



Synergy ChoiceTM

A Single Premium Deferred Fixed Multi-Year Guaranteed Annuity

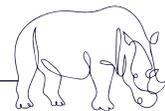
Rates effective 07/25/2022

Rates are subject to change.

Guaranteed Rates	Initial Premium ¹	
	\$25,000 to \$99,999	\$100,000+
2-Year	3.45%	3.60%
3-Year	4.15%	4.30%
5-Year	4.50%	4.65%
7-Year	4.65%	4.80%

Adding any optional feature will decrease the guaranteed rate by the amount(s) below. For more information on the features listed, please refer to the Synergy Choice brochure.

Optional Feature	2-Year Rate Adjustment	3-, 5-, 7-Year Rate Adjustment
Free Interest Withdrawal	-0.05%	-0.10%
10% Free Withdrawal	-0.10%	-0.20%
Contract Value Death Benefit	-0.10%	-0.10%



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 ChoiceTM MYGA-2, -3, -5, and -7 contract form series ICC22C-MYGA1012 and C-MYGA1012, and application series ICC22A-4014 and A-4014. 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

30003-0722



Synergy ChoiceTM

A Single Premium Deferred Fixed Multi-Year Guaranteed Annuity

Synergy Choice from Aspida Life Insurance Company is a single premium multi-year guaranteed annuity (MYGA). It offers a simple, steady, guaranteed way to build retirement savings with flexible features to customize your annuity contract.



MYGAs are backed by the claims-paying ability of the issuing insurance company.



Contributions grow tax-deferred until a selected future date (usually retirement).



Flexible Withdrawal and Death Benefit options to customize your contract.¹



Options to convert MYGAs into a lifetime income stream can help you meet goals.

Key Features

Aspida annuities have features that put you in control of your future income.

Guarantee Periods

2, 3, 5, or 7 years

Issue Ages

18-90

Ownership Requirements

Owner must be the annuitant, except when a trust is the owner

Premium²

Minimum:
\$25,000
Maximum:
\$1,000,000

¹ Selection of the optional Death Benefit or Withdrawal Features will reduce your guaranteed interest rate. See contract for details. ² Minimum and maximum premiums apply to both qualified and non-qualified plans. A premium of more than \$1,000,000 may be accepted with prior approval from Aspida.

Withdrawal Charges³

If you request a withdrawal or surrender your contract before the end of your current guarantee period, you may be subject to a withdrawal charge and market value adjustment on any amount you take. Each guarantee period has its own withdrawal charge schedule, which decreases over time, as shown below.

Contract Year	1	2	3	4	5	6	7	8+
2-Year: Withdrawal Charges	9%	8%	0%					
3-Year: Withdrawal Charges	9%	8%	7%	0%				
5-Year: Withdrawal Charges	9%	8%	7%	6%	5%	0%		
7-Year: Withdrawal Charges	9%	8%	7%	6%	5%	4%	3%	0%

Optional Withdrawal Features¹

You can choose to add one of the following features to your contract.

Free Interest Withdrawal

After the first 30 days of your contract, you can set up regular withdrawals of the interest credited to the Contract Value on a monthly, quarterly, semi-annual, or annual basis.

10% Free Withdrawal

After the first year of your contract, you can withdraw up to 10% of the Contract Value on the Contract Anniversary.

When you add this option to your tax-qualified IRA contract, any required minimum distribution (RMD) above the 10% free amount will not be subject to withdrawal charges and market value adjustment.

Death Benefit Option¹

Cash Surrender Value (standard) or Contract Value (optional)

Market Value Adjustment (MVA)

Subject to the exceptions stated in the contract, an MVA will be applied if part or all of the Contract Value is withdrawn above any allowable free amount. The MVA can be positive or negative.

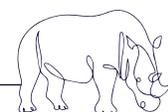
Annuitization

Available after 12 months with multiple payout options.

Plan Types

May be issued as Traditional, Non-Qualified IRA, or Roth IRA

Accepts rollovers from qualified plans, 457 plans, IRAs, Simplified Employee, Pension (SEP) plans, 403(b) plans, and SIMPLE IRAs



³ Withdrawal charges may vary slightly by state.

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MSG-SC Fact 04-2022

This is Aspida

We're in the Business of Protecting Dreams



Every great success story starts with a dream.

Our dream centered on a shared vision – change.

While others survived in monotony, we thrived in evolution. We are Aspida, and this is our story.

Year-after-year turned into decades of the same tale from wholesalers, producers, and clients alike. The archaic paper processes in the insurance industry – waiting for paper contracts, waiting for paper signatures and paper approvals, waiting for commission payouts on paper – were cumbersome, slow, and laden with dependencies.

So, we listened, adapted, and embraced disruption.

We created a business focused on providing retirement solutions to mirror the people we serve and reflect the digital world in which we live. We developed the tools and resources that allow producers, and their clients, to quickly, easily, and securely protect their own dreams.

Founded in 2021 by a collective vision of industry professionals with over 200 years of combined experience, Aspida has the **financial strength** – an A- (Excellent) rating* – the **security** – backed by a leading global alternative asset manager, Ares Management Corporation, with over \$300 billion in assets under management – and the **capabilities** – cutting-edge, client-centered platform – to be a trusted partner in its clients' financial security.

We're leveraging innovation to equip our business to succeed in a digital age. We're providing retirement solutions with speed, simplicity, and security all while creating user-focused, elegant digital experiences. And we're driving our growth by doing good for the communities we serve.

We're in the business of helping people achieve – and protect – their dreams.

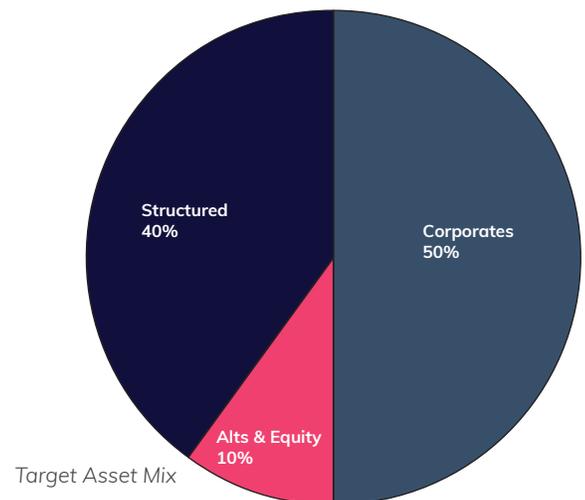
This is our dream. This is our story. This is Aspida.

Our Investment Approach

Our portfolio is managed by Ares Insurance Solutions (AIS) and subadvised to Ares Management and third-party asset managers.

Ares has scale and origination volume in asset classes that benefit Aspida.

The Aspida and AIS teams work closely on performance, risk management, and investment compliance monitoring.



¹ AM Best assigned Aspida with a financial strength rating of A- (Excellent) on April 1, 2022. ² As of May 25, 2022.

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