



A universe of possibilitiesSM

A lightspeed look at AuguStar Life: See how we can help you reach new heights

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
take your business to new heights.

Competitive products ...



Indexed
universal life



Indexed
whole life



Term



Competitive
riders

... and stellar support



Advanced
planning



Underwriting

Competitive products



Indexed universal life

- Virtus IUL II: A balance of accumulation, distribution and protection
- Virtus Protection IUL: Long-term death benefit protection with a focus on keeping costs low



Indexed whole life

- The guaranteed cash value, death benefit and premiums of whole life, combined with index-based growth potential
- The first 10- and 20-pay indexed whole life products in the industry



Term life products

- Low-cost death benefit protection with multiple conversion options
- Term Plus products let clients convert to any permanent product available at the time of conversion
- Recap Term product lets clients recapture all premium payments made if converting in years 2-5



Competitive riders

- Accelerated Benefit Rider for chronic and terminal illnesses*: No additional charge, not subject to underwriting
- Guaranteed Purchase Option rider for indexed products: Up to 6 add-on opportunities, each with a \$100,000 maximum face
- Additional riders including Children's Term, Overloan Protection and more

Stellar support:

Advanced Planning Team



Advanced case designs



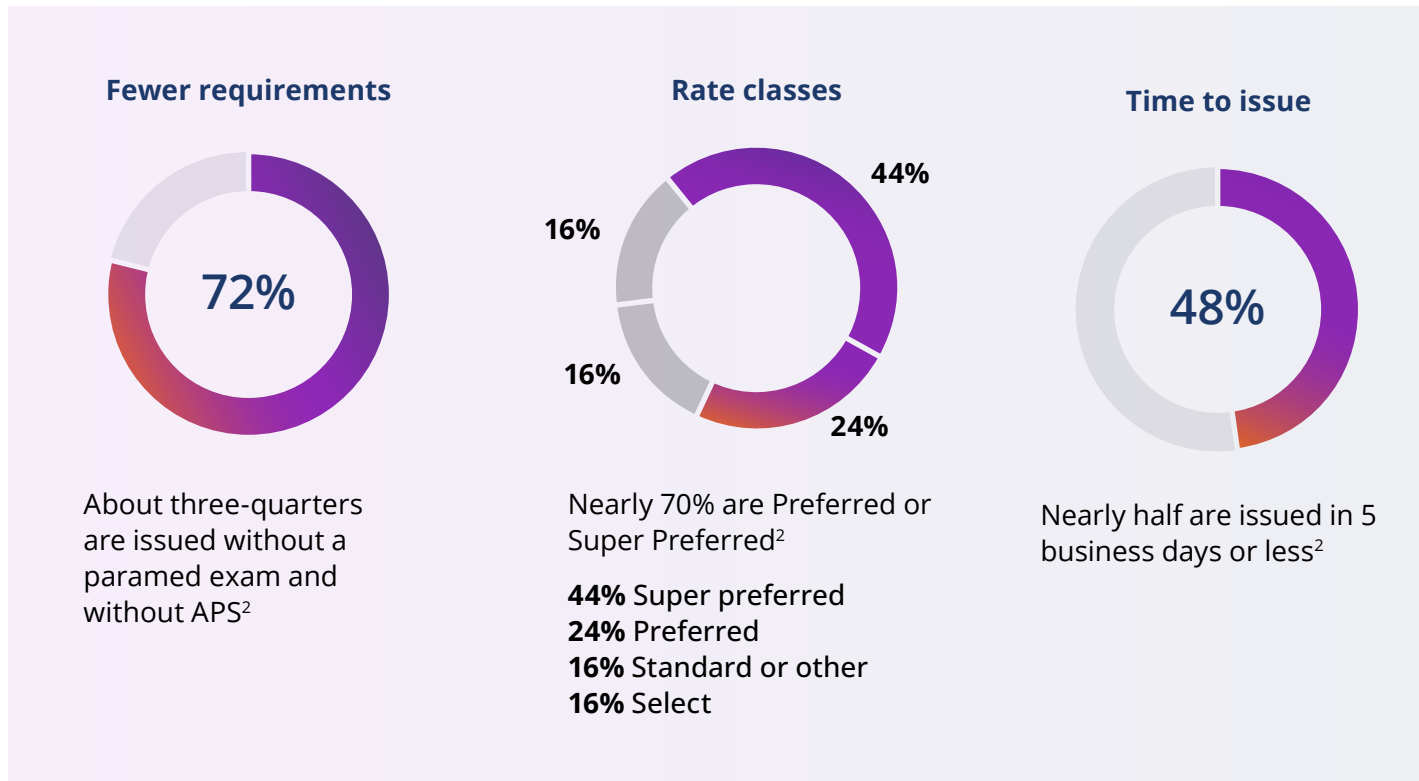
Estate planning



Business owners and other high net-worth clients

Stellar support: ClearPath Underwriting

Our ClearPath Underwriting program simplifies and accelerates the underwriting process while still delivering the results you want—with fewer paramedic exams and the same rate class distribution as our fully underwritten policies.¹



¹ ClearPath Underwriting is available for permanent products, ages 18-50 up to \$2 million and ages 51-60 up to \$1 million; term (YRT not available), ages 18-50 up to \$1 million. Maximum face amount is \$2,000,000 (subject to maximum of inforce and applied for insurance). Guaranteed Purchase Option rider not available when using ClearPath Underwriting. Client personal interview not required. For full details, contact Underwriting.

² Data measures all cases from the beginning of the program and is current as of Sept. 2024 for ages 18-45

Your mission control team is standing by.
Contact us today.
augustarfinancial.com/join

* Accelerated Benefit Rider available for chronic and terminal illnesses available on indexed universal life and indexed whole life policies. For term life policies, the Accelerated Benefit Rider is only available for terminal illnesses.

The optional Accelerated Benefit Rider provides for a partial acceleration of the policy death benefit in the event that the base policy insured is certified by a licensed physician as being chronically ill or terminally ill. By taking an accelerated death benefit payment, a lien is created against the policy death benefit. The lien accrues carrying charges at an adjustable rate we declare. The lien, including the lien carrying charges, will be deducted from the total death benefit otherwise payable to the policy beneficiary(ies) and will reduce the cash value available for policy loans, surrenders, or the exercise of any non-forfeiture option. The required premium for the policy must still be paid even if an accelerated death benefit is taken. If an accelerated benefit is taken and the policy lapses or otherwise terminates, a taxable event may occur.

Any accelerated benefit taken under this rider may be taxable. Clients should consult their tax advisor on all tax matters. Adding the rider to a life insurance policy or the taking of rider benefits may affect eligibility for certain public assistance programs and government benefits. The Accelerated Benefit Rider is not designed to be a substitute for long-term care insurance, health insurance, or nursing home insurance. Rider benefits and features may vary by state.

Products issued by AuguStar Life Insurance Company and AuguStar Life Assurance Corporation, members of the Constellation Insurance Inc. family of companies. Guarantees are based upon the claims-paying ability of the issuers. Product, product features and rider availability vary by state. Issuers not licensed to conduct business in NY.

AuguStar Life Insurance Company | AuguStar Life Assurance Corporation

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