ASPIDA

Synergy Choice™ Bonus

A Single Premium Deferred Fixed Index Annuity

Rates effective 2/01/2023

Rates are subject to change.

Interest Crediting Rates	10-Year	
	$25,000 to $99,999	$100,000+ [1]
Fixed Account Rate		
1-Year Fixed Account Rate	3.75%	4.00%
Index Cap Rate		
S&P 500®		
1-Year Point to Point Cap Rate	8.75%	9.50%
1-Year Point to Point Cap Rate with Buy-Up	11.75%	12.50%
2-Year Point to Point Cap Rate	14.50%	15.50%
2-Year Point to Point Cap Rate with Buy-Up	21.50%	22.50%
Current Bailout Cap 1-Year Point to Point Rate	5.00%	5.00%
Participation Rate (No Cap)		
S&P 500®		
1-Year Point to Point Participation Rate	37%	40%
1-Year Point to Point Participation Rate with Buy-Up	47%	50%
2-Year Point to Point Participation Rate	47%	52%
2-Year Point to Point Participation Rate with Buy-Up	60%	65%
Goldman Sachs Grand Prix Index		
1-Year Point to Point Participation Rate	135%	145%
1-Year Point to Point Participation Rate with Buy-Up	185%	195%
2-Year Point to Point Participation Rate	185%	200%
2-Year Point to Point Participation Rate with Buy-Up	255%	270%
Citi Aria Index		
1-Year Point to Point Participation Rate	65%	70%
1-Year Point to Point Participation Rate with Buy-Up	90%	100%
2-Year Point to Point Participation Rate	115%	125%
2-Year Point to Point Participation Rate with Buy-Up	155%	166%

ASPIDA LIFE INSURANCE COMPANY

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Index Disclosures

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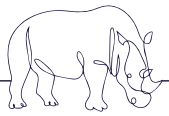

[1]A premium of more than $1,000,000 may be accepted with prior approval from Aspida.

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