

INDEXED UNIVERSAL LIFE INSURANCE Products Overview



Planning for your financial future is complicated

Battling rising prices, preparing for healthcare costs in later years and still having enough money to be ready for unexpected expenses can feel overwhelming. So you need your assets to grow, but growth potential often means investing in assets with a higher risk of loss.



How can you balance your need for growth with your need for protection?

An unexpected alternative— indexed universal life insurance.

You may think of life insurance as a product that's built to protect your loved ones when you pass away. And while that is the product's primary purpose, permanent life insurance also offers cash value you can use during your lifetime as a source of income to cover future planning needs or emergency expenses.

Market-based growth potential

Indexed universal life insurance takes growth potential a step further than other types of life insurance by basing it on market performance. That growth is based on what's going on with market indices you may already be familiar with, like the S&P 500, offering the opportunity to take advantage of their growth for your policy.

AuguStar® Life gives you the option to allocate your assets amongst three index options and a fixed account. All three index options are well-known, and information about their history and composition is readily available. It's important to note that although your policy's growth (known as an "interest credit") is based on market performance, it's subject to an upper limit each policy year known as a cap. So while your life insurance policy's credited interest may not match the index's performance, you can easily find information about how each index is performing to help you better understand how your policy may be affected.

Our allocation options:

1-YEAR S&P 500® INDEX ACCOUNT

The Index represents a broad group of large U.S.-based companies

1-YEAR RUSSELL 2000® INDEX ACCOUNT

The Index represents a broad group of smaller U.S.-based companies

1-YEAR DOW JONES EUROSTOXX 50® INDEX ACCOUNT

The Index represents a diversified group of large European based companies

FIXED ACCOUNT

The Fixed Account credits interest at a rate set periodically by AuguStar Life

Protection from losses

Growth potential can have a critical impact on your ability to meet your financial goals, but protecting your assets from losses is just as crucial. That's why AuguStar indexed universal life insurance products have a 0% floor on their performance—that means even if the markets your growth is based on aren't performing well, you won't lose money based solely on the market's losses.¹

THE IMPACT OF PERFORMANCE



What AuguStar offers

AuguStar offers two different indexed universal life products. Both offer growth potential and protection, for your assets and your loved ones after you pass away. But each one is geared toward a different goal, and your financial professional can help you decide which one is right for you.

Income focused Indexed universal life



With a focus on income distribution, AuguStar's Virtus IUL III product can help turn the assets you've built into income you can use.

Protection focused Protection indexed universal life



Virtus Protection IUL is designed to ensure your protection is available when you need it, even if that point is several years after your purchase.

Your financial professional can help you learn more about indexed universal life insurance, the role it can play in your financial future and what AuguStar offers.

They can also show you a customized illustration based on your unique needs and resources, helping you see just how it might be able to help.



A universe of possibilities®

¹ The deduction of any applicable policy fees may result in a loss of account value when market performance is poor.

For purposes of this brochure, "you" means owner of the policy who is also the insured. Consult your financial professional for other situations.

If tax-free loans are taken and the policy lapses, a taxable event may occur. Withdrawals (partial surrenders) and loans from life insurance policies classified as modified endowment contracts may be subject to tax at the time the withdrawal or loan is taken and, if taken prior to age 59½, an additional 10% federal tax may apply. Withdrawals and loans reduce the death benefit and cash surrender value.

The purchase of an indexed universal life insurance policy is a long-term commitment and is subject to underwriting approval. Life insurance policies contain exclusions, limitations, reduction of benefits and terms under which the policy may be continued in force or discontinued. For complete details of coverage, contact the company for additional information. Before purchasing any indexed universal life insurance policy, you should request a policy illustration and carefully compare both the guaranteed and non-guaranteed elements.

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