Effective July 15, 2026

OBSERVATORY BONUS 10 FIXED INDEXED ANNUITY

Current rates and caps

Index	Term/Index Strategy	Premium	Build Your Own Allocations	Alpha Allocations		
				Alpha 20	Alpha 40	Alpha Max
S&P 500® Index	1-Year Point-to-Point with Cap	$150,000 and over	**6.00%**	N/A	N/A	N/A
		Less than $150,000	**5.00%**	N/A	N/A	N/A
	1-Year Point-to-Point with **Guaranteed** Cap*	$150,000 and over	N/A	**9.50%**	**6.50%**	N/A
		Less than $150,000	N/A	**8.50%**	**5.50%**	N/A
US Multi-Asset Diversified 5 Index	1-Year Point-to-Point with **Guaranteed** Participation Rate (7-year term)*	$150,000 and over	**101%**	**101%**		**141.00%**
		Less than $150,000	**84%**	**84%**		**123.00%**
US Multi-Asset Risk Managed 5 Index	1-Year Point-to-Point with **Guaranteed** Participation Rate (7-year term)*	$150,000 and over	**99%**	**99%**		**138.00%**
		Less than $150,000	**82%**	**82%**		**121.00%**
US Strategic Balanced Asset 8 Index	1-Year Point-to-Point with **Guaranteed** Participation Rate (7-year term)*	$150,000 and over	**64%**	**64%**		**89.00%**
		Less than $150,000	**53%**	**53%**		**78.00%**
US Balanced Asset 10 Index	1-Year Point-to-Point with **Guaranteed** Participation Rate (7-year term)*	$150,000 and over	**52%**	**52%**		**72.00%**
		Less than $150,000	**43%**	**43%**		**63.00%**
	1-Year Point-to-Point with **Guaranteed** Trigger (7-year term)*	$150,000 and over	**4.20%**	N/A	N/A	N/A
		Less than $150,000	**3.45%**	N/A	N/A	N/A
US Daily Risk Managed 12 Index	1-Year Point-to-Point with **Guaranteed** Participation Rate (7-year term)*	$150,000 and over	**43%**	**43%**		**60.00%**
		Less than $150,000	**35%**	**35%**		**52.00%**
	1-Year Point-to-Point with **Guaranteed** Trigger (7-year term)*	$150,000 and over	**4.10%**	N/A	N/A	N/A
		Less than $150,000	**3.40%**	N/A	N/A	N/A
Barclays Global Trailblazer Index	1-Year Point-to-Point with **Guaranteed** Participation Rate (7-year term)*	$150,000 and over	**89%**	**89%**		**123.00%**
		Less than $150,000	**74%**	**74%**		**108.00%**
1-Year Fixed Account	1-Year Term	$150,000 and over	**2.95%**			
		Less than $150,000	**2.55%**			

* Allocation Options shown above have guaranteed rates for the Initial Guarantee Period, which is 7-years. During this Initial Guarantee Period, premiums and Contract Value allocated to those options cannot be transferred to other allocation options.

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. To receive at least the rates and/or caps shown above, the application and all required paperwork must be received within the specified number of calendar days and prior to any subsequent rate and/or cap changes.

Observatory Bonus 10 Model Portfolios

Alpha Model Portfolios

In addition to the individual indexes, you also have access to three turnkey, diversified multi-index model portfolios. They are constructed using set percentage allocations to the individual allocation options we offer from S&P, Barclays and MerQube as well as an allocation to the fixed account. The Alpha Max model allocation does not include allocations to the S&P 500 Index.

Allocation Option	Alpha 20 Pre-Selected Allocation	Alpha 40 Pre-Selected Allocation	Alpha Max Pre-Selected Allocation
S&P 500® Index 1-year Point-to-Point with Guaranteed Cap	20%	40%	N/A
Barclays Global Trailblazer Index with Guaranteed Participation Rate	5%	5%	5%
US Multi-Asset Risk Managed 5 Index with Guaranteed Participation Rate	20%	15%	25%
US Multi-Asset Diversified 5 Index with Guaranteed Participation Rate	20%	15%	20%
US Strategic Balanced Asset 8 Index with Guaranteed Participation Rate	15%	10%	25%
US Balanced Asset 10 Index with Guaranteed Participation Rate	5%	5%	5%
US Daily Risk Managed 12 Index with Guaranteed Participation Rate	10%	5%	10%
Fixed Account	5%	5%	10%

Model Allocations are optional and selected at contract issue. The allocation percentages will not change over time. If you elect a Model Allocation, allocation and transfer activity is subject to additional limitations including a one-time ability to move from a Model Allocation to other Allocation Options. For more detailed information regarding allocation requirements, transfer limitations, and other applicable terms and conditions, please refer to the client brochure and related product materials.

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.

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

Endorsements: ICC16-NHWI-1, ICC24-MVA-1, ICC16-OPP-1, ICC18-MPPP-1, ICC25-OPP-1, ICC25-MPPP-1, 24-FPBR-1

Product is not available in CA, FL, MA, TN.

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