ASPIDA

Synergy Choice™ Bonus

A SINGLE PREMIUM DEFERRED FIXED INDEX ANNUITY

Current Rates

Last Updated: 06/09/2025

The rates below are only applicable for newly issued contracts and are guaranteed for the 1-year or 2-year strategy term period(s). Rates are subject to change.

	5-Year Contract		10-Year Contract	
Premium Bonus at Issue[1]	Age 18-75: 8%	Age 76-85: 5%	Age 18-75: 15%	Age 76-80: 12%

Point-to-Point Cap Rates	$25,000 to $99,999		$100,000+[2]		$25,000 to $99,999		$100,000+[2]	
	1-Year	2-Year	1-Year	2-Year	1-Year	2-Year	1-Year	2-Year
Goldman Sachs Lexicon Long Short Index	9.00%	——	10.00%	——	8.50%	——	9.50%	——
Invesco QQQ Growth Index	6.50%	——	9.00%	——	5.00%	——	6.00%	——
Nasdaq-100 Index®	4.25%	7.00%	4.75%	8.00%	3.25%	8.00%	3.75%	9.00%
S&P 500® Index Current Bailout 1-Year Cap Rate: 3.00%	5.25%	10.75%	6.00%	12.00%	5.25%	7.75%	6.00%	9.00%

Point-to-Point Participation Rates	$25,000 to $99,999		$100,000+[2]		$25,000 to $99,999		$100,000+[2]	
	1-Year	2-Year	1-Year	2-Year	1-Year	2-Year	1-Year	2-Year
Citi Aria Index	58%	90%	63%	100%	49%	71%	54%	78%
Goldman Sachs Grand Prix Index	140%	200%	150%	215%	125%	180%	135%	195%
Goldman Sachs Lexicon Long Short Index	——	80%	——	85%	——	75%	——	80%
Invesco QQQ Growth Index	——	79%	——	85%	——	69%	——	75%
Nasdaq-100 Index®	25.50%	32%	28%	36%	25.50%	32%	28%	35%
S&P 500® Index 1-Year Current Bailout Rate: 3.00%	27%	36%	30%	40%	22%	26%	25%	30%

Fixed Interest Rate	$25,000 to $99,999		$100,000+[2]		$25,000 to $99,999		$100,000+[2]	
	1-Year	2-Year	1-Year	2-Year	1-Year	2-Year	1-Year	2-Year
Fixed Interest	2.50%	——	2.75%	——	2.25%	——	2.50%	——

[1] Based on the owner or oldest joint owner's age at contract issue in all states except CA. Premium bonus is capped at 10% for all ages in CA.
[2] A premium of more than $1,000,000 may be accepted with prior approval from Aspida.

Key Terms

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'. For example, if the cap rate is 10% and the index gain is 12%, your interest credit would be capped at 10%. 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. The interest credited will be calculated as a percentage of the index's growth over the period. For example, if the participation rate is 150% and the index gain is 12%, your interest credit would be 18%. Your interest is credited and locked in for the term you choose.

Fixed Interest Rate Strategy: This strategy provides growth at a fixed rate. Aspida credits fixed interest daily based on the rate established at the beginning of each contact year.

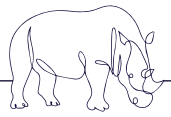
The Premium Bonus Feature

When the contract is issued, a bonus percentage of the initial premium will be added to your account. The initial premium **plus the bonus** will be the total amount available when choosing your allocations.

If you need access to your money early, only a prorated portion of the bonus will be available when requesting a withdrawal. The bonus vests at 10% per contract year, with any remaining bonus vesting at the end of the surrender charge period, as shown below. Only a withdrawal above the 10% free amount will lower the unvested amount of your bonus.

Contract	% of Bonus Vested at End of Contract Year									
	1	2	3	4	5	6	7	8	9	10
5-Year	10%	20%	30%	40%	100%					
10-Year	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%

For additional resources, including the product brochure, contact your financial professional or visit aspida.com/products/FixedIndexAnnuities



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