

Suitability Guidelines & Features



SUITABILITY GUIDELINES

Synergy Choice[®] MYGA

- MYGA, FIA, Variable to MYGA – Surrender percentage must be lower than current rate of contract applied for

Synergy Choice[®] Bonus

- 16% 10-year bonus ages 18-75
 - Straight through processing surrender max = **16%** (10% CA)
- 13% 10-year bonus ages 76-80
 - Straight through processing surrender max = **13%** (10% CA)
- 9% 5-year bonus ages 18-75
 - Straight through processing surrender max = **9%** (7% CA)
- 6% 5-year bonus ages 76-85
 - Straight through processing surrender max = **6%** (7% CA)

Synergy Choice[®] Max

- Non-Bonus, 5 and 10-year accumulation product
 - Straight through processing surrender max = **7%**

Synergy Choice[®] Income

- Income product
 - Straight through processing surrender max = **10%**
 - If more than 10% surrender on income to income, pre-approval form required to capture the following information and evaluated on a **case-by-case** basis
 - *Agent Name, Client Name, Age*
 - *Current Carrier/Product, Issue Date of Current Policy*
 - *Contract Value, Surrender Value, Surrender Percentage*
 - *Income with Current Product, Income If Moved to Aspida*
 - *If approved, submit income form with transfer paperwork while completing the e-app*

- ✦ **Max client liquid net worth in annuities = 60%**
- ✦ **Cross-border sale would flag case**
- ✦ **Large case exception needed over \$1 million**

PRODUCT FEATURES

Annuitization

→ 1 x 5 allowed

- Updated for mortality improvement each year

Indexes

- [BlackRock U.S. Equity Bitcoin Balanced Risk 10%](#) – Designed to deliver exposures to the iShares Core S&P 500 ETF and the iShares Bitcoin Trust ETF, subject to a target volatility. Index manages to a 10% target volatility by incorporating a cash constituent. Index tracks the return of the weighted index constituents, above the return on the interest rate.
- [Citi Aria](#) – 100% equity index with dynamic monthly allocations to the best performing of two Citi indices, which use ESG (environmental, social and governance) scores to make their own allocations: one provides notional exposure to U.S. large capitalization equities while the other provides notional exposure to U.S. technology equities. Index incorporates a 20% volatility target mechanism, a performance control mechanism which limits both the gains and losses of the strategy's monthly returns, and also uses a dollar-cost averaging system in order to attempt to reduce market-timing risk.
- [Goldman Sachs Grand Prix](#) – Deploys signals from well-studied market anomalies to drive dynamic rebalancing between US technology equity futures and US Treasury futures. Applies a patent-pending volatility control mechanism, truVol[®], based on intraday returns.
- [Goldman Sachs Lexicon Long Short](#) – Leverages artificial intelligence (AI) technology, and more specifically its branch natural language processing (NLP), to score companies' sentiment based on their recent communications including earnings calls. Scores are then used to construct a long/short basket of stocks with the highest and lowest scores respectively. Index combines this with an enhanced gold component that may be more defensive than traditional gold and a fixed income component that can be either long, short or unallocated on 10-year U.S. treasuries based on its momentum. Index then incorporates a volatility control of 12.5%.
- [Goldman Sachs Lexicon Long Short](#) – Leverages artificial intelligence (AI) technology, and more specifically its branch natural language processing (NLP), to score companies' sentiment based on their recent communications including earnings calls. Scores are then used to construct a long/short basket of stocks with the highest and lowest scores respectively. Index combines this with an enhanced gold component that may be more defensive than traditional gold and a fixed income component that can be either long, short or unallocated on 10-year U.S. treasuries based on its momentum. Index then incorporates a volatility control of 12.5%.
- [Invesco QQQ Growth](#) – Equity exposure using the Invesco QQQ ETF, with responsive bond exposure that adjusts between short- and intermediate-term U.S. Treasuries as interest rate conditions change. Daily, adaptive allocations seek to mitigate wild swings in the market.

PRODUCT FEATURES (continued)

Synergy Choice® Max

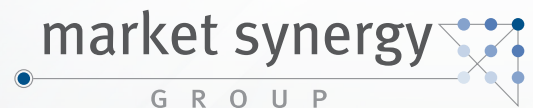
- S&P Cap
 - Bailout Cap at 4.50%
- U.S. Equity Bitcoin
- Grand Prix
- Lexicon Long Short
- QQQ Growth

Synergy Choice® Bonus

- S&P Cap
 - Bailout Cap at 3.00%
- U.S. Equity Bitcoin
- Grand Prix
- Lexicon Long Short
- QQQ Growth

Synergy Choice® Income

- Income Base Bonus: 28%
- Roll-Up: 13% simple
- Pre-Activation Rider Fee: 0.50%
- Post-Activation Rider Fee: 1.50%
 - Strong income for 0-6 years of deferral with the Income Base Bonus
 - Confinement Doubler after 3 years; 5 cumulative years or until AV is zero, whichever is first; 200% for single, 150% for joint
 - Accumulation opportunities with the lower pre-activation rider fee; strong, competitive rates on custom indices



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