



# Synergy Choice™ Bonus

A Single Premium Deferred Fixed Index Annuity

## Rates effective 11/28/2022

Rates are subject to change.

### Interest Crediting Rates

	10-Year	
	\$25,000 to \$99,999	\$100,000+ <sup>1</sup>
<b>Fixed Account Rate</b>		
1-Year Fixed Account Rate	4.10%	4.35%
<b>Index Cap Rate</b>		
<b>S&amp;P 500®</b>		
1-Year Point to Point Cap Rate	9.25%	10.00%
1-Year Point to Point Cap Rate with Buy-Up	12.25%	13.00%
2-Year Point to Point Cap Rate	17.50%	19.00%
2-Year Point to Point Cap Rate with Buy-Up	24.50%	26.00%
Current Bailout Cap 1-Year Point to Point Rate	5.00%	5.00%
<b>Participation Rate (No Cap)</b>		
<b>S&amp;P 500®</b>		
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%
<b>Goldman Sachs Grand Prix Index</b>		
1-Year Point to Point Participation Rate	95%	110%
1-Year Point to Point Participation Rate with Buy-Up	145%	155%
2-Year Point to Point Participation Rate	135%	155%
2-Year Point to Point Participation Rate with Buy-Up	205%	220%
<b>Citi Aria Index</b>		
1-Year Point to Point Participation Rate	50%	55%
1-Year Point to Point Participation Rate with Buy-Up	75%	80%
2-Year Point to Point Participation Rate	95%	105%
2-Year Point to Point Participation Rate with Buy-Up	135%	150%

**ASPIDA LIFE INSURANCE COMPANY**

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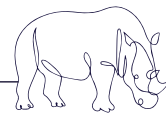
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<sup>1</sup>A premium of more than \$1,000,000 may be accepted with prior approval from Aspida.

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