



Aspida Advisory

MYGA

**A SINGLE PREMIUM DEFERRED FIXED
MULTI-YEAR GUARANTEED ANNUITY**

Issued by: Aspida Life Insurance Company

This is Aspida

Every great success story starts with a dream.

Our dream centered on a shared vision – change.

While others survived in monotony, we thrived in evolution. We are Aspida, and this is our story.

Year-after-year turned into decades of the same tale from wholesalers, producers, and clients alike. The archaic paper processes in the insurance industry – waiting for paper contracts, waiting for paper signatures and paper approvals, waiting for commission payouts on paper – were cumbersome, slow, and laden with dependencies.

So, we listened, adapted, and embraced disruption.

We created a business focused on providing retirement solutions to mirror the people we serve and reflect the digital world in which we live. We developed the tools and resources that allow producers, and their clients, to quickly, easily, and securely protect their own dreams.

Founded in 2021 by a collective vision of industry professionals with over 200 years of combined experience, Aspida has the **financial strength** – an A- (Excellent) rating – the **security** – backed by a leading global alternative investment manager, Ares Management Corporation, with approximately \$428 billion⁵ in assets under management – and the **capabilities** – cutting-edge, client-centered platform – to be a trusted partner in its clients' financial security.

We're leveraging innovation to equip our business to succeed in a digital age. We're providing retirement solutions with speed, simplicity, and security all while creating user-focused, elegant digital experiences. And we're driving our growth by doing good for the communities we serve.

We're in the business of helping people achieve – and protect – their dreams.

This is our dream. This is our story. This is Aspida.

Financial Ratings

A-
"Excellent"

AM Best¹
Outlook: Stable

A-

KBRA²
Outlook: Stable

Business Focus

Annuities & Reinsurance

\$15.1bn

Assets Under Management^{3,4}

\$1.3bn

Total GAAP Equity^{3,4}

200+

Combined years industry experience of leadership

150+

Employees and growing

¹AM Best assigned Aspida Life Insurance Company with a financial strength rating of A- (Excellent) on April 28, 2023. ²As of September 28, 2023. ³AUM and GAAP Equity of Aspida Holdings Ltd. as of March 31, 2024. ⁴Total Assets and GAAP Equity of Aspida Holdings Ltd. adjusted to a) remove unrealized gains and losses on funds withheld fixed income assets (excluding derivatives) and b) reflect available-for-sale securities at amortized cost. ⁵As of March 31, 2024. AUM amounts include funds managed by Ivy Hill Asset Management, LP., a wholly owned portfolio company of Ares Capital Corporation and registered investment adviser.

Fixed Annuities

A multi-year guaranteed annuity (MYGA) is a type of fixed annuity. That's just a fancier way of saying that the money you put in initially – your principal – grows safely and securely at a fixed rate for the timeframe you choose. Since there is no market risk associated with a MYGA, your principal is guaranteed to grow at a fixed, steady rate.

Guaranteed growth opportunities, competitive fixed rates, and protection from market downturns can make a MYGA a great place to put money you want to protect before retirement. With Aspida Advisory MYGA, you can sit back and watch your money grow steadily and reliably until you're ready to use it.

Consider a Fixed Annuity if:



You have money to invest for a specific period of time.



You want a low-risk, secure way to let your money grow steadily.



You want to plan for your future and that of your loved ones.

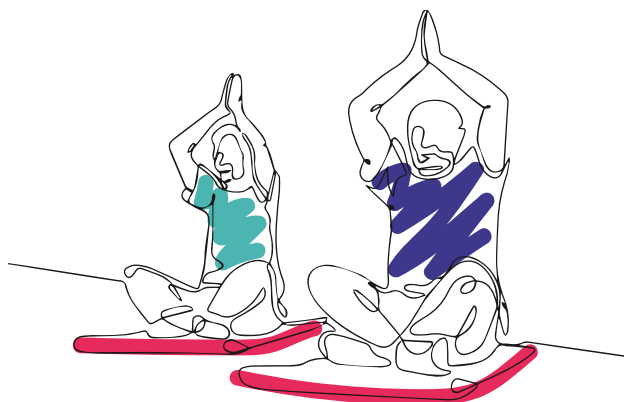


You want to protect your principal, and enjoy tax-deferred growth.

Your Peace of Mind

Flexibility & Security

Annuities are a great choice if you are looking for a way to see your money securely grow over time. Unlike IRAs and other retirement plans with income and contribution limits, anyone can own an annuity and fund it as they see fit. As an insurance product, the guarantees and payments from an annuity are backed by the strength and security of the issuing insurance company. So, you can rest assured that we've got your back.



Aspida Advisory MYGA

Aspida Advisory MYGA from Aspida Life Insurance Company offers a secure, low-risk way to grow tax-deferred money for retirement. It gives you dependable growth and security for your loved ones with benefits like guaranteed interest, tax-deferred growth, direct access to your money when you need it, and multiple guaranteed income options.

Highlights Why Aspida Advisory MYGA?

Protection of
Your Principal

Guaranteed
Interest Rate⁶

Tax-Deferred
Growth⁷

Option for
Lifetime Income

How does it work? Purchasing an Aspida Advisory MYGA is EASY

1

Choose your premium.

\$25,000 premium minimum to \$1,000,000 maximum.⁸

2

Select the length of your contract.

We offer 2-, 3-, 5-, or 7-year guarantee period options.

3

Relax and watch your money grow.

Your contract will earn tax-deferred interest at the guaranteed rate you select at the time of purchase.

The Benefits

Choose an Aspida Advisory MYGA and you can expect:



Protection from Loss

The Aspida Advisory MYGA protects your initial payment, as well as the interest earned, from fluctuations in the market. Because your growth is guaranteed – and any earnings are tax-deferred – a guaranteed annuity could be a smart place to keep all or a portion of your retirement savings.

Tax-Deferred Growth⁷

Your earnings grow 100% tax-deferred, which means you don't pay taxes on the interest as it's earned only when you withdraw it at a future date (usually retirement). This feature allows your contract value to grow faster when compared to taxable returns. Why? Because you earn additional contract value by not paying taxes until you begin distributions.

Dependable Growth through Guaranteed Interest⁶

Your premium earns a guaranteed interest rate for the term you choose and continues to accumulate interest at the same compounded rate for the length of your contract. After the initial guarantee period ends, your interest rate will change, but will never be lower than the minimum guaranteed interest rate stated in the contract.

Annuitization

After one year, you have the option to turn your annuity's contract value into a stream of regular income payments through a process called annuitization. There are several settlement options available for your contract, including those that will generate a guaranteed lifetime income.

Included Features

Access to Your Funds

Having access to your funds can give you the peace-of-mind you need. You can withdraw up to 10% of your cash value each year free of charge – after the first year of your contract – to help cover the unexpected. You can also withdraw from your tax-qualified IRA any RMD required by the IRS after 30 days, even if it exceeds the free withdrawal amount.

Withdrawals in excess of the free amount or surrendering your contract before the end of your guarantee period may result in an early withdrawal charge and a market value adjustment (MVA). Additionally, each guarantee period has its own withdrawal charge schedule, which decreases over time, as shown below.

Important to note: You always have access to 100% of your contract value, free of withdrawal charges and MVA, after the initial guarantee period.

Withdrawal Charge Schedule⁹

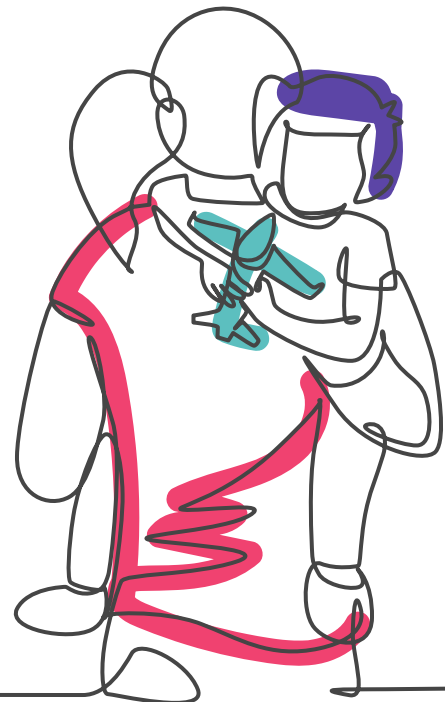
Contract Year	1	2	3	4	5	6	7	8+
2-Year	9%	8%	0%					
3-Year	9%	8%	7%	0%				
5-Year	9%	8%	7%	6%	5%	0%		
7-Year	9%	8%	7%	6%	5%	4%	3%	0%

Additional Features

MYGAs often provide additional features so your contract can work best for you and your loved ones.

Leaving a Legacy

If the unexpected does occur, knowing where your money goes is important. Our Aspida Advisory MYGA can give you the security you need in case something were to happen to you. It pays the full contract value – without any withdrawal charges or a MVA – directly to your beneficiaries without the delays and costs associated with probate, letting your family focus on the things that matter most.



Nursing Home Waiver

You can withdraw up to 100% of your annuity's contract value if you are confined to an eligible Nursing Home. This benefit is available if you are confined for at least 90 consecutive days any time after your first contract anniversary and meet eligibility requirements. No withdrawal charge or MVA will be applied if you qualify for this benefit. To receive the Nursing Home Waiver, you cannot be confined at the time your contract is issued and confinement must begin at least one year after the contract effective date.

Terminal Illness Waiver

You can withdraw up to 100% of your annuity's contract value if you are diagnosed with a terminal illness that is expected to result in death within one year and meet eligibility requirements. No withdrawal charge or MVA will be applied if you qualify for this benefit. This waiver is available after your first contract anniversary and the initial diagnosis of terminal illness must be made after the contract effective date.

Market Value Adjustment (MVA)

When you take a withdrawal in excess of any free amount during the withdrawal charge period, the amount you receive may be increased or decreased by a market value adjustment (MVA).

If the market index interest rates are higher than when you purchased the annuity, the MVA amount will be negative, decreasing your withdrawal amount and/or annuity balance. If market index interest rates are lower than when you purchased the annuity, the MVA is positive, increasing your withdrawal amount and/or annuity balance. The MVA does not impact Annuitizations or the Minimum Guaranteed Surrender Value.



⁶ The guaranteed rate is good for the guaranteed period you select at the time of purchase. ⁷ Qualified accounts will not have any additional tax deferral benefit. ⁸ \$25,000 premium minimum to \$1,000,000 maximum. A premium of more than \$1,000,000 may be accepted with prior approval from Aspida. ⁹ Withdrawal charges may vary slightly by state.

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. Aspida Advisory MYGA-2, -3, -5, and -7 contract form series ICC22C-MYGA1012 and C-MYGA1012. Some exclusions and exceptions apply. Please refer to the contract for the actual terms and conditions that apply.

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.

Aspida is the trade name of Aspida Life Insurance Company and its affiliates. Each company is solely responsible for its own financial conditions and contractual obligations.

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

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