

1st FRANKLIN FINANCIAL CORPORATION

**VARIABLE RATE
SUBORDINATED DEBENTURES**

**PERIODS OF JANUARY 15, 2026 THRU JANUARY 21, 2026
AND
JANUARY 22, 2026 THRU JANUARY 28, 2026**

Period of January 15, 2026 Thru January 21, 2026

<u>Effective Yield (a)</u>	<u>Interest Rate (b)</u>	<u>Interest Adjustment Period (c)</u>	<u>Minimum Investment Amount</u>
1.77	1.75	1 Month	\$500.00
1.77	1.75	3 Months	\$500.00
4.60	4.50	6 Months	\$500.00
5.13	5.00	1 Year	\$500.00
5.13	5.00	2 Years	\$500.00
4.60	4.50	4 Years	\$500.00

Period of January 22, 2026 Thru January 28, 2026

<u>Effective Yield (a)</u>	<u>Interest Rate (b)</u>	<u>Interest Adjustment Period (c)</u>	<u>Minimum Investment Amount</u>
1.77	1.75	1 Month	\$500.00
1.77	1.75	3 Months	\$500.00
4.60	4.50	6 Months	\$500.00
5.13	5.00	1 Year	\$500.00
5.13	5.00	2 Years	\$500.00
4.60	4.50	4 Years	\$500.00

- (a) Compounded daily based on 365/366 year.
- (b) Interest is earned daily, and will be paid promptly upon a holder's request, otherwise principal and interest are payable at maturity.
- (c) At the end of this period, the interest rate will be adjusted. Debentures mature four years from their date of issue, subject to earlier redemption as provided for therein. Redemption at any other time is at the discretion of the Company and is subject to an interest penalty. Absent redemption by the holder at maturity, the term of the Debenture will be extended for one four-year period, subject to the same redemption rights.

This is not an offer to sell, or the solicitation of an offer to purchase these securities. Any offer or sale will be made only by a prospectus, which is available by visiting us at 135 East Tugalo Street, Toccoa, Georgia, by writing us at P.O. Box 880, Toccoa, Georgia 30577 or by calling us at (706) 886-7571 or (800) 282-0709 (toll-free).

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