

LUNARGUARD MULTI-YEAR GUARANTEED ANNUITIES

Current growth rates

Building up your nest egg with a LunarGuardSM annuity is a great idea!

That's because it will guarantee a set amount of growth each year, and our current growth rates are presented below. Your growth rate will be based on your starting account value and which product you choose.

If your starting account value is **\$100,000** or more

| Product | Growth rate is guaranteed for ... | Annual growth rate with MVA* | Annual growth rate without MVA* |
|--------------|-----------------------------------|------------------------------|---------------------------------|
| LunarGuard 3 | 3 years | 4.65% | 4.60% |
| LunarGuard 5 | 5 years | 5.00% | 4.90% |
| LunarGuard 7 | 7 years | 4.95% | 4.85% |

If your starting account value is **less than \$100,000**

| Product | Growth rate is guaranteed for ... | Annual growth rate with MVA* | Annual growth rate without MVA* |
|--------------|-----------------------------------|------------------------------|---------------------------------|
| LunarGuard 3 | 3 years | 4.45% | 4.40% |
| LunarGuard 5 | 5 years | 4.80% | 4.70% |
| LunarGuard 7 | 7 years | 4.75% | 4.65% |

How long are these rates valid?

Rates are subject to change at any time. For inbound 1035 exchanges and direct transfers, rates are locked for 60 calendar days from the date the application is received; the contract will be issued with the better of those in effect on the date the application or funds are received. For all other cases, rates are locked for 14 calendar days from the date the application is received; the contract will be issued with the better of those in effect on the date the application or funds are received. To receive at least the rates shown, the application and all required paperwork must be received within the specified number of calendar days and prior to any subsequent rate change.

What happens at the end of the guaranteed period?

When your guarantee period ends, by default, you'll start a new guaranteed period of the same length in most cases, or you can choose to switch to a 1-year guarantee period instead. In either scenario, you'll be notified of your new guaranteed interest rate.

Talk to your financial professional about how a LunarGuard annuity can help launch your retirement.

* MVA (Market Value Adjustment): An adjustment made to the amount you receive if you withdraw more than you're allowed each year. MVAs only apply during the surrender period. An MVA can increase or decrease the amount of your withdrawal depending on whether interest rates are higher or lower than when you bought the annuity.

Guarantees are based upon the claims-paying ability of AuguStar Life Insurance Company, a member of the Constellation Insurance, Inc. family of companies.

Product, product features and rider availability vary by state. Not available for sale in the state of NY. Certain features may vary by broker-dealer.

Early withdrawals or surrenders may be subject to surrender charges. Withdrawals are also subject to ordinary income tax and, if taken prior to age 59½, an additional 10% federal tax may apply. Tax rules require that withdrawals be taken first from any unrealized gain in the contract.

Federal and state tax laws applicable to this product are subject to change. You are encouraged to consult your personal tax adviser for further information.

There is no additional tax-deferral benefit for contracts purchased in an IRA or other tax-qualified retirement plans because such retirement plans already have tax-deferred status. An annuity should only be purchased in an IRA or qualified plan if the contract owner values some of the other features of the annuity and is willing to incur any additional costs associated with the annuity.

ICC23-MGA-1, ICC23-MGA-1U, ICC23-MVAG-1

Not for use in CA.

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

Annuity Issuer:
AuguStar Life Insurance Company
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513.794.6100 | augustarfinancial.com

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