

A **Multi-Year Guaranteed Annuity (MYGA)** is a fixed-income annuity product available from Axonic Insurance Services. It allows you to allocate some of your savings to avoid stock market volatility and put **guaranteed cash in your hand at the end of your selected term.**

Our product is sometimes compared to a bank Certificate of Deposit (CD). Below are the key differences and similarities to help you make an informed financial decision.

	MYGA	CD
Free from stock market exposure and risk?	✓	✓
Free from administrative fees?	✓	✓
Is your money exposed to a guaranteed rate for the entire term of the product's contract?	✓	✓
Are your interest earnings tax-deferred?	✓	✗
Do you have penalty-free access to your money?	✓*	✗
Can you choose to have beneficiaries receive proceeds upon the policyholder's death?	✓	✗
Can you enjoy guaranteed lifetime income and tax-deferred advantages?	✓	✗
Can withdrawals be made prior to age 59 1/2 without being penalized by the IRS?	✗	✓
Is your deposit FDIC insured?	✗	✓

*You can withdraw up to 10% of your initial premium without incurring a surrender charge.

Talk to your financial professional about a MYGA from Axonic Insurance 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

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.

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.

This material may contain "forward-looking" information that is not purely historical in nature. Such information may include, among other things, projections, forecasts, estimates of yields or returns. No representation is made that the performance presented will be achieved, or that every assumption made in achieving, calculating or presenting either the forward-looking information or the historical performance information herein has been considered or stated in preparing this material. Any changes to assumptions that may have been made in preparing this material could have a material impact on the financials, costs and fees that are presented herein.

Axonic Insurance refers to a group of affiliated legal entities 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