



PRESTIGE INDEXED WHOLE LIFE INSURANCE

# Marketing Guide

FOR FINANCIAL PROFESSIONAL USE ONLY

# Contents

Prestige Indexed whole life .....	3
Target markets .....	4
Personal .....	4
Business .....	4
Backed by guarantees .....	4
Death benefit .....	4
Premiums .....	4
Cash value .....	4
Accumulation features .....	5
Index and Fixed Accounts .....	5
How a point-to-point index account credits interest .....	5
Interest rate step-up bonus .....	5
Sweep dates and the Interim Account .....	6
Premium allocations and renewal allocations .....	6
Transfers from the Fixed Account .....	6
Transfers from the Index Accounts .....	6
Dollar Cost Averaging .....	6
Deduction order .....	6
Distribution features .....	7
Standard and Index Loans .....	7
Partial surrenders .....	7
Optional riders .....	8
Children's Term Rider .....	8
Waiver of Premium for Disability Rider .....	8
Single Premium Rider .....	8
Guaranteed Purchase Option .....	8
Overloan Protection Rider .....	8
Accelerated Benefit Rider (ABR) .....	9
Specifications and optional riders .....	11



# Prestige Indexed whole life

Prestige Indexed whole life can provide both a strong death benefit and effective account value growth within the policy.

It retains the hallmarks of AuguStar® Life's traditional whole life line through guaranteed premium payments, guaranteed cash value and guaranteed death benefit while providing the growth potential of index accounts.

With 10 Pay and 20 Pay varieties available, a fixed interest account and three index accounts, Prestige Indexed whole life gives you an opportunity to offer flexibility to your clients who desire cash value accumulation and protection.

# Target markets

## Personal

Prestige Indexed whole life provides important death benefit protection for your clients as their policy builds cash value that can help cover future needs – like paying for a child’s education or supplementing retirement income. These products balance a simple, flexible design with strong guarantees that help them align to a wide-range of planning needs.

## Business

Business owners can use Prestige Indexed whole life for their own planning needs, like funding a buy-sell agreement or having a flexible source of protection and capital for the business. It can also be used to attract, retain and reward talent, whether through a split-dollar arrangement, an executive bonus strategy, or as part of a supplemental executive retirement plan (SERP).

## Backed by guarantees

Each Prestige Indexed whole life policy gives your clients guarantees they can depend on. It’s the guarantees that help you position each policy as a dependable solution for your client’s financial future.

## Death benefit

The primary purpose of life insurance is also a primary guarantee when your client owns whole life insurance. As long as the premium is paid, the death benefit is guaranteed.<sup>1</sup> With this guarantee in place, your clients will know they helped protect their loved ones and establish their legacy.

The death benefit for these products is available on a CVAT basis. Since there are no dividends like there are in traditional whole life, that means the death benefit will remain level until the policy hits corridor and starts to increase. Even at low projected interest rates, this typically occurs no later than the tenth contract year for 10 Pay policies, or the twentieth contract year for 20 Pay policies.

## Premiums

Prestige Indexed whole life premiums are based upon conservative mortality, investment and expense assumptions, and once your client buys a policy, their premiums are guaranteed to stay fixed. They cannot increase regardless of fluctuations in interest rates or changes in mortality.

## Cash value<sup>2</sup>

The Prestige Indexed whole life policies provide guaranteed (or tabular) cash value, and a potentially higher account value to policy holders. The guaranteed cash will accrue in the same fashion as with any whole life policy: Appearing in higher amounts during the policy life, and ultimately endowing for the original death benefit at age 100.

The Account Value is created when the policy holder pays premiums, which are then placed in various Index Accounts within which the money earns interest according to the performance of that account. The two forms of cash value are not additive to each other, but are tracked individually. The policy’s cash value is equal to the greater of the account value less any surrender charge in effect at the time and the guaranteed cash value. The policy holder has access to the cash surrender value, which is equal to the cash value minus any loan balance.

<sup>1</sup> Guaranteed death benefit assumes no loans or withdrawals from the policy.

<sup>2</sup> If tax-free loans are taken and the policy lapses a taxable event will occur. Loans and withdrawals (partial surrenders) from life insurance policies classified as modified endowment contracts may be subject to tax at the time the loan or withdrawal 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.

# Accumulation features

## Index and Fixed Accounts

The Index Accounts earn interest based, in part, on the growth of a corresponding stock market index. When premiums are allocated to Index Accounts, the dollars are not invested directly in any index or security.

### 1-Year S&P 500® Index Account

This account offers clients the ability to grow account value through 1-year point-to-point interest crediting based upon the performance of the S&P 500® Index (excluding dividends), subject to the cap in effect at the beginning of the segment. The minimum cap rate is 3%. The Index represents a broad group of large U.S.-based companies.

### 1-Year Russell 2000® Index Account

This account offers clients the ability to grow account value through 1-year point-to-point interest crediting based upon the performance of the Russell 2000®, (excluding dividends), subject to the cap in effect at the beginning of the segment. The minimum cap rate is 3%. The Index represents a broad group of smaller U.S.-based companies.

### 1-Year Dow Jones EuroStoxx 50® Index Account

This account offers clients the ability to grow account value through 1-year point-to-point interest crediting based upon the performance of the EuroStoxx 50® Index (excluding dividends), subject to the cap in effect at the beginning of the segment. The minimum cap rate is 3%. The Index represents a diversified group of large European-based companies.

All three Index Accounts have a floor of 0% and a minimum Participation Rate of 100%. Index interest will be credited on the last day of the segment period and is based on the average segment value during the segment period.

### Fixed Account

The Fixed Account credits interest according to a rate declared periodically by AuguStar Life. This rate is guaranteed to be no less than 2%. Interest is credited daily using a 365-day crediting year.

<sup>3</sup> The deduction of any applicable policy fees may result in a loss of account value when market performance is poor.

## How a point-to-point index account credits interest

In order to determine index credits, you must first understand some basic terminology.

**Participation Rate:** Determines how much of the change in the index will be used when determining interest crediting. All of AuguStar Life's Index Accounts have a guaranteed minimum Participation Rate of 100%, but could vary upwards.

**Floor:** The minimum interest that will be credited to any given segment. All of AuguStar Life's Index Accounts use a 0% floor, guaranteed. There can be no loss of value due to index performance.<sup>3</sup>

**Cap:** The maximum interest that will be credited to any given segment. This rate is declared periodically and will not be changed once a segment begins.

**Segment:** Point-to-point accounts credit interest only at the end of an index segment. Index segments are created on each sweep date on which your client has account value moved into an Index Account. All of the Prestige Indexed whole life Index Accounts use 1-year segments. This means they will expire exactly one year later, on the sweep date.

Interest is credited to the average segment value during the preceding 12 months.

The amount of interest credited at the end of an index segment is determined by dividing the index value on the end date by the index value on the beginning date, and subtracting one, to determine the percentage change in the index. The percentage change in the index is multiplied by the Participation Rate (100%) and is then compared to the floor and cap for that segment to determine the crediting rate.

Example: Your client has an index segment with a beginning value of 1,000. Let's assume that the cap for your client when the index began was 10%. One year later, the ending value is 1,140. The change in the index is +14%. This is greater than the cap, so your client will receive an interest credit equal to 10% of the average segment value. Your client will not receive an interest credit greater than the cap or less than the 0% floor at the end of any segment.

## Interest rate step-up bonus

We will credit a step-up for all index segments that begin in the 11th policy year and later. The step-up

is additional interest credit that will be added to the total interest credited at the end of each segment. The step-up can increase total interest credited to a level greater than the cap for the segment.

The current and guaranteed step-up is 20 basis points (bps). For account value in the Fixed and Interim accounts, the step up will only be credited provided the current interest crediting rate is greater than 2%.

Example: If a segment calculation was determined to create a 10% interest credit, the 20 bps step-up would cause the total credit to be 10.2%.

## **Sweep dates and the Interim Account**

The Interim Account is the holding account for premium payments prior to the next sweep date. The Interim Account will have interest credited to it at the same rate as the Fixed Account and is subject to a guaranteed minimum interest rate of 2%.

The sweep date is the date on which values from the Interim Account will move into the Index Accounts based upon a policyholder's allocations. It is also the date upon which expiring index segments will be reallocated back into the Index Accounts based upon a policy's renewal allocations. The sweep date is the 15th of each month. If the 15th is a day on which the company is not open for business or the index is not valued, the ending index value of the prior business day will be the value used as the beginning or ending value of the index.

## **Premium allocations and renewal allocations**

Policyholders elect the accounts for their premium allocations at the time they apply for the policy. Future premium allocations may be changed at any time. Policyholders may also elect to have Index Accounts renew the segment values into multiple accounts, similar to rebalancing a portfolio. Renewal allocations and premium allocations are established separately.

## **Transfers from the Fixed Account**

Transfers from the Fixed Account to the Index Accounts are available upon request, with no limitation as to amount. The policyholder will select how the transferred amount will be allocated among the Index Accounts (it does not automatically follow

the premium allocations). Transfers can be scheduled at any time, but cannot be carried out until the next sweep date.

## **Transfers from the Index Accounts**

Transfers from Index Accounts are not allowed during the segment period (1 year). Transfers from and between Index Accounts are done through the renewal allocation process at the end of every segment.

## **Dollar Cost Averaging<sup>4</sup>**

Automatic Transfers can be set up to help policyholders divide a larger premium payment across multiple segments to improve diversification and help reduce sequence of returns risk. This strategy is commonly called Dollar Cost Averaging (DCA), and is often used for single premiums, 1035 exchanges, or annual/semi-annual/quarterly premium payment frequencies.

The policyholder may specify a dollar amount of Interim Account value to transfer on the monthly sweep dates, out of the Interim Account into the Fixed Account and Index Accounts. The policyholder also specifies how many months these instructions should stay in place. When the automatic transfer period is over, or if no automatic transfer is elected at issue, all Interim Account Value will transfer to the Fixed Account and Index Accounts on the next sweep date and each sweep date thereafter, following the premium allocation.

The policyholder may change the transfer amount and/or the allocation for future automatic transfers.

If there is insufficient value in the Interim Account to transfer the specified amount, the entire Interim Account value will transfer. If there is no value in the Interim Account at the time of an automatic transfer, no transfer will occur, but the instructions will stay in place through the scheduled end date.

<sup>4</sup> DCA does not guarantee a profit or protect against a loss in a declining market. The initial purchase payment amount to be dollar-cost averaged is allocated to the appropriate DCA account and a portion of the money is moved on a monthly basis to the selected variable portfolio options over a 13- or 24-month period, until the entire amount is transferred.

Because of the monthly transfers, the stated interest rate is not earned on the entire amount allocated to DCA, and therefore the daily accrual and the effective yield is affected. These interest rates do not reflect the performance of any portfolio option available under the policy.

## Deduction order

Monthly charges will first be deducted from the Interim Account, then the Fixed Account, then pro-rata from each index segment. This deduction order also applies to partial withdrawals, transfers to the Loan Collateral Account, surrender charges, decrease

charges, and all other charges incurred in addition to monthly charges. The deduction order allows for money to remain in the Index Accounts longer than if deductions were taken on a pro-rata basis from all accounts.

## Distribution features

### Standard and Index Loans

Prestige Indexed whole life has two loan types available, a Standard Loan and an Index Loan.

#### Standard Loans

Account value equal to the amount of money borrowed by the policyholder is transferred to the Loan Collateral Account following the deduction order (described in an earlier section).

Loan interest will accrue and be billed at a variable rate as defined in the contract. Interest will be credited in the Loan Collateral Account such that, on a current basis, the net cost of the loan in policy years 1-10 will be 100 basis points and in policy years 11+ will be 0 basis points (zero net interest, or "wash loan"). Interest credited in the Loan Collateral Account is subject to a guaranteed minimum interest rate of 2%.

Repaying standard loans or loan interest will trigger transfers from the Loan Collateral Account to the Interim Account.

#### Index Loans

No account value is transferred to the Loan Collateral Account, it remains in the accounts to which it is already allocated.

Loan interest will accrue and be billed at a variable rate as defined in the policy. The Account Value will have interest credited based upon the interest crediting method for each account.

The policyholder cannot have loans of different types in place at the same time. The loan type can be changed. This is substantially the same thing as paying off the loan and taking out a new loan of the other type in the amount of the existing loan balance. The loan type may only be changed after a 12-month waiting period following the time a loan is taken or the loan type was last changed.

### Partial surrenders

There is a \$25 service fee for each partial surrender.

Partial Surrenders incur a pro rata surrender charge. A partial surrender ratio is calculated equal to (1) the amount of the partial surrender divided by (2) the account value minus the surrender charge prior to the partial surrender. The face amount is reduced by an amount equal to the partial surrender ratio times the face amount as it existed prior to the partial surrender. If a surrender charge is in effect, we assess a partial surrender charge equal to the partial surrender ratio times the surrender charge as it existed prior to the partial surrender. For example: A client requests a partial surrender of \$25,000 from a policy with a \$500,000 face amount, a \$260,000 account value and a surrender charge of \$10,000. The partial surrender ratio is equal to 10%. The withdrawal will reduce the face amount by \$50,000 (10%) and trigger a partial surrender charge of \$1,000. This will reduce the remaining surrender charge to \$9,000.

No more than two partial surrenders are allowed each policy year.

The partial surrender will be deducted from the Account Value, based upon the deduction order (described in an earlier section).

# Optional riders

## Children’s Term Rider

This rider provides death benefits for children of the insured in an amount of \$1,000 for every \$5,000 of the base policy death benefit.

<b>Issue ages (primary insured)</b>	18-50
<b>Issue ages (children)</b>	15 days up to age 25
<b>Minimum amount</b>	\$1,000
<b>Maximum amount</b>	\$25,000

Coverage expires on the day before the child’s 25th birthday or, if earlier, the policy anniversary date nearest the insured’s 65th birthday.

Upon reaching age 18, a child’s coverage may be converted to an eligible permanent policy issued by AuguStar Life before expiry of the rider. The new policy risk class will be Standard Smoker, but the child can request a better class, subject to underwriting. The conversion amount may range from the term face amount to five times the face amount, up to a maximum of \$50,000, at the insured’s option.

## Waiver of Premium for Disability Rider

In the event of total disability of the insured, this rider credits a premium to the policy. Premiums are waived only on the due dates, not during grace periods.

<b>Issue ages</b>	0-55
<b>Maximum amount</b>	Maximum waiver amount is \$15,000 monthly premium (\$180,000 annually). No waiver is available for policies with face amounts greater than \$5,000,000. Limited to the MEC premium limit. Elimination period 6 months

The rider is not available if the insured is rated beyond Table D. Though rare, the rider and the base policy may have different risk classes.

Disability is “own occupation” for the first five years and “any occupation” for disabilities over five years.

If disability occurs on or after the policy anniversary nearest age 60, then premiums are credited only to the anniversary date nearest age 65. If disability occurs prior to the policy anniversary nearest age 60, then premiums are credited for the duration of the disability.

If the policy owner is not under claim, the rider will terminate and coverage ends on the policy anniversary nearest the insured’s 65th birthday.

## Single Premium Rider

A single premium rider available only for 1035 funds to be applied in the first year. Funds applied to the Single Premium Rider, net of the premium load and any state premium tax load, will be placed in the interim account and transferred to index accounts upon the sweep date. The transfer allocations will be based upon the initial allocations as established in the application.

## Guaranteed Purchase Option

This rider guarantees the policyholder’s right to purchase additional coverage at prescribed points in the future that correspond with the insured’s age, without providing evidence of insurability. Additional insurance may be purchased on the specified ages shown below.

Issue ages	Periodic Option Date (Policy anniversary nearest the insured’s age)						
	25	28	31	34	37	40	
<b>Under 25</b>	25	28	31	34	37	40	
<b>25-27</b>		28	31	34	37	40	
<b>28-30</b>			31	34	37	40	
<b>31-33</b>				34	37	40	
<b>34-36</b>					37	40	
<b>37-39</b>						40	

If the insured marries or has a child through birth or adoption, after 90 days the policyholder can exercise the next option to increase coverage. Exercising this option will take the place of the next periodic option age.

<b>Issue ages</b>	0-39
<b>Minimum face</b>	\$10,000
<b>Maximum face</b>	\$100,000

## Overloan Protection Rider

This rider protects the policyholder from a policy lapse (and potentially the resulting taxation) under specific circumstances. There is a one-time charge for this rider that will be applied upon exercising the rider. The one-time charge varies based upon attained age at the time the rider is exercised.

**The rider may be exercised if the following conditions are met:**

1. The sum of the outstanding loan equals or exceeds the policy stated amount.
2. The insured is at least 75 years of age.
3. The policy has been in force for at least 15 years.
4. The policy is not a Modified Endowment Contract (MEC).
5. There is no existing lien under the Accelerated Benefit Rider.
6. The loan is greater than the lesser of a) 94% of the Cash Value; and b) 99% of the Cash Value minus the overloan protection charge.
7. There must be sufficient cash surrender value to cover the one-time charge.

**Once the rider is exercised the following will occur:**

1. The policy loan type will be the Standard Loan and may not be changed.
2. The one-time charge will be deducted from the policy.
3. The premium allocation and the renewal allocations for each Index Account will be set at 100% to the Fixed Account and may not be changed.
4. Any automatic transfer instructions will be terminated and no future transfers from the Fixed Account will be allowed.
5. The Accelerated Benefit Rider will be terminated and may not be added after the Overloan Protection Rider is exercised.
6. Future monthly deductions will be waived and no more premiums will be accepted.
7. No additional loans or partial surrenders will be allowed.
8. Interest will continue to be credited to the Account Value and charged against outstanding loan amounts.

**Accelerated Benefit Rider (ABR)  
For chronic illness**

This rider accelerates a portion of the death benefit if the insured is defined as chronically ill under the rider. This rider is intended to provide tax free benefits under Section 101(g) of the Internal Revenue Code. Your clients should consult their tax advisor before accessing benefits under the rider.

An insured is considered chronically ill if a physician certifies that they cannot perform two of six Activities of Daily Living (ADL) without substantial assistance, or is permanently, severely, cognitively impaired (similar to Alzheimer’s or dementia). There is both a lifetime limit to the benefit and an annual limit to the chronic illness benefit.

**ANNUAL LIMIT**

The annual limit is the lesser of 25% of the total death benefit (before loans/liens) on the date of the first claim in that calendar year, or the IRS per diem limitation multiplied by the number of days remaining in the calendar year that the insured has been certified as chronically ill.

**LIFETIME LIMIT**

The lifetime limit for the chronic illness benefit is determined at the time of first claim. It is the Account Value plus a percentage of the Net Amount at Risk (NAR), which varies by age. The calculated lifetime benefit limit cannot exceed \$5,000,000 for chronic illness claims. The percentage of NAR is given in the table below.<sup>5</sup>

Attained Age	% of NAR	Attained Age	% of NAR
<b>65 or younger</b>	20.0%	<b>76</b>	36.5%
<b>66</b>	21.5%	<b>77</b>	38.0%
<b>67</b>	23.0%	<b>78</b>	39.5%
<b>68</b>	24.5%	<b>79</b>	41.0%
<b>69</b>	26.0%	<b>80</b>	42.5%
<b>70</b>	27.5%	<b>81</b>	44.0%
<b>71</b>	29.0%	<b>82</b>	45.5%
<b>72</b>	30.5%	<b>83</b>	47.0%
<b>73</b>	32.0%	<b>84</b>	48.5%
<b>74</b>	33.5%	<b>85 or older</b>	50.0%
<b>75</b>	35.0%		

The ABR may be added after issue, with no underwriting, subject to eligibility requirements.

The rider is not available if the insured is table rated beyond Table B.

There is no charge for the rider other than an administrative fee of up to \$200 at the time of first claim.

<sup>5</sup> California and Florida have different NAR percentages and administrative charges than other states. Montana has no administrative charge. Please consult your illustration software for specifics.

At the time a benefit payment is made, the company will establish a lien against the future death benefit payable. The cash surrender value of the policy that is available for surrender, partial surrender or loan is reduced by any lien. The policy will terminate if the sum of the lien and the carrying charges equals or exceeds the policy death benefit. The lien may not be repaid.

The lien will be assessed carrying charges at the rate then in effect. The lien carrying charge rate is subject to change each July 1st, as stated in the rider. The rate will be equal to the policy loan interest rate.

If there is an outstanding loan on the policy, proceeds from the benefit payment will be apportioned on a pro rata basis to reduce the outstanding loan. The rider does not waive monthly charges. The Cash Surrender Value must continue to be large enough to pay ongoing monthly expenses in order for the policy to remain in force.

### **For terminal illness**

This rider accelerates a portion of the death benefit if the insured is defined as terminally ill under the rider.

A client is considered terminally ill if a physician certifies that they have an illness or physical condition which can reasonably be expected to result in death within 12 months.

The lifetime benefit limit for terminal illness is the sum of the Account Value and 80% of the NAR.

The calculated lifetime benefit limit cannot exceed \$2,000,000 for terminal illness claims.<sup>6</sup> There is no annual limit for the terminal illness benefit.

All other features of the rider are substantially similar to the Chronic Illness ABR.

<sup>6</sup> If the policy is issued as the result of a term conversion from a term policy issued prior to 2008, the Chronic Illness ABR is not available and the lifetime benefit limit under the Terminal Illness ABR cannot exceed \$250,000.

# Specifications and optional riders

Sales	Product strength	The guarantees of whole life with the growth potential of index accounts to offer protection and attractive cash accumulation and distribution.
	Sales support	877.665.2468
Protection	Minimum face amount	\$100,000
	Issue ages	0-75
	Maturity age	There is no maturity age. No charges are deducted after age 120. Any Index Loan will be converted to a Standard Loan at age 121.
	Underwriting classes	<ul style="list-style-type: none"> <li>• Super Preferred Nonsmoker</li> <li>• Preferred Nonsmoker</li> <li>• Select Nonsmoker</li> <li>• Nonsmoker Substandard through Table P</li> <li>• Select Smoker</li> <li>• Smoker</li> </ul>
	Cost of insurance	Current or guaranteed maximum
	COI bands	\$100,000-\$999,999; \$1,000,000+
	Cash Value	Guaranteed fixed account rate
Fixed account rate (as of Jan. 23, 2026)		2.75%
Loan rate types		Standard or Index. Current rate 5.65% (as of July 1, 2025). Variable rate established July 1 each calendar year.
Partial surrenders		Pro-rata surrender charge on partial surrenders during the surrender charge period.
Available indexes		S&P 500®, Russell 2000® and EuroStoxx 50® annual point-to-point indexes. Minimum cap: 3%
Persistency step-up		20 basis points guaranteed and current. Payable on index segments that begin in year 11+, guaranteed. Payable years 11+ on the Interim and Fixed Account provided current credited rate is greater than 2.0%
Loads	Premium load	Current - 9% on all premium paid years. Guaranteed - 9%
	State premium tax	Actual state premium tax in excess of 1.40% in all years
	Policy maintenance charge	\$10 per month
	Surrender charge	Varies by age and gender, grades to zero in year 11
	Per-unit charge	Charge per \$1,000 of base face amount, varies by age, gender, class and face amount band.
	Per-unit charge bands	\$100,000-\$249,000; \$250,000-\$999,999; \$1,000,000+

Optional Riders

Accelerated Benefit Rider	Accelerates a portion of the death benefit if an insured qualifies as either chronically or terminally ill under the rider. Places a lien upon the future death benefit payable.
Children's Term Rider	Provides term life insurance on the children of the insured for a limited time. Coverage under this rider may be converted.
Guaranteed Purchase Option Rider	Guarantees the right to purchase additional permanent insurance on the primary insured without evidence of insurability.
Overloan Protection Rider	Prevents the policy from lapsing due to outstanding loan debt. May only be exercised under specific conditions described in the rider.
Waiver of Premium Rider	Waives the policy premium amount upon total disability as defined in the rider.

The optional Accelerated Benefit Rider provides for a partial acceleration of the policy death benefit in the event that the base policy insured is certified by a licensed physician as being chronically ill or terminally ill. By taking an accelerated death benefit payment, a lien is created against the policy death benefit. The lien accrues carrying charges at an adjustable rate we declare. The lien, including the lien carrying charges, will be deducted from the total death benefit otherwise payable to the policy beneficiary(ies) and will reduce the cash value available for policy loans, surrenders, or the exercise of any non-forfeiture option. The required premium for the policy must still be paid even if an accelerated death benefit is taken. If an accelerated benefit is taken and the policy lapses or otherwise terminates, a taxable event may occur.

Any accelerated benefit taken under this rider may be taxable. Clients should consult their tax advisor on all tax matters. Adding the rider to a life insurance policy or the taking of rider benefits may affect eligibility for certain public assistance programs and government benefits. The Accelerated Benefit Rider is not designed to be a substitute for long-term care insurance, health insurance, or nursing home insurance. Rider benefits and features may vary by state.

The potential tax consequences of the Overloan Protection Rider have not specifically been determined by the IRS or the courts. Clients should consult a tax advisor.

The S&P 500® Index is a product of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by AuguStar Life Insurance Company. Standard & Poor's®, S&P® and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® 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 AuguStar Life Insurance Company. AuguStar Life Insurance Company's Prestige Indexed whole life insurance is 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 500® Index.

Russell 2000® Index is an equity index that measures the performance of the 2,000 smallest companies in the Russell 3000® Index, which is made up of 3,000 of the biggest U.S. stocks. The Russell 2000® is constructed to provide a comprehensive and unbiased small-cap barometer and is completely reconstituted annually to ensure larger stocks do not affect the performance and characteristics of the true small-cap index.

The Russell 2000® is a trademark of Russell Investments and has been licensed for use by AuguStar Life Insurance Company. The product is not sponsored, endorsed, sold or promoted by Russell Investments and Russell Investments makes no representation regarding the advisability of investing in the product.

The EuroStoxx 50® Index is the intellectual property (including registered trademarks) of STOXX Limited, Zurich Switzerland ("STOXX") and/or its licensors (Licensors), which is used under license. Prestige Indexed whole life is neither sponsored nor promoted, distributed or in any other manner supported by STOXX and its Licensors and STOXX and its Licensors do not give any warranty, and exclude any liability (whether in negligence or otherwise) with respect thereto generally or specifically in relation to any errors, omissions, or interruptions in the EuroStoxx 50® or its data.

Products issued by AuguStar Life Insurance Company, member of Constellation Insurance, Inc. family of companies. Product, product features and rider availability vary by state. Guarantees are based on the claims-paying ability of the issuer. Issuer not licensed to do business in New York.

NOT A DEPOSIT	NOT FDIC INSURED	NOT GUARANTEED BY ANY BANK	NOT INSURED BY ANY GOVERNMENT AGENCY	MAY LOSE VALUE
---------------	------------------	----------------------------	--------------------------------------	----------------

**AuguStar Life Insurance Company**  
 One Financial Way | Cincinnati, Ohio 45242  
 513.794.6100 | augustarfinancial.com

5601LMA 01-26 © 2026 AuguStar Life Insurance Company

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT FOR USE WITH THE GENERAL PUBLIC.

