



WealthLockSM Accumulator

A Single Premium Deferred Fixed Index Annuity (FIA)

From Aspida

Rates effective 11/07/2022

Rates are subject to change.

INTEREST CREDITING RATES	Accumulator 7		Accumulator 10	
	\$25,000 to \$99,999	\$100,000+*	\$25,000 to \$99,999	\$100,000+*
Participation Rate (No Cap)				
S&P 500®				
1-year point-to-point participation rate	45%	48%	47%	50%
2-year point-to-point participation rate	58%	63%	60%	65%
Invesco Peak Index				
1-year point-to-point participation rate	130%	145%	135%	150%
2-year point-to-point participation rate	180%	195%	185%	200%
Franklin Factors US Index				
1-year point-to-point participation rate	135%	145%	140%	150%
2-year point-to-point participation rate	185%	200%	195%	210%
5-year point-to-point participation rate	280%	300%	290%	310%
5-year High Watermark participation rate	155%	165%	160%	170%
Janus SG Lighthouse Index				
1-year point-to-point participation rate	85%	90%	90%	95%
2-year point-to-point participation rate	115%	125%	120%	130%
Index Cap Rate				
S&P 500®				
1-year point-to-point cap rate ¹	11.75%	12.50%	12.25%	13.00%
2-year point-to-point cap rate	23.50%	25.00%	24.50%	26.00%
¹ Current Bailout Cap Rate for S&P 500 Index	5.00%	5.00%	5.00%	5.00%
Fixed Account Rate				
1-Year Fixed Account Rate	5.00%	5.25%	5.10%	5.35%

*\$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

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.



Product Description

Issue Ages	18 to 90 (Non-Qualified & Qualified)												
Maturity Age	115												
Single Premium	\$25,000 minimum \$1,000,000 maximum. A premium of more than \$1,000,000 may be accepted with prior approval from Aspida.												
Required Minimum Distributions	Required Minimum distribution from your tax-qualified IRA available after 30 days, all other withdrawals available beginning year two.												
Penalty-Free Withdrawals	Up to 10% of the Contract Value may be withdrawn without any Withdrawal charges or Market Value Adjustment (MVA) after the first contract anniversary.												
Withdrawal Charge Schedule	Contract Year	1	2	3	4	5	6	7	8	9	10	11	
	7-Year Plan	9%	8%	7%	6%	5%	4%	3%	0%				
	10-Year Plan	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%	
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 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, typically without the delay and expense associated with probate. Special rules apply if your spouse is co-owner.												
Market Value Adjustment (MVA)	Subject to the exceptions stated in the contract, an MVA will be applied if part or all of the Contract Value is withdrawn. The MVA can be positive or negative.												
Plan Types	May be issued as Non-Qualified or Traditional or Roth IRAs Accepts rollovers from qualified plans, 457 plans, IRAs, Simplified Employee Pension (SEP) plans, 403(b) plans, and SIMPLE IRAs.												

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 Life Insurance Company. Contract form series ICC22C-FIA1010 and C-FIA1010, application series ICC22A-4015 and A-4015. 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 Life Insurance Company (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. WealthVest is an independent financial services marketing and distribution firm specializing in fixed and fixed index annuities. It is not owned by, operated by or part of Aspida Life Insurance Company.

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.



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Aspida Life Insurance Company

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