

WEALTHVEST



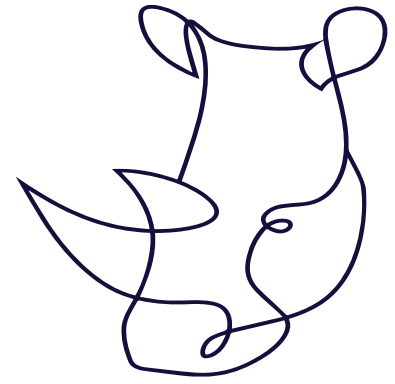
# WealthLock<sup>SM</sup>

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## Multi-Year Guaranteed Annuity

Issued by Aspida Life Insurance Company;  
Distributed by WealthVest

THIS IS OUR DREAM. THIS IS OUR STORY.



# This is Aspida & Ares

Equipped with a shared dream of changing the industry, we created a business focused on providing retirement solutions to mirror the people we serve and reflect the digital world in which we live. We developed the tools and resources that allow producers, and their clients, to quickly, easily, and securely protect their own dreams

Founded in 2021 by a collective vision of industry professionals with over 200 years of combined experience, Aspida has the **financial strength** – an A- (Excellent) rating\* – the **security** – backed by global alternative asset manager, Ares Management Corporation, with over \$300 billion in assets under management – and the **capabilities** – cutting-edge, client-centered platform – to be a trusted partner in its clients' financial security.

We're Aspida, and we're in the business of protecting dreams.

\* AM Best assigned Aspida with a financial strength rating of A- (Excellent) on April 1, 2022. KBRA assigned Aspida with a rating of A- on May 25, 2022.

## Ares

- Over **\$300 billion** in AUM
- Founded in **1997**

## Aspida

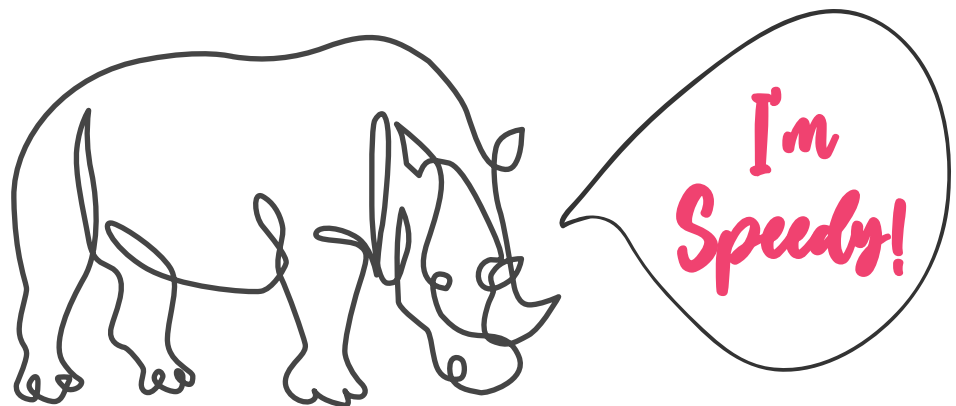
- **A- (Excellent) financial strength** rating from **AM Best**
- **A- financial strength** rating from **KBRA**

# Have you met Speedy?

So, you might be asking yourself:

*“What’s with the rhino?”*

Well, his name is Speedy, and he represents the Aspida way. Rhinos are incredibly protective by nature, and are strong, agile, and fast creatures. Likewise, it’s our goal to protect our clients with our financial strength and impressive ability to move quickly and easily.



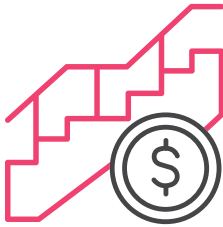
# WealthLock<sup>SM</sup>

## Guaranteed Annuities



### Principal Protection

The **WealthLock<sup>SM</sup>** multi-year guaranteed annuity (MYGA) protects your premium from fluctuations in the market. With the **WealthLock<sup>SM</sup>** MYGA, you know your principal is protected, and your growth is guaranteed.



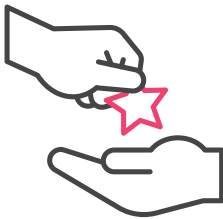
### Guaranteed Growth

A MYGA is a type of fixed annuity. That means it applies a guaranteed interest rate over multiple years.



### Option for Lifetime Income

The **WealthLock<sup>SM</sup>** MYGA gives you and your partner the option to turn your contract value into a stream of guaranteed future payments. You can choose to receive guaranteed payments over a specified amount of time or for the rest of your life.



### Leaving a Legacy

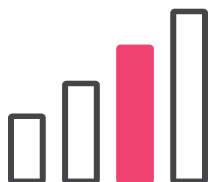
If the unexpected does occur, knowing where your money goes is important. The **WealthLock<sup>SM</sup>** MYGA makes it easy and pays the full contract value directly to your beneficiaries without the delays and costs associated with probate if something were to happen to you.

# How does the WealthLock<sup>SM</sup> MYGA work?

The **WealthLock<sup>SM</sup>** MYGA is a fixed annuity that might be right for you if you value dependable growth through guaranteed interest and access to funds. Other benefits include tax deferral, guaranteed income options, and security for your loved ones.

## Purchase a MYGA in 3 Easy Steps:

### 1. Choose Your Premium



**WealthLock<sup>SM</sup>** MYGAs have a \$25,000 minimum premium and a \$1,000,000 maximum premium. Within that range, you can choose the amount that best fits your financial needs and goals.

A premium of more than \$1,000,000 may be accepted with prior approval from Aspida.



### 2. Choose Your Guarantee Period

We offer 2, 3, 5, or 7 year terms.

### 3. Watch Your Money Grow



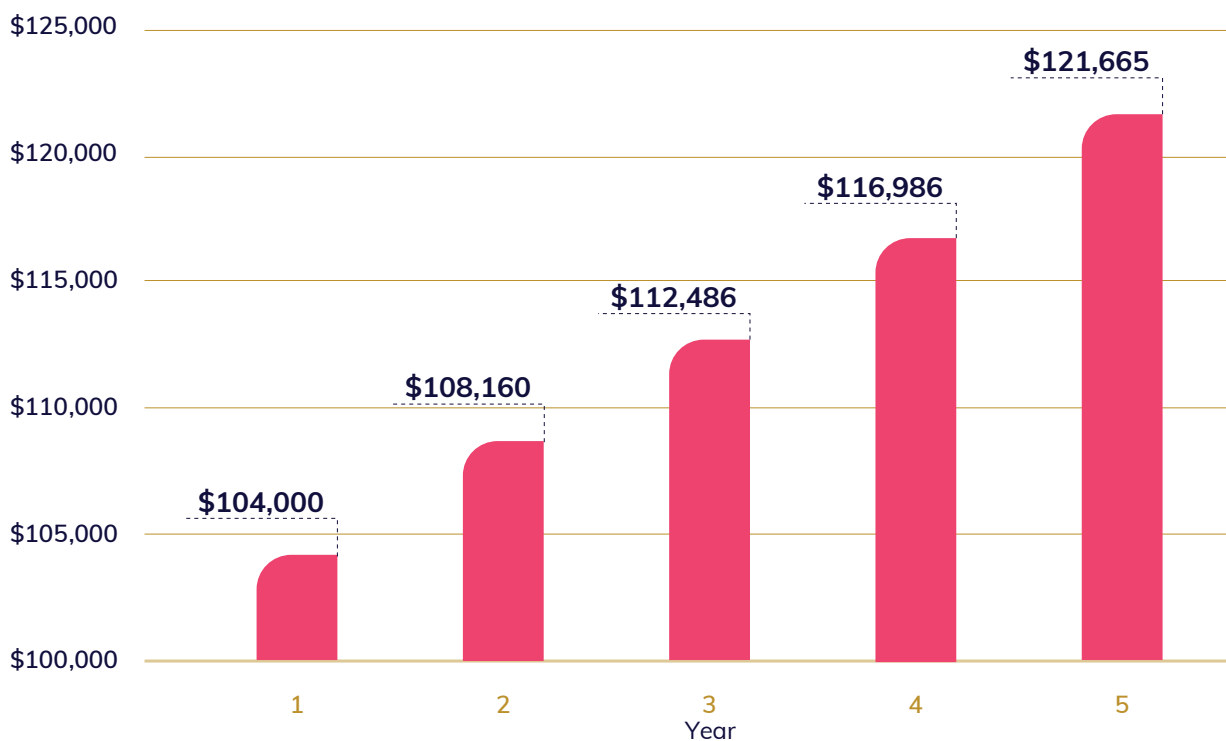
Your premium will earn tax-deferred interest at a guaranteed rate—no matter what happens in the stock market.

The guaranteed rate is good for the guaranteed period you select at the time of purchase.

# Dependable Growth through Guaranteed Interest

Your premium earns a guaranteed interest rate for the term you choose and continues to accumulate interest for as long as the contract is in force.\*

## Hypothetical MYGA with 4% Guaranteed Rate



The hypothetical example assumes an initial premium payment of \$100,000 into a 5-year multi-year guaranteed annuity with a 4% annual growth rate, and assumes no withdrawals or premium additions.

\*After the initial guarantee period ends, your interest rate will change, but will never be lower than the minimum guaranteed interest rate stated in the contract.

# Access to Funds

You can withdraw **up to 5%** of your contract value each year free of charge after the first year.

You can withdraw any RMD required by the IRS after 30 days, even if it exceeds the free withdrawal amount.

You also have access to 100% of your contract value after the first year in the event you are confined to a nursing home or diagnosed with a terminal illness.

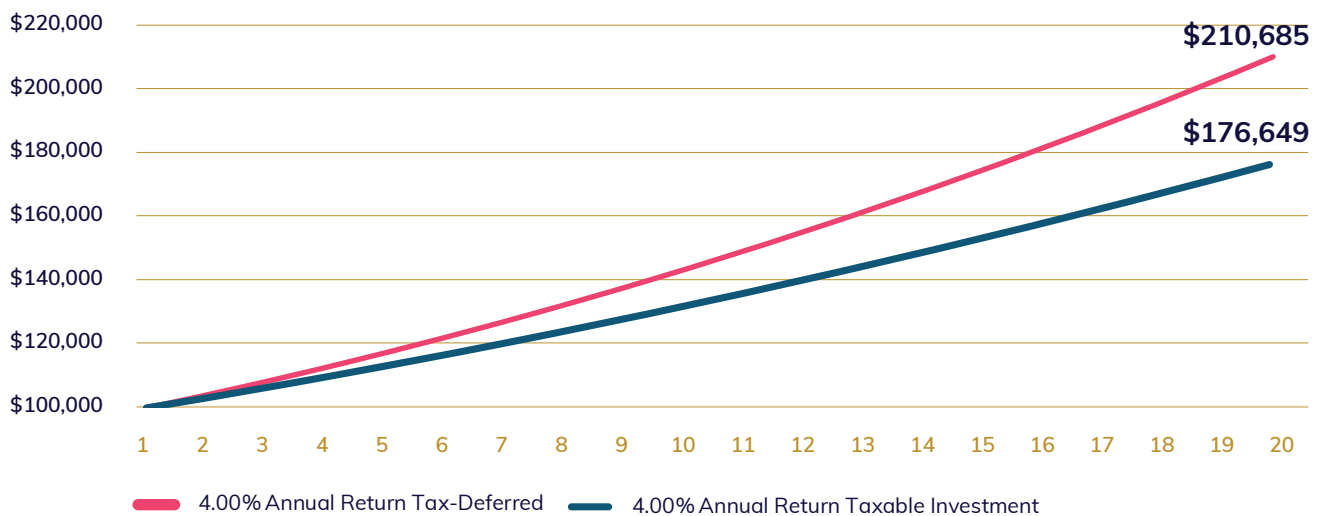
Withdrawals in the first year of the guarantee period and amounts greater than the 5% free amount will be subject to an early withdrawal charge and market value adjustment. You have **access to 100% of your contract value** after the guarantee period.



# Tax Deferral

With annuities, you don't pay any taxes on your earned interest until you withdraw money. One of the benefits of owning an annuity is your contract value grows tax-deferred, allowing your contract value to grow faster when compared to taxable returns. **Why?** Because you earn additional contract value by not paying taxes until you begin distributions.

## The Power of Tax-Deferred Growth with WealthLock<sup>SM</sup>



The hypothetical example assumes an initial premium investment of a marginal \$100,000 into both a tax-deferred investment, with a 4% growth rate, and investment into a taxable account, with a 4% growth rate. The tax bracket is assumed to be 24%. Actual taxes will be paid at the individual's ordinary income rate for the tax year at the end of the contract period or upon early withdrawal.



**Did you know:** An investment with a tax-deferred rate of **4.00%** would require a taxable rate of return of **5.26%** to equal the same amount of growth.



# Questions & Answers

## **What is a multi-year guaranteed annuity?**

A multi-year guaranteed annuity (MYGA) is a contract between you and an insurance company. A MYGA is a type of fixed annuity. That means it applies a guaranteed interest rate over multiple years. It is designed to address long-term financial goals rather than immediate or short-term needs.

## **What is a market value adjustment (MVA) and when does it apply to me?**

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 Annuitization Options or the Minimum Guaranteed Surrender Value, and will only apply during the surrender charge schedule.

## **How does the terminal illness waiver work?**

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.

## **How does the nursing home waiver work?**

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 at the time your contract is issued and confinement must begin at least one year after the Contract Effective Date.

### What if I need to make a withdrawal above the 5% free withdrawal amount?

You have the option of taking a withdrawal above the 5% free withdrawal amount, also known as an excess withdrawal. Excess withdrawals may be subject to withdrawal charges, and an MVA may apply. The withdrawal charge for excess withdrawals is on a declining schedule, shown below.



## Withdrawal Charge Schedule\*

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

\*may vary 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 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. 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. Aspida Life has enlisted WealthVest Marketing, Inc. to wholesaler its products. 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.

Not FDIC/NCUA insured • May lose value • No bank/credit union guarantee • Not a deposit • Not insured by federal government agency



# This is Aspida

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LEARN MORE

# This is WealthVest

At WealthVest, we understand that traditional retirement strategies may involve too much risk for the millions of baby boomers who plan to retire over the next decade. That's why we've become one of the leading distributors of fixed, index, registered-index-linked, and variable annuities. U.S. financial advisors, banks, and agents value our insightful thought leadership, product design expertise, marketing strategies and technology, and specialization in field and hybrid-based sales and advisor marketing training.



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## Aspida Life Insurance Company

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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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