

AuguStarSM Retirement

Building up your nest egg with a LunarGuardSM annuity is a great idea!

That's because it will guarantee a set amount of growth each year, and our current growth rates are presented at right. Your growth rate will be based on your purchase payment amount.

Talk to your financial professional about how a LunarGuardSM annuity can help launch your retirement.

Guarantees are based upon the claims-paying ability of AuguStarSM Life Insurance Company, a member of the Constellation Insurance, Inc. family of companies.

Product, product features and rider availability vary by state. Not available for sale in CA, NY. Certain features may vary by broker-dealer.

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, a 10% federal tax penalty 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.

Annuity issuer:
AuguStarSM Life Insurance Company
One Financial Way | Cincinnati, Ohio 45242
513.794.6100 | augustarfinancial.com

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LUNARGUARDSM 3

MULTI-YEAR GUARANTEED ANNUITY

Current growth rates

If your purchase payment amount is \$100,000 or more	
Annual growth rate	Growth rate is guaranteed for...
5.10%	3 years
If your purchase payment amount is less than \$100,000	
Annual growth rate	Growth rate is guaranteed for...
4.90%	3 years

Effective: January 16, 2024

How long are these rates valid?

Rates are subject to change at any time. To receive the rates shown, the application, money and all required paperwork must be received and processed by AuguStarSM Retirement prior to any rate changes. For 1035 exchanges and direct transfers, rates will be locked in for 60 calendar days following the date the application is received. If the contract is issued more than 60 calendar days after the date the application is received, the annual growth rate will be the applicable rate available as of the contract's issue date.

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LUNARGUARDSM 5

MULTI-YEAR GUARANTEED ANNUITY

Current growth rates

If your purchase payment amount is \$100,000 or more	
Annual growth rate	Growth rate is guaranteed for...
5.15%	5 years
If your purchase payment amount is less than \$100,000	
Annual growth rate	Growth rate is guaranteed for...
4.95%	5 years

Effective: January 16, 2024

How long are these rates valid?

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LUNARGUARDSM 7

MULTI-YEAR GUARANTEED ANNUITY

Current growth rates

If your purchase payment amount is \$100,000 or more	
Annual growth rate	Growth rate is guaranteed for...
5.10%	7 years
If your purchase payment amount is less than \$100,000	
Annual growth rate	Growth rate is guaranteed for...
4.90%	7 years

Effective: January 16, 2024

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Current rates and caps

Effective: January 16, 2024

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There are six crediting strategies available with the OrionShield 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.

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

Index-Based Crediting Strategy	Crediting Period	Index	Return Cap	Participation Rate
Annual Point-to-Point (Higher Cap)	Annual	S&P 500®	14.50%	50%
Annual Point-to-Point	Annual	S&P 500®	10.75%	100%
Monthly Average	Annual	Russell 2000®	10.00%	100%
1-Year Point-to-Point (Uncapped)	Annual	Barclays Global Trailblazer	N/A	115%
3-Year Point-to-Point (Uncapped)	Triennial	Barclays Global Trailblazer	N/A	150%
Fixed Rate Crediting Strategy	Crediting Period		Rate	Guaranteed Minimum Interest Rate
1-Year Fixed Account	Annual		4.75%	3.00%

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

Index-Based Crediting Strategy	Crediting Period	Index	Return Cap	Participation Rate
Annual Point-to-Point (Higher Cap)	Annual	S&P 500®	12.25%	50%
Annual Point-to-Point	Annual	S&P 500®	9.75%	100%
Monthly Average	Annual	Russell 2000®	8.75%	100%
1-Year Point-to-Point (Uncapped)	Annual	Barclays Global Trailblazer	N/A	100%
3-Year Point-to-Point (Uncapped)	Triennial	Barclays Global Trailblazer	N/A	130%
Fixed Rate Crediting Strategy	Crediting Period		Rate	Guaranteed Minimum Interest Rate
1-Year Fixed Account	Annual		4.00%	3.00%

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.

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Fixed indexed annuity issuer:

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ORIONSHIELDSM 10^{*}

FIXED INDEXED ANNUITY

Current rates and caps

Effective: January 16, 2024

All products are Single Premium Deferred Annuities

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

Index-Based Crediting Strategy	Crediting Period	Index	Return Cap	Participation Rate
Annual Point-to-Point (Higher Cap)	Annual	S&P 500®	15.50%	50%
Annual Point-to-Point	Annual	S&P 500®	11.00%	100%
Monthly Average	Annual	Russell 2000®	10.50%	100%
1-Year Point-to-Point (Uncapped)	Annual	Barclays Global Trailblazer	N/A	120%
3-Year Point-to-Point (Uncapped)	Triennial	Barclays Global Trailblazer	N/A	180%
Fixed Rate Crediting Strategy	Crediting Period		Rate	Guaranteed Minimum Interest Rate
1-Year Fixed Account	Annual		4.85%	3.00%

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

Index-Based Crediting Strategy	Crediting Period	Index	Return Cap	Participation Rate
Annual Point-to-Point (Higher Cap)	Annual	S&P 500®	13.25%	50%
Annual Point-to-Point	Annual	S&P 500®	10.00%	100%
Monthly Average	Annual	Russell 2000®	9.00%	100%
1-Year Point-to-Point (Uncapped)	Annual	Barclays Global Trailblazer	N/A	105%
3-Year Point-to-Point (Uncapped)	Triennial	Barclays Global Trailblazer	N/A	160%
Fixed Rate Crediting Strategy	Crediting Period		Rate	Guaranteed Minimum Interest Rate
1-Year Fixed Account	Annual		4.10%	3.00%

*Not available in CA.

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ORIONSHIELDSM 7

FIXED INDEXED ANNUITY WITH PREMIUM BONUS RIDER

Current rates and caps

Effective: January 16, 2024

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There are six crediting strategies available with the OrionShield 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.

Rates and caps are subject to change at any time. To receive the rates and/or caps shown below, application, money and all required paperwork must be received and processed prior to any rate and/or cap changes. For inbound 1035 exchanges and direct transfers, rates are locked for 60 days from the date the application is received.

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

Index-Based Crediting Strategy	Crediting Period	Index	Return Cap	Participation Rate
Annual Point-to-Point (Higher Cap)	Annual	S&P 500®	14.00%	50%
Annual Point-to-Point	Annual	S&P 500®	7.75%	100%
Monthly Average	Annual	Russell 2000®	7.25%	100%
1-Year Point-to-Point (Uncapped)	Annual	Barclays Global Trailblazer	N/A	115%
3-Year Point-to-Point (Uncapped)	Triennial	Barclays Global Trailblazer	N/A	150%
Fixed Rate Crediting Strategy	Crediting Period		Rate	Guaranteed Minimum Interest Rate
1-Year Fixed Account	Annual		4.50%	3.00%

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

Index-Based Crediting Strategy	Crediting Period	Index	Return Cap	Participation Rate
Annual Point-to-Point (Higher Cap)	Annual	S&P 500®	11.75%	50%
Annual Point-to-Point	Annual	S&P 500®	6.75%	100%
Monthly Average	Annual	Russell 2000®	6.00%	100%
1-Year Point-to-Point (Uncapped)	Annual	Barclays Global Trailblazer	N/A	100%
3-Year Point-to-Point (Uncapped)	Triennial	Barclays Global Trailblazer	N/A	130%
Fixed Rate Crediting Strategy	Crediting Period		Rate	Guaranteed Minimum Interest Rate
1-Year Fixed Account	Annual		3.75%	3.00%

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ORIONSHIELDSM 10*

FIXED INDEXED ANNUITY WITH PREMIUM BONUS RIDER

Current rates and caps

Effective: January 16, 2024

All products are Single Premium Deferred Annuities

There are six crediting strategies available with the OrionShield 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.

Rates and caps are subject to change at any time. To receive the rates and/or caps shown below, application, money and all required paperwork must be received and processed prior to any rate and/or cap changes. For inbound 1035 exchanges and direct transfers, rates are locked for 60 days from the date the application is received.

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

Index-Based Crediting Strategy	Crediting Period	Index	Return Cap	Participation Rate
Annual Point-to-Point (Higher Cap)	Annual	S&P 500®	12.50%	50%
Annual Point-to-Point	Annual	S&P 500®	6.75%	100%
Monthly Average	Annual	Russell 2000®	6.00%	100%
1-Year Point-to-Point (Uncapped)	Annual	Barclays Global Trailblazer	N/A	120%
3-Year Point-to-Point (Uncapped)	Triennial	Barclays Global Trailblazer	N/A	160%
Fixed Rate Crediting Strategy	Crediting Period		Rate	Guaranteed Minimum Interest Rate
1-Year Fixed Account	Annual		3.00%	3.00%

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

Index-Based Crediting Strategy	Crediting Period	Index	Return Cap	Participation Rate
Annual Point-to-Point (Higher Cap)	Annual	S&P 500®	10.25%	50%
Annual Point-to-Point	Annual	S&P 500®	5.75%	100%
Monthly Average	Annual	Russell 2000®	4.75%	100%
1-Year Point-to-Point (Uncapped)	Annual	Barclays Global Trailblazer	N/A	105%
3-Year Point-to-Point (Uncapped)	Triennial	Barclays Global Trailblazer	N/A	140%
Fixed Rate Crediting Strategy	Crediting Period		Rate	Guaranteed Minimum Interest Rate
1-Year Fixed Account	Annual		3.00%	3.00%

*Not available in CA.

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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 AuguStarSM 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, product features and rider availability vary by state. Not available for sale in the state of NY. Certain features may vary by broker-dealer.

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, a 10% federal tax penalty 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.

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Fixed indexed annuity issuer:

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