



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

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

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[®], 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[®] Max

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

Synergy Choice[®] Bonus

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

Synergy Choice[®] 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



THIS IS AN INTERNAL COMMUNICATION FROM MARKET SYNERGY GROUP TO ITS PARTNER IMOs. IT IS INTENDED FOR IMO HOME OFFICE USE.

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.

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.

View complete index disclosures [online](#).