

WEALTHVEST



# WealthLock<sup>®</sup>

---

## Accumulator

A Single Premium Deferred  
Fixed Index Annuity (FIA)

Issued by Aspida Life Insurance Company;  
Distributed by WealthVest

23018

# Retirement Realities

## NURTURE AND PROTECT YOUR RETIREMENT DREAM.

Retirement dreams are precious, and concerns about whether those dreams will become reality are widely shared. Even when you do the right things — set a retirement savings goal, contribute regularly to a retirement account, and develop a retirement income plan — the chance that something will go amiss is always present.

You're right to be vigilant. In the following, you'll learn how the **WealthLock® Accumulator** fixed index annuity can help to optimize growth for your future retirement needs.



# This is Aspida



The insurance industry has been slow to adopt digital technology, resulting in a sluggish process and a lack of innovation. We saw an opportunity to change this — and we did. How? We listened. We explored. We built what didn't exist. We made it our mission to speed things up and provide great service — at the same time.

Founded in 2020 by industry veterans, Aspida is an annuity company standing on a foundation of robust expertise, security, and financial strength.

At Aspida, we're forging a new path. We understand the complexity of the annuities market and the gap between traditional practices and modern consumer expectations. And we've taken bold steps to bridge it. Our modern technology platform, crafted completely in-house, delivers user-friendly, fully digital retirement solutions that offer strength, quality, and security to all who use them.

Aspida runs on the ingenuity of our people — what we call “moxie.” Our hand-picked team continually pushes the boundaries of what's possible. We challenge each person to go outside their comfort zone to embrace bold innovation. And it's these superstars — the people of Aspida — that really set us apart.

**We're in the business of empowering people to achieve — and protect — their dreams.** This is our mission. This is our story. This is Aspida.

Ares	Aspida
<ul style="list-style-type: none"><li>• <b>\$546 billion<sup>2</sup></b> in AUM</li><li>• <b>\$50.7 billion</b> in Market Capitalization<sup>3</sup></li><li>• Founded in <b>1997</b></li></ul>	<ul style="list-style-type: none"><li>• <b>A- (Excellent) financial strength</b> rating from <b>AM Best<sup>1</sup></b></li><li>• <b>A- financial strength</b> rating from <b>KBRA<sup>1</sup></b></li><li>• <b>\$23.1 billion</b> in total assets<sup>4</sup></li></ul>

1 AM Best assigned Aspida Life Insurance Company with a financial strength rating of A- (Excellent), 4th highest of 13, on June 21, 2024. KBRA assigned Aspida Life Insurance Company with a financial strength rating of A-, 7th highest of 23, on July 18, 2024.

2 As of March 31, 2025. AUM amounts include funds managed by Ivy Hill Asset Management, LP, a wholly owned portfolio company of Ares Capital Corporation and registered investment adviser.

3 As of May 8, 2025. Market Capitalization updated daily, after market close.

4 Key financial data as of March 31, 2025. GAAP book value.

# Why choose an annuity?

## ANNUITIES CAN HELP PROTECT RETIREMENT DREAMS

Many types of annuities exist. A fixed index annuity (FIA) is a contract between you and an insurance company. FIAs offer the opportunity for tax-deferred growth based in part on changes in a market index, plus the option to convert your annuity into a steady, guaranteed, lifetime income stream, all while protecting your hard-earned principal from the uncertainty of market volatility.

The **WealthLock® Accumulator** fixed index annuity offers principal protection with the opportunity to earn an attractive rate of return that is tied to an index's performance. Premiums grow tax-deferred, and principal is protected from market downturns.



### Protect savings.

Principal is always protected against loss, and each year's credited interest, once applied to the contract value, is also protected against loss.



### Tax advantages.

Any earnings in an annuity grow and compound tax-deferred.<sup>5</sup>



### Optimize Growth.

Accumulate savings for retirement by earning interest credits partially based on stock indices' upside potential.

5 Qualified accounts will not have any additional tax deferral benefit.

# Market-Linked Growth and Retirement

A retirement savings plan should include growth potential, flexibility, and protection. Significant stock market gains can boost your long-term income potential, while significant losses can hurt long-term income potential.

There are four things to consider when saving and planning for retirement:

**ASSET ALLOCATION AND DIVERSIFICATION** are essential to reducing portfolio risk and ensuring you don't outlive your savings.

**PROTECTION** from bear markets, rising inflation, changing interest rates, market volatility, and more can help you avoid large losses that could delay your retirement.

**TIMING** is key to ensuring your savings last as long as you do and provide enough income for your retirement needs. Especially since market performance just before and early in retirement can have a profound effect on the amount of income your savings will generate. This can result in a reduced standard of living in retirement, and/or lead to retirement delays.

**SOCIAL SECURITY** may not be enough to support your retirement dreams. In fact, the past 10 Social Security Trustees' reports indicated that Social Security reserves are likely to be depleted in 11 to 13 years (2033–2035), causing benefits to be reduced by 25%.<sup>6</sup>



**Fixed index annuities can help you overcome the challenge of outliving your savings by reducing overall portfolio risk, optimizing performance in rising and falling interest rate environments, and helping you avoid significant losses immediately before and early in retirement.**

6 Insured Retirement Institute. Aligning Retirement Expectations with Financial Resources. November 2021.

# How can the WealthLock® Accumulator work for you?

The **WealthLock® Accumulator** is a fixed index annuity that can help you accumulate assets for retirement by giving you the opportunity to earn returns that are tied to the market without the risks associated with direct investment in the market.

## OPPORTUNITY TO GROW YOUR FUNDS

Strategically position your premium by allocating your funds to one or more of 19 crediting strategies based in part on your needs and comfort level.

## PRESERVATION OF PRINCIPAL

Your initial premium is protected and will never decrease — no matter how the underlying index performs. At the end of the index option term, you can rest assured any interest earned will be credited.

## ACCESS TO FUNDS

Withdraw up to 10% of your contract value each year free of charge — after the first year of your contract — to help cover the unexpected. If you should later be confined to a nursing home or diagnosed with a terminal illness, you can withdraw up to 100% of your annuity's contract value.

## BENEFIT OF TAX DEFERRAL

You don't pay taxes on the interest as it's earned, only when you withdraw it.

A large, stylized pink graphic consisting of the number '2' followed by a large 'x', indicating a two-fold increase or comparison.

**Baby Boomers who own an annuity are more than twice as likely as those who do not own annuities to believe they will be more secure in retirement than the average American.<sup>7</sup>**

<sup>7</sup> Boomer Expectations For Retirement 2019." Insured Retirement Institute.

# Multiple Ways to Grow Your Funds

## MARKET-LINKED PERFORMANCE OPTIONS

With the **WealthLock® Accumulator**, you have an opportunity to track the returns of indices managed by five leaders in the investment industry without risking principal.

Your premium return can be linked to one or more indices' performance. Interest is credited based on an index's performance. If the index finishes a defined period at a higher value, the annuity earns interest up to certain limits. The premium paid for the annuity is not actually invested in stocks or bonds, so the principal is not at risk of being subject to market losses.

**S&P DOW JONES INDICES** have provided innovative index solutions backed by robust methodologies and strong governance since 1896. Today, S&P Dow Jones Indices is the world's largest provider of financial market indices, offering iconic solutions and unparalleled expertise across asset classes and geographies. With more exchange partnerships and more assets invested in products based on our indices than any other index provider, S&P DJI is a critical link in capital markets and the global financial ecosystem.

The **S&P 500®** is widely regarded as the best single gauge of large-cap U.S. equities. The index includes 500 leading companies and covers approximately 80% of available market capitalization.

## S&P Dow Jones Indices

A Division of **S&P Global**

**S&P Global Diversified 7.5% Index<sup>8</sup>** measures the performance of global equities, U.S. fixed income, and gold as index components to provide global multi-asset diversification, while targeting 7.5% volatility. The index attempts to capture upside potential and reduce exposure during periods of volatility and rising yields by using several market and economic indicators to dynamically adjust the equity and fixed income component weights daily between 0 and 100%. The index maintains predefined weights to monthly rebalancing components.

8 The full name of the S&P Global Diversified 7.5% Index is S&P Global Diversified 7.5% TCA 0.75% Decrement Index (USD) ER.

**NASDAQ** provides globally recognized and trusted indexes to support the creation and distribution of fixed-indexed, variable, and structured annuity products.

- 50+ years in the market-linked index space
- \$26 trillion in total market cap under the Nasdaq-100<sup>9</sup>



The **Nasdaq-100 Index**<sup>®</sup> is a cornerstone of modern investment, representing 100 of the largest and most dynamic non-financial companies listed on the Nasdaq Stock Market<sup>®</sup>, and some of the most innovative companies in the world. The index includes major players across various sectors such as technology, healthcare, consumer goods, and industrials, making it a comprehensive benchmark for growth-focused investors.

**iSHARES<sup>®</sup> BY BLACKROCK** is committed to unlocking opportunities and performance across markets to match the ambition of investors large and small through a global lineup of exchange traded funds (ETFs).

- 20+ years of ETF experience
- \$4.2 trillion in assets under management<sup>10</sup>



The **iShares Gold Trust** seeks to reflect generally the performance of the price of gold.

The **iShares U.S. Real Estate ETF** seeks to track the investment results of an index composed of U.S. equities in the real estate sector.

The **iShares MSCI EAFE ETF** seeks to track the investment results of an index composed of large- and mid-capitalization developed market equities, excluding the U.S. and Canada.

9 Nasdaq-100<sup>®</sup> total market cap as of January 15, 2025.

10 iShare by BlackRock AUM as of September 30, 2024.

**INVESCO** believes the best investment insights come from specialized teams with discrete investment perspectives operating under a disciplined philosophy and process with strong risk oversight.

- 71+ years of asset management experience
- \$1.5 trillion in assets under management<sup>11</sup>



**The Invesco Peak II Index** is a multi-asset index, focusing on profitable, well-run companies that seek to deliver compelling and stable long-term returns. The index's focus on high quality companies provides an attractive alternative to simple, cap-weighted equity market exposure. This is complemented by a dynamic fixed income strategy that adjusts US Treasury bond futures exposure as interest rate conditions change. The index aims to maintain a 7.5% volatility level by utilizing Salt Financial's truVol methodology.

**BANK OF AMERICA SECURITIES** is a global financial leader that serves approximately 66 million consumer and small business clients, as well as major corporations, governments, institutions and individuals around the world. Through their eight lines of business, they focus on helping individuals navigate every stage of their financial lives, working with companies — large and small — to drive the economy forward and providing institutional investors with insights, ideas and award-winning research.

- 240 years of banking experience<sup>12</sup>
- 3.2 trillion total assets<sup>12</sup>



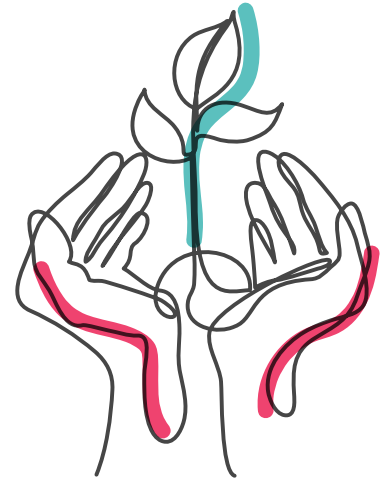
**The BofA USA Growth FC 10 Index** is powered by BofA's patented Fast Convergence technology, which aims to reduce risk and improve performance by adapting to changing market conditions more quickly and efficiently than traditional volatility control mechanisms. This patented technology is applied to the underlying MSCI USA Growth Index, an equity-only index targeting large — and mid-cap U.S. equities exhibiting growth-style characteristics.

11 Invesco Ltd. AUM as of September 30, 2024, and includes all assets under advisement, distributed and overseen by Invesco.

12 About Bank of America: Our strategy, mission & vision, as of January 2025, Annual Report 2023.

## CREDITING STRATEGY OPTIONS

The **WealthLock® Accumulator** provides you with multiple index crediting options to grow your premium while always ensuring that your premium and interest are protected. You have the flexibility to choose one or more index crediting options.



**FIXED STRATEGY:** Provides growth through a guaranteed annual interest rate.

**1-YEAR POINT-TO-POINT CAP RATE STRATEGY:** Provides growth by participating in 100% of the index's growth up to a cap. Your interest is credited and locked in for that year.

**1-YEAR POINT-TO-POINT PARTICIPATION RATE STRATEGY:** Provides growth by participating in a portion of the index's growth every year. Your interest is credited and locked in for that year.

**1-YEAR POINT-TO-POINT PERFORMANCE TRIGGER RATE STRATEGY:** Provides growth by crediting a set amount if the index change is positive or flat at the end of the term. Your interest is credited and locked in for that year.

**2- AND 5-YEAR HIGH WATERMARK PARTICIPATION RATE STRATEGY:** Provides growth by participating in a portion of the index's growth determined by the highest quarterly index value throughout the crediting term. Your interest is credited and locked in every two or five years, depending on the strategy you choose.

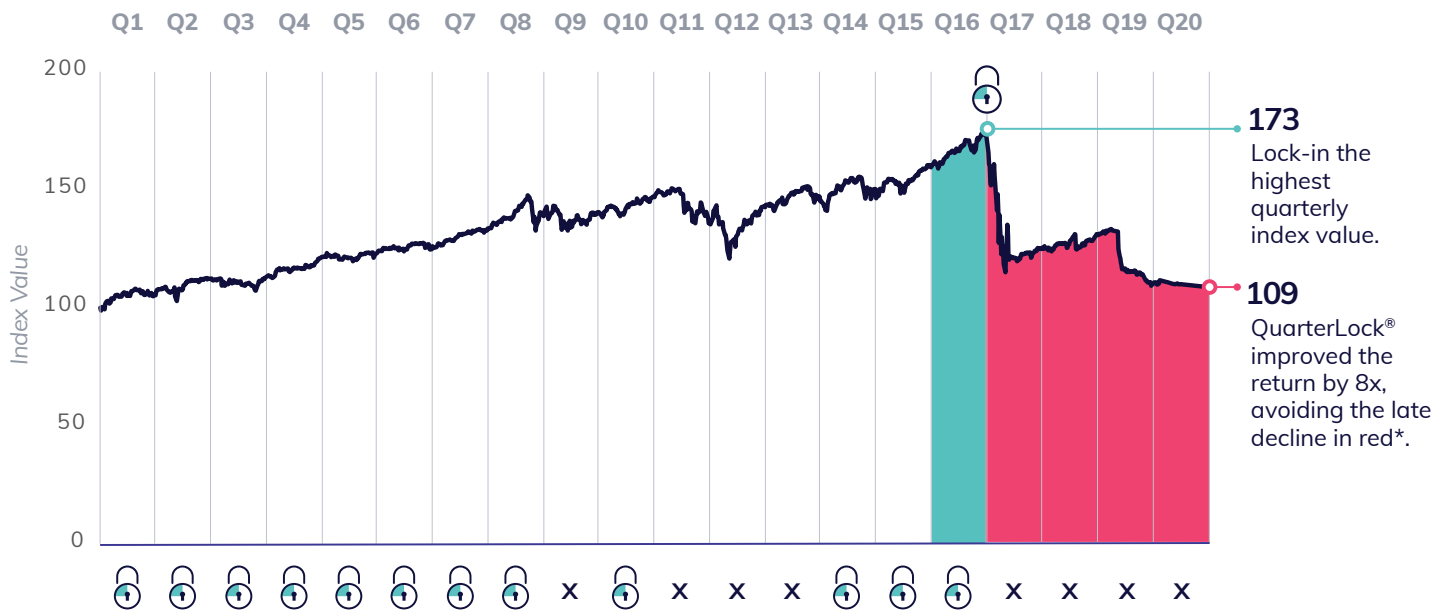


**All High Watermark participation rate strategies include QuarterLock®. QuarterLock® may improve your interest credited on the 2- and 5-Year High Watermark Participation Rate Strategies, by giving you 4 automatic opportunities a year to lock in the highest index value. This protects locked in index growth from being wiped away by decreases towards the end of your index option term.**

# The QuarterLock® Advantage

It's no secret that stock markets have higher risk and higher potential rewards than some other asset classes. With **QuarterLock®**, you can make the most of stock market fluctuations by automatically locking in the highest quarterly index value throughout a crediting term. At the end of the crediting period, your interest is credited and locked in at the highest quarterly value — even if the index you track finishes the period at a lower value. This ensures you earn interest if the index decreases towards the end of your index option term.

## Hypothetical 5-Year High Watermark Participation Rate Strategy



\*The above graph is a hypothetical example of a 5-year High Watermark Participation Rate Strategy. Interest is calculated by determining the percentage change between the starting index value and highest quarterly index value over the 5-year term. A participation rate is then applied to the percentage change to calculate your interest earned.

The 5-Year High Watermark Participation Rate Strategy in the example above was assumed to be 150% and the traditional 5-Year Point-to-Point with Participation Rate was assumed to be 200%. Both strategies had a starting index value of 100; whereas the ending index value differed for the 5-Year High Watermark Participation Rate Strategy and the 5-Year Point-to-Point with Participation Rate, 173 and 109 respectively.

# Questions & Answers

## WHAT IS A SINGLE PREMIUM FIXED INDEX ANNUITY?

The WealthLock® Accumulator is a single-premium plan. You pay one premium for the coverage that best fits your financial needs and goals. There is a \$25,000 minimum premium and \$2,000,000 maximum premium on the WealthLock® Accumulator. A premium of more than \$2,000,000 may be accepted with prior approval from Aspida.

## WHAT IS THE CONTRACT VALUE?

The initial premium plus any interest earned is called the contract value. This value is used to determine your contract's value at the end of the surrender term, as well the Surrender Value, Death Benefit, and what is available for withdrawal.

## WHAT IS A MARKET VALUE ADJUSTMENT (MVA) AND WHEN DOES IT APPLY TO ME?

An MVA may be applied if you make an excess withdrawal or surrender the contract. An MVA may be positive, negative, or zero depending on whether interest rates have decreased, increased, or stayed the same. Events triggering an MVA include a contract surrender or excess withdrawal. An MVA will not apply to any RMDs, free withdrawals, or withdrawals after the Withdrawal Charge Schedule. For more information on MVAs, please review your contract.

## WHAT OPTIONS DO I HAVE TO WITHDRAW MY MONEY WITHOUT PENALTIES?

1. At the end of your surrender charge term, you could withdraw up to 100% of the Contract Value.
2. You have the option of withdrawing your Contract Value if the S&P 500® annual point-to-point cap renewal rate falls below the stated bailout cap rate at contract issue.
3. Rest assured that all required minimum distributions (RMD) withdrawn 30 days after the contract has been issued will not be subject to any penalties.
4. You have the option to take up to 10% of your Contract Value as a free withdrawal each year after the first contract anniversary.

## WHAT IF I NEED TO MAKE A WITHDRAWAL ABOVE THE 10% FREE WITHDRAWAL AMOUNT?

You have the option of taking a withdrawal above the 10% free withdrawal amount also known as an excess withdrawal, but withdrawal charges and a market value adjustment may apply. The surrender penalty for excess withdrawals is based on the declining schedule below.

Contract Year	1	2	3	4	5	6	7	8	9	10	11
5-Year: Withdrawal Charge	9%	8%	7%	6%	5%	0%					
7-Year: Withdrawal Charge	9%	8%	7%	6%	5%	4%	3%	0%			
10-Year: Withdrawal Charge	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

## WHAT OPTIONS DO I HAVE IF I AM CONFINED TO A NURSING HOME?

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 apply if you qualify for this benefit. To receive the Nursing Home Waiver, you cannot be confined on the Contract Effective Date.

## WHAT OPTIONS DO I HAVE IF I AM DIAGNOSED WITH A TERMINAL ILLNESS?

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.



The S&P 500<sup>®</sup> is a product of S&P Dow Jones Indices LLC or its affiliates (“SPDJ”), and has been licensed for use by Aspida Life Insurance Company (Aspida). S&P<sup>®</sup>, S&P 500<sup>®</sup>, US 500, The 500, iBoxx<sup>®</sup>, iTraxx<sup>®</sup> and CDX<sup>®</sup> are trademarks of S&P Global, Inc. or its affiliates (“S&P”); Dow Jones<sup>®</sup> is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Aspida. Aspida’s Single Premium Deferred Fixed Annuity Contract(s) is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500<sup>®</sup>.

The S&P Global Diversified 7.5% TCA 0.75% Decrement Index (USD) ER is a product of S&P Dow Jones Indices LLC or its affiliates (“SPDJ”) and has been licensed for use by Aspida Life Insurance Company. S&P<sup>®</sup>, S&P 500<sup>®</sup>, US 500, The 500, iBoxx<sup>®</sup>, iTraxx<sup>®</sup> and CDX<sup>®</sup> are trademarks of S&P Global, Inc. or its affiliates (“S&P”); Dow Jones<sup>®</sup> is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”). Aspida’s Product(s) are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P Global Diversified 7.5% TCA 0.75% Decrement Index (USD) ER.

Nasdaq<sup>®</sup>, Nasdaq-100<sup>®</sup>, Nasdaq-100 Index<sup>®</sup>, and NDX<sup>®</sup> are registered trademarks of Nasdaq, Inc. (which with its affiliates is referred to as the “Corporations”) and are licensed for use by Aspida Life Insurance Company. The Product(s) have not been passed on by the Corporations as to their legality or suitability. The Product(s) are not issued, endorsed, sold, or promoted by the Corporations. The Corporations make no warranties and bear no liability with respect to the product(s).

iShares<sup>®</sup> and BlackRock<sup>®</sup> are trademarks of BlackRock and are used under license. Aspida Life Insurance Company products and services are not sponsored, endorsed, sold, or promoted by BlackRock; purchasers of such products do not acquire any interest in the iShares Gold Trust, iShares MSCI EAFE ETF and iShares U.S. Real Estate ETF nor enter into any relationship of any kind with BlackRock; and BlackRock makes no representations or warranties, express or implied, to the owners of any products offered by Aspida.

Invesco Peak II Index (the “Index”) is a product of Invesco Indexing LLC. Aspida Life Insurance Company (the “Company”) has licensed the Index for use in connection with the Single Premium Deferred Fixed Annuity Contract (the “Contract”). The Contract is a product of the Company and is not sponsored, endorsed, sold or promoted by Invesco Ltd., Invesco Indexing LLC, or their respective affiliates and third-party suppliers and licensors (collectively, “Invesco”). Invesco makes no representation or warranty of any kind, express or implied, as to the suitability or appropriateness of any transaction that results in the purchase, exchange or replacement of a Contract or as to the operation or performance of a Contract. The Index and all portions thereof are provided “as is” and “as available.” Neither the Index nor the Contracts are investment securities. Invesco does not provide investment advice to the Company in connection with the Contracts and does not advise others as to the value of any annuity or the suitability of any annuity transaction.

#### *Attributions and Disclaimers with respect to Salt Financial*

Salt US Treasury Dynamic Duration Model and truVol Risk Control Engine are service marks of Salt Financial LLC, and have been licensed for use by Aspida Life Insurance Company. The WealthLock<sup>®</sup> Accumulator FIA Products are not sponsored, endorsed, sold or promoted by Salt Financial LLC. Nor does Salt Financial LLC make any representation regarding the advisability of investing in any of the WealthLock<sup>®</sup> Accumulator FIA Products.

#### *Attributions and Disclaimers with respect to Solactive Munich Re*

Solactive AG (“Solactive”) is the licensor of the Solactive Munich Re FIVE US 2Y T-Note Futures Index and the Solactive Munich Re FIVE US 10Y T-Note Futures Index (each, an “Index”). The financial instruments that are based on the Index are not sponsored, endorsed, promoted or sold by Solactive in any way and Solactive makes no express or implied representation, guarantee or assurance with regard to: (a) the advisability in investing in the financial instruments; (b) the quality, accuracy and/or completeness of an Index; and/or (c) the results obtained or to be obtained by any person or entity from the use of an Index. Solactive reserves the right to change the methods of calculation or publication with respect to an Index. Solactive shall not be liable for any damages suffered or incurred as a result of the use (or inability to use) of an Index.

BofA Securities Inc. and its Affiliates (“BofAS”), BofA USA Growth FC 10 Index (the “Index”) and related information, the name “BofAS”, and related trademarks, are intellectual property of BofAS, licensed from BofAS to Aspida Life Insurance Company (“Licensee”). Neither the Licensee nor any annuity product, including WealthLock<sup>®</sup> Accumulator (“Product”) referencing the Index is sponsored, operated, endorsed, sold or promoted by BofAS.

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

Obligations to make payments under any Product are solely the obligation of Licensee pursuant to the term of the contract between Licensee and you, and are not the responsibility of BofAS. BofAS, the Index and related information, the names of BofAS, and related trademarks may not be copied, used, or distributed without BofAS' prior written approval. The Products have not been passed on as to their legality or suitability, and are not regulated, issued, endorsed, sold, guaranteed, or promoted by BofAS. BofAS' only relationship to Licensee is the licensing (or sub-licensing) of certain trademarks and trade names and the Index or components thereof and neither BofAS nor any of its affiliates are a party to any transaction contemplated herein. While volatility controls may result in less fluctuation in rates of return as compared to indices without volatility controls, they may also reduce the overall rate of return as compared to products not subject to volatility controls. The Index embeds an annual index cost and the components of the Index embed additional transaction costs that are taken into account in the calculations of the change in Index value, which will reduce any returns of the Index.

**BOFAS MAKES NO WARRANTIES AND BEARS NO LIABILITY WITH RESPECT TO THE INDEX, ANY RELATED INFORMATION, THE TRADEMARKS, OR THE PRODUCT(S) (INCLUDING WITHOUT LIMITATION, THEIR QUALITY, ACCURACY, SUITABILITY AND/OR COMPLETENESS).**

MSCI indexes are the exclusive property of MSCI Inc. ("MSCI"). MSCI and the MSCI index names are service mark(s) of MSCI or its affiliates and have been licensed for use for certain purposes by BofA Securities, Inc. The fixed index annuity product referred to herein is not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to such fixed index annuity product. The annuity contract contains a more detailed description of the limited relationship MSCI has with BofA Securities, Inc., and any related fixed index annuity product. No purchaser, seller or holder of this fixed index annuity product, or any other person or entity, should use or refer to any MSCI trade name, trademark, or service mark to sponsor, endorse, market, or promote this fixed index annuity product without first contacting MSCI to determine whether MSCI's permission is required. Under no circumstances may any person or entity claim any affiliation with MSCI without the prior written permission of MSCI. Additional information about MSCI Inc. with respect to, among other matters, licensing, trademarks and limitation of liability can be found at [https://gmi.ml.com/electronic\\_media/ESPG/docs/MSCIGrowth/MSCIDisclaimers2.pdf](https://gmi.ml.com/electronic_media/ESPG/docs/MSCIGrowth/MSCIDisclaimers2.pdf)

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. WealthLock® Accumulator 5, 7, and 10 form series ICC22C-FIA1010, C-FIA1010, ICC22END-3012, ICC22END-3013, and ICC22END-3016. Some exclusions and exceptions apply. Please refer to the contract for the actual terms and conditions that apply. Sales materials are not available for use in Oregon.

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 49 states (excluding New York) 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 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

Founded in 2020 by industry professionals with over 200 years of combined experience, Aspida has the **financial strength** – an A- (Excellent) rating<sup>1</sup> – the **security** – backed by Ares Management Corporation, with approximately \$546 billion in assets under management<sup>2</sup> – and the **capabilities** – cutting-edge, client-centered platform – to be a trusted partner in our clients' financial security.

<sup>1</sup> AM Best assigned Aspida Life Insurance Company with a financial strength rating of A- (Excellent), 4th highest of 13, on June 21, 2024. KBRA assigned Aspida Life Insurance Company with a financial strength rating of A-, 7th highest of 23, on September 28, 2023.

<sup>2</sup> As of March 31, 2025. AUM amounts include funds managed by Ivy Hill Asset Management, LP, a wholly owned portfolio company of Ares Capital Corporation and registered investment adviser.

# 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.



## DISTRIBUTED BY WEALTHVEST

© 2025 WealthVest Marketing, Inc. All rights reserved.

## Aspida Life Insurance Company

2327 Englert Dr. | Durham, NC 27713 | Aspida.com

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.

23018 - 08/25 EXP 08/26

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