



STARSTREAM VARIABLE ANNUITY

Protector Optional Benefit

StarStream® with Protector¹ 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.



Scan or click to
watch the video

Issue ages² | 45-75

Fee³ | 1.50% + 0.50%

THIS MATERIAL IS FOR USE WITH THE GENERAL PUBLIC AND IS NOT INTENDED TO PROVIDE INVESTMENT ADVICE FOR ANY INDIVIDUAL. PLEASE CONSULT WITH YOUR FINANCIAL REPRESENTATIVE ABOUT YOUR SPECIFIC NEEDS AND CIRCUMSTANCES.

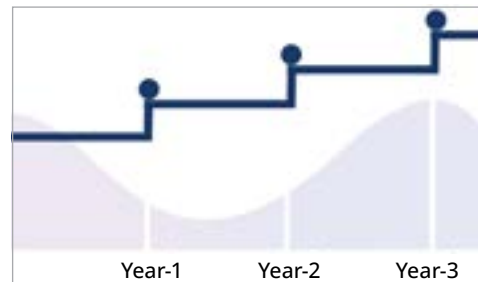
NOT A DEPOSIT | NOT FDIC INSURED | NOT GUARANTEED BY ANY BANK | NOT INSURED BY ANY GOVERNMENT AGENCY | MAY LOSE VALUE

AuguStar^{*}
Retirement
A universe of possibilities[®]

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

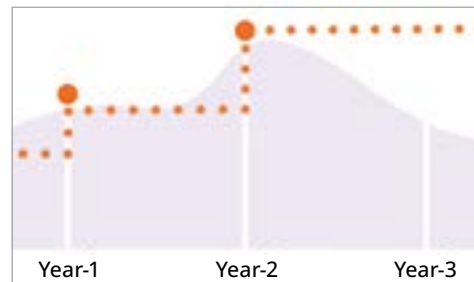
Roll-ups⁴

6% (simple interest) Roll-ups in the first 10 years when withdrawals are not taken can increase the Protected Benefit Base.



Step-ups⁴

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.⁵

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.

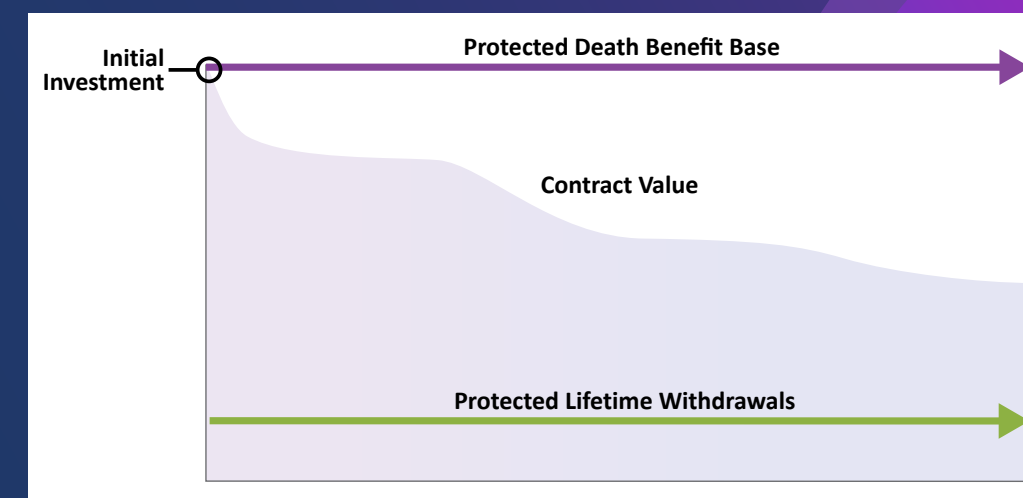
Hypothetical Withdrawal Amount(s) show the dollar amount you could take immediately⁶, and if you defer withdrawals for 5 or 10 years based on your age at the first Protected Lifetime Withdrawal assuming the Protected Benefit Base has grown by the 6% Roll-up for the period listed and the Deferral Credit 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.



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- ¹ 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 proportionally. If the Contract Value reaches \$0, the Protected Death Benefit terminates; however, lifetime income continues if depletion was due to Protected Lifetime Withdrawals.
- ² Only one Optional Benefit may be elected per contract and may not be changed once elected. Optional Benefits are available for an additional fee. 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.
- ³ 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.
- ⁴ 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. 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.
- ⁵ MPAW Rates listed are for the Single version of the benefit. 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.
- ⁶ 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.

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 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.

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 Amount 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.

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Endorsement Number(s): ICC25-GLWP-1

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