

ORIONSHIELD<sup>SM</sup> FIXED INDEXED ANNUITY WITH PREMIUM BONUS (available ages 18-85)

# Current rates and caps

All products are Single Premium Deferred Annuities

There are eight crediting strategies available with an 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.

10-year OrionShield	Ages 18-80			Ages 81-85	
	Optional Premium Bonus	Group A Allocation Requirement Percentage*	GMIR	Optional Premium Bonus	Group A Allocation Requirement Percentage*
Level 1	10%	0%	3% during surrender charge period, 1% after	NA	0%
Level 2	14%	25%	1%	7%	25%
Level 3	16%	50%	1%	8%	50%
Level 4	18%	75%	1%	9%	75%
Level 5	21%**	100%	1%	10%	100%
<b>7-year OrionShield</b>					
Level 1	5%	0%			

\* Indicates the minimum allocation requirement to Group A for the selected Premium Bonus Option

\*\* This effective percentage includes a base premium bonus of 20%, plus an additional 1% premium bonus special

If your purchase payment amount is <b>\$150,000</b> or more		
Annual Point-To-Point Crediting Strategies	7 Year	10 Year
<b>Group A</b> (counts towards premium bonus allocation requirement)	<b>Participation Rate</b>	<b>Participation Rate</b>
S&P 500 <sup>®</sup> Dynamic Intraday TCA Index (participation rate)	56.00%	33.00%
Nasdaq Night Owl Index (participation rate)	58.00%	34.00%
S&P MARC 5 Index (participation rate)	152.00%	88.00%
Dynamic Balanced Asset 10 Index (participation rate)	84.00%	49.00%
Strategic Dynamic Balanced Asset 8 Index (participation rate)	103.00%	60.00%
Multi-Asset Dynamic Managed 5 Index (participation rate)	163.00%	95.00%
<b>Group B</b> (does not count towards premium bonus allocation requirement)	<b>Cap</b>	<b>Cap</b>
S&P 500 Index (cap)	6.25%	5.75%
<b>Fixed Year Crediting Strategy</b>	<b>Rate</b>	<b>Rate</b>
1-Year Fixed Account (applies to Level 2-4 only; Level 1 GMIR is 3% during surrender charge period)	2.95%	2.60%
Guaranteed Minimum Interest Rate	1.00%	1.00%

If your purchase payment amount is less than <b>\$150,000</b>		
Annual Point-To-Point Crediting Strategies	7 Year	10 Year
<b>Group A</b> (counts towards premium bonus allocation requirement)	<b>Participation Rate</b>	<b>Participation Rate</b>
S&P 500 <sup>®</sup> Dynamic Intraday TCA Index (participation rate)	50.00%	27.00%
Nasdaq Night Owl Index (participation rate)	52.00%	28.00%
S&P MARC 5 Index (participation rate)	136.00%	71.00%
Dynamic Balanced Asset 10 Index (participation rate)	75.00%	40.00%
Strategic Dynamic Balanced Asset 8 Index (participation rate)	92.00%	49.00%
Multi-Asset Dynamic Managed 5 Index (participation rate)	146.00%	78.00%
<b>Group B</b> (does not count towards premium bonus allocation requirement)	<b>Cap</b>	<b>Cap</b>
S&P 500 Index (cap)	5.25%	4.75%
<b>Fixed Year Crediting Strategy</b>	<b>Rate</b>	<b>Rate</b>
1-Year Fixed Account (applies to Level 2-4 only; Level 1 GMIR is 3% during surrender charge period)	2.45%	2.20%
Guaranteed Minimum Interest Rate	1.00%	1.00%

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 below, 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.

THIS MATERIAL IS FOR USE WITH THE GENERAL PUBLIC AND IS NOT INTENDED TO PROVIDE INVESTMENT ADVICE FOR ANY INDIVIDUAL.

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.

Your annuity may be subject to a premium bonus death forfeiture based on your age. You will not receive any unvested premium bonus if you die within 12 full months after the annuity is issued for issue ages 76-80 and if you die within 18 full months after the annuity is issued for issue ages 81-85. Please consult your financial professional for specific details regarding your situation.

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

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

Product is not available in CA.

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