AuguStar Retirement

Effective July 15, 2026

OMEGA BONUS AND BONUS PLUS FIXED INDEXED ANNUITIES

Current rates and caps

All products are Single Premium Deferred Annuities

There are nine allocation options available with Omega 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 and Return Caps, if applicable, for each available option are below.

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

Annual Point-To-Point Allocation Options	Omega Bonus 7 Year	Omega Bonus 10 Year	Omega Bonus Plus 10 Year
Group A	Rate	Rate	Rate
S&P 500® Dynamic Intraday TCA Index with **Guaranteed** Participation Rate*	56.00%	35.00%	35.00%
Nasdaq Night Owl Index with **Guaranteed** Participation Rate*	58.00%	37.00%	37.00%
S&P MARC 5 Index with **Guaranteed** Participation Rate*	155.00%	98.00%	98.00%
Dynamic Balanced Asset 10 Index with **Guaranteed** Participation Rate*	84.00%	53.00%	53.00%
Strategic Dynamic Balanced Asset 8 Index with **Guaranteed** Participation Rate*	104.00%	66.00%	66.00%
Multi-Asset Dynamic Managed 5 Index with **Guaranteed** Participation Rate*	165.00%	105.00%	105.00%
Group B	Rate	Rate	Rate
S&P 500® Index with Cap	5.50%	5.75%	5.75%
S&P 500® Dynamic Intraday TCA Index with **Guaranteed** Cap*	6.75%	7.00%	7.00%
1-Year Fixed Account	3.80%	3.05%	3.05%

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

Annual Point-To-Point Allocation Options	Omega Bonus 7 Year	Omega Bonus 10 Year	Omega Bonus Plus 10 Year
Group A	Rate	Rate	Rate
S&P 500® Dynamic Intraday TCA Index with **Guaranteed** Participation Rate*	50.00%	29.00%	29.00%
Nasdaq Night Owl Index with **Guaranteed** Participation Rate*	52.00%	31.00%	31.00%
S&P MARC 5 Index with **Guaranteed** Participation Rate*	138.00%	81.00%	81.00%
Dynamic Balanced Asset 10 Index with **Guaranteed** Participation Rate*	75.00%	44.00%	44.00%
Strategic Dynamic Balanced Asset 8 Index with **Guaranteed** Participation Rate*	93.00%	55.00%	55.00%
Multi-Asset Dynamic Managed 5 Index with **Guaranteed** Participation Rate*	148.00%	87.00%	87.00%
Group B	Rate	Rate	Rate
S&P 500® Index with Cap	4.50%	4.75%	4.75%
S&P 500® Dynamic Intraday TCA Index with **Guaranteed** Cap*	5.75%	6.00%	6.00%
1-Year Fixed Account	3.40%	2.65%	2.65%

* Allocation Options shown above have guaranteed rates for the Initial Guarantee Period, which is the surrender period. 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.

Omega Bonus℠ 10

Premium bonus

Ages	Tier	Group A Allocation Requirement percentage†	ISSUE STATE A: AL, AR, AZ, CO, DC, GA, HI, IA, IL, KS, LA, ME, MI, NC, ND, NE, NH, NM, RI, SD, WI, WV, WY — Premium Bonus	ISSUE STATE B: AK, CT, DE, FL, ID, IN, KY, MD, MN, MO, MS, MT, NJ, NV, OH, OK, OR, PA, SC, TX, UT, VA, VT, WA, PR — Premium Bonus
18-70	1	0%	15%	13%
	2	25%	17%	15%
	3	50%	19%	17%
	4	100%	23%	21%
71-80	1	0%	13%	11%
	2	25%	15%	13%
	3	50%	17%	15%
	4	100%	21%	19%

Omega Bonus Plus℠ 10

Premium bonus

Ages	Tier	Group A Allocation Requirement percentage†	Premium Bonus	Premium Bonus
18-70	1	0%	23%	21%
	2	25%	25%	23%
	3	50%	27%	25%
	4	100%	31%	29%
71-80	1	0%	21%	19%
	2	25%	23%	21%
	3	50%	25%	23%
	4	100%	29%	27%

† The index allocation requirement percentage tells you the minimum amount you need to allocate to specific crediting strategies (GROUP A) to get the premium bonus you selected. Allocations will be automatically rebalanced annually to maintain required percentage.

Only the vested portion of the Premium Bonus, and any interest earned on that portion, is included in the Contract Value, and will be included in the calculation of the Free Withdrawal amount and may be subject to Surrender charges upon withdrawal. See your contract or disclosure statement for vesting schedule.

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. Election of a product with a Rider that includes a Rider Fee may result in a loss of principal in years where the interest credited to the contract is insufficient to offset the Rider Fee.

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 availability, including features and benefits, varies by state. Please contact your financial professional for current availability and information. Issuer is not licensed to conduct business in 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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Omega products are issued under the following form numbers (or state variations thereof):

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

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

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