



Synergy Choice™ Bonus

A SINGLE PREMIUM DEFERRED FIXED INDEX ANNUITY

Rates effective 1/21/2025

Rates are subject to change

Premium Bonus at Issue¹

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 ⁺²	\$25,000 to \$99,999	\$100,000 ⁺²
Fixed Interest Rate				
1-Year Fixed Interest Rate	2.75%	3.00%	2.25%	2.50%
Index Cap Rate				
Invesco QQQ Growth Index				
1-Year Point-to-Point Cap Rate	9.50%	12.00%	7.00%	8.00%
Nasdaq-100 Index®				
1-Year Point-to-Point Cap Rate	4.75%	5.25%	3.25%	3.75%
2-Year Point-to-Point Cap Rate	9.00%	10.00%	8.00%	9.00%
S&P 500®				
1-Year Point-to-Point Cap Rate	6.25%	7.00%	5.50%	6.25%
2-Year Point-to-Point Cap Rate	11.75%	13.00%	8.75%	10.00%
Current Bailout Cap 1-Year Point to Point Rate	3.00%	3.00%	3.00%	3.00%
Participation Rate (No Cap)				
Citi Aria Index				
1-Year Point-to-Point Participation Rate	60%	65%	51%	56%
2-Year Point-to-Point Participation Rate	95%	105%	76%	83%
Goldman Sachs Grand Prix Index				
1-Year Point-to-Point Participation Rate	145%	155%	130%	140%
2-Year Point-to-Point Participation Rate	205%	220%	185%	200%
Invesco QQQ Growth Index				
2-Year Point-to-Point Participation Rate	89%	95%	79%	85%
Nasdaq-100 Index®				
1-Year Point-to-Point Participation Rate	27.50%	30%	25.50%	28%
2-Year Point-to-Point Participation Rate	34%	38%	32%	35%
S&P 500®				
1-Year Point-to-Point Participation Rate	32%	35%	27%	30%
2-Year Point-to-Point Participation Rate	38%	42%	31%	35%

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.

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ASPIDA LIFE INSURANCE COMPANY

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