

# Current rates and caps (effective April 15, 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)		
	5 Year	7 and 10 Year	Group A allocation requirement percentage*
Level 1	2.5%	3%	20%
Level 2	3.5%	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	5 Year	7 Year	10 Year
Group A (counts towards EGAP allocation requirement)	Rate	Rate	Rate (non-guaranteed)
<b>Participation Rate (guaranteed for the 5 &amp; 7 year terms)**</b>			
US Multi-Asset Diversified 5 Index with Guaranteed Par Rate**	184%	184%	188%
US Multi-Asset Risk Managed 5 Index with Guaranteed Par Rate**	180%	180%	184%
US Strategic Balanced Asset 8 Index with Guaranteed Par Rate**	116%	116%	118%
US Balanced Asset 10 Index with Guaranteed Par Rate**	94%	94%	96%
US Daily Risk Managed 12 Index with Guaranteed Par Rate**	78%	78%	80%
Barclays Global Trailblazer Index with Guaranteed Par Rate**	160%	160%	163%
<b>Performance Trigger</b>			
US Balanced Asset 10 Index with Trigger	7.55%	7.55%	7.70%
US Daily Risk Managed 12 Index with Trigger	7.65%	7.65%	7.95%
Group B (does not count towards EGAP allocation requirement)	Rate	Rate	Rate (non-guaranteed)
S&P 500 Index with Guaranteed Cap**	8.00%	8.00%	N/A
S&P 500 Index with Cap	9.50%	9.50%	9.75%
1-Year Fixed Account	4.15%	4.35%	4.40%
<b>Performance Trigger</b>			
S&P 500 Index with Trigger	7.60%	7.75%	7.60%

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

Annual Point-To-Point Indexed Interest Options	5 Year	7 Year	10 Year
Group A (counts towards EGAP allocation requirement)	Rate	Rate	Rate (non-guaranteed)
<b>Participation Rate (guaranteed for the 5 &amp; 7 year terms)**</b>			
US Multi-Asset Diversified 5 Index with Guaranteed Par Rate**	166%	166%	170%
US Multi-Asset Risk Managed 5 Index with Guaranteed Par Rate**	163%	163%	166%
US Strategic Balanced Asset 8 Index with Guaranteed Par Rate**	105%	105%	107%
US Balanced Asset 10 Index with Guaranteed Par Rate**	85%	85%	87%
US Daily Risk Managed 12 Index with Guaranteed Par Rate**	70%	70%	72%
Barclays Global Trailblazer Index with Guaranteed Par Rate**	145%	145%	148%
<b>Performance Trigger</b>			
US Balanced Asset 10 Index with Trigger	6.80%	6.80%	6.95%
US Daily Risk Managed 12 Index with Trigger	6.95%	6.95%	7.15%
Group B (does not count towards EGAP allocation requirement)	Rate	Rate	Rate (non-guaranteed)
S&P 500 Index with Guaranteed Cap**	7.00%	7.00%	N/A
S&P 500 Index with Cap	8.50%	8.50%	8.75%
1-Year Fixed Account	3.40%	3.80%	3.85%
<b>Performance Trigger</b>			
S&P 500 Index with Trigger	6.95%	7.05%	6.95%

\*\* For the 5 & 7 year terms, 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 5 or 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.

THIS MATERIAL IS FOR USE WITH THE GENERAL PUBLIC AND IS NOT INTENDED TO PROVIDE INVESTMENT ADVICE FOR ANY INDIVIDUAL.

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.

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 Orbiter annuities are 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.

US Balanced Asset 10 Index, US Daily Risk Managed 12 Index, US Multi-Asset Diversified 5 Index, US Multi-Asset Risk Managed 5 Index, and US Strategic Balanced Asset 8 Index (the “Indices”) are products of MerQube, Inc. and its affiliates (collectively, “MerQube”) and have been licensed to AuguStar Life Insurance Company (“Licensee”). MerQube is not the issuer of Licensee’s fixed indexed annuities and MerQube has no duties, responsibilities, or obligations to owners of Licensee’s fixed indexed annuities. The Indices are calculated using, among other things, market data or other information (“Input Data”) from one or more sources (each a “Data Provider”). MerQube® is a registered trademark of MerQube, Inc. These trademarks have been licensed for certain purposes by Licensee in its capacity as the issuer of Licensee’s fixed indexed annuity. Licensee’s fixed indexed annuity is not sponsored, endorsed, sold or promoted by MerQube, any Data Provider, or any other third party, and none of such parties make any representation regarding the advisability of purchasing such product(s) nor do they have any liability for any errors, omissions, or interruptions of the Input Data, the Indices or any associated data.

Neither Barclays Bank PLC (“BB PLC”) nor any of its affiliates (collectively “Barclays”) is the issuer or producer of the Orbiter annuities and Barclays has no responsibilities, obligations or duties to investors in the Orbiter annuities. The Barclays Global Trailblazer Index (the “Index”), together with any Barclays indices that are components of the Index, is a trademark owned by Barclays and, together with any component indices and index data, is licensed for use by AuguStar Life Insurance Company as the issuer or producer of the Orbiter annuities (the “Issuer”).

Barclays’ only relationship with the Issuer in respect of the Index is the licensing of the Index, which is administered, compiled and published by BB PLC in its role as the index sponsor (the “Index Sponsor”) without regard to the Issuer or the Orbiter annuities or investors in the Orbiter annuities. Additionally, AuguStar Life Insurance Company as issuer or producer of the Orbiter annuities may for itself execute transaction(s) with Barclays in or relating to the Index in connection with the Orbiter annuities. Investors acquire the Orbiter annuities from AuguStar Life Insurance Company and investors neither acquire any interest in the Index nor enter into any relationship of any kind whatsoever with Barclays upon making an investment in the Orbiter annuities. The Orbiter annuities are not sponsored, endorsed, sold or promoted by Barclays and Barclays makes no representation regarding the advisability of the Orbiter annuities or use of the Index or any data included therein. Barclays shall not be liable in any way to the Issuer, investors or to other third parties in respect of the use or accuracy of the Index or any data included therein.

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-PTS-1

Not for use in CA.

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

Fixed indexed annuity issuer:  
AuguStar Life Insurance Company  
One Financial Way | Cincinnati, Ohio 45242  
513.794.6100 | augustarfinancial.com

