ASPIDA

Synergy Choice™

A Single Premium Deferred Fixed Multi-Year Guaranteed Annuity

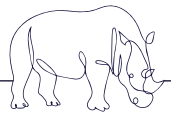
Rates effective 10/06/2022

Rates are subject to change.

Guaranteed Rates	Initial Premium[1]	
Guarantee Period	**$25,000 to $99,999**	**$100,000+**
2-Year	3.90%	4.05%
3-Year	4.50%	4.65%
5-Year	4.85%	5.00%
7-Year	5.00%	5.15%

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%



[1]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™ 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 Loose Value • Not Bank/CU Guaranteed • Not a Deposit • Not Insured by Any Federal Government Agency

ASPIDA LIFE INSURANCE COMPANY

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