



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.

ASPIDA LIFE INSURANCE COMPANY

30043-1123

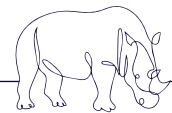
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¹A premium of more than \$1,000,000 may be accepted with prior approval from Aspida. ² Rate is only applicable for contract years 1-10, after which the rate drops to 0.01%.

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