Filed Pursuant to Rule 424(b)(3)
SEC File #333-271357

1st FRANKLIN FINANCIAL CORPORATION

SENIOR DEMAND NOTES

PERIODS OF DECEMBER 4, 2025 THRU DECEMBER 10, 2025
AND
DECEMBER 11, 2025 THRU DECEMBER 17, 2025

December 4, 2025 THRU December 10, 2025

Daily Balance	$1 to $2,499	$2,500 to $9,999	$10,000 to $49,999	$50,000 to $99,999	$100,000 & over
Effective Yield (a)	1.51%	1.51%	1.77%	2.02%	2.02%
Interest Rate	1.50%	1.50%	1.75%	2.00%	2.00%

December 11, 2025 THRU December 17, 2025

Daily Balance	$1 to $2,499	$2,500 to $9,999	$10,000 to $49,999	$50,000 to $99,999	$100,000 & over
Effective Yield (a)	1.51%	1.51%	1.77%	2.02%	2.02%
Interest Rate	1.50%	1.50%	1.75%	2.00%	2.00%

(a) Compounded daily based on 365/366 day year.

Prospectus Supplement Dated December 4, 2025