



Discover AuguStar

Partner with us!

FOR FINANCIAL PROFESSIONAL USE ONLY

AuguStar[®]
A universe of possibilities[®]

We are your mission control

Our promise to you is simple: We have your back.

We know how difficult your job is. We also know we both win when you're successful. That's why we've built our entire business model around helping you reach new heights.

So let's get ready for liftoff!



Competitive products

Easy-to-understand financial solutions that are aimed at providing protection and results for your clients.



Stellar support

Easy-to-access domestic sales and service teams that know their stuff, which means fast, accurate and reliable outcomes for you and your clients.



Engaging education

Easy-to-use resources that help boost your productivity and ensure you know more today than you did yesterday.

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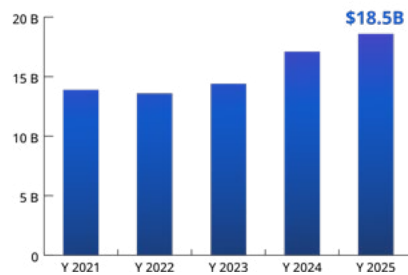
LUNARLOCK ANNUITIES

Corporate profile and financial strength

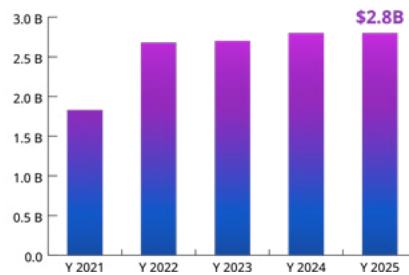
AuguStar® brings a new perspective to personal planning with the strength, tools and resources needed to help get your financial future on the right trajectory. AuguStar is a member of the Constellation family of companies.

Balance sheet strength

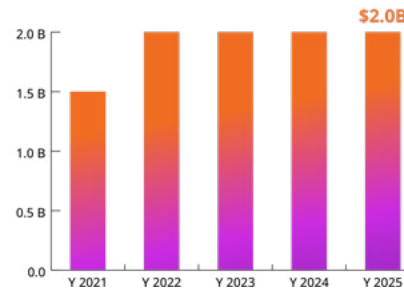
Figures are for Constellation Insurance, Inc. as of Dec. 31, 2025.



Enterprise general account assets¹



Enterprise statutory net worth²



AuguStar Life Insurance Company statutory surplus

2025 Benefits paid³

\$939M Annuities
\$400M Life insurance

ALIC⁴ total adjusted capital

\$2.3B

¹ Consolidated statutory results of all US insurance entities of Constellation Insurance, Inc.

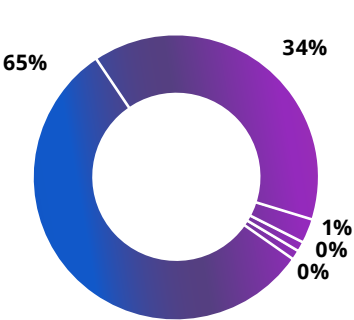
² Consolidated statutory surplus & AVR (w/o duplication) of all insurance entities and Constellation Insurance, Inc. (CII) cash/ investable assets.

³ Benefits paid in 2025 include cash payments for systematic withdrawal transactions on deferred annuity contracts and annuity lump sum death claims and disbursements and life insurance death claims.

⁴ AuguStar Life Insurance Company.

Enterprise assets and investments

Figures are for Constellation Insurance, Inc. as of Dec. 31, 2025.

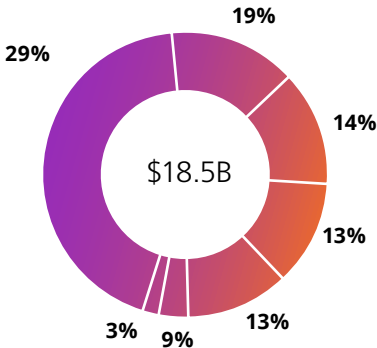


INVESTMENT PORTFOLIO BOND QUALITY

- 65%** NAIC 1 A to AAA
- 34%** NAIC 2 BBB- to BBB+
- 1%** NAIC 3 BB- to BB+
- 0%** NAIC 4 B- to B+
- 0%** NAIC 5 & 6 D to CCG+

Per National Association of Insurance Commissioners

Excludes Latin America assets



INVESTED ASSETS

- 29%** Public corporates
- 19%** Structured products
- 14%** Mortgage loans
- 13%** Government and municipals
- 13%** Private placements
- 9%** Cash
- 3%** Other

Our investors and partners

Constellation’s founding investors and equal partners, LaCaisse (formerly Caisse de dépôt et placement du Québec) and Ontario Teachers’ Pension Plan Board (Ontario Teachers’), are two of the largest long-term institutional investors in North America.

Together, they manage a total of CA \$796 billion in net assets, including CA \$136 billion in private capital investments (as of Dec. 31, 2025).



Ratings¹

We consistently earn high marks for financial security and claims-paying ability from independent rating analysts.

A.M. BEST

Financial strength: A

Outlook: Stable

FITCH

Financial strength: A

Outlook: Stable

S&P GLOBAL

Financial strength: A-

Outlook: Stable

MOODY'S

Financial strength: Baa1

Outlook: Stable

¹ A.M. Best Company: “A,” its third-highest ranking out of 16 categories. Fitch: “A,” its sixth-highest ranking on a 19-part scale. Moody’s: “Baa1,” its eighth-highest ranking on a 21-part scale. S&P Global: “A-” is its seventh-highest ranking on a 22-part scale. All ratings information is according to reports published on: [ambest.com/ratings](https://www.ambest.com/ratings), [fitchratings.com](https://www.fitchratings.com), [spglobal.com/ratings/en](https://www.spglobal.com/ratings/en) and [moodys.com/insurance](https://www.moodys.com/insurance). Ratings for AuguStar Life Insurance Company is accurate as of 7/15/2026. Ratings for National Security Life and Annuity Company is accurate as of 5/1/2026.

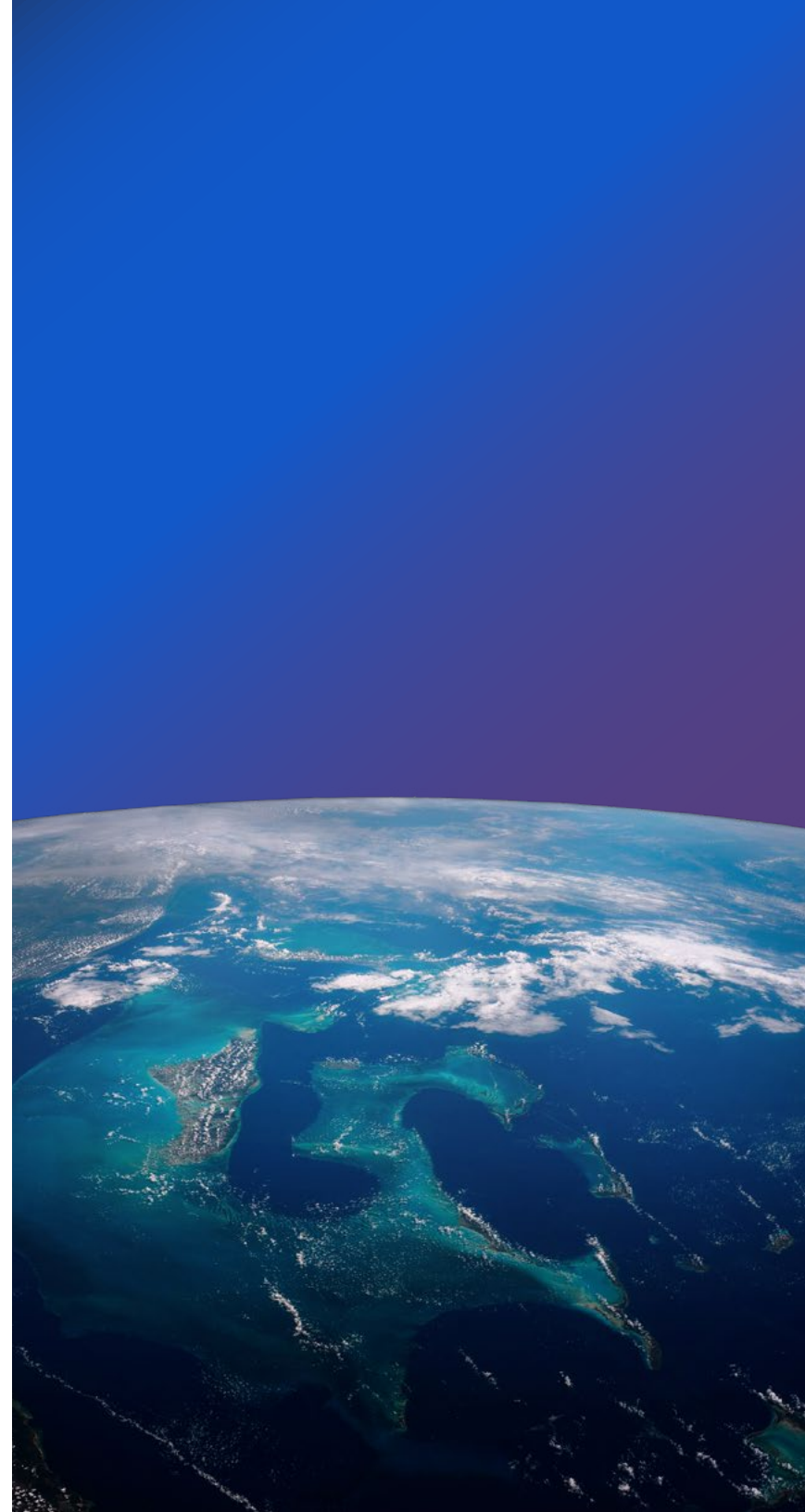
AuguStar regional markets

Your mission control

The team is available coast-to-coast to help you succeed. Scan the QR code or click the button to view our interactive map, select your state and find your regional contact:



Click to see your team



Direct and personal relationships

Regional support

- Regional sales support
- Sales ideas
- Contract comparison

Underwriting

- Direct access
- ClearPath fluidless underwriting
- LevelUp healthy credits program
- eApp
- Upload/fax/mail apps
- Status on the advisor website

Life sales support team

- Life case design and consultation
- Life illustration support

New business

- Single point of contact from case submission to policy issue
- Personalized regional assignments
- Dedicated team for conversions, reissues and internal replacements

Annuity sales team

- Product and marketing support
- New business support
- Annuity illustration support



Support with you in mind

Tools to equip you

- Illustration software
- Secure financial professional website
- Client presentations
- Engaging marketing material

Programs to get you farther faster

- ClearPath processes, including reflexive eApps and accelerated fluidless underwriting, help get business done more quickly
- Training and development (virtual and in-person)

Indexed universal life

VIRTUS IUL III

VIRTUS PROTECTION IUL



Built for today's client



Today's life insurance buyer is looking for affordable life insurance protection plus income and accumulation potential. Virtus IUL III is designed for the accumulation and distribution marketplace, and has the key features clients look for in an IUL within a simple, straight-forward design.

Cash flow capability

Life insurance can sometimes be used to supplement retirement income once the need for high levels of protection goes away. Virtus IUL III provides your clients with an effective tool for delivering tax-preferred cash flow during their lifetimes.

Affordable protection

AuguStar Life has been a leader in providing affordable universal life insurance death benefits and Virtus IUL III continues that tradition. Affordable cost of insurance rates and reasonable internal expenses can make this a great product for a variety of sales and planning scenarios.¹

Important protection features

Virtus IUL III provides a competitive No Lapse Guarantee to protect your clients' death benefit. The policy also has a LiveNow Access accelerated benefit rider, available with no ongoing fees, that gives access to part of the death benefit in cases of chronic, critical or terminal illness. And for clients concerned about poor index performance, the Account Value True-Up feature provides a minimum 1.5% return for any death claim or full surrender after the fifth policy year.

¹ Cost of insurance and expense charges subject to change as provided in the policy.

² Once a loan option is elected, it cannot be changed for 12 months.

³ Loan interest will accrue and be billed at a variable rate as defined in the contract. Interest will be credited in the Loan Collateral Account such that, on a current basis, the net cost of the loan in policy years 1-10 will be 100 basis points and in policy years 11+ will be 0 basis points (zero net interest, or "wash loan"). Interest credited in the Loan Collateral Account is subject to a guaranteed minimum interest rate of 2%.

The Index Accounts are accounts that earn interest based, in part, on the growth of a corresponding stock market index. When premiums are allocated to Index Accounts the dollars are not invested directly in any index or security.

The LiveNow Access accelerated benefit rider is an acceleration of the death benefit for an individual that is certified as being permanently chronically ill, critically ill or terminally ill.

Valuable accumulation features

Virtus IUL III offers three index accounts that are linked to widely recognized, diverse indices. The Dollar Cost Averaging feature can help ensure a smoother allocation of premium for those who prefer lump sum or annual premium payments. Also, clients who continue their policy beyond 10 years may be eligible to receive an interest rate step-up.

Flexible distribution options

Clients who accumulate cash value in their policy may later wish to take distributions. Virtus IUL III provides both an Index Loan option and a Standard Loan option² with the ability to move between the two as your client chooses. The Standard Loan option provides for a zero net interest loan after the tenth policy year, and the Index Loan provides a bonus to account value after the tenth policy year.³ For added protection, the product offers an Overloan Protection Rider at no additional premium charge.

It is not designed to be a substitute for long-term care insurance, health insurance, or nursing home insurance.

An acceleration creates a lien against the policy death benefit and accrues carrying charges. Please review available marketing materials, as well as policy and rider language for complete details. The potential tax consequences of the Overloan Protection Rider have not specifically been determined by the IRS or the courts. AuguStar does not provide tax advice and clients should consult a tax advisor before adding the Rider.

If tax-free loans are taken and the policy lapses, a taxable event may occur. Withdrawals (partial surrenders) and loans from life insurance policies classified as modified endowment contracts may be subject to tax at the time the withdrawal or loan is taken and, if taken prior to age 59½, an additional 10% federal tax may apply. Withdrawals and loans reduce the death benefit and cash surrender value.



Protection-forward coverage

Virtus Protection IUL retains the hallmarks of AuguStar Life's traditional UL line through affordable internal changes.

With an Extended No Lapse Guarantee rider, a fixed interest account and three index accounts composed of index-linked interest options, Virtus Protection IUL gives you an opportunity to offer flexibility to your clients who are focused on death benefit protection, but also seeking cash value accumulation. That accumulation potential can serve as a vehicle for increasing the death benefit over time, or even defray the increased cost of coverage that comes with advanced age.

Low-cost death benefit protection

Virtus Protection IUL is focused on providing strong death benefits at lower costs than accumulation-focused IUL products, competing with some of the best protection IUL products in the industry.

Flexibility and protection

Virtus Protection IUL offers the LiveNow Access accelerated benefit rider, available with no ongoing fees, that gives access to part of the death benefit in qualifying cases of chronic, critical or terminal illness.

Long-term coverage

Every Virtus Protection IUL policy includes an Extended No Lapse Guarantee rider that ensures the policy won't lapse for 55 years or until age 90 (depending on the client's age at issue), as long as the rider's premium requirements are met even if the cash surrender value is \$0.

Flexible distribution options

For clients who are looking to access their cash value, Virtus Protection IUL offers both an Index Loan option and a Standard Loan option¹ with the ability to move between the two as your client chooses. The Standard Loan option provides for a zero net interest loan after the tenth policy year.² For added protection, Virtus Protection IUL offers an Overloan Protection Rider³ at no additional premium charge.

¹ Once a loan option is elected, it cannot be changed for 12 months.

² Loan interest will accrue and be billed at a variable rate as defined in the contract. Interest will be credited in the Loan Collateral Account such that, on a current basis, the net cost of the loan in policy years 1-10 will be 100 basis points and in policy years 11+ will be 0 basis points (zero net interest, or "wash loan"). Interest credited in the Loan Collateral Account is subject to a guaranteed minimum interest rate of 2%.

³ The potential tax consequences of the Overloan Protection Rider have not specifically been determined by the IRS or the courts. Clients should consult a tax advisor.

If tax-free loans are taken and the policy lapses, a taxable event may occur. Withdrawals (partial surrenders) and loans from life insurance policies classified as modified endowment contracts may be subject to tax at the time the withdrawal or loan is taken and, if taken prior to age 59½, an additional 10% federal tax may apply. Withdrawals and loans reduce the death benefit and cash surrender value.

Indexed whole life insurance

PRESTIGE INDEXED 10 PAY

PRESTIGE INDEXED 20 PAY





The best of both worlds

The first product of its kind in the industry, Prestige indexed whole life policies offer the guaranteed protection clients rely on, combined with index-based allocation options for higher growth potential based, in part, on the growth of a corresponding stock market index. This policy can provide protection when needed and the possibility of accumulating an attractive cash value for future use.

Valuable accumulation features

Prestige indexed whole life policies let clients choose from three index accounts that are linked to widely recognized, diverse indices and a fixed account. Beginning in year 11, policies receive a 20 basis point interest step-up annually.

Flexible distribution options

Clients can access their cash surrender value via loans or withdrawals to meet their unique needs and goals. Prestige indexed whole life policies feature index and standard loan options, and clients can switch between the two as often as every 12 months. An Overloan Protection Rider¹ is also available for additional protection.

Important protection

Prestige indexed policies offer the important protection features of whole life, including a guaranteed death benefit, guaranteed cash values, level premiums and a guaranteed premium payment period. The index accounts also include a 0% floor on returns, meaning market volatility won't affect the policy.²

Flexible protection

Prestige Indexed Whole Life offers the LiveNow Access accelerated benefit rider, with no ongoing fees, that gives access to part of the death benefit in qualifying cases of chronic, critical or terminal illness.

¹ The potential tax consequences of the Overloan Protection Rider have not specifically been determined by the IRS or the courts. Clients should consult a tax advisor.

² The deduction of any applicable policy fees may result in a loss of account value when market performance is poor.

If tax-free loans are taken and the policy lapses, a taxable event may occur. Withdrawals (partial surrenders) and loans from life insurance policies classified as modified endowment

contracts may be subject to tax at the time the withdrawal or loan is taken and, if taken prior to age 59½, an additional 10% federal tax may apply. Withdrawals and loans reduce the death benefit and cash surrender value.

The Index Accounts are accounts that earn interest based, in part, on the growth of a corresponding stock market index, excluding dividends. When premiums are allocated to Index Accounts the dollars are not invested directly in any index or security.

Universal life

V-PRO UL II





V-Pro UL II serves an extensive market

V-Pro UL II can be an excellent choice for personal needs or business planning. The affordable protection of V-Pro UL II is ideal for families and individuals as they go through all life stages. V-Pro UL II also can adapt very well to the needs of business owners needing affordable coverage for Key Person insurance and Buy Sell Agreements.

Extremely competitive in long-term death benefit

If your client wishes to drive long-term death benefit to higher levels, V-Pro UL II truly excels. When structured with a Type B death benefit or as a Type A on a moderately funded level, V-Pro UL II provides competitive long-term death benefits and policy charges.

Persistency step-up on credited interest

There is a 75 basis point step-up on credited interest for all policies that persist beyond the 10th policy anniversary. This step-up is guaranteed as long as the current credited rate is greater than the contract minimum (2%). Thus, a policy currently receiving a 3% interest rate would begin receiving a 3.75% interest rate on the first day following the 10th policy anniversary. The 75 basis point increase makes short pay scenarios very effective with V-Pro UL II.

Term life insurance

FLEX TERM SERIES XI





Competitive rates

AuguStar Life's 10-, 15- and 20-year term insurance premium rates are competitive across class, age and gender. Whether it's our "Basic" or "Plus" term policy, don't write a term insurance application until you see what we have to offer.

Outstanding conversion options

The "Basic" policy offers superb pricing and an option to convert to a specified permanent life insurance product. For just a few dollars more, the "Plus" policy converts to any then-available permanent policy during an expanded period. That's a lot of bang for your clients' bucks.

Premium credits when your clients convert

AuguStar Life offers a non-commissionable conversion credit to term policyholders after the first year. The credit is equal to one annual term insurance premium on the base policy face amount.¹ This generous credit can be applied to the first year premium of the new permanent insurance policy.

Recap Term can bridge the gap

Clients who plan to convert to permanent insurance should consider Recap Term. This unique product offers conversion credits in the amount of all premiums paid¹ if the client converts within the first five years. It's a great way to bridge the gap between term and permanent insurance.

¹ Subject to a maximum annual premium of \$5 per \$1,000.

Variable annuities

STARSTREAM ANNUITY





A balanced approach for investment growth potential and protected income

For those who tolerate more market risk, a variable annuity offers flexible investment options and tax-deferred growth, along with the potential for guaranteed lifetime withdrawals.

- **Four Optional Benefits¹ designed for different client needs**

- **Level** provides consistent withdrawal percentage throughout retirement and features that can help grow your Protected Benefit Base
- **Protector** offers lifetime withdrawals while preserving the Protected Death Benefit to support a legacy for loved ones
- **Boost²** delivers higher withdrawals early in retirement and lower later, ideal for active years or early lifestyle goals
- **Daily** captures market gains with daily Step-ups that can lock in higher withdrawals quarterly when investments perform well

- **A diversified investment platform with some of the most recognizable names in the industry**

- **Tax-deferred growth and other potential tax planning applications**

¹ Only one Optional Benefit may be elected per contract and may not be changed once elected. Optional benefits are available for an additional cost and may not be suitable for all investors. These features may reduce the contract's account value, death benefit, or other guarantees. The selection of benefits should be based on an individual's needs, financial goals, and risk tolerance. The Protected Death Benefit is reduced with withdrawals and will be terminated if the Contract Value reaches \$0; lifetime income may continue thereafter if depletion was due to Protected Lifetime Withdrawals.

² For the Boost benefit, withdrawal percentages may be reduced later if your account value is depleted.

Fixed indexed annuities

ORBITER ANNUITIES





Retirement asset protection and growth

With a 0% floor¹ on investment performance and index-based accumulation opportunities, an Orbiter annuity might be the ideal product for the retirement assets clients can't afford to lose while pursuing growth potential.

Fixed indexed annuities | Orbiter annuities

- Orbiter® Income with Equilibrium Plus® guaranteed lifetime withdrawal benefit guarantees income that increases each year²
- Orbiter Growth offers a Premium Bonus rider³ that credits either 5% or 10% of the client's premium payment, based on the selected term
- Orbiter Growth offers a built-in Guaranteed Accumulation Protection (GAP) benefit, or an optional Enhanced Guaranteed Protection (EGAP) benefit, providing higher guaranteed interest rates over the course of the contract period
- Competitive caps and participation rates offer the potential to credit more interest
- A diversified lineup of index options and crediting strategies offer exposure to different target markets and incorporate unique strategic approaches

¹ While the annuity's value cannot decline due to market performance, optional rider charges may reduce the contract value in years with no credited interest.

² Charge for the rider is 1.15% for single or joint rider option. Joint withdrawal rate based on younger participating spouse. The annual cost can increase on any rider anniversary after the second up to a maximum of 2.5%. you may decline a cost increase, but doing so could reduce the MAW percentage associated with your rider.

³ Available on Orbiter Growth 7 and Orbiter Growth 10. Premium Bonus will vest over time, please see Disclosure Statement or Sales Brochure for schedule.

Multi-year guaranteed annuities

LUNARLOCK ANNUITIES





Guaranteed growth without market risk

Clients who are looking for certainty can turn to our LunarLockSM products, ensuring growth and protection for their retirement assets.

Multi-year guaranteed annuities | LunarLock annuities

- A competitive interest rate available for 3-, 5- or 7-year terms
- No exposure to market risks or volatility
- Issue ages vary by contract length; 3-year: 18-92, 5-year: 18-90, 7-year: 18-88

Tax deferred growth keeps more money working compared to taxable financial products



A universe of possibilities®

IUL | IWL | UL | TERM | VA | FIA | MYGA

Variable annuities are sold by prospectus, which contain more complete information regarding fees, surrender charges and other costs that may apply.

Variable annuities are long-term investments designed for retirement, subject to market risk, and may lose value. Clients should read the product and fund prospectuses carefully before they invest or send money. Visit augustarfinancial.com to obtain current prospectuses. Investors should consider the investment objectives, strategies, risk factors and charges and expenses of the underlying variable portfolios carefully before investing. The fund prospectus contains this and other information about the underlying variable portfolios.

Early withdrawals may be subject to withdrawal charges. Withdrawals may be subject to ordinary income tax and, if taken prior to age 59½, an additional 10% federal tax may apply. Withdrawals may reduce the death benefit, full Withdrawal Amount and Optional Benefit amounts.

Fixed indexed annuities ("FIA") and multi-year guaranteed annuities ("MYGA") are long-term investment vehicles designed to accumulate money on a tax-deferred basis for retirement purposes. Upon retirement, FIAs and MYGAs 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. A 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. If you take a withdrawal or surrender during the surrender charge period, it may be subject to a surrender charge and a market value adjustment. Withdrawals are also subject to ordinary income tax and, if taken prior to age 59½, an additional 10% federal tax may apply.

Products issued by AuguStar Life Insurance Company, member of the Constellation Insurance Inc. family of companies. Variable annuity is distributed by AuguStar Distributors, Inc., Member FINRA. Guarantees are based on the claims-paying ability of the issuer. Guarantees do not apply to the investment performance of any chosen index. Guarantees do not apply to the investment performance or account value of the underlying variable portfolios. As with any investment, investing in variable portfolios involves risk, including possible loss of principal. Product availability, including features and benefits, varies by state. Issuers not licensed to conduct business in New York.

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

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

LunarLock Contract Form Series: ICC23-MGA-1, ICC23-MGA-1U

LunarLock Endorsement: ICC23-MVAG-1, ICC23-NHWG-1

StarStream Contract Form Series: ICC25-VA-1, ICC25-VA-1U. StarStream Endorsement: ICC25-GLWL-1

AuguStar Life Insurance Company

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A universe of possibilities®