



Synergy ChoiceTM

A Single Premium Deferred Fixed Multi-Year Guaranteed Annuity

Synergy Choice from Aspida Life Insurance Company is a multi-year guaranteed annuity (MYGA). It offers a simple, steady, guaranteed way to build retirement savings and the ability for clients to choose a withdrawal feature that best fits their needs.



MYGAs are backed by the claims-paying ability of the issuing insurance company.



Contributions grow tax-deferred until a selected future date (usually retirement).



An optional Withdrawal Feature is available to enhance your contract.¹



Options to convert MYGAs into a lifetime income stream can help you meet goals.

Key Features

Aspida annuities have features that put you in control of your future income.

Guarantee Periods

2, 3, 5, or 7 years

Issue Ages

18-90

Ownership Requirements

Owner must be the annuitant, except when a trust is the owner

Premium²

Minimum:
\$25,000
Maximum:
\$1,000,000

¹ Selection of an optional Withdrawal Feature will change your guaranteed interest rate. See contract for details. ² Minimum and maximum premiums apply to both qualified and non-qualified plans. A premium of more than \$1,000,000 may be accepted with prior approval from Aspida.

Withdrawal Charges³

If you request a withdrawal or surrender your contract before the end of your current guarantee period, you may be subject to a withdrawal charge and market value adjustment on any amount you take. Each guarantee period has its own withdrawal charge schedule, which decreases over time, as shown below.

Contract Year	1	2	3	4	5	6	7	8+
2-Year: Withdrawal Charges	9%	8%	0%					
3-Year: Withdrawal Charges	9%	8%	7%	0%				
5-Year: Withdrawal Charges	9%	8%	7%	6%	5%	0%		
7-Year: Withdrawal Charges	9%	8%	7%	6%	5%	4%	3%	0%

Optional Withdrawal Features¹

You can choose to add one of the following features to your contract.

Free Interest Withdrawal

After the first 30 days of your contract, you can set up regular withdrawals of the interest credited to the Contract Value on a monthly, quarterly, semi-annual, or annual basis.

10% Free Withdrawal

After the first year of your contract, you can withdraw up to 10% of the Contract Value on the Contract Anniversary.

When you add this option to your tax-qualified IRA contract, any required minimum distribution (RMD) – after the first 30 days of your contract and including amounts above the 10% free amount – will not be subject to withdrawal charges and market value adjustment.

Death Benefit

If you are the owner/annuitant and die before the maturity date, your named beneficiaries will receive the **full contract value**, with no withdrawal charges or MVA applied, typically without the delay and expense associated with probate. Special rules apply if your spouse is co-owner.

Market Value Adjustment (MVA)

Subject to the exceptions stated in the contract, an MVA will be applied if part or all of the Contract Value is withdrawn above any allowable free amount. The MVA can be positive or negative.

Annuitization

Available after 12 months with multiple payout options.

Plan Types

May be issued as Non-Qualified, Traditional IRA, or Roth IRA

Accepts rollovers from qualified plans, 457 plans, IRAs, Simplified Employee, Pension (SEP) plans, 403(b) plans, and SIMPLE IRAs



³ Withdrawal charges may vary slightly by state.

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™ 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

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Synergy Choice™ Max

A Single Premium Deferred Fixed Index Annuity

When it comes to planning for retirement, there are many strategies to help you reach your goals. Synergy Choice Max from Aspida Life Insurance Company can be a valuable part of your retirement portfolio for a number of reasons.

Index Partners & Crediting Strategies

Citi Aria Index

1- & 2-Year Point-To-Point Participation Rate

1- & 2-Year Point-To-Point Participation Rate with Buy-Up

Goldman Sachs Grand Prix Index

1- & 2-Year Point-To-Point Participation Rate

1- & 2-Year Point-To-Point Participation Rate with Buy-Up

S&P 500® Index

1- & 2-Year Point-To-Point Cap Rate

1- & 2-Year Point-To-Point Participation Rate

1- & 2-Year Point-To-Point Cap Rate with Buy-Up

1- & 2-Year Point-To-Point Participation Rate with Buy-Up

Fixed Account

1-Year Fixed Account Rate

Key Features

Aspida annuities have features that put you in control of your future income.

Surrender Charge Periods

5- or 10-years

Issue Ages

18-90

Maturity Age

115

Ownership Requirements

Owner must be the annuitant, except when a trust is the owner

Premium¹

Minimum:
\$25,000
Maximum:
\$1,000,000

ASPIDA LIFE INSURANCE COMPANY

30020-1122

Rate Buy-Up Feature

By selecting a crediting strategy that advertises a Buy-Up, annuitants are able to increase equity participation in that specific strategy. A 1% fee will be applied to the total amount of money allocated into buy-up strategies and is assessed annually at the beginning of each contract year.

Penalty-Free Withdrawals

Up to 10% of the Contract Value may be withdrawn without any Withdrawal Charge or Market Value Adjustment (MVA) after the first contract anniversary.

Required Minimum Distributions (RMD)

RMDs from your tax-qualified IRA available after 30 days. All other withdrawals are available at the beginning of year two.

Withdrawal Charges²

If you request a withdrawal during the first year of your contract, or in excess of the 10% penalty-free amount after your first Contract Anniversary, or surrender your contract before the end of your current surrender charge period, you may be subject to a Withdrawal Charge and MVA. Each surrender charge period has its own withdrawal charge schedule, which decreases over time, as shown below.

Contract Year	1	2	3	4	5	6	7	8	9	10	11
5-Year Plan	9%	8%	7%	6%	5%	0%					
10-Year Plan	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

Nursing Home Waiver

You can withdraw up to 100% of your annuity's Contract Value if you are confined to an eligible Nursing Home. This benefit is available if you are confined for at least 90 consecutive days any time after your first Contract Anniversary and meet eligibility requirements. No Withdrawal Charge or MVA will be applied if you qualify for this benefit. To receive the Nursing Home Waiver, you cannot be confined on the Contract Effective Date.

Terminal Illness Waiver

You can withdraw up to 100% of your annuity's Contract Value if you are diagnosed with a terminal illness that is expected to result in death within one year and meet eligibility requirements. No Withdrawal Charge or MVA will be applied if you qualify for this benefit. This waiver is available after your first Contract Anniversary and the initial diagnosis of terminal illness must be made after the Contract Effective Date.

Death Benefit

If you are the owner/annuitant and die before the Maturity Date, your named beneficiaries will receive the full Account Value plus prorated index credits, with no Withdrawal Charge or MVA applied, typically without the delay and expense associated with probate. Special rules apply if your spouse is co-owner.

Market Value Adjustment

Subject to the exceptions stated in the contract, an MVA will be applied if part or all of the Contract Value is withdrawn above any allowable free amount. The MVA can be positive or negative.

Plan Types

May be issued as Non-Qualified, Traditional IRA, or Roth IRA

Accepts rollovers from qualified plans, 457 plans, IRAs, Simplified Employee Pension (SEP) plans, 403(b) plans, and SIMPLE IRAs



¹\$25,000 premium minimum to \$1,000,000 maximum. A premium of more than \$1,000,000 may be accepted with prior approval from Aspida. ² Withdrawal charges may vary slightly by state.

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

When it comes to planning for retirement, there are many strategies to help you reach your goals. Synergy Choice Bonus from Aspida Life Insurance Company can be a valuable part of your retirement portfolio for a number of reasons.

Index Partners & Crediting Strategies

Citi Aria Index

1- & 2-Year Point-To-Point Participation Rate

1- & 2-Year Point-To-Point Participation Rate with Buy-Up

Goldman Sachs Grand Prix Index

1- & 2-Year Point-To-Point Participation Rate

1- & 2-Year Point-To-Point Participation Rate with Buy-Up

S&P 500® Index

1- & 2-Year Point-To-Point Cap Rate

1- & 2-Year Point-To-Point Participation Rate

1- & 2-Year Point-To-Point Cap Rate with Buy-Up

1- & 2-Year Point-To-Point Participation Rate with Buy-Up

Fixed Account

1-Year Fixed Account Rate

Key Features

Aspida annuities have features that put you in control of your future income.

Surrender Charge Periods

10-Year

Issue Ages

18-80

Maturity Age

115

Ownership Requirements

Owner must be the annuitant, except when a trust is the owner

Premium¹

Minimum:
\$25,000
Maximum:
\$1,000,000

ASPIDA LIFE INSURANCE COMPANY

30031-1122

Premium Bonus

Upon issue, 10% of the initial premium will be added to the annuitant's account. The bonus will then vest at 10% per year. The Account Value plus the Unvested Premium Bonus is known as the Accumulated Value.

Only withdrawals in excess of the free amount will lower the unvested amount for the bonus.

Rate Buy-Up Feature

By selecting a crediting strategy that advertises a Buy-Up, annuitants are able to increase equity participation in that specific strategy. A 1% fee will be applied to the total amount of money allocated into buy-up strategies and is assessed annually at the beginning of each contract year.

Penalty-Free Withdrawals

Up to 10% of the Accumulated Value may be withdrawn without any Withdrawal Charge or Market Value Adjustment (MVA) after the first contract anniversary.

Required Minimum Distributions (RMD)

RMDs from your tax-qualified IRA available after 30 days. All other withdrawals are available at the beginning of year two.

Withdrawal Charges²

If you request a withdrawal during the first year of your contract, or in excess of the 10% penalty-free amount after your first Contract Anniversary, or surrender your contract before the end of your current surrender charge period, you may be subject to a Withdrawal Charge and MVA. Each surrender charge period has its own withdrawal charge schedule, which decreases over time, as shown below.

Contract Year	1	2	3	4	5	6	7	8	9	10	11
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Nursing Home Waiver

You can withdraw up to 100% of your annuity's Contract Value if you are confined to an eligible Nursing Home. This benefit is available if you are confined for at least 90 consecutive days any time after your first Contract Anniversary and meet eligibility requirements. No Withdrawal Charge or MVA will be applied if you qualify for this benefit. To receive the Nursing Home Waiver, you cannot be confined on the Contract Effective Date.

Terminal Illness Waiver

You can withdraw up to 100% of your annuity's Contract Value if you are diagnosed with a terminal illness that is expected to result in death within one year and meet eligibility requirements. No Withdrawal Charge or MVA will be applied if you qualify for this benefit. This waiver is available after your first Contract Anniversary and the initial diagnosis of terminal illness must be made after the Contract Effective Date.

Death Benefit

If you are the owner/annuitant and die before the Maturity Date, your named beneficiaries will receive the full Account Value plus a portion of any index growth from the current crediting period and any unvested premium bonus, with no Withdrawal Charge or MVA applied, typically without the delay and expense associated with probate. Special rules apply if your spouse is co-owner.

Market Value Adjustment

Subject to the exceptions stated in the contract, an MVA will be applied if part or all of the Contract Value is withdrawn above any allowable free amount. The MVA can be positive or negative.

Plan Types

May be issued as Non-Qualified, Traditional IRA, or Roth IRA

Accepts rollovers from qualified plans, 457 plans, IRAs, Simplified Employee Pension (SEP) plans, 403(b) plans, and SIMPLE IRAs



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