



Synergy Choice™ MYGA

A SINGLE PREMIUM DEFERRED FIXED MULTI-YEAR GUARANTEED ANNUITY

Rates effective 9/29/25

Rates are subject to change.

Guaranteed Rates	Initial Premium ¹	
	\$25,000 to \$99,999	\$100,000+
2-Year	4.10%	4.25%
3-Year	4.70%	4.85%
5-Year	5.20%	5.35%
7-Year	5.25%	5.40%

Adding an optional feature will decrease the guaranteed rate by the amount 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 \$2,000,000 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™ 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.

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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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30003-0925



Synergy Choice™ Bonus

A SINGLE PREMIUM DEFERRED FIXED INDEX ANNUITY

Current Rates

Last Updated: 09/29/2025

The rates below are only applicable for newly issued contracts and are guaranteed for the 1-year or 2-year strategy term period(s). Rates are subject to change.

	5-Year Contract		10-Year Contract	
Premium Bonus at Issue ¹	Age 18-75: 7%	Age 76-85: 4%	Age 18-75: 15%	Age 76-80: 12%

Point-to-Point Cap Rates	\$25,000 to \$99,999		\$100,000+ ²		\$25,000 to \$99,999		\$100,000+ ²	
	1-Year	2-Year	1-Year	2-Year	1-Year	2-Year	1-Year	2-Year
Goldman Sachs Lexicon Long Short Index	8.00%	—	9.00%	—	7.50%	—	8.50%	—
Invesco QQQ Growth Index	6.50%	—	9.00%	—	5.00%	—	6.00%	—
Nasdaq-100 Index®	4.25%	7.00%	4.75%	8.00%	3.25%	8.00%	3.75%	9.00%
S&P 500® Index Current Bailout 1-Year Cap Rate: 3.00%	5.00%	10.75%	5.75%	12.00%	4.75%	7.75%	5.50%	9.00%

Point-to-Point Participation Rates	\$25,000 to \$99,999		\$100,000+ ²		\$25,000 to \$99,999		\$100,000+ ²	
	1-Year	2-Year	1-Year	2-Year	1-Year	2-Year	1-Year	2-Year
Citi Aria Index	58%	90%	63%	100%	49%	71%	54%	78%
Goldman Sachs Grand Prix Index	140%	200%	150%	215%	125%	180%	135%	195%
Goldman Sachs Lexicon Long Short Index	—	75%	—	80%	—	70%	—	75%
Invesco QQQ Growth Index	—	79%	—	85%	—	69%	—	75%
Nasdaq-100 Index®	25.50%	32%	28%	36%	25.50%	32%	28%	35%
S&P 500® Index	27%	36%	30%	40%	20%	21%	23%	25%

Fixed Interest Rate	\$25,000 to \$99,999		\$100,000+ ²		\$25,000 to \$99,999		\$100,000+ ²	
	1-Year	2-Year	1-Year	2-Year	1-Year	2-Year	1-Year	2-Year
Fixed Interest	2.50%	—	2.75%	—	2.25%	—	2.50%	—

¹ Based on the owner or oldest joint owner's age at contract issue in all states except CA. Premium bonus is capped at 10% for all ages in CA.

² A premium of more than \$2,000,000 may be accepted with prior approval from Aspida.



Synergy Choice™ Income

A SINGLE PREMIUM DEFERRED FIXED INDEX ANNUITY

Current Rates

Last Updated: 09/29/2025

The rates below are only applicable for newly issued contracts and are guaranteed for the 1-year or 2-year strategy term period(s). Rates are subject to change.

Index Strategies	Point-to-Point Cap Rates				Point-to-Point Participation Rates			
	\$25,000 to \$99,999		\$100,000+ ¹		\$25,000 to \$99,999		\$100,000+ ¹	
	1-Year	2-Year	1-Year	2-Year	1-Year	2-Year	1-Year	2-Year
Citi Aria Index	—	—	—	—	43%	72%	49%	80%
Goldman Sachs Grand Prix Index	—	—	—	—	127%	185%	140%	200%
Goldman Sachs Lexicon Long Short Index	6.50%	—	7.50%	—	—	65%	—	70%
Invesco QQQ Growth Index	4.00%	—	5.00%	—	—	70%	—	75%
Nasdaq-100 Index®	3.50%	7.50%	4.25%	9.00%	27%	32%	30%	35%
S&P 500® Index 1-Year Current Bailout Rate: 1.00%	4.25%	9.00%	5.00%	10.00%	27%	32%	30%	36%

Fixed Interest Rate	\$25,000 to \$99,999		\$100,000+ ¹	
	1-Year	2-Year	1-Year	2-Year
Fixed Interest	2.50%	—	2.75%	—

Guaranteed Lifetime Withdrawal Benefit Rider Rates	Rates are subject to change.
Annual Pre-Activation Roll-Up Rate ²	12.00%
Benefit Base Bonus	26.00%
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%

The **Rider Charge** is deducted from your annuity's Contract Value annually on each Contract Anniversary and at rider termination. The Rider Charge is calculated as a percentage of the Benefit Base only.

¹ A premium of more than \$2,000,000 may be accepted with prior approval from Aspida.

² Rate is only applicable for contract years 1-10, after which the rate drops to 0.01%.

Lifetime Withdrawal Percentages

Age	Single Life	Joint Life	Age	Single Life	Joint Life
50	4.30%	3.80%	70	6.15%	5.65%
51	4.30%	3.80%	71	6.25%	5.75%
52	4.30%	3.80%	72	6.35%	5.85%
53	4.30%	3.80%	73	6.45%	5.95%
54	4.30%	3.80%	74	6.60%	6.10%
55	4.30%	3.80%	75	6.75%	6.25%
56	4.45%	3.95%	76	6.95%	6.45%
57	4.60%	4.10%	77	7.15%	6.65%
58	4.75%	4.25%	78	7.35%	6.85%
59	4.90%	4.40%	79	7.55%	7.05%
60	5.05%	4.55%	80	7.65%	7.15%
61	5.20%	4.70%	81	7.75%	7.25%
62	5.35%	4.85%	82	7.85%	7.35%
63	5.50%	5.00%	83	7.95%	7.45%
64	5.65%	5.15%	84	8.05%	7.55%
65	5.75%	5.25%	85	8.15%	7.65%
66	5.80%	5.30%	86	8.25%	7.75%
67	5.90%	5.40%	87	8.35%	7.85%
68	5.95%	5.45%	88	8.45%	7.95%
69	6.05%	5.55%	89	8.55%	8.05%
			90+	8.65%	8.15%

For additional resources, including the product brochure, contact your financial professional or [visit **aspida.com/products/FixedIndexAnnuities**](https://aspida.com/products/FixedIndexAnnuities)



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