



Synergy Choice™ Max

A Single Premium Deferred Fixed Index Annuity

Rates effective 10/30/23

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 Interest Rate				
1-Year Fixed Interest Rate	5.25%	5.50%	5.25%	5.50%
Index Cap Rate				
S&P 500®				
1-Year Point to Point Cap Rate	11.50%	12.25%	11.50%	12.25%
2-Year Point to Point Cap Rate	18.25%	19.75%	19.50%	21.00%
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	57%	60%	62%	65%
2-Year Point to Point Participation Rate	64%	67%	67%	70%
Goldman Sachs Grand Prix Index				
1-Year Point to Point Participation Rate	195%	205%	200%	210%
2-Year Point to Point Participation Rate	265%	280%	270%	285%
Citi Aria Index				
1-Year Point to Point Participation Rate	85%	90%	90%	95%
2-Year Point to Point Participation Rate	123%	130%	128%	135%

ASPIDA LIFE INSURANCE COMPANY

30021-1023

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

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