

Current Rates

Last Updated: 9/22/2026

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: 18%		Age 76-80: 15%	
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	5.00%	9.75%	5.75%	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.

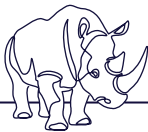
The Premium Bonus Feature

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)



Index Disclosures

The BlackRock U.S. Equity Bitcoin Balanced Risk 10% Index is a product of BlackRock Index Services, LLC and has been licensed for use by Aspida Life Insurance Company (the "Licensee" or "Aspida Life"). BlackRock®, BlackRock U.S. Equity Bitcoin Balanced Risk 10% Index™, and the corresponding logos are registered and unregistered trademarks of BlackRock. An Aspida Life Synergy Choice™ fixed index annuity is not sponsored, endorsed, sold or promoted by BlackRock Index Services, LLC, BlackRock, Inc., or any of its affiliates, or any of their respective third party licensors (including the Index calculation agent, as applicable) (collectively, BlackRock™). BlackRock has no obligation or liability in connection with the administration or marketing of an Aspida Life Synergy Choice fixed index annuity. BlackRock makes no representation or warranty, express or implied, to the owners of an Aspida Life Synergy Choice fixed index annuity or any member of the public regarding the advisability of investing an Aspida Life Synergy Choice fixed index annuity or the ability of the BlackRock U.S. Equity Bitcoin Balanced Risk 10% Index to track general market performance. BlackRock does not guarantee the adequacy, accuracy, timeliness, and/or completeness of the Index or any data or communication related thereto nor does it have any liability for any errors, omissions or interruptions of the BlackRock U.S. Equity Bitcoin Balanced Risk 10% Index.

Citi and Citi and Arc design are trademarks and service marks of Citigroup Inc. or its affiliates, are used and registered throughout the world, and are used under license for certain purposes by Aspida Life Insurance Company or its affiliates (the "Licensee"). Citigroup Global Markets Limited ("Citigroup") has licensed the Citi Aria Index (the "Index") to the Licensee for its sole benefit. Neither the Licensee nor the Synergy Choice™ Bonus (the "Product") is sponsored, endorsed, sold or promoted by Citigroup or any of its affiliates. Citigroup makes no representation or warranty, express or implied, to persons investing in the Product. Such persons should seek appropriate advice before making any investment. The Index has been designed and is compiled, calculated, maintained and sponsored by Citigroup without regard to Licensee, the Product or any investor in the Product. Citigroup is under no obligation to continue sponsoring or calculating the Index. CITIGROUP DOES NOT GUARANTEE THE ACCURACY OR PERFORMANCE OF THE INDEX, THE INDEX METHODOLOGY, THE CALCULATION OF THE INDEX OR ANY DATA SUPPLIED BY CITIGROUP FOR USE IN CONNECTION WITH THE PRODUCT AND DISCLAIMS ALL LIABILITY FOR ANY SPECIAL, INDIRECT, CONSEQUENTIAL DAMAGES EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES. **Please see <https://investmentstrategies.citi.com/cis/us> for additional important information about the Citi Aria Index.**

Invesco QQQ Growth Index (the "Index") is a product of Invesco Indexing LLC. Aspida Life Insurance Company (the "Company") has licensed the Index for use in connection with the Synergy Choice™ Bonus (the "Contract"). The Contract is a product of the Company and are not sponsored, endorsed, sold or promoted by Invesco Ltd., Invesco Indexing LLC, or their respective affiliates and third-party suppliers and licensors (collectively, "Invesco"). Invesco makes no representation or warranty of any kind, express or implied, as to the suitability or appropriateness of any transaction that results in the purchase, exchange or replacement of a Contract or as to the operation or performance of a Contract. The Index and all portions thereof are provided "as is" and "as available." Neither the Index nor the Contracts are investment securities. Invesco does not provide investment advice to the Company in connection with the Contracts and does not advise others as to the value of any annuity or the suitability of any annuity transaction.

Salt Financial, Salt US Treasury Dynamic Duration Model and truVol® Risk Control Engine are service marks of Salt Financial LLC, and have been licensed for use by Invesco and sublicensed to Aspida Life Insurance Company. The annuity contracts are not sponsored, endorsed, sold or promoted by Salt Financial LLC. Nor does Salt Financial LLC make any representation regarding the advisability of investing in any of the annuity contracts.

The Synergy Choice™ Bonus Product are not sponsored, endorsed, sold, guaranteed, underwritten, distributed or promoted by Goldman Sachs & Co. or any of its affiliates (including Goldman Sachs Asset Management, L.P.), with the exception of any endorsement, sales, distribution or promotion of this product that may occur through its affiliates that are licensed insurance agencies (excluding such affiliates, individually and collectively, "Goldman Sachs") or its third party data providers. Goldman Sachs and its third party data providers make no representation or warranty, express or implied, regarding the advisability of investing in annuities generally or in Fixed Indexed Annuities ("FIAs") or the investment strategy underlying such Synergy Choice Bonus Product particularly, the ability of the Goldman Sachs Grand Prix Index (the "Index") to perform as intended, the merit (if any) of obtaining exposure to the Index or the suitability of purchasing or holding interests in the Synergy Choice Bonus Product. Goldman Sachs and its third party data providers do not have any obligation to take the needs of the holders of Synergy Choice Bonus Product into consideration in determining, composing or calculating the Index. Salt Financial Indices LLC determined and designed the methodology for the truVol® Risk Control Engine, and is the owner of the intellectual property therein ("Salt IP"), which is licensed to Goldman Sachs for use in calculating the Index. Goldman Sachs was not involved in designing or determining the methodology or other intellectual property for the truVol® Risk Control Engine. GOLDMAN SACHS AND SALT FINANCIAL DO NOT GUARANTEE THE ACCURACY AND/OR COMPLETENESS OF THE INDEX OR OF THE METHODOLOGY UNDERLYING THE INDEX, SALT IP, THE CALCULATION OF THE INDEX OR ANY DATA SUPPLIED BY IT FOR USE IN CONNECTION WITH THE SYNERGY CHOICE BONUS PRODUCT. GOLDMAN SACHS AND SALT FINANCIAL HEREBY EXPRESSLY DISCLAIMS ANY AND ALL LIABILITY FOR ANY ERRORS, OMISSIONS, OR INTERRUPTIONS THEREIN OR IN THE CALCULATION THEREOF. GOLDMAN SACHS, SALT FINANCIAL LLC, AND THEIR AFFILIATES, EMPLOYEES, PARTNERS AND VENDORS EXPRESSLY DISCLAIM AND SHALL NOT BE LIABLE TO ANY PARTY FOR ANY INCIDENTAL, EXEMPLARY, COMPENSATORY, SPECIAL, PUNITIVE, INDIRECT OR CONSEQUENTIAL DAMAGE, COST, EXPENSE, LEGAL FEES OR LOSSES (INCLUDING WITHOUT LIMITATION, LOST INCOME OR LOST PROFITS AND OPPORTUNITY COSTS) EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.

THIRD PARTY DATA IS USED UNDER LICENSE AS A SOURCE OF INFORMATION FOR THE INDEX. THIRD PARTY PROVIDER HAS NO OTHER CONNECTION TO GOLDMAN SACHS INDEXES AND SERVICES AND DOES NOT SPONSOR, ENDORSE, RECOMMEND OR PROMOTE ANY GOLDMAN SACHS INDEX OR SERVICES. THIRD PARTY PROVIDER HAS NO OBLIGATION OR LIABILITY IN CONNECTION WITH THE GOLDMAN SACHS INDEX AND SERVICES. THIRD PARTY PROVIDER DOES NOT GUARANTEE THE ACCURACY AND/OR THE COMPLETENESS OF ANY MARKET DATA LICENSED TO GOLDMAN SACHS AND SHALL NOT HAVE ANY LIABILITY FOR ANY ERRORS, OMISSIONS, OR INTERRUPTIONS THEREIN. THERE ARE NO THIRD-PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN THIRD PARTY PROVIDER AND GOLDMAN SACHS.

The Synergy Choice™ Bonus Product is not sponsored, endorsed, sold, guaranteed, underwritten, distributed or promoted by Goldman Sachs & Co. or any of its affiliates (including Goldman Sachs Asset Management, L.P.), with the exception of any endorsement, sales, distribution or promotion of this product that may occur through its affiliates that are licensed insurance agencies (excluding such affiliates, individually and collectively, "Goldman Sachs") or its third party data providers. Goldman Sachs and its third party data providers make no representation or warranty, express or implied, regarding the advisability of investing in annuities generally or in Fixed Indexed Annuities ("FIAs") or the investment strategy underlying such Synergy Choice Bonus Product particularly, the ability of the Goldman Sachs Lexicon Long Short Index (the "Index") to perform as intended, the merit (if any) of obtaining exposure to the Index or the suitability of purchasing or holding interests in the Synergy Choice Bonus Product. Goldman Sachs and its third party data providers do not have any obligation to take the needs of the holders of the Synergy Choice Bonus Product into consideration in determining, composing or calculating the Index. GOLDMAN SACHS DOES NOT GUARANTEE THE ACCURACY AND/OR COMPLETENESS OF THE INDEX OR OF THE METHODOLOGY UNDERLYING THE INDEX, THE CALCULATION OF THE INDEX OR ANY DATA SUPPLIED BY IT FOR USE IN CONNECTION WITH THE SYNERGY CHOICE BONUS PRODUCT. GOLDMAN SACHS HEREBY EXPRESSLY DISCLAIMS ANY AND ALL LIABILITY FOR ANY ERRORS, OMISSIONS, OR INTERRUPTIONS THEREIN OR IN THE CALCULATION THEREOF. GOLDMAN SACHS EXPRESSLY DISCLAIMS ALL LIABILITY FOR ANY SPECIAL, PUNITIVE, INDIRECT OR CONSEQUENTIAL DAMAGE EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.

THIRD PARTY DATA IS USED UNDER LICENSE AS A SOURCE OF INFORMATION FOR THE INDEX. THIRD PARTY PROVIDER HAS NO OTHER CONNECTION TO GOLDMAN SACHS INDEXES AND SERVICES AND DOES NOT SPONSOR, ENDORSE, RECOMMEND OR PROMOTE ANY GOLDMAN SACHS INDEX OR SERVICES. THIRD PARTY PROVIDER HAS NO OBLIGATION OR LIABILITY IN CONNECTION WITH THE GOLDMAN SACHS INDEX AND SERVICES. THIRD PARTY PROVIDER DOES NOT GUARANTEE THE ACCURACY AND/OR THE COMPLETENESS OF ANY MARKET DATA LICENSED TO GOLDMAN SACHS AND SHALL NOT HAVE ANY LIABILITY FOR ANY ERRORS, OMISSIONS, OR INTERRUPTIONS THEREIN. THERE ARE NO THIRD-PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN THIRD PARTY PROVIDER AND GOLDMAN SACHS.

Nasdaq®, Nasdaq-100®, Nasdaq-100 Index®, and NDX® are registered trademarks of Nasdaq, Inc. and are licensed for use by Aspida Life Insurance Company. The Product(s) have not been passed on by the Corporations as to their legality or suitability. The Product(s) are not issued, endorsed, sold, or promoted by the Corporations. **THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE PRODUCT(S).**

The S&P 500® is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJ"), and has been licensed for use by Aspida Life Insurance Company (Aspida). S&P®, S&P 500®, US 500, the 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJ and sublicensed for certain purposes by Aspida. Aspida's Synergy Choice™ Bonus Contract is not sponsored, endorsed, sold or promoted by SPDJ, Dow Jones, S&P, or their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500®.

BofA Securities, Inc. and its Affiliates ("BofAS"), T. Rowe Price U.S. Equity 15 Index (the "Index") and related information, the name "BofAS", and related trademarks, are intellectual property of BofAS, licensed from BofAS to Aspida Life Insurance Company ("Licensee"). In connection with the Index, BofAS has licensed the use of certain marks and data from T. Rowe Price Associates, Inc. (collectively with BofAS, the "Licensors"). Neither the Licensee nor any annuity product (collectively, the "Products") referencing the Index is sponsored, operated, endorsed, sold or promoted by the Licensors. Obligations to make payments under any Product are solely the obligation of Licensee pursuant to the term of the contract between Licensee and you, and are not the responsibility of the Licensors. The Licensors, the Index and related information, the names of the Licensors, and related trademarks may not be copied, used, or distributed without the relevant Licensors' prior written approval. The Products have not been passed on as to their legality or suitability, and are not regulated, issued, endorsed, sold, guaranteed, or promoted by the Licensors. The Licensors' only relationship to Licensee is the licensing (or sub-licensing) of certain trademarks and trade names and the Index or components thereof and neither the Licensors nor any of their affiliates are a party to any transaction contemplated herein. The Index is a rules-based, systematic index and is not actively managed by BofAS or its affiliates. It is not research content and was not prepared, reviewed, sponsored, endorsed, or promoted by BofA Global Research. No BofA Global Research analyst or employee provided input, analysis, recommendations, coverage, views, or expertise for the Index. The Index provides exposure to the T. Rowe Price U.S. Equity Research ETF, which is sponsored by T. Rowe Price Associates, Inc. The Index applies a volatility target, and, while volatility controls may result in less fluctuation in rates of return as compared to indices without volatility controls, they may also reduce the overall rate of return as compared to products not subject to volatility controls. The Index embeds certain transaction costs and the components of the Index embed additional transaction costs, in each case, that are taken into account in the calculations of the change in Index value, which will reduce any returns of the Index. THE LICENSORS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE INDEX, ANY RELATED INFORMATION, THE TRADEMARKS, OR THE PRODUCT(S) (INCLUDING WITHOUT LIMITATION, THEIR QUALITY, ACCURACY, SUITABILITY AND/OR COMPLETENESS).

The Index is the property of BofAS which has acquired a limited license from T. Rowe Price Associates, Inc. to use the T. Rowe Price U.S. Equity Research name with the Index. The Index is not sponsored or sold by T. Rowe Price Associates, Inc. or its affiliates (collectively, "T. Rowe Price"). T. Rowe Price Associates, Inc. does not accept any liability for any errors or omissions in calculating the Index, and hereby expressly disclaims all warranties of originality, accuracy, completeness, timeliness, merchantability and fitness for a particular purpose with respect to the Index. T. ROWE PRICE is a trademark of T. Rowe Price Group, Inc.

Product Disclosures

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™ Bonus 5 and 10 contract form series ICC22C-FIA1010 and C-FIA1010, ICC22R-2023 and R-2023. Some exclusions and exceptions apply. Please refer to the contract for the actual terms and conditions that apply. Sales materials are not available for use in Oregon.

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.

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

2327 Englert Dr. | Durham, NC 27713 | P: +1 (833) 4-ASPIDA | Aspida.com