



Aspida Advisory MYGA

A Single Premium Deferred Fixed Multi-Year Guaranteed Annuity

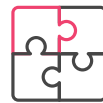
Aspida Advisory MYGA from Aspida Life Insurance Company offers a secure, low-risk way to grow tax-deferred money for retirement. It gives you dependable growth and security for your loved ones with benefits like guaranteed interest, tax-deferred growth, direct access to your money when you need it, and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



The Aspida Advisory MYGA protects your initial payment from fluctuations in the market. Your money grows at guaranteed rate for initial guarantee period, then rate resets annually.¹



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).²



Up to 5% of the contract value may be withdrawn without any withdrawal charges or market value adjustment (MVA) after the first contract anniversary.



After 12 months, you can convert your contract into guaranteed payments over a specified amount of time or convert them into a lifetime income stream that can help you meet goals.

Key Features

Aspida annuities have features that put you in control of your future income.

Guarantee Periods

2, 3, 5, or 7 years

Issue Ages

18-90

Maturity Age

115

Ownership Requirements

Owner must be the annuitant, except when a trust is the owner

Premium³

Minimum:
\$25,000
Maximum:
\$1,000,000

¹The guaranteed rate is good for the guaranteed period you select at the time of purchase. ²Qualified accounts will not have any additional tax deferral benefit. ³\$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.

Withdrawal Charges⁴

If you request a withdrawal during the first year of your contract, in excess of the 5% penalty-free amount after your first contract anniversary, or surrender your contract before the end of your current guarantee period, you may be subject to a withdrawal charge and MVA. Each guarantee period has its own withdrawal charge schedule, which decreases over time, as shown below.

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

Required Minimum Distributions (RMD)

RMDs from your tax-qualified IRA available after 30 days. All other withdrawals are available at the beginning of year two.

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 the 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 on 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.

Death Benefit

If you are the owner/annuitant and die before the maturity date, your named beneficiaries will receive the full contract value, with no withdrawal charges or MVA applied, typically without the delay and expense associated with probate. Special rules apply if your spouse is co-owner.

Market Value Adjustment

Subject to the exceptions stated in the contract, an MVA will be applied if part or all of the Contract Value is withdrawn above any allowable free amount. The MVA can be positive or negative.

Plan Types

May be issued as Traditional, Non-Qualified IRA, or Roth IRA

Accepts rollovers from qualified plans, 457 plans, IRAs, Simplified Employee, Pension (SEP) plans, 403(b) plans, and SIMPLE IRAs



⁴Withdrawal 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, and application series ICC22A-4014 and A-4014. 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 48 states (excluding New York and Connecticut) 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

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

40002-0722