



Synergy Choice™ MYGA

A SINGLE PREMIUM DEFERRED FIXED MULTI-YEAR GUARANTEED ANNUITY

Current Rates

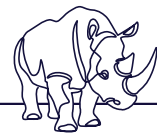
Last Updated: 10/1/2026

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	4.45%	4.60%
3-Year	5.35%	5.50%
5-Year	5.95%	6.10%
7-Year	6.00%	6.15%

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%



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

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.

Products and services are underwritten and/or provided by Aspida (Administrative Office: Durham, NC), licensed in 49 states (excluding New York) and the District of Columbia. Products and services may not be available in all states. Aspida Life is the trade name of Aspida Life Insurance Company and is solely responsible for its own financial conditions and contractual obligations.

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

ASPIDA LIFE INSURANCE COMPANY

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30003-1026

Current Rates

Last Updated: 10/1/2026

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

Point-to-Point Cap Rates	\$25,000 to \$99,999		\$100,000+ ¹		\$25,000 to \$99,999		\$100,000+ ¹	
	1-Year	2-Year	1-Year	2-Year	1-Year	2-Year	1-Year	2-Year
BlackRock U.S. Equity Bitcoin Balanced Risk 10% Index	11.00%	—	14.00%	—	11.00%	—	14.00%	—
Goldman Sachs Lexicon Long Short Index	9.00%	—	14.00%	—	10.00%	—	15.00%	—
Invesco QQQ Growth Index	10.00%	—	15.00%	—	10.00%	—	15.00%	—
Nasdaq-100 Index®	7.75%	12.00%	8.25%	13.00%	7.25%	11.00%	7.75%	12.00%
S&P 500® Index Current Bailout 1-Year Cap Rate: 5.50%	9.50%	13.50%	10.25%	15.00%	9.50%	13.50%	10.25%	15.00%
T. Rowe Price U.S. Equity 15 Index	16.00%	—	18.00%	—	18.00%	—	20.00%	—

Point-to-Point Participation Rates	\$25,000 to \$99,999		\$100,000+ ¹		\$25,000 to \$99,999		\$100,000+ ¹	
	1-Year	2-Year	1-Year	2-Year	1-Year	2-Year	1-Year	2-Year
BlackRock U.S. Equity Bitcoin Balanced Risk 10% Index	—	95%	—	105%	—	95%	—	105%
Citi Aria Index	75%	123%	80%	130%	75%	123%	80%	130%
Goldman Sachs Grand Prix Index	180%	255%	190%	270%	180%	255%	190%	270%
Goldman Sachs Lexicon Long Short Index	—	105%	—	115%	—	105%	—	115%
Invesco QQQ Growth Index	—	113%	—	120%	—	113%	—	120%
Nasdaq-100 Index®	41%	45%	43%	48%	39%	43%	41%	46%
S&P 500® Index	47%	51%	50%	55%	47%	51%	50%	55%
T. Rowe Price U.S. Equity 15 Index	—	105%	—	110%	—	110%	—	115%

Point-to-Point Performance Trigger Rates	\$25,000 to \$99,999		\$100,000+ ¹		\$25,000 to \$99,999		\$100,000+ ¹	
	1-Year	2-Year	1-Year	2-Year	1-Year	2-Year	1-Year	2-Year
S&P 500® Index	6.75%	—	7.25%	—	6.75%	—	7.25%	—

Fixed Interest Rate	\$25,000 to \$99,999		\$100,000+ ¹		\$25,000 to \$99,999		\$100,000+ ¹	
	1-Year	2-Year	1-Year	2-Year	1-Year	2-Year	1-Year	2-Year
Fixed Interest	4.25%	—	4.50%	—	4.25%	—	4.50%	—

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

Current Rates

Last Updated: 10/1/2026

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: 10%		Age 76-85: 7%		Age 18-75: 19%		Age 76-80: 16%	
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
BlackRock U.S. Equity Bitcoin Balanced Risk 10% Index	5.00%	—	6.00%	—	5.00%	—	6.00%	—
Goldman Sachs Lexicon Long Short Index	7.00%	—	8.00%	—	7.50%	—	8.50%	—
Invesco QQQ Growth Index	3.50%	—	6.00%	—	4.00%	—	5.00%	—
Nasdaq-100 Index®	4.25%	7.00%	4.75%	8.00%	3.25%	7.00%	3.75%	8.00%
S&P 500® Index	5.25%	9.75%	6.00%	11.00%	4.25%	6.75%	5.00%	8.00%
Current 1-Year Cap Rate Bailout	3.00%	—	3.00%	—	2.75%	—	2.75%	—
T. Rowe Price U.S. Equity 15 Index	7.50%	—	8.50%	—	6.50%	—	7.50%	—
Point-to-Point Participation Rates	\$25,000 to \$99,999		\$100,000+ ¹		\$25,000 to \$99,999		\$100,000+ ¹	
	1-Year	2-Year	1-Year	2-Year	1-Year	2-Year	1-Year	2-Year
BlackRock U.S. Equity Bitcoin Balanced Risk 10% Index	—	60%	—	65%	—	60%	—	65%
Citi Aria Index	53%	85%	58%	95%	49%	71%	54%	78%
Goldman Sachs Grand Prix Index	130%	190%	140%	205%	125%	180%	135%	195%
Goldman Sachs Lexicon Long Short Index	—	70%	—	75%	—	70%	—	75%
Invesco QQQ Growth Index	—	69%	—	75%	—	64%	—	70%
Nasdaq-100 Index®	25.50%	32%	28%	36%	25.50%	32%	28%	35%
S&P 500® Index	22%	36%	25%	40%	20%	21%	23%	25%
T. Rowe Price U.S. Equity 15 Index	—	65%	—	70%	—	60%	—	65%
Point-to-Point Performance Trigger Rates	\$25,000 to \$99,999		\$100,000+ ¹		\$25,000 to \$99,999		\$100,000+ ¹	
	1-Year	2-Year	1-Year	2-Year	1-Year	2-Year	1-Year	2-Year
S&P 500® Index	3.50%	—	4.25%	—	3.50%	—	4.25%	—
Fixed Interest Rate	\$25,000 to \$99,999		\$100,000+ ¹		\$25,000 to \$99,999		\$100,000+ ¹	
	1-Year	2-Year	1-Year	2-Year	1-Year	2-Year	1-Year	2-Year
Fixed Interest	2.25%	—	2.50%	—	2.75%	—	3.00%	—

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 \$2,000,000 may be accepted with prior approval from Aspida Life.

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.

Point-to-Point Performance Trigger Rate Strategy: This strategy provides growth equal to the set trigger rate as long as the index return is positive or flat at the end of the strategy's term. For example, if the trigger rate is 7% and the index gain is above 0%, your interest credit would be 7%. Your interest is credited and locked in for the 1-year term available.

Fixed Interest Rate Strategy: This strategy provides growth at a fixed rate. Aspida Life credits fixed interest daily based on the rate established at the beginning of each contract 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**](https://aspida.com/products/FixedIndexAnnuities)



Current California Rates

Last Updated: 10/1/2026

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: 10%		Age 76-85: 7%		Age 18-75: 10%		Age 76-80: 10%	
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
BlackRock U.S. Equity Bitcoin Balanced Risk 10% Index	5.25%	—	5.75%	—	5.50%	—	6.25%	—
Goldman Sachs Lexicon Long Short Index	6.50%	—	7.50%	—	8.50%	—	10.00%	—
Invesco QQQ Growth Index	3.00%	—	4.00%	—	3.50%	—	5.00%	—
Nasdaq-100 Index®	4.00%	6.50%	4.50%	7.50%	3.75%	7.50%	4.50%	8.50%
S&P 500® Index	5.75%	9.25%	6.25%	10.50%	4.50%	6.25%	5.25%	7.50%
Current 1-Year Cap Rate Bailout	3.00%	—	3.00%	—	2.75%	—	2.75%	—
T. Rowe Price U.S. Equity 15 Index	8.00%	—	9.00%	—	7.00%	—	8.00%	—
Point-to-Point Participation Rates	\$25,000 to \$99,999		\$100,000+ ¹		\$25,000 to \$99,999		\$100,000+ ¹	
	1-Year	2-Year	1-Year	2-Year	1-Year	2-Year	1-Year	2-Year
BlackRock U.S. Equity Bitcoin Balanced Risk 10% Index	—	57%	—	62%	—	65%	—	68%
Citi Aria Index	50%	79%	55%	90%	52%	73%	57%	80%
Goldman Sachs Grand Prix Index	125%	180%	135%	195%	130%	185%	140%	200%
Goldman Sachs Lexicon Long Short Index	—	65%	—	70%	—	75%	—	85%
Invesco QQQ Growth Index	—	66%	—	72%	—	66%	—	72%
Nasdaq-100 Index®	24.50%	30%	27%	34%	25.50%	32%	28%	35%
S&P 500® Index	20%	34%	23%	38%	20%	23%	23%	27%
T. Rowe Price U.S. Equity 15 Index	—	70%	—	75%	—	65%	—	70%
Point-to-Point Performance Trigger Rates	\$25,000 to \$99,999		\$100,000+ ¹		\$25,000 to \$99,999		\$100,000+ ¹	
	1-Year	2-Year	1-Year	2-Year	1-Year	2-Year	1-Year	2-Year
S&P 500® Index	3.75%	—	4.00%	—	4.25%	—	4.50%	—
Fixed Interest Rate	\$25,000 to \$99,999		\$100,000+ ¹		\$25,000 to \$99,999		\$100,000+ ¹	
	1-Year	2-Year	1-Year	2-Year	1-Year	2-Year	1-Year	2-Year
Fixed Interest	2.10%	—	2.35%	—	2.90%	—	3.15%	—

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.

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Key Terms

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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.

Point-to-Point Performance Trigger Rate Strategy: This strategy provides growth equal to the set trigger rate as long as the index return is positive or flat at the end of the strategy's term. For example, if the trigger rate is 7% and the index gain is above 0%, your interest credit would be 7%. Your interest is credited and locked in for the 1-year term available.

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

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Synergy Choice™ Income

A SINGLE PREMIUM DEFERRED FIXED INDEX ANNUITY

Current 10-Year Contract Rates

Last Updated: 8/6/2026

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.

Point-to-Point Cap Rates	\$25,000 to \$99,999		\$100,000+ ¹	
	1-Year	2-Year	1-Year	2-Year
BlackRock U.S. Equity Bitcoin Balanced Risk 10% Index	5.00%	—	6.00%	—
Goldman Sachs Lexicon Long Short Index	6.50%	—	7.50%	—
Invesco QQQ Growth Index	4.00%	—	5.00%	—
Nasdaq-100 Index®	3.50%	7.50%	4.25%	9.00%
S&P 500® Index Current Bailout 1-Year Cap Rate: 1.00%	4.25%	9.00%	5.00%	10.00%
T. Rowe Price U.S. Equity 15 Index	6.50%	—	7.50%	—

Point-to-Point Participation Rates	\$25,000 to \$99,999		\$100,000+ ¹	
	1-Year	2-Year	1-Year	2-Year
BlackRock U.S. Equity Bitcoin Balanced Risk 10% Index	—	60%	—	65%
Citi Aria Index	43%	72%	49%	80%
Goldman Sachs Grand Prix Index	127%	185%	140%	200%
Goldman Sachs Lexicon Long Short Index	—	65%	—	70%
Invesco QQQ Growth Index	—	70%	—	75%
Nasdaq-100 Index®	27%	32%	30%	35%
S&P 500® Index	27%	32%	30%	36%
T. Rowe Price U.S. Equity 15 Index	—	60%	—	65%

Point-to-Point Performance Trigger Rates	\$25,000 to \$99,999		\$100,000+ ¹	
	1-Year	2-Year	1-Year	2-Year
S&P 500® Index	3.50%	—	4.25%	—

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

¹A premium of more than \$2,000,000 may be accepted with prior approval from Aspidalife.

Guaranteed Lifetime Withdrawal Benefit Rider Rates	Rates are subject to change.
Annual Pre-Activation Roll-Up Rate ²	13.00%
Benefit Base Bonus	30.00%
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%

The **Rider Charge** is deducted from your annuity's Contract Value annually on each Contract Anniversary and at rider termination. The Rider Charge is calculated as a percentage of the Benefit Base only.

Lifetime Withdrawal Percentages					
Age	Single Life	Joint Life	Age	Single Life	Joint Life
50	4.30%	3.80%	70	6.15%	5.65%
51	4.30%	3.80%	71	6.25%	5.75%
52	4.30%	3.80%	72	6.35%	5.85%
53	4.30%	3.80%	73	6.45%	5.95%
54	4.30%	3.80%	74	6.60%	6.10%
55	4.30%	3.80%	75	6.75%	6.25%
56	4.45%	3.95%	76	6.95%	6.45%
57	4.60%	4.10%	77	7.15%	6.65%
58	4.75%	4.25%	78	7.35%	6.85%
59	4.90%	4.40%	79	7.55%	7.05%
60	5.05%	4.55%	80	7.65%	7.15%
61	5.20%	4.70%	81	7.75%	7.25%
62	5.35%	4.85%	82	7.85%	7.35%
63	5.50%	5.00%	83	7.95%	7.45%
64	5.65%	5.15%	84	8.05%	7.55%
65	5.75%	5.25%	85	8.15%	7.65%
66	5.80%	5.30%	86	8.25%	7.75%
67	5.90%	5.40%	87	8.35%	7.85%
68	5.95%	5.45%	88	8.45%	7.95%
69	6.05%	5.55%	89	8.55%	8.05%
			90+	8.65%	8.15%

² Rate is only applicable for contract years 1-10, after which the rate drops to 0.01%.

Key Terms

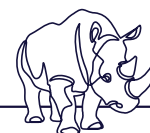
Point-to-Point Cap Rate Strategy: This strategy provides growth by participating in 100% of the index's growth, if any, up to a specific point, called a 'cap'. For example, if the cap rate is 10% and the index gain is 12%, your interest credit would be capped at 10%. Your interest is credited and locked 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.

Point-to-Point Performance Trigger Rate Strategy: This strategy provides growth equal to the set trigger rate as long as the index return is positive or flat at the end of the strategy's term. For example, if the trigger rate is 7% and the index gain is above 0%, your interest credit would be 7%. Your interest is credited and locked in for the 1-year term available.

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

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