



Synergy ChoiceTM

A Single Premium Deferred Fixed Multi-Year Guaranteed Annuity

Rates effective 12/27/23

Rates are subject to change.

Guaranteed Rates	Initial Premium ¹	
	\$25,000 to \$99,999	\$100,000+
2-Year	4.50%	4.65%
3-Year	5.20%	5.35%
5-Year	5.30%	5.45%
7-Year	5.30%	5.45%

Adding an 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%



¹A 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 ChoiceTM MYGA-2, -3, -5, and -7 contract form series ICC22C-MYGA1012 and C-MYGA1012. 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 49 states (excluding New York) 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

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Interest Crediting Rates	5-Year		10-Year	
	\$25,000 to \$99,999	\$100,000+ ¹	\$25,000 to \$99,999	\$100,000+ ¹
Fixed Interest Rate				
1-Year Fixed Interest Rate	4.25%	4.50%	4.25%	4.50%
Index Cap Rate				
S&P 500®				
1-Year Point-to-Point Cap Rate	9.75%	10.50%	9.75%	10.50%
2-Year Point-to-Point Cap Rate	18.25%	19.75%	19.50%	21.00%
Current Bailout Cap 1-Year Point to Point Rate	5.00%	5.00%	5.00%	5.00%
Participation Rate (No Cap)				
S&P 500®				
1-Year Point-to-Point Participation Rate	57%	60%	62%	65%
2-Year Point-to-Point Participation Rate	64%	67%	67%	70%
Goldman Sachs Grand Prix Index				
1-Year Point-to-Point Participation Rate	195%	205%	200%	210%
2-Year Point-to-Point Participation Rate	265%	280%	270%	285%
Citi Aria Index				
1-Year Point-to-Point Participation Rate	85%	90%	90%	95%
2-Year Point-to-Point Participation Rate	123%	130%	128%	135%



Synergy Choice™ Bonus

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Interest Crediting Rates	10-Year	
	\$25,000 to \$99,999	\$100,000+ ¹
Fixed Interest Rate		
1-Year Fixed Interest Rate	3.10%	3.35%
Index Cap Rate		
S&P 500®		
1-Year Point-to-Point Cap Rate	7.00%	7.75%
2-Year Point-to-Point Cap Rate	12.75%	14.25%
Current Bailout Cap 1-Year Point to Point Rate	4.00%	4.00%
Participation Rate (No Cap)		
S&P 500®		
1-Year Point-to-Point Participation Rate	47%	50%
2-Year Point-to-Point Participation Rate	53%	56%
Goldman Sachs Grand Prix Index		
1-Year Point-to-Point Participation Rate	145%	155%
2-Year Point-to-Point Participation Rate	195%	210%
Citi Aria Index		
1-Year Point-to-Point Participation Rate	60%	65%
2-Year Point-to-Point Participation Rate	83%	90%



Synergy Choice™ Income

A Single Premium Deferred Fixed Index Annuity

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Interest Crediting Rates	10-Year	
	\$25,000 to \$99,999	\$100,000+ ¹
Fixed Interest Rate		
1-Year Fixed Interest Rate	2.50%	2.75%
Index Cap Rate		
S&P 500®		
1-Year Point to Point Cap Rate	4.50%	5.25%
2-Year Point to Point Cap Rate	9.50%	10.50%
Participation Rate (No Cap)		
S&P 500®		
1-Year Point to Point Participation Rate	30%	33%
2-Year Point to Point Participation Rate	35%	39%
Goldman Sachs Grand Prix Index		
1-Year Point to Point Participation Rate	132%	145%
2-Year Point to Point Participation Rate	190%	205%
Citi Aria Index		
1-Year Point to Point Participation Rate	55%	61%
2-Year Point to Point Participation Rate	87%	95%

Guaranteed Lifetime Income Benefit Rider Rates

Annual Pre-Activation Roll-Up Rate ²	12.00%
Annual Pre-Activation Rider Charge Rate	0.50%
Maximum Guaranteed Pre-Activation Rider Charge Rate	0.50%
Annual Post-Activation Rider Charge Rate	1.50%
Maximum Guaranteed Post-Activation Rider Charge Rate	1.50%

Rider Charge

The Rider Charge is deducted on the Contract Effective Date, then annually on each Contract Anniversary from your annuity's Contract Value. The Rider Charge is calculated as a percentage of the Benefit Base only.

ASPIDA LIFE INSURANCE COMPANY

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