

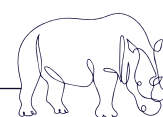
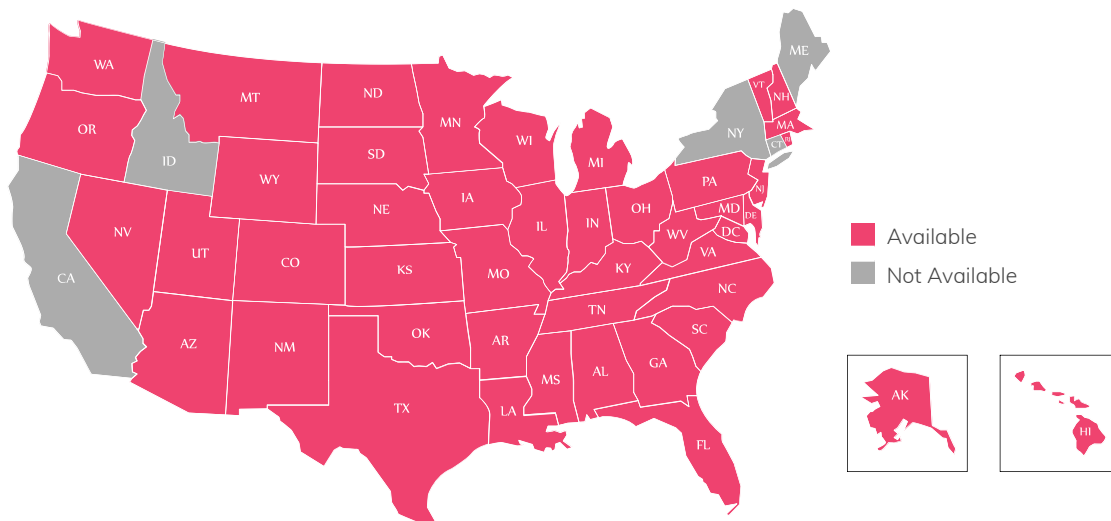


Synergy Choice™ Max

A Single Premium Deferred Fixed Index Annuity

State Availability of the Synergy Choice™ Max

As of November 7, 2022



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™ Max-5 and -10 contract form series ICC22C-FIA1010 and C-FIA 1010, and application series ICC22A-4018 and A-4018. 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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ASPIDA LIFE INSURANCE COMPANY

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