ASPIDA

Synergy Choice™ Bonus

A Single Premium Deferred Fixed Index Annuity

When it comes to planning for retirement, there are many strategies to help you reach your goals. Synergy Choice Bonus from Aspida Life Insurance Company can be a valuable part of your retirement portfolio for a number of reasons.

Index Strategies & Crediting Options	Term
Participation Rate (No Cap)	
S&P 500® Index Point-to-Point Participation Rate Strategy	1- or 2-Years
S&P 500® Index Point-to-Point Participation Rate Strategy with Buy-Up	1- or 2-Years
Goldman Sachs Grand Prix Index Point-to-Point Participation Rate Strategy	1- or 2-Years
Goldman Sachs Grand Prix Index Point-to-Point Participation Rate Strategy with Buy-Up	1- or 2-Years
Citi Aria Index Point-to-Point Participation Rate Strategy	1- or 2-Years
Citi Aria Index Point-to-Point Participation Rate Strategy with Buy-Up	1- or 2-Years
Cap Rate	
S&P 500® Index Point-to-Point Cap Rate Strategy	1- or 2-Years
S&P 500® Index Point-to-Point Cap Rate Strategy with Buy-Up	1- or 2-Years
Fixed Account Rate Strategy	1-Year

Key Features

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

Surrender Charge Periods
10-Year

Issue Ages
18-80

Maturity Age
115

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

Premium[1]
Minimum: $25,000
Maximum: $1,000,000

Premium Bonus

Upon issue, 10% of the initial premium will be added to the annuitant's account. The bonus will then vest at 10% per year. The Account Value plus the Unvested Premium Bonus is known as the Accumulated Value.

Only withdrawals in excess of the free amount will lower the unvested amount for the bonus.

Rate Buy-Up Feature

By selecting a crediting strategy that advertises a Buy-Up, annuitants are able to increase equity participation in that specific strategy. A 1% fee will be applied to the total amount of money allocated into buy-up strategies and is assessed annually at the beginning of each contract year.

Penalty-Free Withdrawals

Up to 10% of the Accumulated Value may be withdrawn without any Withdrawal Charge or Market Value Adjustment (MVA) after the first contract anniversary.

Required Minimum Distributions (RMD)

RMDs from your tax-qualified IRA available after 30 days. All other withdrawals are available at the beginning of year two.

Withdrawal Charges[2]

If you request a withdrawal during the first year of your contract, or in excess of the 10% penalty-free amount after your first Contract Anniversary, or surrender your contract before the end of your current surrender charge period, you may be subject to a Withdrawal Charge and MVA. Each surrender charge period has its own withdrawal charge schedule, which decreases over time, as shown below.

Contract Year	1	2	3	4	5	6	7	8	9	10	11
10-Year Plan	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

Nursing Home Waiver

You can withdraw up to 100% of your annuity's Contract Value if you are confined to an eligible Nursing Home. This benefit is available if you are confined for at least 90 consecutive days any time after your first Contract Anniversary and meet eligibility requirements. No Withdrawal Charge or MVA will be applied if you qualify for this benefit. To receive the Nursing Home Waiver, you cannot be confined on the Contract Effective Date.

Terminal Illness Waiver

You can withdraw up to 100% of your annuity's Contract Value if you are diagnosed with a terminal illness that is expected to result in death within one year and meet eligibility requirements. No Withdrawal Charge or MVA will be applied if you qualify for this benefit. This waiver is available after your first Contract Anniversary and the initial diagnosis of terminal illness must be made after the Contract Effective Date.

Death Benefit

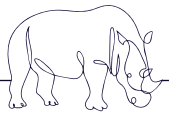
If you are the owner/annuitant and die before the Maturity Date, your named beneficiaries will receive the full Account Value plus a portion of any index growth from the current crediting period and any unvested premium bonus, with no Withdrawal Charge or MVA applied, typically without the delay and expense associated with probate. Special rules apply if your spouse is co-owner.

Market Value Adjustment

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.

Plan Types

May be issued as Non-Qualified, Traditional IRA, or Roth IRA
Accepts rollovers from qualified plans, 457 plans, IRAs, Simplified Employee Pension (SEP) plans, 403(b) plans, and SIMPLE IRAs



[1]$25,000 premium minimum to $1,000,000 maximum. A premium of more than $1,000,000 may be accepted with prior approval from Aspida.
[2]Withdrawal charges may vary slightly by state.

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.

Index Disclosures

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