



Synergy Choice™ Max 5

Effective 4/27/2026

Level	Upfront Option				Level Trail Option			
	18-75	76-80	81-85	86-90	18-75	76-80	81-85	86-90
Street	4.500%	3.000%	2.500%	1.500%	1.000%	0.600%	0.500%	0.400%

Synergy Choice™ Max 10

Effective 4/27/2026

Level	Upfront Option			Level Trail Option		
	18-75	76-80	81-85	18-75	76-80	81-85
Street	7.000%	4.650%	3.100%	1.000%	0.650%	0.500%

Synergy Choice™ Bonus 5

Effective 4/27/2026

Level	Upfront Option			Level Trail Option		
	18-75	76-80	81-85	18-75	76-80	81-85
Street	4.500%	3.000%	2.500%	1.000%	0.600%	0.500%

Synergy Choice™ Bonus 10

Effective 4/27/2026

Level	Upfront Option		Level Trail Option	
	18-75	76-80	18-75	76-80
Street	7.000%	4.650%	1.000%	0.650%

Synergy Choice™ Income 10

Effective 4/27/2026

Level	Upfront Option		Level Trail Option	
	18-75	76-80	18-75	76-80
Street	7.000%	4.650%	1.000%	0.650%

Commission Bonus Plan

Effective 01/01/2026 – 12/31/2026

To recognize our top performing producers, we are pleased to offer an additional commission bonus plan for all sales of the Synergy Choice™ Max, Bonus, and Income fixed index annuities through the end of 2026.

Producers in good standing who sell Synergy Choice FIAs are eligible for this commission bonus.

The bonus will be paid quarterly and applied retroactively to dollar one.

Bonus Basis Points		
Total Production	5-Year FIA	10-Year FIA
\$2M - \$5.99M	25 bps	50 bps
\$6M - \$9.99M	50 bps	100 bps
\$10M +	75 bps	150 bps

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Important Reminders

Producers who qualified for the 2025 Commission Bonus Plan will carry over the commission bonus tier earned at the end of 2025 and continue to be paid at that tier for sales in 2026. Producers are able to move up tiers based on their 2026 production, and their 2026 tier will not be lower than the 2025 Commission Bonus Tier achieved.

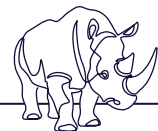
Upline commission payments are upfront only even if a trail option is selected.

Commission age bands are applied based on the owner's age at the time of issuance. Additionally, if the contract is jointly owned, commissions will pay based on the age of the **older** of the two.

For withdrawals above the free amount, surrenders, and death claims in the first six months, a 100% chargeback will be applied. For withdrawals above the free amount, surrenders, and death claims in the second half of the first year, a 50% chargeback will be applied. Consult the issued contract for free withdrawal limits in the first year.

Commissions will be disbursed daily on all business days. Trail commissions are based off the contract value and paid to the writing agent annually on the business day following the contract anniversary and will continue for the life of the contract.

You must have an active contract with Aspida Life and be in good standing to receive a bonus payment. Bonus applies to qualifying IMO producers only. Bonus applies to the full suite of Synergy Choice fixed index annuity product sales. Bonus will only be paid upon reaching production thresholds. Aspida Life may modify or discontinue the production bonus at any time without advance notice. All premium refunds that occur within one (1) calendar year of the effective date of the contract that are subject to commission chargeback rules will also reduce the commission bonus eligible premium. This includes transactions that may occur after the end of the 2026 calendar year but are still within the first calendar year from the contract effective date. Premium refund transactions that occur after the 2026 calendar year will be applied against future commission earnings. Chargebacks can impact a producer's commission bonus tier.



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.

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 Life 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.

ASPIDA LIFE INSURANCE COMPANY

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