



Synergy Choice™ MYGA

Rate Update

Rates on Aspida's Synergy Choice MYGA annuities are **increasing** effective **09/26/2022***.

Guarantee Period	Initial Premium \$25,000 to \$99,999	Initial Premium \$100,000+ ¹
2-Year	3.45%	3.60%
3-Year	4.15%	4.30%
5-Year	4.45%	4.60%
7-Year	4.55%	4.70%

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.

[DOWNLOAD RATE SHEET](#)

Rate Lock Rules

Aspida will lock in the rate for **45 days** when the application is signed and received before the rate change effective date of **September 26, 2022**. The rate lock will only take effect if Aspida receives the premium and all paperwork is in good order within **45 calendar days** from the date Aspida received the application.

RATE LOCK DOES NOT APPLY TO BONUSES, RIDER FEES, ROLL UP RATES, PAYOUT FACTORS.

Aspida reserves the right to close any application that is not in good order or has not met all requirements, even if the funds have been received. The funds will be returned, the application voided, and the rate lock will not apply.



*Rates are subject to change.

For financial representative use only. Not for use with the general public. Guarantees are backed by the claims-paying ability of 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.

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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
2327 Englert Dr. Durham, NC 27713
Aspida.com

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