LUNARGUARD℠ 3
MULTI-YEAR GUARANTEED ANNUITY

Current growth rates

Effective: April 15, 2025

Building up your nest egg with a LunarGuard℠ 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 below.
Your growth rate will be based on your starting account value and which product you choose.

If your starting account value is $100,000 or more

Product	Annual growth rate	Growth rate is guaranteed for. . .
LunarGuard 3	4.70%	3 years

If your starting account value is less than $100,000

Product	Annual growth rate	Growth rate is guaranteed for. . .
LunarGuard 3	4.50%	3 years

How long are these rates valid?

Rates 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 shown, the application and all required paperwork must be received within the specified number of calendar days and prior to any subsequent rate change.

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

Guarantees are based upon the claims-paying ability of AuguStar℠ 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 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.

NOT A DEPOSIT	NOT FDIC INSURED	NOT GUARANTEED BY ANY BANK	NOT INSURED BY ANY GOVERNMENT AGENCY	MAY LOSE VALUE

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

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AuguStar Retirement

LUNARGUARD℠ 5

MULTI-YEAR GUARANTEED ANNUITY

Effective: April 15, 2025

Current growth rates

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

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If your starting account value is $100,000 or more

Product	Annual growth rate	Growth rate is guaranteed for. . .
LunarGuard 5	4.70%	5 years

If your starting account value is less than $100,000

Product	Annual growth rate	Growth rate is guaranteed for. . .
LunarGuard 5	4.50%	5 years

How long are these rates valid?

Rates 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 shown, the application and all required paperwork must be received within the specified number of calendar days and prior to any subsequent rate change.

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Guarantees are based upon the claims-paying ability of AuguStar℠ 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 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.

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NOT A DEPOSIT	NOT FDIC INSURED	NOT GUARANTEED BY ANY BANK	NOT INSURED BY ANY GOVERNMENT AGENCY	MAY LOSE VALUE

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

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AuguStar Retirement

LUNARGUARD℠ 7
MULTI-YEAR GUARANTEED ANNUITY

Effective: April 15, 2025

Current growth rates

Building up your nest egg with a LunarGuard℠ 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 below. Your growth rate will be based on your starting account value and which product you choose.

If your starting account value is $100,000 or more

Product	Annual growth rate	Growth rate is guaranteed for. . .
LunarGuard 7	4.70%	7 years

If your starting account value is less than $100,000

Product	Annual growth rate	Growth rate is guaranteed for. . .
LunarGuard 7	4.50%	7 years

How long are these rates valid?

Rates 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 shown, the application and all required paperwork must be received within the specified number of calendar days and prior to any subsequent rate change.

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Guarantees are based upon the claims-paying ability of AuguStar℠ 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 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.

NOT A DEPOSIT	NOT FDIC INSURED	NOT GUARANTEED BY ANY BANK	NOT INSURED BY ANY GOVERNMENT AGENCY	MAY LOSE VALUE

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

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