ASPIDA LIFE

Synergy Choice™ MYGA

A SINGLE PREMIUM DEFERRED FIXED MULTI-YEAR GUARANTEED ANNUITY

Current Rates

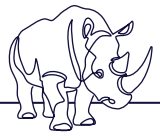
Last Updated: 10/13/2026

The rates below are only applicable for newly issued contracts and are subject to change.

Guarantee Period	Initial Premium[1]	
	$25,000 to $99,999	$100,000+
2-Year	4.55%	4.80%
3-Year	5.45%	5.70%
5-Year	6.05%	6.30%
7-Year	6.10%	6.35%

Adding an optional feature will decrease the guaranteed rate by the amount below. For more information on the features listed, please refer to the Synergy Choice brochure.

Optional Withdrawal Features	2-Year Rate Adjustment	3-, 5-, 7-Year Rate Adjustment
Free Interest Withdrawal	-0.05%	-0.10%
10% Free Withdrawal	-0.10%	-0.20%



[1]A premium of more than $2,000,000 may be accepted with prior approval from Aspida Life.

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.

This piece provides a brief summary of product features. The contract associated with the product will contain the actual terms, definitions, limitations, and exclusions that apply. Product features and availability vary by state and are solely the responsibility of Aspida. Synergy Choice™ MYGA-2, -3, -5, and -7 contract form series ICC22C-MYGA1012 and C-MYGA1012. Some exclusions and exceptions apply. Please refer to the contract for the actual terms and conditions that apply.

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.

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Not FDIC/NCUA Insured • May Lose Value • Not Bank/CU Guaranteed • Not a Deposit • Not Insured by Any Federal Government Agency

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