

AuguStar[®]

Retirement

A universe of possibilities[®]



Upgrading your retirement through annuities

FOR USE WITH THE GENERAL PUBLIC

NOT A DEPOSIT	NOT FDIC INSURED	NOT GUARANTEED BY ANY BANK	NOT INSURED BY ANY GOVERNMENT AGENCY	MAY LOSE VALUE
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Protected lifetime income with annuities

Annuities offer a reliable and protected source of lifetime income, providing the financial security and peace of mind many seek when planning for retirement.

This is especially significant for the Hispanic community, where retirement security remains a key concern, as LIMRA research shows that 79% of annuity owners believe annuities are an effective way to secure their financial future in retirement.¹

Guaranteed lifetime income

Annuities offer income for life, ensuring that you never outlive your savings, providing confidence and financial stability throughout your retirement years.

Growth potential

Compared to CDs or treasuries, annuities may provide the potential for higher returns, enabling you to grow your wealth more effectively and reach your long-term financial goals.

Death benefit feature

With annuities, a key benefit is the death benefit, which can help transfer remaining contract value to loved ones. This feature is valued by 72% of annuity owners.²

Optimizing financial futures: Tax-efficient strategies for growing and managing savings

Annuities are designed to help you grow and manage your savings in a tax-efficient manner, maximizing financial resources.

Grow savings faster: By deferring taxes on investment growth, annuities allow savings to compound at a faster rate, accelerating your path to financial independence.

Maximizing the benefits of time: The longer your investments stay within an annuity, the more benefit you derive from tax-deferred growth. Time becomes a powerful tool for building wealth.

Flexible decision-making: Annuities offer flexibility in making financial decisions by allowing your earnings to grow tax-deferred, helping you adapt your financial strategies as your needs change while taking advantage of potential tax benefits.

Delaying the annuity decision

Procrastination in securing an annuity can lead to missed opportunities that may affect your financial future.

The longer you wait, the more you may risk in missing favorable rates, valuable tax advantages, and opportunities for financial growth. With the median retirement account balance in the Hispanic community at just \$31,000,³ and nearly half of all Americans at risk of not having enough savings to last throughout retirement,⁴ the importance of early preparation can't be overstated. Annuities can provide the protection and peace of mind that your retirement savings will last as long as you do. Let's work together to create a secure future for you and your family.





AuguStar Financial is committed to helping you meet your needs for growth, security and protection through all stages of life. Your financial professional can create a customized financial strategy— **just for you.**

- ¹ Retirement Income Journal, March 2026 Issue
<https://retirementincomejournal.com/article/annuity-owners-are-more-confident-limra/>
- ² Insured Retirement Institute (IRI), consumer annuity owner survey data
- ³ Employee Benefit Research Institute (EBRI), as cited by MassMutual, Hispanics and Retirement Planning for Longevity Risk (2023)
- ⁴ Center for Retirement Research at Boston College, National Retirement Risk Index.

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AuguStar Life Insurance Company

One Financial Way | Cincinnati, Ohio 45242
513.794.6100 | augustarfinancial.com

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