



Synergy Choice™ Max

A Single Premium Deferred Fixed Index Annuity

Rates effective 11/07/2022

Rates are subject to change.

Interest Crediting Rates	5-Year		10-Year	
	\$25,000 to \$99,999	\$100,000+ ¹	\$25,000 to \$99,999	\$100,000+ ¹
Fixed Account Rate				
1-Year Fixed Account Rate	4.90%	5.15%	5.10%	5.35%
Index Cap Rate				
S&P 500®				
1-Year Point to Point Cap Rate	11.50%	12.25%	12.25%	13.00%
1-Year Point to Point Cap Rate with Buy-Up	14.50%	15.25%	15.25%	16.00%
2-Year Point to Point Cap Rate	23.00%	24.50%	24.50%	26.00%
2-Year Point to Point Cap Rate with Buy-Up	29.00%	30.50%	30.50%	32.00%
Current Bailout Cap 1-Year Point to Point Rate	5.00%	5.00%	5.00%	5.00%
Participation Rate (No Cap)				
S&P 500®				
1-Year Point to Point Participation Rate	43%	46%	47%	50%
1-Year Point to Point Participation Rate with Buy-Up	51%	54%	55%	58%
2-Year Point to Point Participation Rate	55%	60%	60%	65%
2-Year Point to Point Participation Rate with Buy-Up	70%	75%	75%	80%
Goldman Sachs Grand Prix Index				
1-Year Point to Point Participation Rate	135%	150%	145%	155%
1-Year Point to Point Participation Rate with Buy-Up	185%	195%	190%	205%
2-Year Point to Point Participation Rate	195%	210%	205%	220%
2-Year Point to Point Participation Rate with Buy-Up	265%	280%	270%	290%
Citi Aria Index				
1-Year Point to Point Participation Rate	70%	75%	75%	80%
1-Year Point to Point Participation Rate with Buy-Up	90%	100%	95%	105%
2-Year Point to Point Participation Rate	130%	140%	135%	150%
2-Year Point to Point Participation Rate with Buy-Up	175%	185%	180%	190%

ASPIDA LIFE INSURANCE COMPANY

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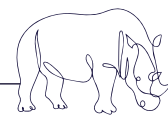
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¹A premium of more than \$1,000,000 may be accepted with prior approval from Aspida.

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