



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

30032-0123

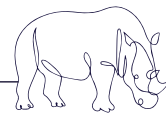
Index Disclosures

The “S&P 500[®]” is a product of S&P Dow Jones Indices LLC or its affiliates (“SPDJ”) and S&P Global and has been licensed for use by **Aspida Life Insurance Company (Aspida)**. Standard & Poor’s[®] and S&P[®] are registered trademarks of Standard & Poor’s Financial Services LLC (“S&P”); Dow Jones[®] is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”); S&P Global Trademarks are trademarks of the S&P Global and these trademarks have been licensed for use by SPDJ and sublicensed for certain purposes by **Aspida**. **Aspida’s Product(s)** are not sponsored, endorsed, sold or promoted by SPDJ, Dow Jones, S&P, their respective affiliates, or S&P Global and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500[®].

The Synergy Choice[™] Bonus is not sponsored, endorsed, sold, guaranteed, underwritten, distributed or promoted by Goldman Sachs & Co. or any of its affiliates (including Goldman Sachs Asset Management, L.P.), with the exception of any endorsement, sales, distribution or promotion of this product that may occur through its affiliates that are licensed insurance agencies (excluding such affiliates, individually and collectively, “Goldman Sachs”) or its third party data providers. Goldman Sachs and its third party data providers make no representation or warranty, express or implied, regarding the advisability of investing in annuities generally or in Fixed Indexed FIAs or the investment strategy underlying such Synergy Choice Bonus particularly, the ability of the Goldman Sachs Grand Prix Index (the “Index”) to perform as intended, the merit (if any) of obtaining exposure to the Index or the suitability of purchasing or holding interests in the Synergy Choice Bonus. Goldman Sachs and its third party data providers do not have any obligation to take the needs of the holders of Synergy Choice Bonus into consideration in determining, composing or calculating the Index. Salt Financial Indices LLC determined and designed the methodology for the truVol[®] Risk Control Engine, and is the owner of the intellectual property therein (“Salt IP”), which is licensed to Goldman Sachs for use in calculating the Index. Goldman Sachs was not involved in designing or determining the methodology or other intellectual property for the truVol[®] Risk Control Engine. GOLDMAN SACHS AND SALT FINANCIAL DO NOT GUARANTEE THE ACCURACY AND/OR COMPLETENESS OF THE INDEX OR OF THE METHODOLOGY UNDERLYING THE INDEX, SALT IP, THE CALCULATION OF THE INDEX OR ANY DATA SUPPLIED BY IT FOR USE IN CONNECTION WITH THE SYNERGY CHOICE BONUS. GOLDMAN SACHS AND SALT FINANCIAL HEREBY EXPRESSLY DISCLAIMS ANY AND ALL LIABILITY FOR ANY ERRORS, OMISSIONS, OR INTERRUPTIONS THEREIN OR IN THE CALCULATION THEREOF. GOLDMAN SACHS, SALT FINANCIAL LLC, AND THEIR AFFILIATES, EMPLOYEES, PARTNERS AND VENDORS EXPRESSLY DISCLAIM AND SHALL NOT BE LIABLE TO ANY PARTY FOR ANY INCIDENTAL, EXEMPLARY, COMPENSATORY, SPECIAL, PUNITIVE, INDIRECT OR CONSEQUENTIAL DAMAGE, COST, EXPENSE, LEGAL FEES OR LOSSES (INCLUDING WITHOUT LIMITATION, LOST INCOME OR LOST PROFITS AND OPPORTUNITY COSTS) EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.

THIRD PARTY DATA IS USED UNDER LICENSE AS A SOURCE OF INFORMATION FOR THE INDEX. THIRD PARTY PROVIDER HAS NO OTHER CONNECTION TO GOLDMAN SACHS INDEXES AND SERVICES AND DOES NOT SPONSOR, ENDORSE, RECOMMEND OR PROMOTE ANY GOLDMAN SACHS INDEX OR SERVICES. THIRD PARTY PROVIDER HAS NO OBLIGATION OR LIABILITY IN CONNECTION WITH THE GOLDMAN SACHS INDEX AND SERVICES. THIRD PARTY PROVIDER DOES NOT GUARANTEE THE ACCURACY AND/OR THE COMPLETENESS OF ANY MARKET DATA LICENSED TO GOLDMAN SACHS AND SHALL NOT HAVE ANY LIABILITY FOR ANY ERRORS, OMISSIONS, OR INTERRUPTIONS THEREIN. THERE ARE NO THIRD-PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN THIRD PARTY PROVIDER AND GOLDMAN SACHS.

Citi and Citi and Arc design are trademarks and service marks of Citigroup Inc. or its affiliates, are used and registered throughout the world, and are used under license for certain purposes by Aspida Life Insurance Company or its affiliates (the “Licensee”). Citigroup Global Markets Limited (“Citigroup”) has licensed the Citi Aria Index (the “Index”) to the Licensee for its sole benefit. Neither the Licensee nor the Synergy Choice Bonus or Bonus (the “Product”) is sponsored, endorsed, sold or promoted by Citigroup or any of its affiliates. Citigroup makes no representation or warranty, express or implied, to persons investing in the Product. Such persons should seek appropriate advice before making any investment. The Index has been designed and is compiled, calculated, maintained and sponsored by Citigroup without regard to Licensee, the Product or any investor in the Product. Citigroup is under no obligation to continue sponsoring or calculating the Index. C/TIGROUP DOES NOT GUARANTEE THE ACCURACY OR PERFORMANCE OF THE INDEX, THE INDEX METHODOLOGY, THE CALCULATION OF THE INDEX OR ANY DATA SUPPLIED BY C/TIGROUP FOR USE IN CONNECTION WITH THE PRODUCT AND DISCLAIMS ALL LIABILITY FOR ANY SPECIAL, INDIRECT, CONSEQUENTIAL DAMAGES EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES. **Please see <https://investmentstrategies.citi.com/cis/us> for additional important information about the Citi/ Aria Index.**



¹A 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[™] Bonus 10 contract form series ICC22C-FIA1010 and C-FIA1010, 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.

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 Lose Value • Not Bank/CU Guaranteed • Not a Deposit • Not Insured by Any Federal Government Agency

ASPIDA LIFE INSURANCE COMPANY

2327 Englert Dr. | Durham, NC 27713 | P: 1 (833) 4-ASPIDA | Aspida.com