



Synergy ChoiceTM Bonus

A Single Premium Deferred Fixed Index Annuity

Rates effective 10/2/23

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	3.65%	3.90%
Index Cap Rate		
S&P 500®		
1-Year Point to Point Cap Rate	7.75%	8.50%
2-Year Point to Point Cap Rate	12.75%	14.25%
Current Bailout Cap 1-Year Point to Point Rate	4.00%	4.00%
Participation Rate (No Cap)		
S&P 500®		
1-Year Point to Point Participation Rate	47%	50%
2-Year Point to Point Participation Rate	53%	56%
Goldman Sachs Grand Prix Index		
1-Year Point to Point Participation Rate	145%	155%
2-Year Point to Point Participation Rate	195%	210%
Citi Aria Index		
1-Year Point to Point Participation Rate	60%	65%
2-Year Point to Point Participation Rate	83%	90%

ASPIDA LIFE INSURANCE COMPANY

30032-1023

Index Disclosures

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

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