

VARIABLE ANNUITY

StarStream[®]

A guide to retirement challenges and the
benefits of a variable annuity

FOR USE WITH THE GENERAL PUBLIC

NOT A DEPOSIT

NOT FDIC INSURED

NOT GUARANTEED BY ANY BANK

NOT INSURED BY ANY GOVERNMENT AGENCY

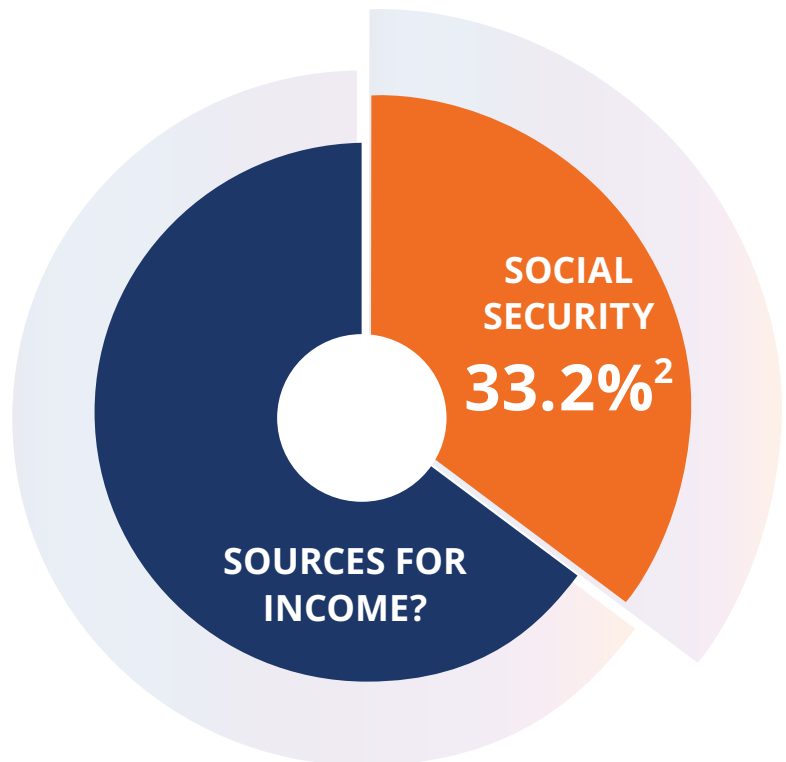
MAY LOSE VALUE

Retirement is an exciting time, full of possibilities and opportunities to enjoy life after your working years.

However, it also brings challenges — especially when it comes to ensuring your financial future is secure. Some of the most common challenges facing retirees ...

Social Security

may not provide enough income¹

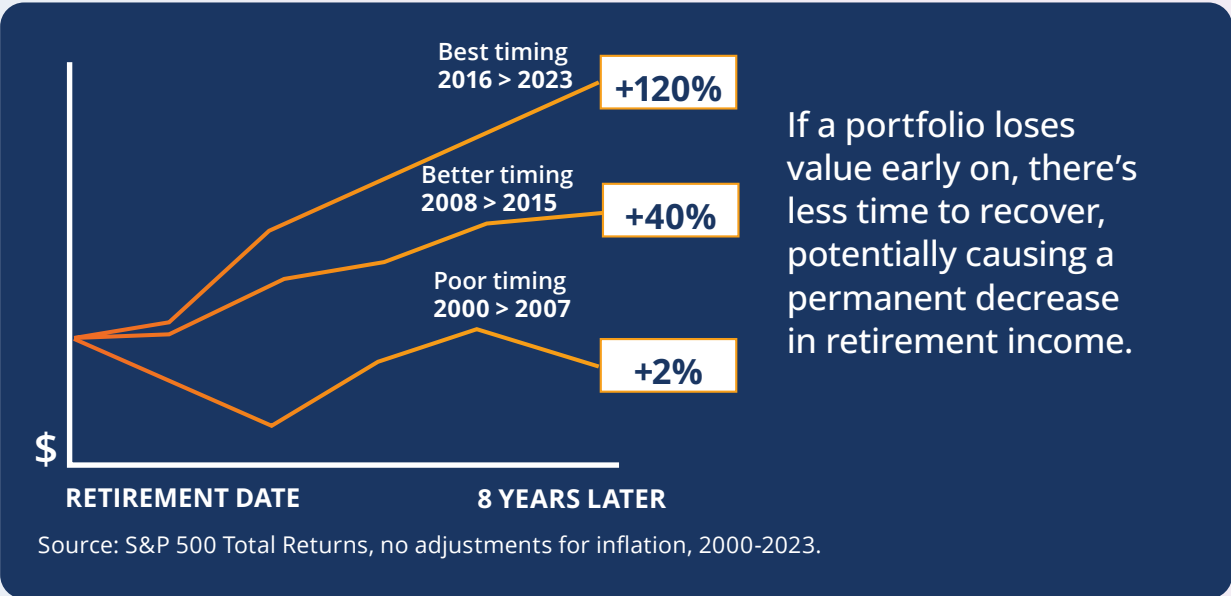


Inflation and cost of living, including health care expenses, are rising

Fidelity estimates that the average 65-year-old couple will spend **\$345,000³ out-of-pocket in retirement on healthcare costs.** (That number doesn't include long-term care costs.)

Have you included healthcare costs in your retirement budget?

Markets are volatile and retiring at the wrong time is a risk to your income sustainability. Optional benefits (available for an additional charge) can help mitigate income risk even if your investment incurs negative market performance.



Past performance is not indicative of future results. This is a hypothetical example for illustrative purposes only.

You're living longer, so your finances need to last longer too.¹



An average 65-year-old man today will live another 19.2 years, to **84 years old**.
At 75, the average man will live to **87**.¹

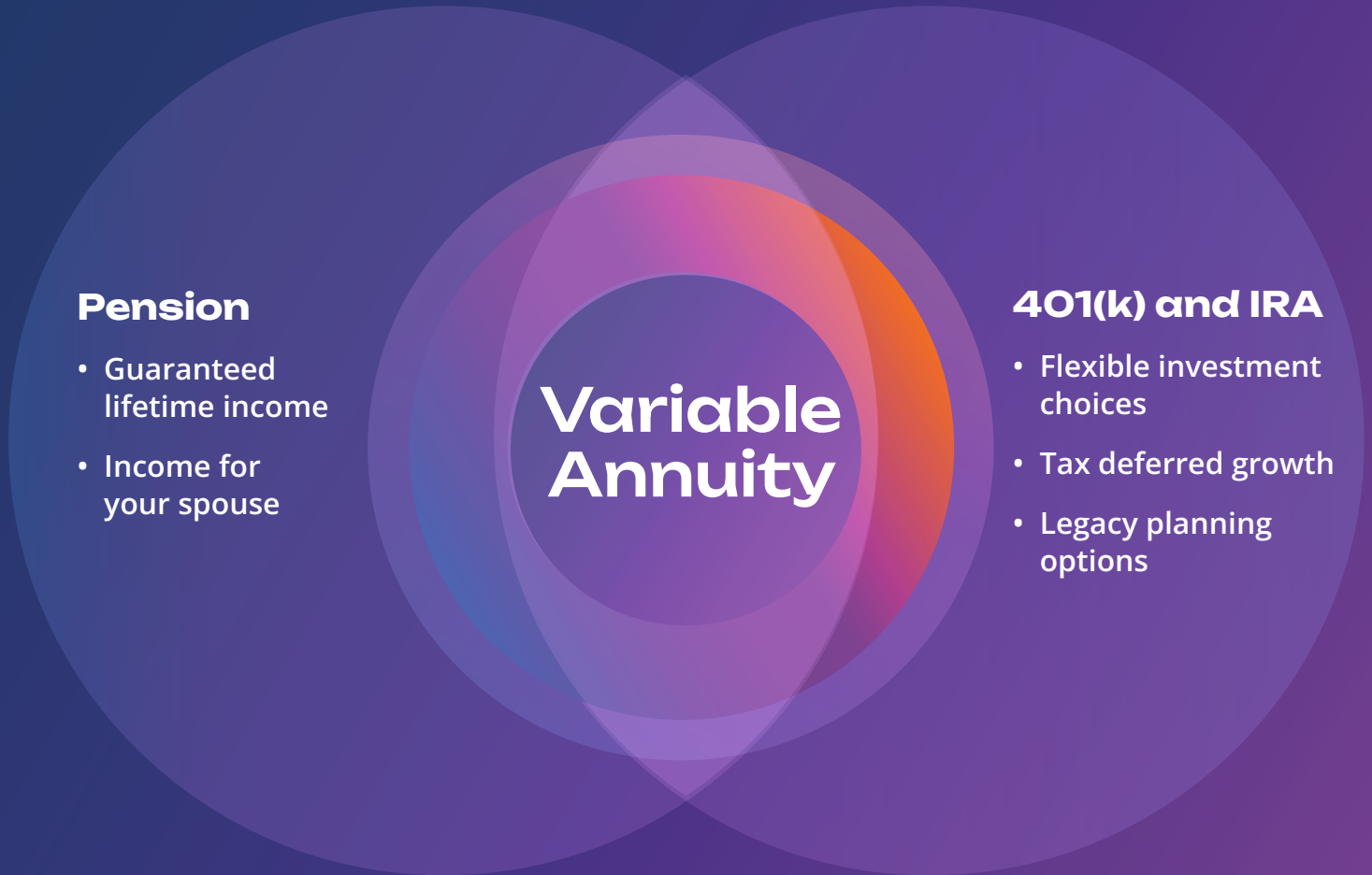


At 65 years old, the average woman will reach **86 years old**.
At 75, the average woman will live to **88**.¹

What is a variable annuity*?

A balanced approach to retirement

Income in retirement used to be provided by employee pensions, which have been mostly replaced by 401(k) and IRA plans. While both have their pros and cons, a variable annuity can provide many of the same benefits of both types of plans. Variable annuities offer the potential for guaranteed lifetime income, similar to pensions, along with flexible investment options and tax-deferred growth, like 401(k) and IRA plans.



* Variable annuities involve fees, investment risk, including possible loss of principal, and may not be suitable for all investors.

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 the underlying variable portfolios.

AuguStar® Variable Annuities

A variable annuity offers a wide range of options, benefits and features that you can customize to meet your specific needs and goals in retirement.

Four Optional Lifetime Withdrawal Benefits⁴

provide the potential for lifetime income, with the option to continue that income for your spouse. These benefits are available for an additional fee, and each is designed with specific retirement objectives in mind, such as providing greater income early in retirement or enhancing legacy planning.

Over 35 investment options from 13 leading managers in the industry, designed to help grow your retirement savings.

Tax deferred growth potential, tax free transfers and certain tax benefits in specific situations can support both retirement income and legacy strategies.

Tax treatment will depend on your individual circumstances please seek professional tax advice

A company you can trust

At times it might feel like planning your financial future could be light-years away.

That's why we offer:

- Innovative products designed with protection and growth in mind
- Down-to-earth support, because in the complex world of finance, you deserve a patient partner
- Financial strength that supports our ability to be there when you need us

A.M. BEST	FITCH	MOODY'S
Financial strength: A	Financial strength: A	Financial strength: Baa1
Outlook: Stable	Outlook: Stable	Outlook: Stable

A.M. Best Company: "A," its third-highest ranking out of 16 categories. Fitch: "A," its sixth-highest ranking on a 21-part scale. Moody's: "Baa1," its eighth-highest ranking on a 21-part scale. All ratings information is according to reports published on: ambest.com/ratings, fitchratings.com and moodys.com/insurance. Ratings are for AuguStar Life Insurance Company, AuguStar Life Assurance Corporation and National Security Life and Annuity Company and are accurate as of 11-13-2025.



A universe of possibilities®

¹ www.ssa.gov, Life Expectancy Calculator, as of December 2023

² SSA.gov; Income of the Aged Chartbook, 2014

³ Source: Fidelity Retiree Health Care Cost Estimate, 2025.

⁴ 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 your individual needs, financial goals, and risk tolerance.

Variable annuities are sold by prospectuses, 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. Please read the product and fund prospectuses carefully before you invest or send money. Contact your registered representative or 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.

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.

Variable annuity issuer:

AuguStar Life Insurance Company

One Financial Way | Cincinnati, Ohio 45242

513.794.6100 | augustarfinancial.com

10305RMP 04-26 © 2026 AuguStar Life Insurance Company

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

Investments in variable annuities are subject to market risks, including the potential loss of principal. Unit values will fluctuate with the performance of underlying investments, and returns may vary by asset class, investment style, or prevailing economic conditions. Certain asset classes may exhibit greater volatility, and bond portfolios are exposed to interest rate, credit, inflation, and market risks. Tax considerations, including differences in treatment of capital gains and dividends, as well as applicable fees, may affect investment outcomes.

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 value and optional benefit amounts.

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 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. Please contact your financial professional for current availability and information. Issuer is not licensed to conduct business in New York.

StarStream variable annuity ICC25-VA-1 and ICC25-VA-IU is distributed by AuguStar Distributors, Inc., Member FINRA.

AuguStar[®]
Retirement
A universe of possibilities[®]