



VARIABLE ANNUITY

# StarStream Optional Benefit Guide

Lifetime income with benefits designed for your unique financial needs

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NOT A DEPOSIT	NOT FDIC INSURED	NOT GUARANTEED BY ANY BANK	NOT INSURED BY ANY GOVERNMENT AGENCY	MAY LOSE VALUE
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# Income in retirement

When you walk out the door from your job for the last time, you leave behind your paycheck too. But your retirement future is full of endless possibilities to enjoy this rewarding chapter of life. Whether that day is tomorrow, or years from now, you need a source of income that can overcome the challenges you may face along the way.



**You need income that can last your entire lifetime**, no matter how long you or your spouse live in retirement.



**You need income that can grow** and keep pace with headwinds like inflation and rising costs of healthcare.



**You need guaranteed income** even if markets decline.

**... you need a stream of income.**



## Benefits at a glance

While some variable annuities offer a one-size-fits-all optional benefit, the StarStream® variable annuity offers four distinct benefits<sup>1</sup> that are designed to cater to your specific needs and goals.

### LEVEL

A consistent withdrawal percentage throughout retirement, and withdrawals that can grow through several features and opportunities.

### PROTECTOR

Designed with legacy in mind, a protected death benefit ensures an inheritance for your loved ones while providing level, lifetime withdrawals for you.

### BOOST

Provides boosted withdrawal percentages early in retirement so you can enjoy the active time in your retirement years.

### DAILY

Captures additional investment growth opportunities through daily Step-ups, that can lock in higher withdrawals quarterly when investments perform well.

## Benefit comparison

We know that everyone has a unique financial situation, with different needs and goals for their own retirement. That's why we offer four distinct Optional Benefits, that each have strengths and features for different objectives.

Consider each of the outlined sections below:

	<b>LEVEL</b> Provides the highest level rate of withdrawal and Deferral Credits.	<b>PROTECTOR</b> Offers a <b>Protected Death Benefit</b> that does not reduce for Protected Lifetime Withdrawals.	<b>BOOST</b> Has the highest rate of <b>initial withdrawals</b> before reducing later in retirement.	<b>DAILY</b> Leverages <b>Daily Step-ups</b> to lock in additional gains when investments perform well.
Issue ages <sup>2</sup>	45-85	45-75	45-85	45-85
Fee <sup>3</sup>	1.50%	1.50% + 0.50%	1.50%	1.50%
Roll-up	6%	6%	6%	6%
Step-up	Annual	Annual	Annual	Daily (quarterly look back)
<b>Deferral Credits (single option)</b>				
5-years+	0.40%	0.40%	0.40% (High)** 0.20% (Low)	0.40%
<b>Withdrawal rate (Age 65, single life option)</b>				
Withdrawals now	6.25%	5.70%	8.70% (High) 3.50% (Low)	5.85%
Death benefit	Standard*	Protected Death Benefit (non-reducing)	Standard*	Standard*

\* Standard Death Benefit is equal to return of purchase payments.

\*\* The high and low labels refer to the amount received prior to the Protected Lifetime Income Period beginning (high) and after it begins (low).

## Common features

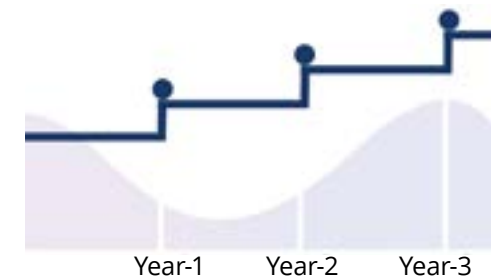
While each option has unique features that set it apart, they also share many of the same characteristics.

### Fee

All benefits have a fee of 1.50% of the Protected Benefit Base, so that you can choose the right option based on your specific needs.<sup>3</sup>

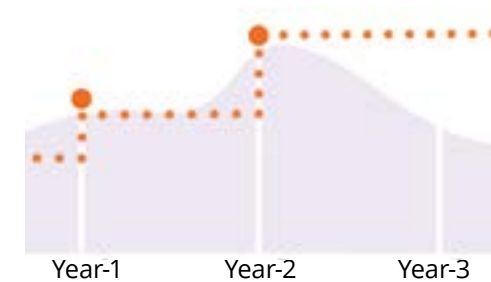
### Roll-ups

In years you don't take withdrawals, your Roll-up base grows by 6% (simple interest) annually for the first 10 Benefit Years.<sup>4</sup>



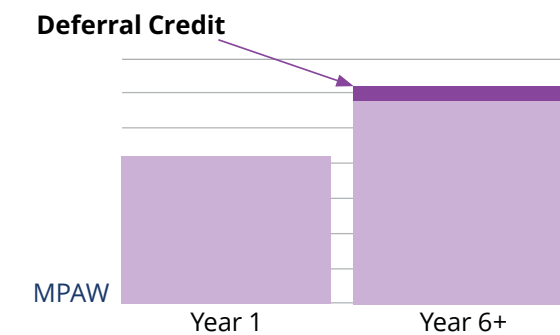
### Step-ups

When your investments perform well, you can lock in investment gains with Step-ups that can increase your Protected Lifetime Withdrawal amounts.<sup>4</sup>



### Deferral Credit

If you wait to take income until after the 5th year the percentage of income that is guaranteed for you to withdrawal will increase.<sup>5</sup>



# Level

StarStream with Level provides a consistent rate of income throughout retirement, combined with features that can help grow your Protected Benefit Base.



## Grow your Protected Benefit Base each year by the greater of these features:



**Roll-ups:**<sup>4</sup> 6% (simple interest) Roll-ups for the first 10 years when withdrawals are not taken can increase the Protected Benefit Base.



**Step-ups:**<sup>4</sup> Grow your Protected Benefit Base with Annual Step-ups to lock in investment gains when markets perform well.

## Maximum Protected Annual Withdrawal (MPAW) Rates

The percentage used to calculate the MPAW Amount. The table shows the MPAW Rate you would receive at your (the younger covered life's) age of first lifetime withdrawal.

Age range	Single %	Joint %
45-59	3.65%	3.15%
60-64	4.85%	4.35%
65-69	6.25%	5.75%
70-74	6.45%	5.95%
75-79	6.65%	6.15%
80+	6.70%	6.20%

## The Deferral Credit advantage

If you defer withdrawals for more than 5 years, Deferral Credits increase your Maximum Protected Annual Withdrawal (MPAW) rates.

Deferral years	Deferral Credit (single/joint)
5-years+	0.40%/0.20%

## Putting it all together

This is how Roll-ups and Deferral Credits can grow your withdrawals over time.<sup>6</sup>

If you defer withdrawals, the Roll-up may increase your Protected Benefit Base in addition to Deferral Credits that will increase your MPAW Rate, giving you a higher withdrawal rate.

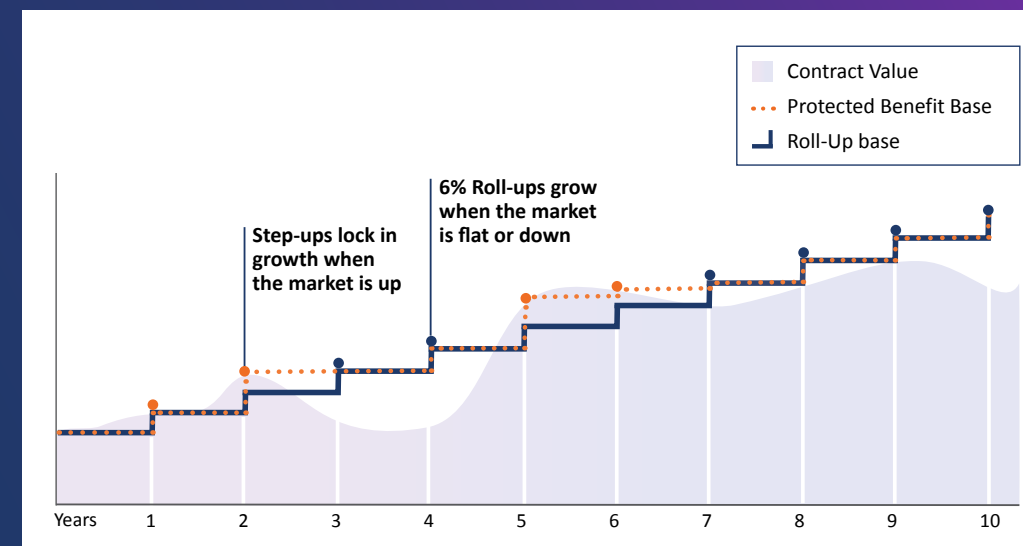
Hypothetical Withdrawal Amount(s) show the dollar amount you could take immediately,<sup>7</sup> and if you defer withdrawals for 5 or 10 years based on your age at the first Protected Lifetime Withdrawal assuming the Protected Benefit Base has grown by the 6% Roll-up for the period listed and the Deferral Credit Rate has been added to the MPAW Rate.

Initial purchase payment: \$100,000

Age range	Hypothetical Withdrawal Amount	Hypothetical Withdrawal Amounts after deferring 5-Years	Hypothetical Withdrawal Amounts after deferring 10-Years
45-59	\$3,650	\$5,265	\$6,480
60-64	\$4,850	\$6,825	\$8,400
65-69	\$6,250	\$8,645	\$10,640
70-74	\$6,450	\$8,905	\$10,960
75-79	\$6,650	\$9,165	\$11,280
80+	\$6,700	\$9,230	\$11,360

These values are provided for illustrative purposes only, using the single life option, based on the assumptions included. Actual values may vary.

## Roll-ups and Step-ups



This chart shows how the Protected Benefit Base can grow through 6% roll ups for the first 10 years or step-ups in years of strong market performance. These features grow your Protected Benefit Base, which is the amount used to determine your withdrawals.

This graph is hypothetical as it is not indicative of any particular investment or performance. This is only intended to show the mechanics of this feature.

# Protector

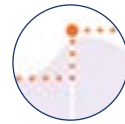
StarStream with Protector<sup>8</sup> is designed with beneficiaries in mind. This option allows you to take income throughout retirement, without reducing the Protected Death Benefit which can help provide a legacy for loved ones.



## Grow your Protected Benefit Base each year by the greater of these features:



**Roll-ups:**<sup>4</sup> 6% (simple interest) Roll-ups in the first 10 years when withdrawals are not taken can increase the Protected Benefit Base.



**Step-ups:**<sup>4</sup> Grow your Protected Benefit Base with Annual Step-ups to lock in investment gains when markets perform well.

## Maximum Protected Annual Withdrawal (MPAW) Rates

The percentage used to calculate the MPAW Amount. The table shows the MPAW Rate you would receive at your age of first lifetime withdrawal.

Age range	Single %
45-59	3.75%
60-64	4.30%
65-69	5.70%
70-74	5.90%
75-79	6.00%
80+	6.00%

## The Deferral Credit advantage

If you defer withdrawals for 5 or more years, Deferral Credits increase your Maximum Protected Annual Withdrawal (MPAW) rates.

Deferral Years	Deferral Credit (single)
5-years+	0.40%

# Putting it all together

This is how Roll-ups and Deferral Credits can grow your withdrawals over time.<sup>6</sup>

If you defer withdrawals, the Roll-up may increase your Protected Benefit Base in addition to Deferral Credits that will increase your MPAW Rate, giving you a higher withdrawal rate.

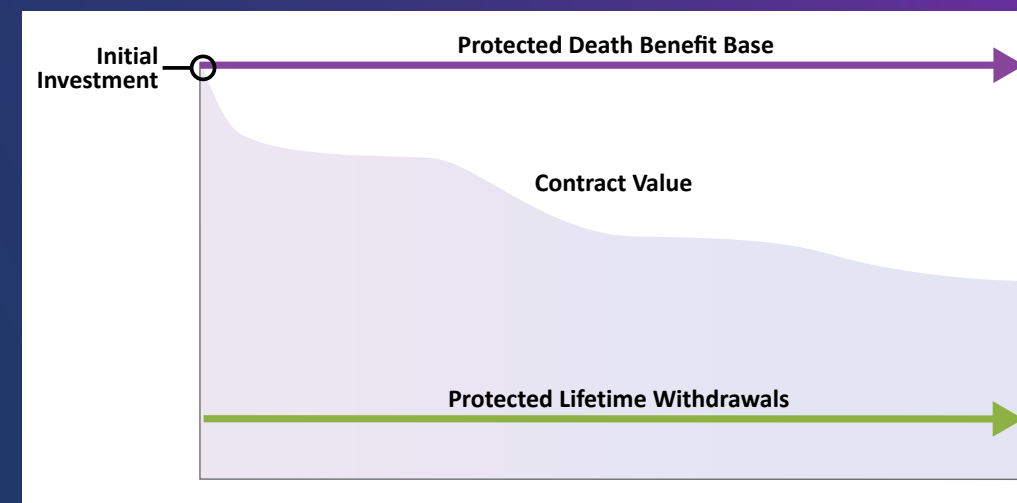
Hypothetical Withdrawal Amount(s) show the dollar amount you could take immediately,<sup>7</sup> and if you defer withdrawals for 5 or 10 years based on your age at the first Protected Lifetime Withdrawal assuming the Protected Benefit Base has grown by the 6% Roll-up for the period listed and the Deferral Credit Rate has been added to the MPAW Rate.

Initial purchase payment: \$100,000

Age range	Hypothetical Withdrawal Amount	Hypothetical Withdrawal Amounts after deferring 5-Years	Hypothetical Withdrawal Amounts after deferring 10-Years
45-59	\$3,750	\$5,395	\$6,640
60-64	\$4,300	\$6,110	\$7,520
65-69	\$5,700	\$7,930	\$9,760
70-74	\$5,900	\$8,190	\$10,080
75-79	\$6,000	\$8,320	\$10,240
80+	\$6,000	\$8,320	\$10,240

These values are provided for illustrative purposes only based on the assumptions included. Actual values may vary.

## Protected Death Benefit



Protected Lifetime Withdrawals will not reduce the death benefit amount. **The death benefit terminates if the Contract Value reduces to \$0**, but lifetime income would continue.

This graph is hypothetical as it is not indicative of any particular investment or performance. This is only intended to show the mechanics of this feature.

# Boost

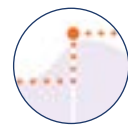
StarStream with Boost<sup>9</sup> can provide a greater rate of withdrawal early in retirement, and a lower rate later in retirement. This could be appealing for those who are looking to fund travel or fun purchases during their active years and may rely on other sources to supplement income in later years.



## Grow your Protected Benefit Base each year by the greater of these features:



**Roll-ups:**<sup>4</sup> 6% (simple interest) Roll-ups in the first 10 years when withdrawals are not taken can increase the Protected Benefit Base.



**Step-ups:**<sup>4</sup> Grow your Protected Benefit Base with Annual Step-ups to lock in investment gains when markets perform well.

## Maximum Protected Annual Withdrawal (MPAW) Rates

The table shows the MPAW Rate and amount you would receive immediately, at your (youngest covered life's) age of first Protected Lifetime Withdrawal and the reduced MPAW Rate and amount you would receive after entering the Protected Lifetime Income Period, which begins when the Contract Value reaches \$0 or when the maximum annuitization age 95 is reached.

Age range	Single %	Reduced Single %	Joint %	Reduced Joint %
45-59	4.50%	3.00%	4.00%	3.00%
60-64	5.75%	3.00%	5.25%	3.00%
65-69	8.70%	3.50%	8.20%	3.25%
70-74	8.95%	3.50%	8.45%	3.25%
75-79	9.20%	3.50%	8.70%	3.25%
80+	9.30%	3.50%	8.80%	3.25%

## The Deferral Credit advantage

If you defer withdrawals for 5 or more years, Deferral Credits increase your Maximum Protected Annual Withdrawal (MPAW) rates.

Deferral years	Deferral Credit (single/joint)	
	Deferral credit rate	Reduced rate
5-years+	0.40%/0.20%	0.20%/0.10%

# Putting it all together

This is how Roll-ups and Deferral Credits can grow your withdrawals over time.<sup>6</sup>

If you defer withdrawals, the Roll-up may increase your Protected Benefit Base in addition to Deferral Credits that will increase your MPAW Rate, giving you a higher withdrawal rate.

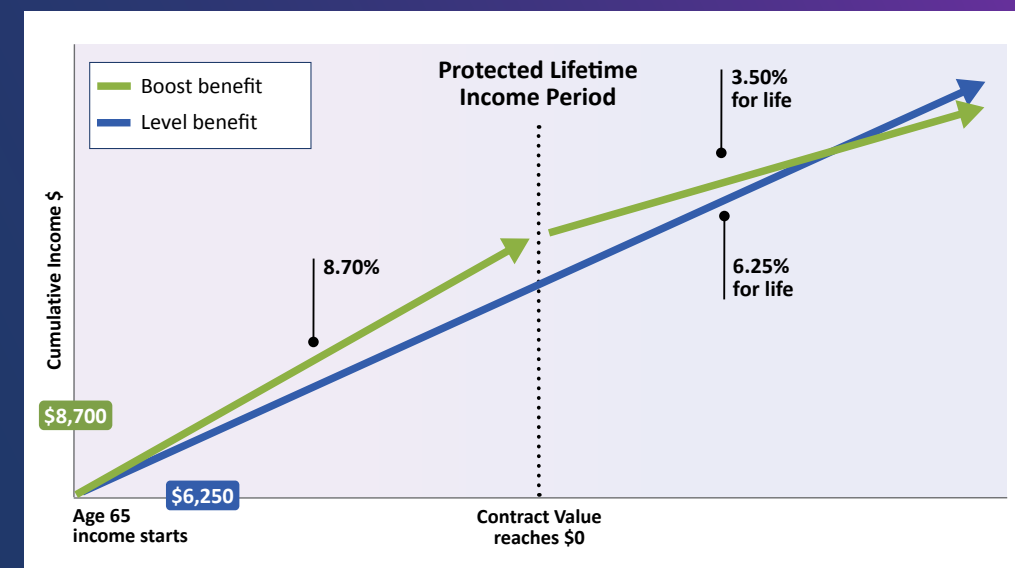
Hypothetical Withdrawal Amount(s) show the dollar amount you could take immediately,<sup>7</sup> and if you defer withdrawals for 5 or 10 years based on your age at the first Protected Lifetime Withdrawal assuming the Protected Benefit Base has grown by the 6% Roll-up for the period listed and the Deferral Credit Rate has been added to the MPAW Rate.

**Initial purchase payment: \$100,000**

Age range	Hypothetical Withdrawal Amount		Hypothetical Withdrawal Amount after deferring 5-Years		Hypothetical Withdrawal Amount after deferring 10-Years	
	MPAW amount	Reduced MPAW amount	Withdrawal amount	Reduced withdrawal amount	Withdrawal amount	Reduced withdrawal amount
45-59	\$4,500	\$3,000	\$6,370	\$4,160	\$7,840	\$5,120
60-64	\$5,750	\$3,000	\$7,995	\$4,160	\$9,840	\$5,120
65-69	\$8,700	\$3,500	\$11,830	\$4,810	\$14,560	\$5,920
70-74	\$8,950	\$3,500	\$12,155	\$4,810	\$14,960	\$5,920
75-79	\$9,200	\$3,500	\$12,480	\$4,810	\$15,360	\$5,920
80+	\$9,300	\$3,500	\$12,610	\$4,810	\$15,520	\$5,920

These values are provided for illustrative purposes only, using the single life option, based on the assumptions included. Actual values may vary.

## Boosted withdrawals



Consider this chart which shows that when compared to a level benefit, you would receive a greater withdrawal rate early in retirement, in this case 8.7% at age 65, and then if your Contract Value ever reaches zero, you would still receive lifetime income payments of 3.50%.

This graph is hypothetical as it is not indicative of any particular investment or performance. This is only intended to show the mechanics of this feature.

# Daily

StarStream with Daily can capture additional investment gains with daily Step-ups (Daily Step-ups lock in at the end of each benefit quarter) to help increase the amount of income you can receive. This can help lock in greater income in volatile markets because of the greater frequency of Step-up opportunities.



## Grow your Protected Benefit Base each year by the greater of these features:



**Roll-ups:**<sup>4</sup> 6% (simple interest) Roll-ups in the first 10 years when withdrawals are not taken can increase the Protected Benefit Base.



**Step-ups:**<sup>4</sup> Grow your Protected Benefit Base with Daily Step-ups to lock in investment gains when markets perform well.

## Maximum Protected Annual Withdrawal (MPAW) Rates

The percentage used to calculate the MPAW Amount. The table shows the MPAW Rate you would receive at your (the younger covered life's) age of first lifetime withdrawal.

Age range	Single	Joint
45-59	3.25%	2.75%
60-64	4.45%	3.95%
65-69	5.85%	5.35%
70-74	6.05%	5.55%
75-79	6.25%	5.75%
80+	6.30%	5.80%

## The Deferral Credit advantage

If you defer withdrawals for 5 or more years, Deferral Credits increase your Maximum Protected Annual Withdrawal (MPAW) rates.

Deferral Years	Deferral Credit (Single/Joint)
5-years+	0.40%/0.20%

## Putting it all together

This is how Roll-ups and Deferral Credits can grow your withdrawals over time.<sup>6</sup>

If you defer withdrawals, the Roll-up may increase your Protected Benefit Base in addition to Deferral Credits that will increase your MPAW Rate, giving you a higher withdrawal rate.

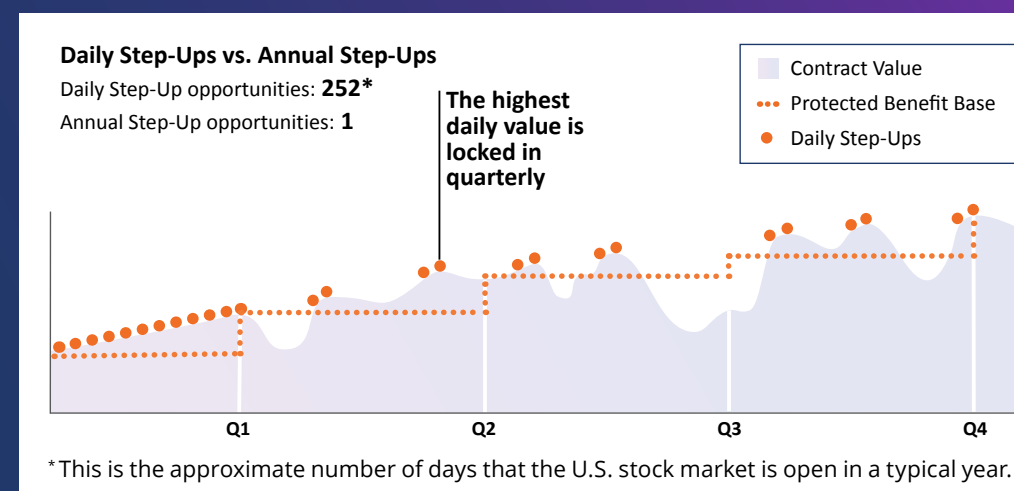
Hypothetical Withdrawal Amount(s) show the dollar amount you could take immediately,<sup>7</sup> and if you defer withdrawals for 5 or 10 years based on your age at the first Protected Lifetime Withdrawal assuming the Protected Benefit Base has grown by the 6% Roll-up for the period listed and the Deferral Credit Rate has been added to the MPAW Rate.

Initial purchase payment: \$100,000

Age range	Hypothetical Withdrawal Amount	Hypothetical Withdrawal Amounts after deferring 5-Years	Hypothetical Withdrawal Amounts after deferring 10-Years
45-59	\$3,250	\$4,745	\$5,840
60-64	\$4,450	\$6,305	\$7,760
65-69	\$5,850	\$8,125	\$10,000
70-74	\$6,050	\$8,385	\$10,320
75-79	\$6,250	\$8,645	\$10,640
80+	\$6,300	\$8,710	\$10,720

These values are provided for illustrative purposes only, using the single life option, based on the assumptions included. Actual values may vary.

## Daily Step-ups



Increase your Protected Benefit Base by locking in the highest daily Contract Value — typically 252 opportunities per year — or by receiving a guaranteed 6% simple interest Roll-up, whichever provides the greater increase.

This graph is hypothetical as it is not indicative of any particular investment or performance. This is only intended to show the mechanics of this feature.

When you choose to elect an Optional Benefit, you'll be required to allocate your premium to three different categories and up to 25 variable portfolios, within the allocation range and list of options below:

**FIXED ACCOUNT 20% | GROUP 1**

Protected Fixed Account

**FIXED INCOME OPTIONS 10%-80% | GROUP 2**

- AVIP Bond II
- AVIP Core Plus Bond II
- AVIP High Income Bond II
- Fidelity VIP Government Money Market Svc2
- PIMCO VIT Income Adv
- PIMCO VIT Real Return Adv

**EQUITY OPTIONS 0%-70% | GROUP 3**

- American Funds IS® Global Growth 4
- American Funds IS® Growth 4
- American Funds IS® Growth-Income 4
- AVIP AB Mid Cap Core II
- AVIP Balanced Model I
- AVIP BlackRock Advantage International Equity II
- AVIP BlackRock Advantage Large Cap Core II
- AVIP BlackRock Advantage Large Cap Growth II
- AVIP BlackRock Advantage Large Cap Value II
- AVIP BlackRock Balanced Allocation II
- AVIP Constellation Dynamic Risk Balanced II
- AVIP Constellation Managed Risk Balanced I

**EQUITY OPTIONS 0%-70% | GROUP 3 (continued)**

- AVIP Constellation Managed Risk Growth I
- AVIP Constellation Managed Risk Moderate Growth I
- AVIP Growth Model I
- AVIP Intech U.S. Low Volatility II
- AVIP Moderate Growth Model I
- AVIP Moderately Conservative Model I
- AVIP Nasdaq-100® Index Portfolio II
- AVIP S&P 500® Index II
- AVIP S&P MidCap 400® Index II
- Fidelity VIP Contrafund Svc2
- Fidelity VIP Equity-Income Svc2
- Fidelity VIP Mid Cap Svc2
- Franklin Income VIP 4
- Goldman Sachs VIT U.S. Equity Insights Svc
- Invesco V.I. Comstock II
- Janus Henderson VIT Balanced Svc
- Janus Henderson VIT Global Research Svc
- Janus Henderson VIT Overseas Svc
- Janus Henderson VIT Research Svc
- MFS VIT Mid Cap Growth Series Svc
- Nomura VIP Asset Strategy Series Svc



A universe of possibilities®

**Model portfolios**

To make it easy to satisfy your allocation requirements, or if you simply prefer electing a model based on your investment profile, StarStream offers multiple options to choose from. Remember, 20% will still be allocated to the Protected Fixed Account, with 80% going into the Model Portfolios to satisfy allocation requirements for Groups 2 and 3. You can also combine Model Portfolios with individual variable portfolios.



**AVIP Moderately Conservative Model I**

Equity:	50%
Fixed Income:	50%



**AVIP Balanced Model I**

Equity:	60%
Fixed Income:	40%



**AVIP Moderate Growth Model I**

Equity:	75%
Fixed Income:	25%

Please refer to the back page for disclosures specific to the variable portfolio options.

The variable investment options elected with the Optional Benefits will automatically be rebalanced on a quarterly basis. The Protected Fixed Account will not be included in the Optional Benefit rebalancing.

- <sup>1</sup> Only one Optional Benefit may be elected per contract and may not be changed once elected. Optional Benefits are available for an additional fee.
- <sup>2</sup> If an Optional Benefit is elected, Owner and Annuitant must be the same person and any covered life must fall within the allowable age range of the benefit at election.
- <sup>3</sup> After the 5th benefit year (Charge Freeze Period), the Optional Benefit fee may increase up to a maximum of 2.50%, with no more than a Maximum Annual Optional Benefit Fee Adjustment of 0.40% increase per Benefit Year. The Protector Optional Benefit has a Maximum Protected Death Benefit Fee of 1.00%, but will not increase by more than Maximum Annual Protected Death Benefit Fee Adjustment of 0.15% per Benefit Year. The Optional Benefit fee is calculated as a percentage of the Protected Benefit Base but is deducted from the contract's account value. You may opt out of future fee increases; however, doing so will forfeit any future increases to your Protected Benefit Base, including Roll-ups, Step-ups, and Deferral Credits. Optional Benefits may be cancelled following the Benefit Cancellation Window after the 7th Benefit Date Yearly Anniversary. Following cancellation the Optional Benefit Fee will no longer be charged.
- <sup>4</sup> The initial Protected Benefit Base equals the initial purchase payment. Each year, it increases to the greater of the Roll-up Base or Step-up Base, which lock in the highest daily value at the end of each benefit quarter. Excess withdrawals and the Pre-lifetime Withdrawal reduce the Protected Benefit Base proportionately and additional purchase payments increase it by the same amount as the payment.
- <sup>5</sup> Deferral Credits are applied after the deferral credit period to the Maximum Protected Annual Withdrawal Rate set at the first Protected Lifetime Withdrawal. Credits apply only to the Protected Benefit Base tied to purchase payments made before the first benefit anniversary. All withdrawals — except the Pre-Lifetime Withdrawal — will stop Deferral Credits from applying.
- <sup>6</sup> MPAW Rates listed are for the Single version of the benefit. For joint MPAW Rates, please contact your AuguStar Representative. Hypothetical Deferral Income shows potential withdrawal amounts, and assumes Deferral Credits and 6% Roll-up are applied, but assumes no Step-ups, and no additional premiums or withdrawals. Hypothetical deferral withdrawal amounts are not guaranteed, are not MPAW amounts, and are shown for illustrative purposes only.

- <sup>7</sup> This is the Withdrawal amount that is the greater of the MPAW or Required Minimum Distributions (RMD) taken that is not considered an Excess Withdrawal or the Pre-Lifetime Withdrawal.
- <sup>8</sup> Protector Benefit is available for one covered life and must be elected at contract issue. The Protected Death Benefit Base is set, equal to Purchase Payments at issue, and increases only with additional Purchase Payments. Excess Withdrawals or the Pre-lifetime Withdrawal reduce the Protected Death Benefit Base proportionately. If the Contract Value reaches \$0, the Protected Death Benefit terminates; however, lifetime income continues if depletion was due to Protected Lifetime Withdrawals.
- <sup>9</sup> When the Contract Value is depleted to \$0 (zero) due to Protected Lifetime Withdrawals, the MPAW Rate will be reduced to the rate guaranteed during the Protected Lifetime Income Period at the beginning of the next benefit year following the benefit anniversary in which the Contract Value fell to zero.

Variable annuities are sold by prospectuses, which contain more complete information regarding fees, withdrawal 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 financial professional or visit [augustarfinancial.com](http://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.

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.

Because the Managed Volatility Portfolios (MVPs) are managed to mitigate downside risk, they may underperform during periods of market appreciation.

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