



Synergy Choice™ Bonus

A SINGLE PREMIUM DEFERRED FIXED INDEX ANNUITY

Rates effective 10/11/2024

Rates are subject to change

Premium Bonus at Issue¹

Age 18-75: 15%

Age 76-80: 12%

Interest Crediting Rates

	10-Year	
	\$25,000 to \$99,999	\$100,000+ ²
Fixed Interest Rate		
1-Year Fixed Interest Rate	2.25%	2.50%
Index Cap Rate		
Invesco QQQ Growth Index 1-Year Point-to-Point Cap Rate	5.00%	6.00%
Nasdaq-100 Index® 1-Year Point-to-Point Cap Rate	3.25%	3.75%
Nasdaq-100 Index® 2-Year Point-to-Point Cap Rate	8.00%	9.00%
S&P 500® 1-Year Point-to-Point Cap Rate	4.50%	5.25%
S&P 500® 2-Year Point-to-Point Cap Rate	8.75%	10.00%
<i>S&P 500® Current Bailout Cap 1-Year Point to Point Rate</i>	3.00%	3.00%
Participation Rate (No Cap)		
Citi Aria Index 1-Year Point-to-Point Participation Rate	51%	56%
Citi Aria Index 2-Year Point-to-Point Participation Rate	76%	83%
Goldman Sachs Grand Prix Index 1-Year Point-to-Point Participation Rate	130%	140%
Goldman Sachs Grand Prix Index 2-Year Point-to-Point Participation Rate	185%	200%
Invesco QQQ Growth Index 2-Year Point-to-Point Participation Rate	79%	85%
Nasdaq-100 Index® 1-Year Point-to-Point Participation Rate	25.50%	28%
Nasdaq-100 Index® 2-Year Point-to-Point Participation Rate	32%	35%
S&P 500® 1-Year Point-to-Point Participation Rate	23%	26%
S&P 500® 2-Year Point-to-Point Participation Rate	31%	35%

¹ Based on the owner or oldest joint owner's age at contract issue in all states except CA. Premium bonus is 10% for all ages in CA.

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

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ASPIDA LIFE INSURANCE COMPANY

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