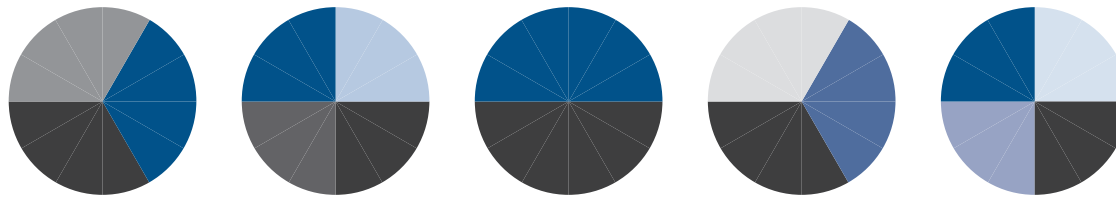


# Increasing the Probability of a Positive Interest Credit

Allocate premium across strategies to help diversify and maximize retirement income

Though it is impossible to predict market performance, you can help clients plan to address potential volatility and prepare for the future. The Synergy Choice™ Max 5-Year fixed index annuity from Aspida features 16 index interest accounts that credit interest based on the performance of three different indices. By allocating premium across multiple strategies, clients may be able to increase the probability of the asset receiving a positive interest credit in a given timeframe.

## Premium Allocated Across Multiple Strategies



### Allocation

1/3 S&P 1-Year Cap  
1/3 GS 1-Year Par  
1/3 Citi 1-Year Par

1/4 GS 1-Year Par  
1/4 GS 2-Year Par  
1/4 Citi 1-Year Par  
1/4 Citi 2-Year Par

1/2 GS 1-Year Par  
1/2 Citi 1-Year Par

1/3 S&P 2-Year Par w/ Fee  
1/3 GS 1-Year Par w/ Fee  
1/3 Citi 1-Year Par

1/4 GS 1-Year Par  
1/4 GS 2-Year Par w/ Fee  
1/4 Citi 1-Year Par  
1/4 Citi 2-Year Par w/ Fee

### Average Return

9.69%

13.00%

9.87%

11.26%

15.87%

### No. of Years 0% Credited

0

0

0

0

0

### Probability of Positive Return

100.00%

100.00%

100.00%

100.00%

100.00%

## Historic Index Price Return

Allocation	S&P 500
No. of Years 0% Credited	2
Average Return	14.84%
Probability of Positive Return	80.00%
Average Negative Return	-3.49%

Hypothetical example assumptions: Synergy Choice<sup>SM</sup> Max 5-Year fixed index annuity with Specified Allocation(s), \$100,000 premium, client age 65. This chart is for illustrative purposes only and is produced with the benefit of hindsight for the period 12/31/1991- 12/31/2021. It is not intended to be indicative of the performance of any specific investment. Indices are unmanaged. Clients cannot invest directly in an index. Past performance does not guarantee future results. The index rate caps, spreads and fees are hypothetical and may be reset at a higher or lower rate on each contract anniversary by the issuing insurance company.



## Premium Allocated to One Strategy (No Fee)

Allocation	S&P 500 1-Year Par	S&P 500 1-Year Cap	S&P 500 2-Year Par	S&P 500 2-Year Cap	Goldman Sachs 1-Year Par	Goldman Sachs 2-Year Par	Citi Aria 1-Year Par	Citi Aria 2-Year Par
Average Return	7.04%	9.33%	8.85%	11.58%	10.40%	14.10%	9.31%	16.75%
No. of Years 0% Credited	2	2	0	0	0	0	2	0
Probability of Positive Return	80.00%	80.00%	100.00%	100.00%	100.00%	100.00%	80.00%	100.00%

## Premium Allocated to One Strategy (1% Fee)

Allocation	S&P 500 1-Year Par	S&P 500 1-Year Cap	S&P 500 2-Year Par	S&P 500 2-Year Cap	Goldman Sachs 1-Year Par	Goldman Sachs 2-Year Par	Citi Aria 1-Year Par	Citi Aria 2-Year Par
Average Return	8.72%	11.64%	11.55%	12.19%	14.54%	19.90%	13.11%	20.37%
No. of Years 0% Credited	2	2	0	0	0	0	2	0
Probability of Positive Return	80.00%	80.00%	100.00%	100.00%	100.00%	100.00%	80.00%	100.00%

Offer clients an opportunity to avoid “putting all of their eggs in one basket”  
and enhance the probability of achieving their retirement goals.





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Note: The spread, index rate cap and participation rates are set for each index term (1 year or 2 years) by American General Life Insurance Company. For each 2-Year Point-to-Point index interest account subject to a spread, the total spread is the annualized spread multiplied by two. The participation rate is set at 100% for the index interest accounts subject to an index rate cap and/or spread and is guaranteed for the life of the contract. The Participation Rate index interest accounts will be subject to a participation rate, which may be lower than 100% and is subject to change. The composition and risk-controlled nature of the ML Strategic Balanced Index® may dampen the upside potential of the Index's performance. For all accounts, **the interest credited rate will never be less than zero percent.**

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