



# Suitability Guidelines & Features



## SUITABILITY GUIDELINES

### Synergy Choice® MYGA

- MYGA, FIA, Variable to MYGA – Surrender percentage must be lower than current rate of contract applied for

### Synergy Choice® Bonus

- 15% 10-year bonus ages 18-75
  - Straight through processing surrender max = **15%** (10% CA)
- 8% 5-year bonus ages 18-75
  - Straight through processing surrender max = **8%** (8% CA)
- 12% 10-year bonus ages 76-80
  - Straight through processing surrender max = **12%** (10% CA)
- 5% 5-year bonus ages 76-80
  - Straight through processing surrender max = **7%** (7% CA)

### Synergy Choice® Max

- Non-Bonus, 5 and 10-year accumulation product
  - Straight through processing surrender max = **7%**

### Synergy Choice® Income

- Income product
  - Straight through processing surrender max = **10%**
  - If more than 10% surrender on income to income, pre-approval form required to capture the following information and evaluated on a **case-by-case** basis
    - *Agent Name, Client Name, Age*
    - *Current Carrier/Product, Issue Date of Current Policy*
    - *Contract Value, Surrender Value, Surrender Percentage*
    - *Income with Current Product, Income If Moved to Aspida*
    - *If approved, submit income form with transfer paperwork while completing the e-app*

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- ✦ **Max client liquid net worth in annuities = 60%**
  - ✦ **Cross-border sale would flag case**
  - ✦ **Large case exception needed over \$1 million**
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## PRODUCT FEATURES

### Annuitization

- 1 x 5 allowed
  - Updated for mortality improvement each year

## PRODUCT FEATURES (continued)

### Indexes

- [Citi Aria](#) – 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 provides notional exposure to U.S. large capitalization equities while the other provides notional exposure to U.S. technology equities. Index incorporates a 20% volatility target mechanism, a performance control mechanism which limits both the gains and losses of the strategy's monthly returns, and also uses a dollar-cost averaging system in order to attempt to reduce market-timing risk.
- [Goldman Sachs Grand Prix](#) – Deploys signals from well-studied market anomalies to drive dynamic rebalancing between US technology equity futures and US Treasury futures. Applies a patent-pending volatility control mechanism, truVol<sup>®</sup>, based on intraday returns.
- [Invesco QQQ Growth](#) – Equity exposure using the Invesco QQQ ETF, with responsive bond exposure that adjusts between short- and intermediate-term U.S. Treasuries as interest rate conditions change. Daily, adaptive allocations seek to mitigate wild swings in the market.

### Synergy Choice<sup>®</sup> Max

- S&P Cap
  - Bailout Cap at 5.00%
- Citi Aria
- Grand Prix
- \*New!\* Invesco QQQ Growth Index

### Synergy Choice<sup>®</sup> Bonus

- S&P Cap
  - Bailout Cap at 3.00%
- Citi Aria
- Grand Prix
- \*New!\* Invesco QQQ Growth Index

### Synergy Choice<sup>®</sup> Income

- Income Base Bonus: 25%
- Roll-Up: 10% simple
- Pre-Activation Rider Fee: 0.50%
- Post-Activation Rider Fee: 1.50%
  - Strong income for 0-6 years of deferral with the Income Base Bonus
  - Confinement Doubler after 3 years; 5 cumulative years or until AV is zero, whichever is first; 200% for single, 150% for joint
  - Accumulation opportunities with the lower pre-activation rider fee; strong, competitive rates on custom indices



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