



Synergy ChoiceTM

INCOME A SINGLE PREMIUM DEFERRED
FIXED INDEX ANNUITY

Issued by: Aspida Life Insurance Company

30041-1123

This is Aspida

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 investment manager, Ares Management Corporation, with approximately \$378 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.

Financial Ratings

A-
"Excellent"

AM Best¹
Outlook: Stable

A-

KBRA²
Outlook: Stable

Business Focus

Annuities & Reinsurance

\$11.0bn

Assets Under Management³

\$1.0bn

Total GAAP Equity⁴

200+

Combined years industry experience of leadership

150+

Employees and growing

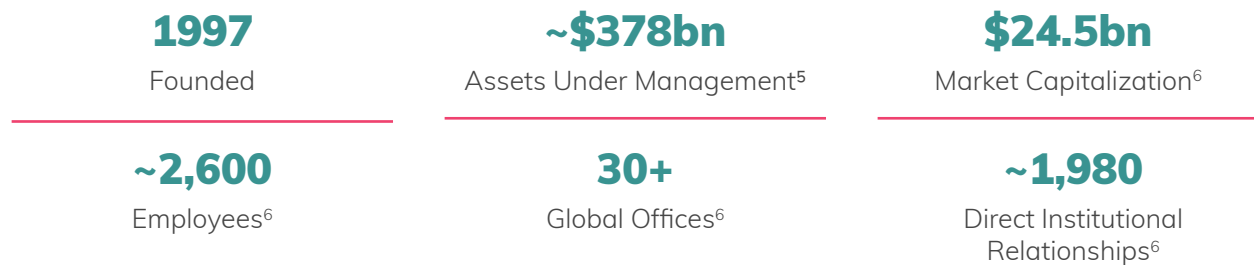
¹ AM Best assigned Aspida Life Insurance Company with a financial strength rating of A- (Excellent) on April 28, 2023. ² As of July 11, 2023. ³ AUM of Aspida Holdings Ltd. as of June 30, 2023. ⁴ GAAP Equity of Aspida Holdings Ltd. adjusted to a) remove unrealized gains and losses on funds withheld fixed income assets (excluding derivatives) and b) reflect available-for-sale securities at amortized cost.

Ares & Aspida

A Strong Partnership

We have the trusted backing of Ares Management Corporation (NYSE:ARES). With approximately \$378 billion⁵ in assets under management, Ares is a leading global alternative investment manager offering clients complementary primary and secondary investment solutions across the credit, private equity, real estate and infrastructure asset classes.

Ares extensive history of successful business building combined with our agile, tech-forward approach to insurance provides the competitive advantage needed to – quickly, easily, and securely – protect our clients' dreams.



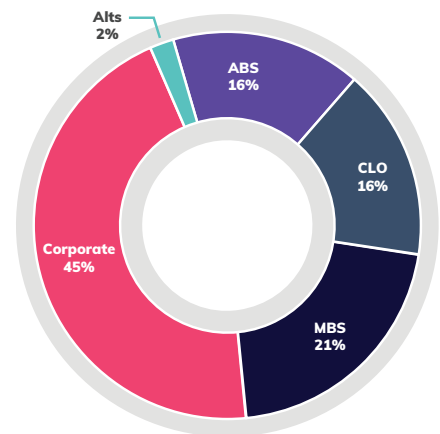
A Strategic Investment Approach

Ares Insurance Solutions ("AIS") is Ares' dedicated, in-house team that provides Aspida with investment management, capital solutions and corporate development services. AIS believes differentiated asset yield origination provides a significant competitive advantage.

The AIS team – an experienced management team of about 20 with decades of direct insurance industry experience – combined with the support of over 900 Ares investment professionals, is dedicated to growing Aspida with purpose-built infrastructure and capabilities designed specifically for insurance companies.

The Aspida portfolio is managed by 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.



Total Portfolio >93% investment grade⁷

⁵ As of June 30, 2023. AUM amounts include funds managed by Ivy Hill Asset Management, LP., a wholly owned portfolio company of Ares Capital Corporation and registered investment adviser. ⁶ As of June 30, 2023. ⁷ Chart reflects Aspida Holdings Ltd. AUM as of June 30, 2023; IG% excludes derivatives and equity or equity-like securities.

Fixed Index Annuities

What is a fixed index annuity?

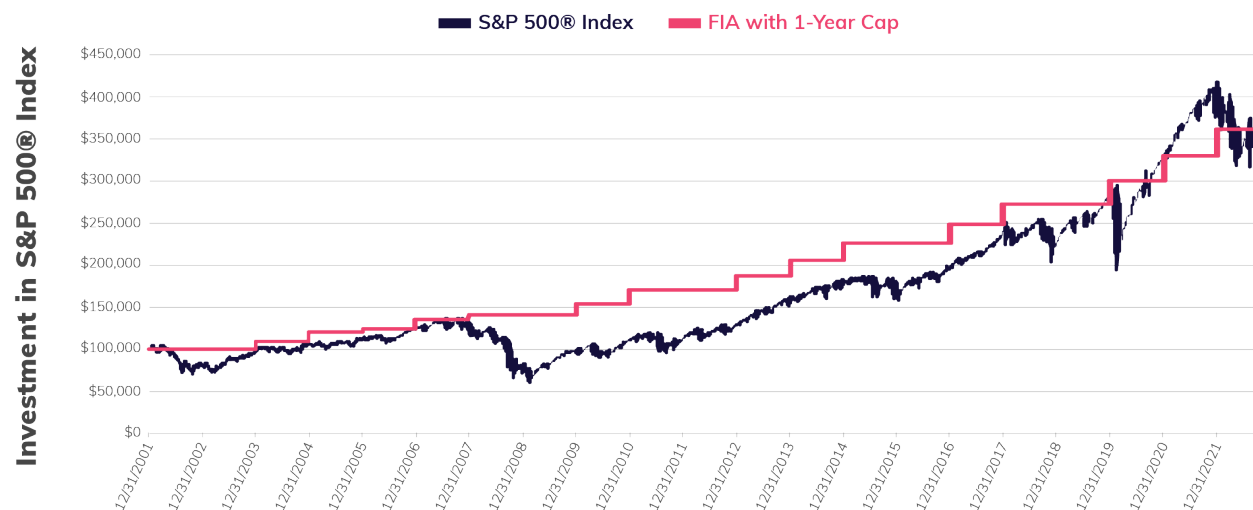
A fixed index annuity (FIA) is a contract between you and an insurance company. In exchange for the money you place in your annuity, the insurance company guarantees several benefits – including a steady stream of retirement income. And because it's designed to help you prepare for retirement, a fixed index annuity provides certain tax advantages as well.

The performance of FIAs are tied to specific underlying stock indices. What does that mean? Good question. Essentially, it means your money grows according to either a fixed rate or the performance of the indices you choose – or both. If you choose to allocate your money to the available indices, your money won't grow uniformly as with a fixed annuity. Instead, your growth will be based on the growth, if any, of the indices you have chosen. This also means there is opportunity for a higher yield relative to a fixed rate at the end of your term.

Do you need to worry about market uncertainty?

Any financial product with ties to the market comes with some inherent risk, but fixed index annuities register low in terms of risk. The initial money you put into this annuity type is not actually invested in stocks or bonds. The index strategy options of the product will never result in negative interest credited to your contract, which means you are protected from dips in the market when stocks – and other more volatile investment options – lose value.

You have an opportunity to track the returns of indices that are provided and administered by leaders in the index industry, making your return linked to the performance of these indices. From there, the interest earned is credited based on your selected index's performance. If the value of the index goes up during a defined period, so does the interest you earn. What does that look like? Great question. Let's break it down with a hypothetical example below.



This chart assumes no fees, charges, or withdrawals are taken from the FIA during the illustrated period and reinvestment of dividends is not included. Index past performance is not indicative of future results. The hypothetical performance of the fixed index annuity, as illustrated, assumes a \$100,000 premium, a cap of 10.00% (using the 1-Year Point-to-Point with Cap crediting method only) and assumes no withdrawals or surrender charges during period shown. This hypothetical example is for illustrative purposes only and not intended to be the performance of any specific product.

The Benefits of a Fixed Index Annuity



Protection of Your Premium

Both your initial payment and each year's credited interest are always protected against loss.



Optimized Growth

Accumulate savings for retirement by earning interest based on the fixed or indexed strategies you choose.



Tax-Deferral⁸

You don't pay taxes on the interest as it's earned, only when you withdraw it.



Lifetime Income Benefits

A FIA can provide guaranteed income for as long as you live.

Purchasing a fixed index annuity is EASY

Choose your premium.

\$25,000 premium minimum to \$1,000,000 maximum.⁹

Personalize your growth potential.

Choose one or more of nine crediting strategies based in part on your needs and comfort level.

Relax and watch your money grow.



Synergy Choice™ Income

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

1

Synergy Choice Income has a built-in Guaranteed Lifetime Withdrawal Benefit (GLWB) rider that allows you to create a **guaranteed stream of income** that can last as long as your retirement. The amount you receive can increase the longer you wait to start income payments.

2

Increase your lifetime income when you and your family might need it most with the Enhanced Nursing Home Multiplier. Increase your lifetime income withdrawal amount for up to 60 months, or until the Contract Value has been depleted, if you are confined to a Nursing Home and meet eligibility requirements.

3

Having access to your funds can give you the peace-of-mind you need. You can withdraw up to 10% of your contract value each year free of surrender charges – after the first year of your contract – to help cover the unexpected. You can also withdraw from your tax-qualified IRA any RMD required by the IRS after 30 days, even if it exceeds the free withdrawal amount.

Prior to the rider's activation, all withdrawals and RMDs will proportionally reduce your rider's future income.

4

A fixed index annuity gives you the potential to earn interest in two different ways. You can earn interest based on your choice of several index options, or you can choose to receive fixed interest.

5

Finally, if the unexpected does occur, knowing where your money goes is important. Our Synergy Choice Income can give you the security you need in case something were to happen to you. The death benefit pays the full account value plus a prorated portion of any index growth from the current crediting period directly to your beneficiaries without the delays and costs associated with probate, letting your family focus on the things that matter most.

A Guaranteed Strategy

What's your retirement dream? For some, it's a trip around the world. For others, it's being afforded the flexibility to have a lifelong passion become a daily hobby. When it comes to retirement dreams, possibilities are endless.

But is your retirement strategy working for you to help you get there, like you intended? That's where a fixed index annuity with Aspida can help by offering flexibility, security, and protection for all the roads life takes you on – the expected and unexpected.

That's what we like to call a *guaranteed* retirement strategy.



Guaranteed Income

Lifetime income withdrawals from your rider are guaranteed – and your withdrawal amount can increase the longer you wait to begin taking income.¹⁰

Flexibility

Choose when and how often you receive your income payments.

RMD “Friendly” Withdrawals

Required Minimum Distributions (RMDs) that exceed your annual lifetime income withdrawal amount will not be subject to withdrawal charges or Market Value Adjustments and will not reduce any future lifetime income withdrawals.

Income to Last Lifetime, or Two

By selecting Joint Life Withdrawals, you can provide for your spouse should your spouse outlive you.

Rider Charge

This rider is included with Synergy Choice Income fixed indexed annuity and is automatically elected with the purchase of the Annuity Contract.¹¹ The Rider Charge is deducted on the Contract Effective Date, then annually on each Contract Anniversary from your annuity's Contract Value. The Rider Charge is calculated as a percentage of the Benefit Base only. The Initial Annual Rider Charge Rate is declared in your contract. Refer to the Synergy Choice contract for complete details.



Growing income for life.

There's more to retirement planning than accumulating wealth. It's just as important to create a guaranteed, stable source of income to help cover the unexpected. With Synergy Choice™ Income, your retirement dreams are protected with guaranteed income for life – regardless of how the market performs.

Understanding the rider's three distinct phases can help you make the most of your annuity's income potential. Let's break it down

PHASE 1

Growth

Each year, a simple interest **roll-up rate of 12%** is earned on the initial premium and added to the Benefit Base. The interest continues to accrue for 10 years, or until the rider is activated. During this phase, all withdrawals will reduce the Benefit Base and the annual simple interest credits by the same percentage as the annuity's Contract Value reduces.

PHASE 2

Income

This phase begins when you activate the rider by starting lifetime income withdrawals, which reduce your annuity's Contract Value. Withdrawals in excess of the lifetime income withdrawal amount will reduce future lifetime income withdrawals and in some instances will terminate the rider.

PHASE 3

Guaranteed Income, No Matter What

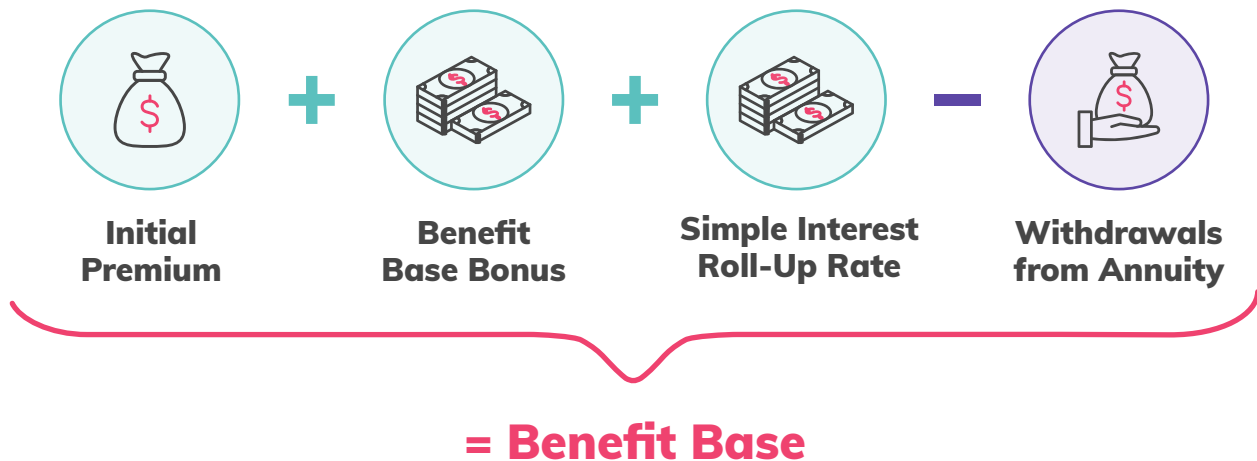
If lifetime income withdrawals (and not an Excess Withdrawal) reduce your Contract Value to zero, you'll continue to receive the lifetime income withdrawal amount for the rest of your life.

PHASE 1

Growth: Grow your Benefit Base to maximize income.

When you purchase the Synergy Choice Income fixed indexed annuity a Benefit Base is set up for your rider. A **32% Benefit Base Bonus** provides you with an initial boost.

The Benefit Base is used to determine your lifetime income withdrawal amount – the bigger the Benefit Base, the greater your income payment amount. Here's how it works:



Your rider's Benefit Base is not the same as the annuity's Contract Value. The Contract Value is available for withdrawal and is used to determine the Cash Surrender Value of your fixed indexed annuity. On the other hand, think of the Benefit Base as a value that is used to calculate your lifetime income withdrawal amount. This value has no cash value or surrender value and cannot be withdrawn in a lump sum.

A withdrawal from your Contract Value will reduce the rider's Benefit Base (and thus the amount of future lifetime income withdrawals) proportionally. For example, withdrawing 10% from your Contract Value will reduce your Benefit Base by 10% too. Please see your contract for full details.

PHASE 2

Income: Create an income stream that can last a lifetime.

The rider allows you to select the lifetime income withdrawal option that is right for you. Single Life Withdrawals allows you to receive payments for the duration of your lifetime. Or, elect Joint Life Withdrawals to receive payments for the lifetimes of both you and your spouse. Payments can be taken monthly, quarterly or annually.¹⁰

If you're not sure how you want to set up your income payments when you purchase, you can make your elections when it's time to start receiving payments. Once you begin receiving payments, you cannot make any changes to your elections.

Income: Calculating your lifetime income withdrawals.

The income amount you receive is calculated using your **Benefit Base** amount and multiplying it by the applicable **Lifetime Withdrawal Percentage** found in the chart below. Percentages are based upon the Attained Age of the younger life at the time you elect to receive a lifetime income withdrawal. At activation if the Contract Value is higher than the Benefit Base there will be a one time increase to the Benefit Base to match the Contract Value.

Once you decide to start lifetime income withdrawals, payments are guaranteed for life and will not decrease unless you withdraw more than the lifetime income withdrawal amount from your annuity.¹⁰

Lifetime Withdrawal Percentage

Age	Single Life	Joint Life	Age	Single Life	Joint Life
50-55	4.30%	3.80%	73	6.45%	5.95%
56	4.45%	3.95%	74	6.60%	6.10%
57	4.60%	4.10%	75	6.75%	6.25%
58	4.75%	4.25%	76	6.95%	6.45%
59	4.90%	4.40%	77	7.15%	6.65%
60	5.05%	4.55%	78	7.35%	6.85%
61	5.20%	4.70%	79	7.55%	7.05%
62	5.35%	4.85%	80	7.65%	7.15%
63	5.50%	5.00%	81	7.75%	7.25%
64	5.65%	5.15%	82	7.85%	7.35%
65	5.75%	5.25%	83	7.95%	7.45%
66	5.80%	5.30%	84	8.05%	7.55%
67	5.90%	5.40%	85	8.15%	7.65%
68	5.95%	5.45%	86	8.25%	7.75%
69	6.05%	5.55%	87	8.35%	7.85%
70	6.15%	5.65%	88	8.45%	7.95%
71	6.25%	5.75%	89	8.55%	8.05%
72	6.35%	5.85%	90+	8.65%	8.15%

The Synergy Choice Guaranteed Lifetime Income Benefit Rider is Required Minimum Distribution (RMD) “friendly”.

RMDs are required distributions, set by the IRS, which apply to qualified contracts. These RMD withdrawals are considered part of your free withdrawal amount, free of Withdrawal Charges and MVAs for the Contract Year.

Prior to turning on income, an RMD will reduce the Benefit Base by the same percentage as your annuity's Contract Value decreases. Additionally, an RMD is not considered an Excess Withdrawal, so it will not reduce any future lifetime income withdrawals – even if it exceeds your annual lifetime income withdrawal amount.

Increase your lifetime income when you and your family need it most.

Your income rider's **Enhanced Nursing Home Multiplier** may help you pay for the expenses of staying in a nursing home by multiplying your income amount by 200% for Single Life Withdrawals and 150% for Joint Life Withdrawals if you are confined to an Eligible Nursing Home and meet the eligibility requirements.

This benefit is payable for a maximum of 60 months or until your annuity's Contract Value is reduced to zero. Afterwards, your rider income will return to the original amount and continue for the rest of your life.

Your rider's income stream will be multiplied as long as:

1. You are not confined to an Eligible Nursing Home at the time the annuity contract or rider are issued.
2. You have had your annuity contract for at least 36 months and are in the income phase.
3. You meet all eligibility requirements outlined in your contract, including becoming confined to an Eligible Nursing Home for at least 90 consecutive days.
4. You have not received doubled payments for more than 60 months.

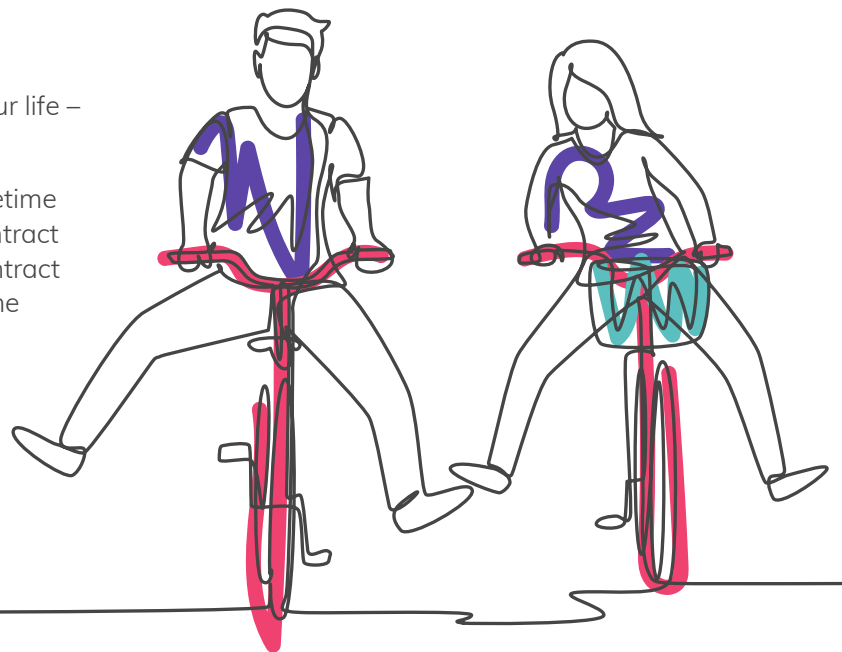
Please Note: This benefit is NOT long-term care insurance nor is it a substitute for such coverage. Additional requirements and restrictions may apply and availability varies by state. Increased payments will cease when your rider enters the extended income guarantee phase. If it's already in this phase, you will not qualify for this benefit.

PHASE 3

Guaranteed Income, No Matter What

Continue receiving income for the rest of your life – even after your Contract Value is depleted.

This phase begins when you're receiving lifetime income withdrawals and your annuity's Contract Value goes to zero. The reduction of the Contract Value cannot be caused by an excess lifetime income withdrawal.¹⁰ The amount you receive each year will remain level for the remainder of your life and is equal to the lifetime income withdrawal amount you were receiving prior to entering this phase.



Allocation Options

With Synergy Choice Income, you can earn fixed interest – or choose to base potential indexed interest on changes in several external market indexes.

Fixed Interest Strategy Allocation

Synergy Choice Income lets you earn interest at a fixed rate if you wish. Aspida credits fixed interest daily based on the rate we establish at the beginning of each contact year.

Indexed Interest Strategy Allocations

You can also choose to earn potential interest based on your choice of several external market indexes. You can choose to allocate your premium among one – or more – index crediting strategies.

Index Options: This helps determine how your money could grow.

The index options with Synergy Choice Income give you a blend of choices that complement each other and can help you choose what works for you. To help choose what's right for you, here are the pieces that make up each strategy.



Citi Aria Index¹²

The index is a 100% equity index with dynamic monthly allocations to the best performing of two Citi indices, which use ESG (environmental, social and governance) scores to make their own allocations: one of these provides notional exposure to US large capitalization equities, and the other provides notional exposure to US technology equities. The index incorporates a 20% volatility target mechanism, and a performance control mechanism which limits both the gains and losses of the strategy's monthly returns. The index also uses a dollar-cost averaging system in order to attempt to reduce market-timing risk.



Goldman Sachs Grand Prix Index¹³

The Index deploys signals from well-studied market anomalies to drive dynamic rebalancing between US technology equity futures and US Treasury futures. The Index then applies a patent pending volatility control mechanism, truVol[®], based on intraday returns.¹⁴

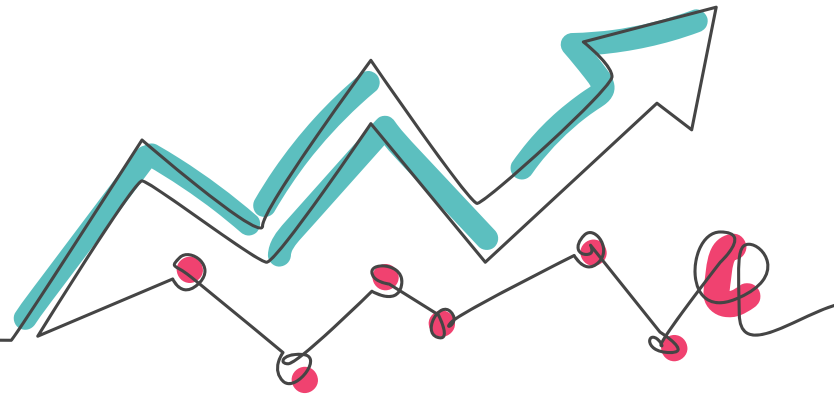


S&P 500[®] Index

Widely regarded as the best single gauge of large-cap U.S. equities, this index captures approximately 80% of available market capitalization.

¹² The Citi Aria Index (CITIARIA) provides a notional exposure to the Citi ESG Momentum VT ER Index (CITIARIV), which in turn provides a notional exposure (with volatility targeting) to the Citi ESG Momentum Core ER Index (CITIARIC), which allocates monthly between either the Citi US Tech ESG Series 1 Gross Total Return Index (CESGUSSG) (the "Tech Index") or a basket made up of the Citi US Large Cap ESG Series 1 Gross Total Return Index (CESGUSLG) (the "Large Cap Index") and the iShares ESG Aware MSCI EAFE exchange-traded fund. Both the Tech Index and the Large Cap Index use ESG scores provided by an external data analyst, which is not responsible for any Citi index. Citi is not involved in the determination of the ESG scores. iShares ETFs are provided by BlackRock, which is not responsible for any Citi index. Notional costs are deducted from index performance. Full details and risks are set out in the relevant index conditions.

¹³ The Index is calculated on an excess return basis and net of servicing and rebalancing costs. A deduction rate of 0.50% per annum (accruing daily) is further applied to the Index. For more information about the Index, see www.goldmansachsindices.com/products/GSGRNDPX. The Index methodology is available upon request. ¹⁴ Salt Financial Indices LLC determined and designed the methodology for truVol[®] Risk Control Engine. Goldman Sachs was not involved in designing or determining the methodology for truVol[®].



Crediting Options: This refers to the way we calculate interest credits.

Point-To-Point Cap Rate Strategy

This strategy provides growth by participating in 100% of the index's growth, if any, up to a specific point, called a 'cap'. Your interest is credited and locked in for the term you choose.

Point-To-Point Participation Rate Strategy

This strategy provides growth by participating in a portion of the index's growth, if any, every year. Your interest is credited and locked in for the term you choose.

Term: How long do you want the crediting option to last?

Synergy Choice Income offers interest crediting options of 1- or 2-year terms. You can divide your money among more than one crediting option.

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

Keep in mind, the rates associated with these crediting options are declared at issue and are guaranteed for the length of the crediting period. At the end of the crediting period, they may change for the subsequent crediting period (for example caps may be raised or lowered).

Questions & Answers

What is a market value adjustment (MVA) and when does it apply to me?

When you take a withdrawal in excess of any free amount during the withdrawal charge period, the amount you receive may be increased or decreased by a market value adjustment (MVA).

If the market index interest rates are higher than when you purchased the annuity, the MVA amount will be negative, decreasing your withdrawal amount and/or annuity balance. If market index interest rates are lower than when you purchased the annuity, the MVA is positive, increasing your withdrawal amount and/or annuity balance. The MVA does not impact Annuitizations or the Minimum Guaranteed Surrender Value.

What options do I have to withdraw my money without fees?

You have the option to take up to 10% of your Contract Value as a free withdrawal each year after the first contract anniversary. At the end of your surrender charge term, you also have the option to withdraw up to 100% of the Contract Value.

Rest assured that all required minimum distributions (RMD) withdrawn at least thirty days after the contract has been issued will not be subject to any penalties.

Worried about being locked in if rates fall?

You have the option of withdrawing your Contract Value if the S&P 500® annual point-to-point cap renewal rate falls below the stated bailout cap rate at contract issue.

What if I need to make a withdrawal above the 10% free withdrawal amount?

In addition to possible MVA adjustments, withdrawing more than your free withdrawal amount may also result in early withdrawal charges. Each surrender charge period has its own early withdrawal charge schedule, which decreases over time, so you can know how much you are able to withdraw and how that will affect your contract.¹⁵

Important to note: You always have access to 100% of your contract value, free of withdrawal charges and MVA, after the initial surrender charge period.

Withdrawal Charge Schedule	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%

What options do I have if I am confined to a nursing home?

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 at the time your contract is issued and confinement must begin at least one year after the contract effective date. Please note, this is considered an excess income withdrawal and will reduce future income payments.

What options do I have if I am diagnosed with a terminal illness?

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. Please note, this is considered an excess income withdrawal and will reduce future income payments.



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⁸ Qualified accounts will not have any additional tax deferral benefit. ⁹ \$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. ¹⁰ Lifetime income withdrawals may be reduced or may stop if you take Excess Withdrawals from your contract. If Excess Withdrawals, Withdrawal Charges or Market Value Adjustments (MVAs) reduce the contract's Contract Value to zero, your lifetime income withdrawal payments will stop and the rider will terminate. ¹¹ Limitations, variations and exclusions may apply. Please see the contract for more information. If you decide this rider doesn't fit with your needs, you may cancel the rider on or after the fifth anniversary of the rider's effective date. ¹⁵ Withdrawal charges may vary slightly by state.

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Synergy Choice™ Income

A Single Premium Deferred Fixed Index Annuity

The Synergy Choice Income fixed index annuity can help you achieve the retirement of your dreams with a built-in Guaranteed Lifetime Withdrawal Benefit (GLWB) rider that converts a portion of savings into a stream of income that is guaranteed to last for a lifetime, or two.

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

Key Features

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

Surrender Charge Period 10 years

Issue Ages 40-80

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

Premium² Minimum: \$25,000 Maximum: \$1,000,000

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Penalty-Free Withdrawals Up to 10% of the Contract Value may be withdrawn without any Withdrawal Charge or Market Value Adjustment (MVA) after the first contract anniversary. A withdrawal from your Contract Value will reduce the GLWB rider's Benefit Base (and thus the amount of future lifetime income withdrawals) proportionally prior to the rider's activation.

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 Charges² 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 Contract Value plus a portion of any index growth from the current crediting period, 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 (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.

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

Guaranteed Lifetime Income Benefit Rider Features

Minimum Activation Age 50

Benefit Base The initial Benefit Base is equal to the Initial Premium plus the Benefit Base Bonus. On each Contract Anniversary, an interest credit will be calculated based on the Initial Premium, minus Withdrawals, multiplied by an **annual simple interest roll-up rate of 12%³**.

Withdrawals will reduce the Benefit Base and the annual simple interest credits. The Benefit Base cannot be withdrawn in a lump sum. The Benefit Base is used to determine rider benefits only. It does not have a cash value or a surrender value.

Benefit Base Bonus A **32% bonus**, calculated based on the Initial Premium, provides an initial boost to the Benefit Base.

Pre-Activation Rider Charge Rate: 0.50% Post-Activation Rider Charge Rate: 1.50%

Annual Rider Charge⁴

The Rider Charge is deducted on the Contract Effective Date, then annually on each Contract Anniversary from your annuity's Contract Value. The Rider Charge is calculated as a percentage of the Benefit Base only.

Enhanced Nursing Home Multiplier

To qualify for the Enhanced Nursing Home Multiplier, after a 36 month waiting period from the Contract Effective Date, the persons for whom lifetime income withdrawals are based must be confined to an Eligible Nursing Home for at least 90 consecutive days.

If qualifications are met, the lifetime income withdrawal amount will be multiplied by 200% for Single Life Withdrawals and 150% for Joint Life Withdrawals. The Maximum Enhancement Period is 60 months as long as the eligibility requirements are met and the Contract Value is greater than zero.

Payout Factors for Single & Joint Life Withdrawals

The income amount you receive is calculated using your Benefit Base amount and multiplying it by the applicable Lifetime Withdrawal Percentage found in the chart below. Percentages are based upon the Attained Age of the younger life at the time you elect to receive a lifetime income withdrawal. At activation if the Contract Value is higher than the Benefit Base there will be a one time increase to the Benefit Base to match the Contract Value.

Once you decide to start lifetime income withdrawals, payments are guaranteed for life and will not decrease unless you withdraw more than the lifetime income withdrawal amount from your annuity.⁵

Lifetime Withdrawal Percentages

Age	Single Life	Joint Life	Age	Single Life	Joint Life
50	4.30%	3.80%	70	6.15%	5.65%
51	4.30%	3.80%	71	6.25%	5.75%
52	4.30%	3.80%	72	6.35%	5.85%
53	4.30%	3.80%	73	6.45%	5.95%
54	4.30%	3.80%	74	6.60%	6.10%
55	4.30%	3.80%	75	6.75%	6.25%
56	4.45%	3.95%	76	6.95%	6.45%
57	4.60%	4.10%	77	7.15%	6.65%
58	4.75%	4.25%	78	7.35%	6.85%
59	4.90%	4.40%	79	7.55%	7.05%
60	5.05%	4.55%	80	7.65%	7.15%
61	5.20%	4.70%	81	7.75%	7.25%
62	5.35%	4.85%	82	7.85%	7.35%
63	5.50%	5.00%	83	7.95%	7.45%
64	5.65%	5.15%	84	8.05%	7.55%
65	5.75%	5.25%	85	8.15%	7.65%
66	5.80%	5.30%	86	8.25%	7.75%
67	5.90%	5.40%	87	8.35%	7.85%
68	5.95%	5.45%	88	8.45%	7.95%
69	6.05%	5.55%	89	8.55%	8.05%
			90+	8.65%	8.15%

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Synergy Choice™ Income

A Single Premium Deferred Fixed Index Annuity

Rates effective 11/6/23

Rates are subject to change.

Interest Crediting Rates	10-Year	
	\$25,000 to \$99,999	\$100,000+ ¹
Fixed Interest Rate		
1-Year Fixed Interest Rate	2.75%	3.00%
Index Cap Rate		
S&P 500®		
1-Year Point to Point Cap Rate	4.50%	6.00%
2-Year Point to Point Cap Rate	9.50%	10.50%
Participation Rate (No Cap)		
S&P 500®		
1-Year Point to Point Participation Rate	30%	33%
2-Year Point to Point Participation Rate	35%	39%
Goldman Sachs Grand Prix Index		
1-Year Point to Point Participation Rate	132%	145%
2-Year Point to Point Participation Rate	190%	205%
Citi Aria Index		
1-Year Point to Point Participation Rate	55%	61%
2-Year Point to Point Participation Rate	87%	95%

Guaranteed Lifetime Income Benefit Rider Rates

Annual Pre-Activation Roll-Up Rate ²	12.00%
Annual Pre-Activation Rider Charge Rate	0.50%
Maximum Guaranteed Pre-Activation Rider Charge Rate	0.50%
Annual Post-Activation Rider Charge Rate	1.50%
Maximum Guaranteed Post-Activation Rider Charge Rate	1.50%

Rider Charge

The Rider Charge is deducted on the Contract Effective Date, then annually on each Contract Anniversary from your annuity's Contract Value. The Rider Charge is calculated as a percentage of the Benefit Base only.

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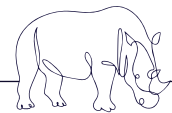
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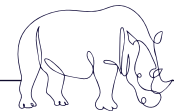
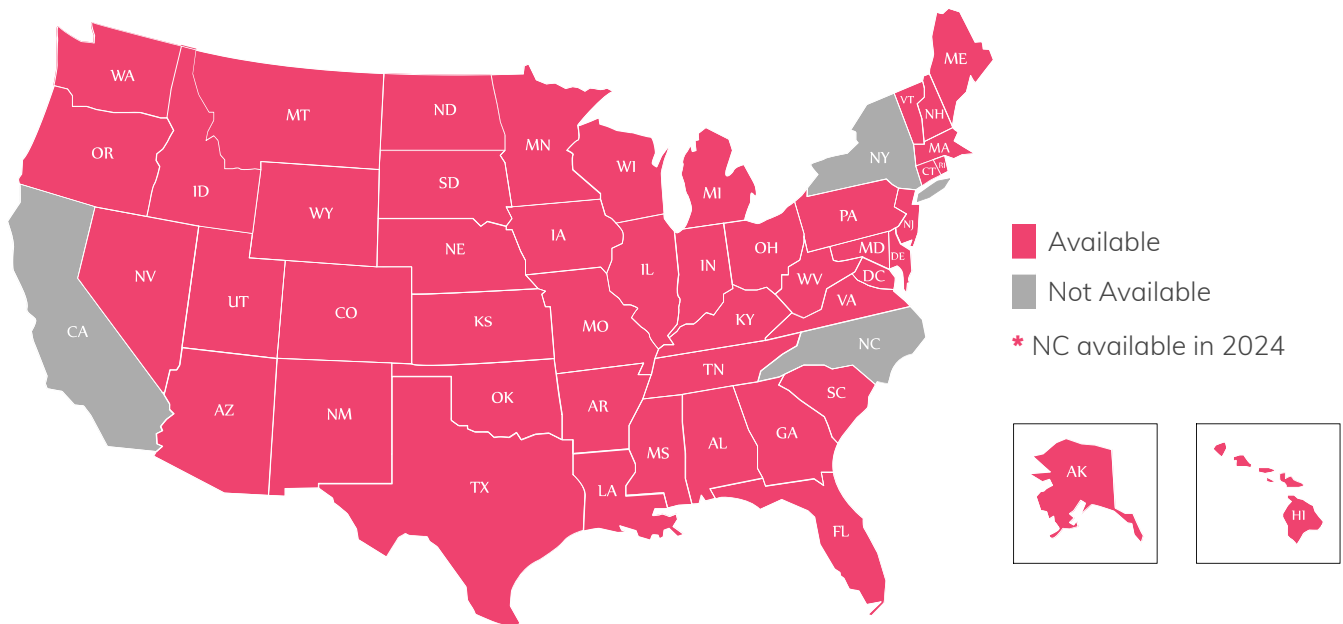


Synergy Choice™ Income

A Single Premium Deferred Fixed Index Annuity

State Availability of the Synergy Choice Income

As of November 6, 2023



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