Synergy Choice™

MYGA

A SINGLE PREMIUM DEFERRED

MULTI-YEAR GUARANTEED ANNUITY

ASPIDA LIFE

Issued by: Aspida Life Insurance Company

30001-0626

This is Aspida

The insurance industry has been slow to adopt digital technology, resulting in inefficiencies and a lack of innovation. Mired by paper and manual processes, annuity professionals are left frustrated by the endless delays caused by physical contracts, signatures, approvals, and commission payments.

We saw an opportunity to change this — and we did. How? We listened. We explored. We built what didn't exist. We made it our mission to speed things up and provide great service – at the same time.

Founded in 2020 by industry veterans, Aspida Life is an annuity company built on a foundation of expertise, security, and strength. With an A- (Excellent) rating[1] and the backing of Ares Management Corporation (NYSE), a leading global alternative investment manager, we're committed to a tech-first approach that reshapes the client experience.

For us, technology is more than a tool; it's the driving force behind everything we do. We are shaping the future of annuities and retirement protection, transforming complexity into simplicity and speed. Our completely paperless process, driven by our proprietary digital platform, means applications can be submitted in minutes, contracts can be issued in seconds, and commission payments can be initiated the same day.

Aspida Life runs on the ingenuity of our people – what we call "moxie." Our hand-picked team continually pushes the boundaries of what's possible. We challenge each person to go outside their comfort zone to embrace bold innovation, with the three main tenets of our work ethic to guide them: Get $#!+ Done, Do It With Moxie, and Have Fun. And it's these superstars – the people of Aspida – that really set us apart.

We're in the business of empowering people to achieve — and protect — their dreams.

This is our mission. This is our story. This is Aspida.

Financial Ratings

A-
"Excellent"
AM Best[1]
Outlook: Stable

A-
KBRA[2]
Outlook: Positive

Annuities & Reinsurance

Business Focus

$31bn

Total Assets[3]

$2.4bn

Total GAAP Equity[3]

$2.4bn

Total Regulatory Capital[4]

[1] AM Best reaffirmed Aspida Life Insurance Company with a financial strength rating of A- (Excellent), 4th highest of 13, on August 29, 2025. [2] KBRA reaffirmed Aspida Life Insurance Company with a financial strength rating of A-, 7th highest of 23, on July 17, 2026. [3] Total Assets and Total GAAP Equity of Aspida Holdings Ltd. as of March 31, 2026, 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. [4] Total Regulatory Capital of Aspida Life Insurance Company, Aspida Life Re Ltd., and Aspida Re Cayman Ltd. as of March 31, 2026, are based on their respective regulatory accounting and capital regimes.

Fixed Annuities

What is a fixed annuity?

Fixed annuities offer a secure, low-risk way to grow tax-deferred money for retirement. Fixed annuities, like a multi-year guaranteed annuity (MYGA), can be a smart choice as part of a diversified retirement portfolio, and will allow you to grow money safely for a period of time until you're ready to use it. Growth is based off the interest rate of the annuity, and will increase steadily throughout the term of your contract.

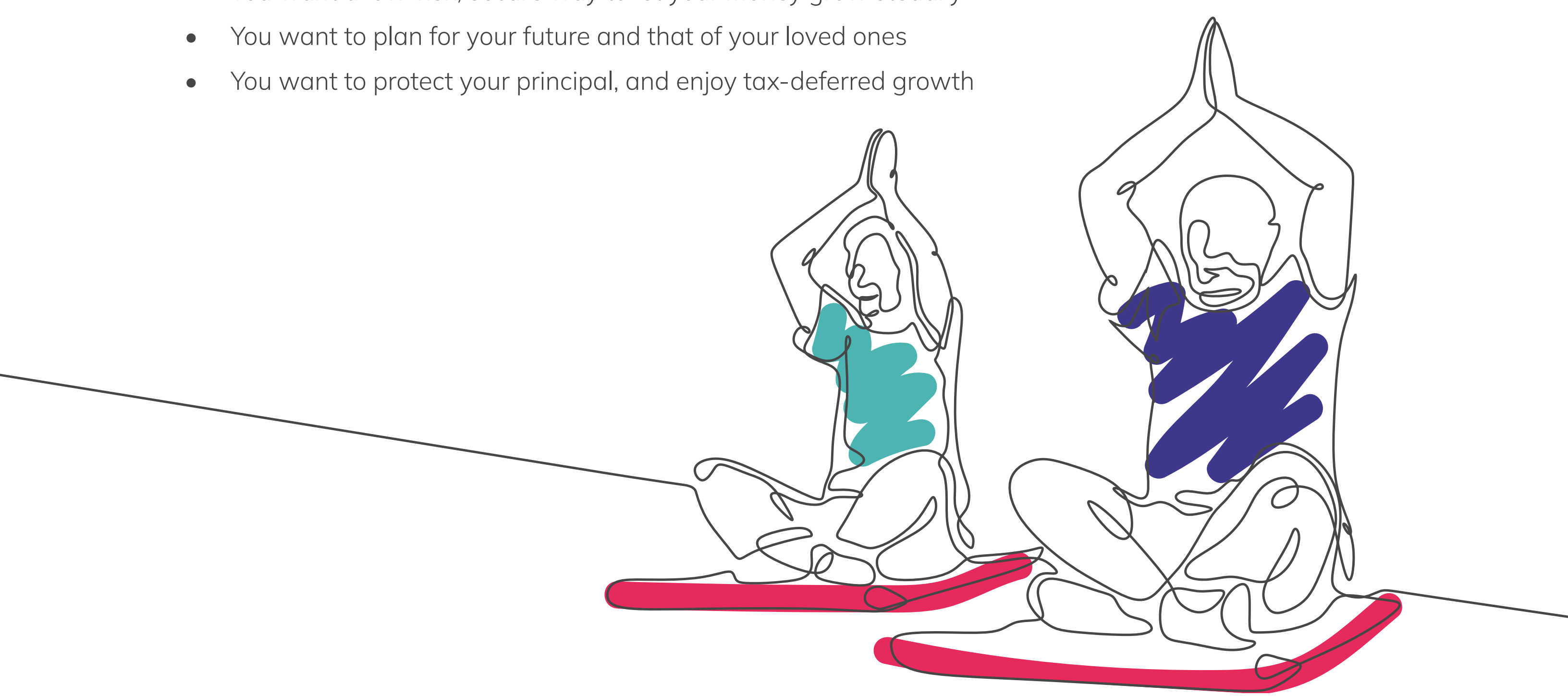
Since there is no market risk associated with a fixed annuity, your principal (the money you put in at the start of your contract) is guaranteed to grow at a fixed, steady rate, for a set period of time, making a fixed annuity a reliable place to put money you want to protect before retirement.

Fixed annuities offer flexibility and security.

Annuities provide a way for your money to grow securely over a certain period of 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.

Consider a fixed annuity if:

- You have money to set aside 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



The Benefits of a Fixed Annuity

Interest-Earning Guarantee

A fixed annuity allows the money you put in to grow at a guaranteed specific rate, for a specific period of time.

Grow Your Money Before Taxes[6]

You don't have to pay income taxes on annuities purchased with non-qualified funds until you start taking payments, which allows the value of your annuity to grow faster.

Guaranteed & Predictable Income

According to the type of contract, you can either get a lump sum or multiple payments from the annuity.

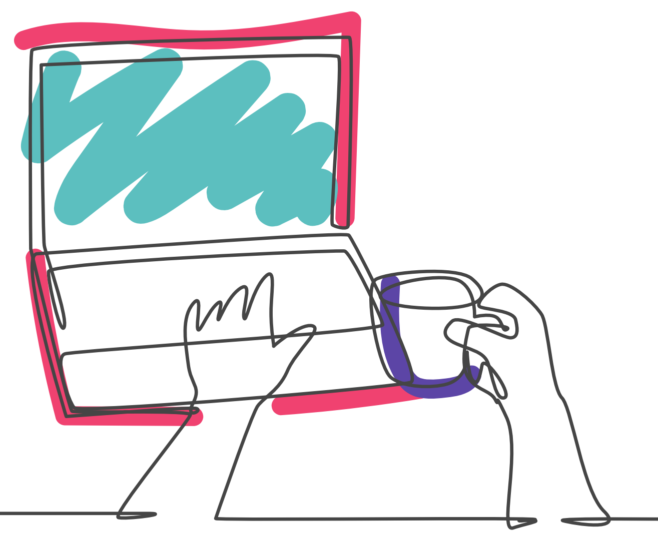
Purchasing a Fixed Annuity is EASY

1 **Choose your premium.**
$25,000 premium minimum to $2,000,000 maximum.[7]

2 **Select your guarantee period.**
2, 3, 5, or 7 year terms.

3 **Customize your contract.**
Add an optional Withdrawal Feature.[8]

4 **Relax and watch your money grow.**
Your contract will earn tax-deferred interest at a guaranteed rate[9]



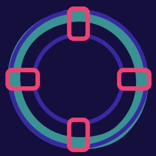
[6] Qualified accounts will not have any additional tax deferral benefit. [7] $25,000 premium minimum to $2,000,000 maximum. A premium of more than $2,000,000 may be accepted with prior approval from Aspida Life. [8] Selection of an optional Withdrawal Feature will change your guaranteed interest rate. [9] The guaranteed rate is applicable to the guaranteed period you select at the time of purchase.

Synergy Choice™ MYGA

Synergy Choice MYGA from Aspida Life Insurance Company offers a simple, steady, guaranteed way to build retirement savings and the ability for clients to choose a withdrawal feature that best fits their needs.

The rate of return for your Synergy Choice contract is **locked-in** for the 2, 3, 5, or 7 year guarantee period you choose.

All the earnings in a Synergy Choice MYGA **grow 100% tax deferred**, which means you don't pay taxes on the interest as it's earned, only when you withdraw it.[6]



While the money in a guaranteed annuity may earn less interest over time than if it was invested in the stock market, it's also protected from loss. Because **your premium is protected**—and any earnings are tax-deferred — a guaranteed annuity could be a smart place to keep a portion of your retirement savings.

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 options available for your contract, including those that will generate a guaranteed lifetime income.

Access to Your Funds

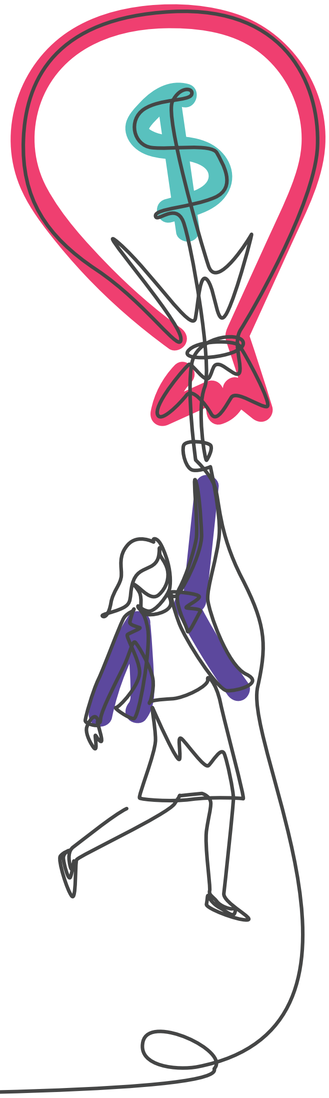
If you request a withdrawal or surrender your contract before the end of your current guarantee period, you may be subject to a withdrawal charge and market value adjustment. Each guarantee period has its own withdrawal charge schedule, which decreases over time, as shown below.

Withdrawal Charge Schedule[10]

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

Optional Withdrawal Features[8]

You can customize your annuity contract to best fit your needs with an optional withdrawal feature free from withdrawal charges and market value adjustments (MVAs). You can choose to add one of the following features to your contract.



Free Interest Withdrawal

After the first 30 days of your contract, you can set up regular withdrawals of the interest credited to the contract value on a monthly, quarterly, semi-annual, or annual basis.

10% Free Withdrawal

After the first year of your contract, you can withdraw up to 10% of the Contract Value on the Contract Anniversary.

An added bonus, when you add this option to your tax-qualified IRA contract, after the first 30 days any required minimum distribution (RMD) will not be subject to withdrawal charges and market value adjustment. This includes amounts above the 10% free amount.

[8] Selection of an optional Withdrawal Feature will change your guaranteed interest rate.
[10] Withdrawal charges may vary slightly by state.

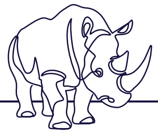
Leaving a Legacy

If the unexpected occurs, knowing where your money goes is important. Synergy Choice MYGA can give you peace of mind, since it pays the **full contract value** — without any withdrawal charges or an MVA — directly to your named beneficiaries. There are no delays or costs associated with probate, so your beneficiaries can focus on the things that matter most.

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.



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™ 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.

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