



# Synergy Choice<sup>TM</sup>

A Single Premium Deferred Fixed Multi-Year Guaranteed Annuity

## Rates effective 11/30/22

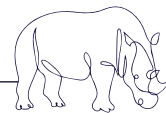
Rates are subject to change.

### Guaranteed Rates

Guarantee Period	Initial Premium <sup>1</sup>	
	\$25,000 to \$99,999	\$100,000+
2-Year	3.95%	4.10%
3-Year	4.85%	5.00%
5-Year	5.25%	5.40%
7-Year	5.40%	5.55%

Adding any optional feature will decrease the guaranteed rate by the amount(s) below. For more information on the features listed, please refer to the Synergy Choice brochure.

Optional Withdrawal Features	2-Year Rate Adjustment	3-, 5-, 7-Year Rate Adjustment
Free Interest Withdrawal	-0.05%	-0.10%
10% Free Withdrawal	-0.10%	-0.20%
Contract Value	-0.10%	-0.10%



<sup>1</sup>A premium of more than \$1,000,000 may be accepted with prior approval from Aspida.

Guarantees are backed by the claims-paying ability of Aspida Life Insurance Company ("Aspida"). 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.

This piece provides a brief summary of product features. The contract associated with the product will contain the actual terms, definitions, limitations, and exclusions that apply. Product features and availability vary by state and are solely the responsibility of Aspida. Synergy Choice<sup>TM</sup> MYGA-2, -3, -5, and -7 contract form series ICC22C-MYGA1012 and C-MYGA1012, and application series ICC22A-4014 and A-4014. Some exclusions and exceptions apply. Please refer to the contract for the actual terms and conditions that apply.

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 their own attorney, tax, or investment advisor.

Products and services are underwritten and/or provided by Aspida (Administrative Office: Durham, NC), licensed in 48 states (excluding New York and Connecticut) and the District of Columbia. Products and services may not be available in all states.

Aspida is the trade name of Aspida Life Insurance Company and its affiliates. Each company is solely responsible for its own financial conditions and contractual obligations.

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

### ASPIDA LIFE INSURANCE COMPANY

2327 Englert Dr. | Durham, NC 27713 | P: 1 (833) 4-ASPIDA | Aspida.com

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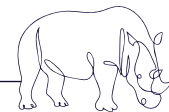
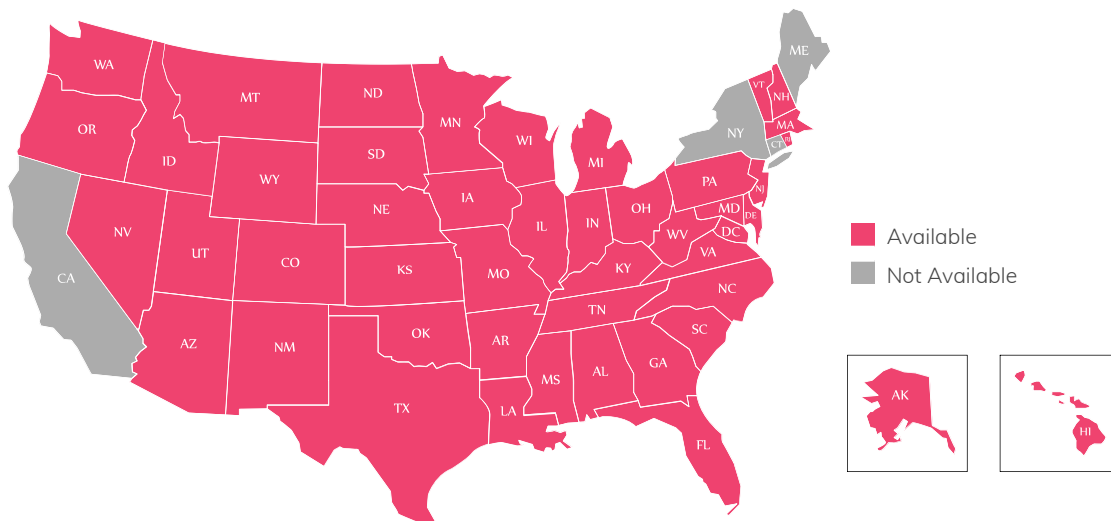


# Synergy Choice™

A Single Premium Deferred Fixed Multi-Year Guaranteed Annuity

## State Availability of the Synergy Choice MYGA

As of November 7, 2022



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# Synergy Choice™ Max

A Single Premium Deferred Fixed Index Annuity

## Rates effective 11/07/2022

Rates are subject to change.

Interest Crediting Rates	5-Year		10-Year	
	\$25,000 to \$99,999	\$100,000+ <sup>1</sup>	\$25,000 to \$99,999	\$100,000+ <sup>1</sup>
<b>Fixed Account Rate</b>				
1-Year Fixed Account Rate	4.90%	5.15%	5.10%	5.35%
<b>Index Cap Rate</b>				
<b>S&amp;P 500®</b>				
1-Year Point to Point Cap Rate	11.50%	12.25%	12.25%	13.00%
1-Year Point to Point Cap Rate with Buy-Up	14.50%	15.25%	15.25%	16.00%
2-Year Point to Point Cap Rate	23.00%	24.50%	24.50%	26.00%
2-Year Point to Point Cap Rate with Buy-Up	29.00%	30.50%	30.50%	32.00%
Current Bailout Cap 1-Year Point to Point Rate	5.00%	5.00%	5.00%	5.00%
<b>Participation Rate (No Cap)</b>				
<b>S&amp;P 500®</b>				
1-Year Point to Point Participation Rate	43%	46%	47%	50%
1-Year Point to Point Participation Rate with Buy-Up	51%	54%	55%	58%
2-Year Point to Point Participation Rate	55%	60%	60%	65%
2-Year Point to Point Participation Rate with Buy-Up	70%	75%	75%	80%
<b>Goldman Sachs Grand Prix Index</b>				
1-Year Point to Point Participation Rate	135%	150%	145%	155%
1-Year Point to Point Participation Rate with Buy-Up	185%	195%	190%	205%
2-Year Point to Point Participation Rate	195%	210%	205%	220%
2-Year Point to Point Participation Rate with Buy-Up	265%	280%	270%	290%
<b>Citi Aria Index</b>				
1-Year Point to Point Participation Rate	70%	75%	75%	80%
1-Year Point to Point Participation Rate with Buy-Up	90%	100%	95%	105%
2-Year Point to Point Participation Rate	130%	140%	135%	150%
2-Year Point to Point Participation Rate with Buy-Up	175%	185%	180%	190%

**ASPIDA LIFE INSURANCE COMPANY**

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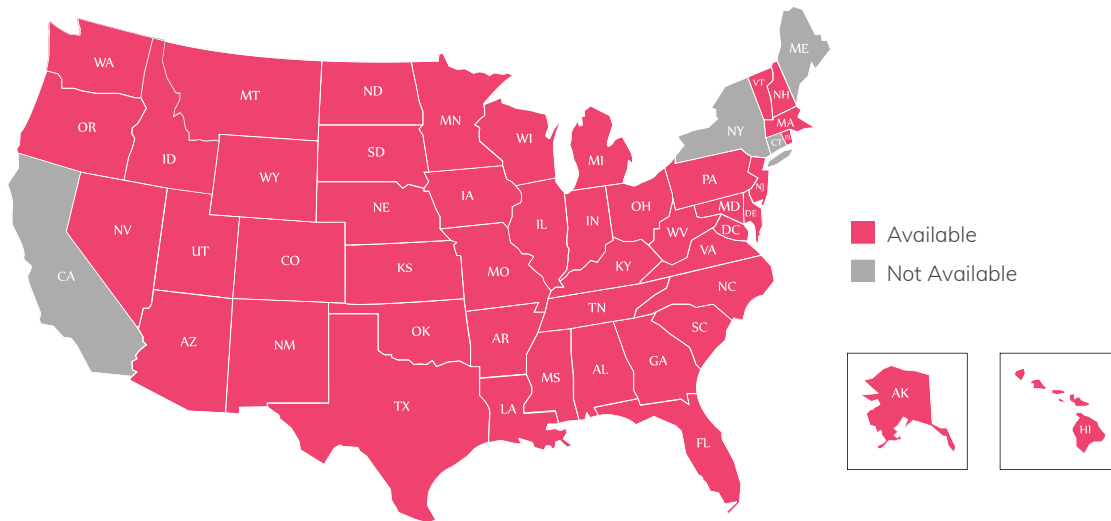


# Synergy Choice™ Max

A Single Premium Deferred Fixed Index Annuity

## State Availability of the Synergy Choice™ Max

As of November 7, 2022



Guarantees are backed by the claims-paying ability of Aspida Life Insurance Company ("Aspida"). 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.

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# Synergy Choice™ Bonus

A Single Premium Deferred Fixed Index Annuity

## Rates effective 11/28/2022

Rates are subject to change.

### Interest Crediting Rates

	10-Year	
	\$25,000 to \$99,999	\$100,000+ <sup>1</sup>
<b>Fixed Account Rate</b>		
1-Year Fixed Account Rate	4.10%	4.35%
<b>Index Cap Rate</b>		
<b>S&amp;P 500®</b>		
1-Year Point to Point Cap Rate	9.25%	10.00%
1-Year Point to Point Cap Rate with Buy-Up	12.25%	13.00%
2-Year Point to Point Cap Rate	17.50%	19.00%
2-Year Point to Point Cap Rate with Buy-Up	24.50%	26.00%
Current Bailout Cap 1-Year Point to Point Rate	5.00%	5.00%
<b>Participation Rate (No Cap)</b>		
<b>S&amp;P 500®</b>		
1-Year Point to Point Participation Rate	37%	40%
1-Year Point to Point Participation Rate with Buy-Up	47%	50%
2-Year Point to Point Participation Rate	47%	52%
2-Year Point to Point Participation Rate with Buy-Up	60%	65%
<b>Goldman Sachs Grand Prix Index</b>		
1-Year Point to Point Participation Rate	95%	110%
1-Year Point to Point Participation Rate with Buy-Up	145%	155%
2-Year Point to Point Participation Rate	135%	155%
2-Year Point to Point Participation Rate with Buy-Up	205%	220%
<b>Citi Aria Index</b>		
1-Year Point to Point Participation Rate	50%	55%
1-Year Point to Point Participation Rate with Buy-Up	75%	80%
2-Year Point to Point Participation Rate	95%	105%
2-Year Point to Point Participation Rate with Buy-Up	135%	150%

**ASPIDA LIFE INSURANCE COMPANY**

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