

Current rates and caps (effective March 2, 2026)

All products are Single Premium Deferred Annuities

There are twelve indexed interest options available with Orbiter Growth annuities. Each option will provide a credit to the Contract Value based on either the performance of an index or a guaranteed interest rate. Current rates for each available option are below.

Contract Term	Optional Enhanced Guaranteed Accumulation Protection (EGAP)		Optional Premium Bonus	
	7 and 10 Year	Group A allocation requirement percentage*	7 year	10 year
Level 1	3%	20%	5%	10%
Level 2	4%	40%		

* Indicates the minimum allocation requirement to Group A for the selected EGAP Option

If your purchase payment amount is \$150,000 or more

Annual Point-To-Point Indexed Interest Options	7 Year	10 Year
Group A (counts towards EGAP allocation requirement)	Rate	Rate (non-guaranteed)
Participation Rate (guaranteed for the 7 year term)**		
US Multi-Asset Diversified 5 Index with Guaranteed Par Rate**	154%	137%
US Multi-Asset Risk Managed 5 Index with Guaranteed Par Rate**	150%	134%
US Strategic Balanced Asset 8 Index with Guaranteed Par Rate**	97%	86%
US Balanced Asset 10 Index with Guaranteed Par Rate**	78%	70%
US Daily Risk Managed 12 Index with Guaranteed Par Rate**	65%	58%
Barclays Global Trailblazer Index with Guaranteed Par Rate**	134%	119%
Performance Trigger		
US Balanced Asset 10 Index with Trigger	6.45%	5.80%
US Daily Risk Managed 12 Index with Trigger	6.65%	5.95%
Group B (does not count towards EGAP allocation requirement)	Rate	Rate (non-guaranteed)
S&P 500 Index with Guaranteed Cap**	5.45%	N/A
S&P 500 Index with Cap	6.95%	5.80%
1-Year Fixed Account	3.25%	2.45%
Performance Trigger		
S&P 500 Index with Trigger	6.20%	5.30%

If your purchase payment amount is less than \$150,000

Annual Point-To-Point Indexed Interest Options	7 Year	10 Year
Group A (counts towards EGAP allocation requirement)	Rate	Rate (non-guaranteed)
Participation Rate (guaranteed for the 7 year term)**		
US Multi-Asset Diversified 5 Index with Guaranteed Par Rate**	136%	119%
US Multi-Asset Risk Managed 5 Index with Guaranteed Par Rate**	133%	117%
US Strategic Balanced Asset 8 Index with Guaranteed Par Rate**	86%	75%
US Balanced Asset 10 Index with Guaranteed Par Rate**	69%	61%
US Daily Risk Managed 12 Index with Guaranteed Par Rate**	58%	50%
Barclays Global Trailblazer Index with Guaranteed Par Rate**	119%	104%
Performance Trigger		
US Balanced Asset 10 Index with Trigger	5.75%	5.10%
US Daily Risk Managed 12 Index with Trigger	5.95%	5.10%
Group B (does not count towards EGAP allocation requirement)	Rate	Rate (non-guaranteed)
S&P 500 Index with Guaranteed Cap**	4.45%	N/A
S&P 500 Index with Cap	5.95%	4.80%
1-Year Fixed Account	2.50%	2.20%
Performance Trigger		
S&P 500 Index with Trigger	5.35%	4.45%

** For the 7 year term, rates are guaranteed for the surrender charge period. Any premiums and Contract Value allocated to these Interest Options cannot be moved out of or into another Interest Option during the Initial Guarantee Period, which is the surrender charge period of the contract. **Rates are NOT guaranteed for the 10-year term.**

Rates and caps 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. Guaranteed renewal for term options will maintain the better of cap/rate throughout the initial 7 year term. To receive at least the rates and/or caps shown, all required application paperwork is to be received on or after the rate effective date above and the contract must be issued within the applicable rate lock period. If the contract is issued outside of the applicable rate lock period, the contract will receive the then current rates.

Fixed indexed annuities (“FIA”) are long-term investment vehicles designed to accumulate money on a tax-deferred basis for retirement purposes. Upon retirement, FIAs may provide an income stream or a lump sum. If you die during the accumulation or payout phase, your beneficiary may be eligible to receive any remaining Contract Value.

An FIA is not a registered security or stock market investment and does not allow direct participation in any stock or equity investments, or index. The index used is a price index that tracks market performance and does not reflect dividends paid on the underlying stocks. Indices are typically unmanaged and are not available for direct investment.

FIAs provide the potential for interest to be credited to the annuity, based in part on the performance of the specified index, without the risk of loss of premium due to market downturns or fluctuation because of a contractual floor.

Guarantees are based upon the claims-paying ability of AuguStar Life Insurance Company, a member of the Constellation Insurance, Inc. family of companies. Guarantees do not apply to the investment performance of any chosen index.

Product(s), product features and rider availability may vary by state and firm. Issuer not licensed to conduct business in the state of New York.

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.

Guaranteed renewal for term refers only to Index Interest Options that guarantee the initial cap, participation rate, or trigger rate for the Initial Guarantee Period as shown in the Contract. It does not mean that renewal rates are guaranteed after the Initial Guarantee Period. Any Renewal Guarantee Period, if offered, is a separate contractual feature.

Please note that civil union partners may encounter adverse tax consequences as a result of withdrawals or other transactions upon the death of the first partner.

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Contract Form Series: ICC24-FIA-1, ICC24-FIA-1U

Endorsement: ICC16-OPP-1, ICC18-MPPP-1, ICC24-GAP-1, ICC16-NHWI-1, ICC24-MVA-1, ICC24-FPBR-1

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Fixed indexed annuity issuer:

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