



# Synergy Choice™ Bonus

A SINGLE PREMIUM DEFERRED FIXED INDEX ANNUITY

**Rates effective 3/18/2025**

Rates are subject to change

## Premium Bonus at Issue<sup>1</sup>

5-Year Contract		10-Year Contract	
Age 18-75: 8%	Age 76-85: 5%	Age 18-75: 15%	Age 76-80: 12%

Interest Crediting Rates	5-Year		10-Year	
	\$25,000 to \$99,999	\$100,000+ <sup>2</sup>	\$25,000 to \$99,999	\$100,000+ <sup>2</sup>
<b>Fixed Interest Rate</b>				
1-Year Fixed Interest Rate	2.50%	2.75%	2.25%	2.50%
<b>Index Cap Rate</b>				
<b>Invesco QQQ Growth Index</b>				
1-Year Point-to-Point Cap Rate	6.50%	9.00%	5.00%	6.00%
<b>Nasdaq-100 Index®</b>				
1-Year Point-to-Point Cap Rate	4.25%	4.75%	3.25%	3.75%
2-Year Point-to-Point Cap Rate	7.00%	8.00%	8.00%	9.00%
<b>S&amp;P 500®</b>				
1-Year Point-to-Point Cap Rate	5.25%	6.00%	5.00%	5.75%
2-Year Point-to-Point Cap Rate	10.75%	12.00%	7.75%	9.00%
Current Bailout Cap 1-Year Point to Point Rate	3.00%	3.00%	3.00%	3.00%
<b>Participation Rate (No Cap)</b>				
<b>Citi Aria Index</b>				
1-Year Point-to-Point Participation Rate	58%	63%	49%	54%
2-Year Point-to-Point Participation Rate	90%	100%	71%	78%
<b>Goldman Sachs Grand Prix Index</b>				
1-Year Point-to-Point Participation Rate	140%	150%	125%	135%
2-Year Point-to-Point Participation Rate	200%	215%	180%	195%
<b>Invesco QQQ Growth Index</b>				
2-Year Point-to-Point Participation Rate	79%	85%	69%	75%
<b>Nasdaq-100 Index®</b>				
1-Year Point-to-Point Participation Rate	25.50%	28%	25.50%	28%
2-Year Point-to-Point Participation Rate	32%	36%	32%	35%
<b>S&amp;P 500®</b>				
1-Year Point-to-Point Participation Rate	27%	30%	22%	25%
2-Year Point-to-Point Participation Rate	36%	40%	26%	30%

<sup>1</sup> 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.

<sup>2</sup>A premium of more than \$1,000,000 may be accepted with prior approval from Aspida.

30032-0325

**ASPIDA LIFE INSURANCE COMPANY**