

Current California 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: 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	5.50%	9.25%	6.00%	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.

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.

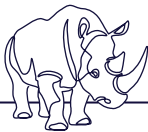
The Premium Bonus Feature

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)



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