed interest rate of return on the portion of your contract allocated to the Fixed Rate option. There may be multiple Fixed Rate options with varying terms. Please refer to the current Rate Sheet for details.

Participation Rate

Earn interest based on a percentage of the market index's performance. This crediting option allows you to benefit from upward momentum in the market while keeping your principal protected from downward trends. There are multiple Participation Rate options with varying terms. Some Crediting Strategies may offer guaranteed Participation Rates for the duration of your Surrender Charge Period. Some Crediting Strategies have variable Participation Rates that may change over time. Please refer to the current Rate Sheet for details.

Cap Rate

Earn interest based on market growth up to a set cap, while still protecting against market losses. There are multiple Cap Rate options with varying terms. Some Crediting Strategies may offer guaranteed Cap Rates for the duration of your Surrender Charge Period. Some Crediting Strategies have variable Cap Rates that may change over time. Please refer to the current Rate Sheet for details.

For each of the three types of Crediting Strategy options, you can choose how long you want the crediting term to be based on the options offered at that time – typically, one or more years. You can reallocate into one or more different strategies at the completion of the initial strategy term, and again after all subsequent Crediting Strategy terms. If you choose to reallocate after the completion of the initial strategy, the crediting rate for some of the Crediting Strategy options may have changed. Note that Crediting Strategies are updated periodically, and the options you selected for your initial strategy term may no longer be available upon reallocation. Please refer to the current Rate Sheet for details.

At a given time, you may allocate your Contract into one or more Crediting Strategies, however, all Crediting Strategies selected must be of the same term length. Crediting Strategy allocation percentages must be in whole numbers equaling 100% and the minimum allocation per Crediting Strategy must be a 10% or greater.

This annuity is tax-deferred, which means you don't pay taxes on the interest it earns until the proceeds are paid to you.

You can use an annuity to save money for retirement and to receive retirement income for life. It is not meant to be used to meet short-term goals.

The following pages provide an explanation of how the interest credited to your Contract Value is calculated for each of the Crediting Strategy options.

**AmFirst Insurance Company Trailhead Fixed Indexed Annuity Disclosure
Exhibit A**

This document provides an explanation of how the interest credited to your Contract Value is calculated for each of the Crediting Strategy options.

Option 1: Fixed Rate

A Fixed Rate Crediting Strategy applies an annually compounding fixed interest rate to the portion of your Contract Value allocated to the Fixed Rate option. Interest is credited to your Contract Value daily based on the annually compounding rate.

Example

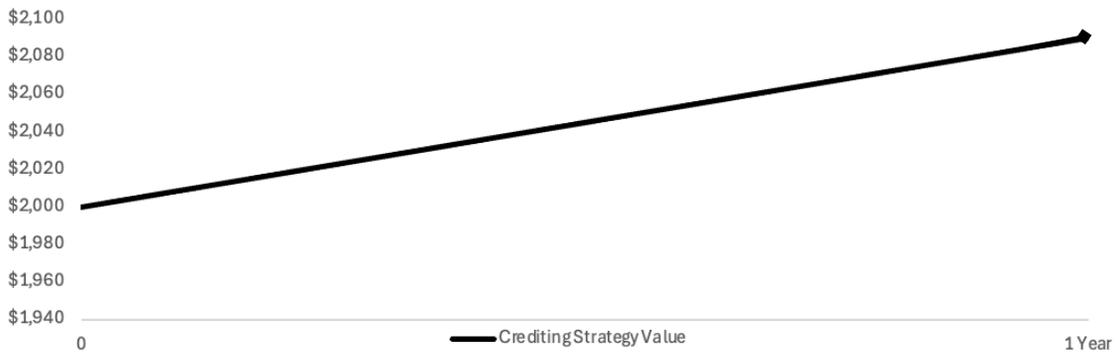
Initial Premium / Current Contract Value	Crediting Strategy Selections	Rate	Allocation %
\$10,000.00	1-Year Fixed Rate	4.50%	20%
	1-Year S&P 500® with Participation Rate	80.00%	50%
	1-Year S&P 500® with Cap Rate	9.00%	30%

The Fixed Rate, combined with your allocation percentage, determines the interest credited to your Contract Value during the Fixed Rate Crediting Strategy term.

Fixed Rate: 4.50%
Allocation: 20% (\$2,000.00)

Beginning Crediting Strategy Value: \$2,000.00
Interest Credited: \$90.00
Ending Crediting Strategy Value: \$2,090.00

Fixed Rate Crediting Strategy



Option 2: Participation Rate

A Participation Rate Crediting Strategy applies a percentage of an index's gain to your Contract Value at the end of the Crediting Strategy term. Your Contract Value cannot be reduced by the negative performance of an Index.

The interest credited to your Contract Value is based on (i) the chosen index's performance over the Crediting Strategy term, (ii) the Participation Rate set for the chosen Crediting Strategy, and (iii) the portion of your Contract Value allocated to the Participation Rate option. Interest is calculated and credited to your Contract Value at the end of the Crediting Strategy term.

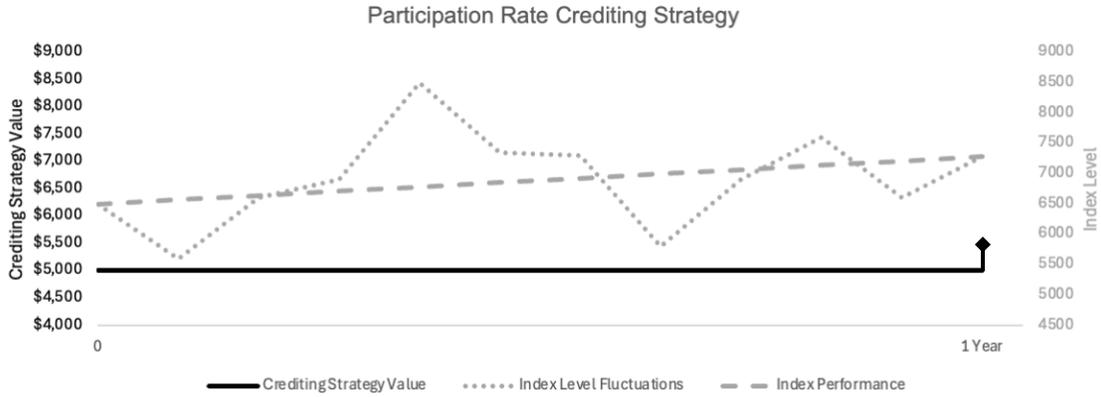
Example

Initial Premium / Current Contract Value	Crediting Strategy Selections	Rate	Allocation %
\$10,000.00	1-Year Fixed Rate	4.50%	20%
	1-Year S&P® 500 with Participation Rate	80.00%	50%
	1-Year S&P® 500 with Cap Rate	9.00%	30%

The Participation Rate, combined with the index performance and your allocation percentage, determines the interest credited to your Contract Value at the end of the Participation Rate Crediting Strategy term.

Participation Rate: 80.00%
Index Performance over the Crediting Strategy term: +12%*
Allocation: 50% (\$5,000.00)

Beginning Crediting Strategy Value:	\$5,000.00
Credited Interest Percentage:	9.60% (+12% index performance * 80% Par Rate)
Interest Credited:	\$480.00
Ending Crediting Strategy Value:	\$5,480.00



* The above example is for illustrative purposes only and does not reflect the actual performance of an index. For more details, please refer to your Fixed Indexed Annuity Illustration.

Option 3: Cap Rate

A Cap Rate Crediting Strategy applies a percentage of an index's gain to your Contract Value at the end of the Crediting Strategy term, up to the Cap Rate percentage. Your Contract Value cannot be reduced by the negative performance of an Index.

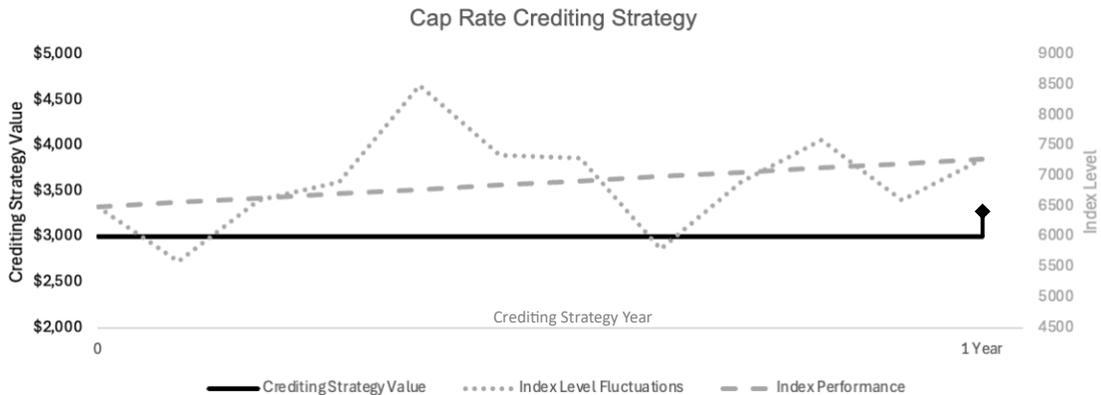
The interest credited to your Contract Value is based on (i) the chosen index's performance over the Crediting Strategy term, (ii) the Cap Rate set for the chosen Crediting Strategy, and (iii) the portion of your Contract Value allocated to the Participation Rate option. Interest is calculated and credited to your Contract Value at the end of the Crediting Strategy term.

Example

Initial Premium / Current Contract Value	Crediting Strategy Selections	Rate	Allocation %
\$10,000.00	1-Year Fixed Rate	4.50%	20%
	1-Year S&P 500® with Participation Rate	80.00%	50%
	1-Year S&P 500® with Cap Rate	9.00%	30%

The Cap Rate, combined with the index performance and your allocation percentage, determines the interest credited to your Contract Value at the end of the Participation Rate Crediting Strategy term.

Cap Rate:	9.00%
Index Performance over the Crediting Strategy term:	+12%*
Allocation:	30% (\$3,000.00)
Beginning Crediting Strategy Value:	\$3,000.00
Credited Interest Percentage:	9.00% (+12% index performance, capped at 9%)
Interest Credited:	\$270.00
Ending Crediting Strategy Value:	\$3,270.00



* The above example is for illustrative purposes only and does not reflect the actual performance of an index. For more details, please refer to your Fixed Indexed Annuity Illustration.

Calculating the total interest credited to Your Contract Value:

To determine the total interest credited to your Contract Value at the end of the crediting term, combine the interest earned from each chosen Crediting Strategy.

To determine your new Contract Value at the end of the crediting term, add the total interest credited during the crediting term to your initial Contract Value at the beginning of the Crediting term.

Example: Summary of Total Interest Credited to Contract Value

Initial Premium / Current Contract Value	Crediting Strategy Selections	Rate	Allocation %	Interest Credited
\$10,000.00	1yr Fixed Rate	4.50%	20%	\$90.00
	1yr S&P 500 [®] with Participation Rate	80.00%	50%	\$480.00
	1yr S&P 500 [®] with Cap Rate	9.00%	30%	\$270.00
Total Interest Credited during Crediting Term				\$840.00
Contract Value at the end of the Crediting Term				\$10,840.00

S&P 500®

S&P 500 Dynamic Intraday TCA®

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Nasdaq-100 Volatility Control 7%™

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