



Synergy Choice™ Max

A Single Premium Deferred Fixed Index Annuity

Rates effective 2/01/2023

Rates are subject to change.

Interest Crediting Rates	5-Year		10-Year	
	\$25,000 to \$99,999	\$100,000 ⁺¹	\$25,000 to \$99,999	\$100,000 ⁺¹
Fixed Account Rate				
1-Year Fixed Account Rate	4.65%	4.90%	4.85%	5.10%
Index Cap Rate				
S&P 500®				
1-Year Point to Point Cap Rate	11.00%	11.75%	11.75%	12.50%
1-Year Point to Point Cap Rate with Buy-Up	14.00%	14.75%	14.75%	15.50%
2-Year Point to Point Cap Rate	20.00%	22.00%	22.00%	23.25%
2-Year Point to Point Cap Rate with Buy-Up	27.00%	28.00%	29.00%	30.50%
Current Bailout Cap 1-Year Point to Point Rate	5.00%	5.00%	5.00%	5.00%
Participation Rate (No Cap)				
S&P 500®				
1-Year Point to Point Participation Rate	43%	46%	47%	50%
1-Year Point to Point Participation Rate with Buy-Up	53%	56%	57%	60%
2-Year Point to Point Participation Rate	55%	60%	60%	65%
2-Year Point to Point Participation Rate with Buy-Up	70%	75%	75%	80%
Goldman Sachs Grand Prix Index				
1-Year Point to Point Participation Rate	185%	195%	190%	200%
1-Year Point to Point Participation Rate with Buy-Up	235%	245%	240%	250%
2-Year Point to Point Participation Rate	255%	270%	260%	275%
2-Year Point to Point Participation Rate with Buy-Up	325%	340%	330%	350%
Citi Aria Index				
1-Year Point to Point Participation Rate	90%	95%	95%	100%
1-Year Point to Point Participation Rate with Buy-Up	115%	120%	120%	125%
2-Year Point to Point Participation Rate	155%	165%	160%	170%
2-Year Point to Point Participation Rate with Buy-Up	200%	210%	205%	212%

ASPIDA LIFE INSURANCE COMPANY

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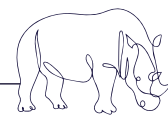
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¹A premium of more than \$1,000,000 may be accepted with prior approval from Aspida.

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