Company	**AuguStar Life Insurance Company** Constellation Insurance
A.M Best Rating	A
Standard and Poor's Rating	NR
Product Type	Fixed Indexed
Primary Product Objective	Accumulation
Product	**Observatory℠ Bonus 10** (SPDA)
Policy Form Number	ICC24-FIA-1
Distribution Channels Sold In	Independent
Product Launch Date	7/15/2026
Bonus	**19.00%** On single premium ages 18-70 **17.00%** On single premium ages 71-80 (In the event the client cash surrenders an excess of annual 10% penalty-free amount during the first 10 years, the bonus becomes vested annually, beginning in year six.)
Surrender Charge	**10 Years** 12.50, 12.50, 11.50, 10.00, 7.50, 7.00, 7.00, 7.00, 6.00, 5.50, 0.00% +/- Market Value Adjustment (MVA)
Share Class	N/A
Mortality and Expense Charge (M&E)	N/A
Product Fee	N/A
Administration Charge	N/A
Other Charge	N/A

Company	**AuguStar Life Insurance Company** Constellation Insurance
Product	**Observatory℠ Bonus 10** (SPDA)
***Total Annual Expense**	N/A
Annual Contract Fee	N/A
Annual Contract Fee Waived At	N/A
Minimum Guarantee/ Minimum Guaranteed Surrender Value	**Varies** 87.5% @ 0.15 - 3%
Strategies / Subaccounts Offered	29 Indexed, 0 Structured, 0 Variable, 1 Fixed
Net Subaccount Fee Range	N/A
Free Transfers per Year	N/A
Transfer Fee	N/A
Rate Banding	Low Band / $150,000
Current Fixed Account Rate(s)	2.55% / 2.95%
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	N/A
Penalty-Free Withdrawals	5% of Account Value after year one
Death Benefit	**Greater of:** Full Account Value or Minimum Guaranteed Surrender Value
Surrender Charge Waivers Available	Nursing Home
Available Plan Types	IRA, NQ, Roth IRA, SEP IRA, SIMPLE IRA, Inherited NQ, Inherited IRA, Inherited Roth IRA
Issue Ages	18 - 80
Minimum Initial Premiums	Q/NQ $25,000

Company	**AuguStar Life Insurance Company** Constellation Insurance
Product	**Observatory℠ Bonus 10** (SPDA)
Minimum Subsequent Premium	N/A
Guaranteed Lifetime Withdrawal Benefit (GLWB)	N/A
Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A
Guaranteed Minimum Accumulation Benefit (GMAB)	N/A
Guaranteed Minimum Death Benefit (GMDB)	N/A
Guaranteed Minimum Income Benefit (GMIB)	N/A

Company	**AuguStar Life Insurance Company** Constellation Insurance
Product	**Observatory℠ Bonus 10** (SPDA)
Other	Premium Bonus information shown is for Group A states. Group B state include AK, CT, DE, FL, ID, IN, KY, MD, MN, MO, MS, MT, NJ, NV, OH, OK, OR, PA, SC, TX, UT, VA, VT, WA. Bonus amounts, bonus vesting schedules, and other product features vary for Group B states. See marketing materials or contact AuguStar Life for additional information. 19.00% Premium Bonus Vesting Year 1: 0.00% Year 2: 0.00% Year 3: 0.00% Year 4: 0.00% Year 5: 0.00% Year 6: 0.90% Year 7: 3.80% Year 8: 7.60% Year 9: 11.40% Year 10: 15.20% Years 11+: 19.00% 17.00% Premium Bonus Vesting Year 1: 0.00% Year 2: 0.00% Year 3: 0.00% Year 4: 0.00% Year 5: 0.00% Year 6: 0.85% Year 7: 3.40% Year 8: 6.80% Year 9: 10.20% Year 10: 13.60% Years 11+: 17.00% Bonus is fully vested in the event of death.

Company	**AuguStar Life Insurance Company** Constellation Insurance
Product	**Observatory℠ Bonus 10** (SPDA)
	Inherited plan types are available on a case-by-case basis. Authorization by AuguStar is required. NOTE: Supplemental commissions are available based on total current calendar year premiums, to be paid annually, as follows: $1,750,000 - $2,999,999: 0.50% $3,000,000 - $5,999,999: 1.00% $6,000,000+: 1.50%
State Approvals	**Variations Approved In:** AK, CT, DE, FL, ID, IN, KY, MD, MN, MO, MS, MT, NJ, NV, OH, OK, OR, PA, SC, TX, UT, VA, VT, WA **States Not Approved In:** CA, MA, NY, TN
Street Level Compensation	**YEAR ONE** **Ages 18 - 70** A. 7.00% B. 4.00% & 0.50% trail C. 1.00% & 1.00% trail **Ages 71 - 75** A. 6.50% B. 3.65% & 0.45% trail C. 0.90% & 0.90% trail **Ages 76+** A. 5.50% B. 1.75% & 0.40% trail C. 0.80% & 0.80% trail
Data thought to be current as of:	9/1/2026

Company	**AuguStar Life Insurance Company** Constellation Insurance
Product	**Observatory℠ Bonus 10** (SPDA)

* The Total Annual Expense excludes any rider charges. Please refer to the Rider specs for any charges that may apply in addition to the annuity contract charges.

Rates Effective September 1, 2026

Company	Product	Rate Banding	Indices Offered	Index Crediting Frequency	Indexing Method	Current Participation Rate(s)	Current Cap Rate(s)	Current Spread Rate(s)	Fee for Indexing Method	Guaranteed Participation Rate / Cap / Spread	Performance Triggered Declared Rate
AuguStar Life Insurance Company Constellation Insurance	**Observatory℠ Bonus 10** (SPDA)	Low Band / $150,000	S&P 500	Annual	Annual Point-to-Point	100.00% / 100.00%	4.50% / 5.50% Annually	N/A / N/A	N/A / N/A	100% / 1.00% Annually / N/A	N/A / N/A
			US Multi Asset Diversified 5 Index	Annual	Annual Point-to-Point	84.00% / 101.00%	N/A / N/A	N/A / N/A	N/A / N/A	84% / N/A / N/A	N/A / N/A
			US Multi Asset Risk Managed 5 Index	Annual	Annual Point-to-Point	82.00% / 99.00%	N/A / N/A	N/A / N/A	N/A / N/A	82% / N/A / N/A	N/A / N/A
			US Strategic Balanced Asset 8 Index	Annual	Annual Point-to-Point	53.00% / 64.00%	N/A / N/A	N/A / N/A	N/A / N/A	53% / N/A / N/A	N/A / N/A
			US Balanced Asset 10 Index	Annual	Annual Point-to-Point	43.00% / 52.00%	N/A / N/A	N/A / N/A	N/A / N/A	43% / N/A / N/A	N/A / N/A
			US Daily Risk Managed 12 Index	Annual	Annual Point-to-Point	35.00% / 43.00%	N/A / N/A	N/A / N/A	N/A / N/A	35% / N/A / N/A	N/A / N/A
			Barclays Global Trailblazer	Annual	Annual Point-to-Point	74.00% / 89.00%	N/A / N/A	N/A / N/A	N/A / N/A	74% / N/A / N/A	N/A / N/A
			US Balanced Asset 10 Index	Annual	Performance Triggered	N/A / N/A	N/A / N/A	N/A / N/A	N/A / N/A	N/A / N/A / N/A	3.45% / 4.20%
			US Daily Risk Managed 12 Index	Annual	Performance Triggered	N/A / N/A	N/A / N/A	N/A / N/A	N/A / N/A	N/A / N/A / N/A	3.40% / 4.10%
			S&P 500	Annual	Annual Point-to-Point: Allocation Model 1	100.00% / 100.00%	8.50% / 9.50% Annually	N/A / N/A	N/A / N/A	100% / 8.50% Annually / N/A	N/A / N/A

Rates Effective September 1, 2026

Company	Product	Rate Banding	Indices Offered	Index Crediting Frequency	Indexing Method	Current Participation Rate(s)	Current Cap Rate(s)	Current Spread Rate(s)	Fee for Indexing Method	Guaranteed Participation Rate / Cap / Spread	Performance Triggered Declared Rate
AuguStar Life Insurance Company Constellation Insurance	**Observatory℠ Bonus 10** (SPDA)	Low Band / $150,000	US Multi Asset Diversified 5 Index	Annual	Annual Point-to-Point: Allocation Model 1	84.00% / 101.00%	N/A / N/A	N/A / N/A	N/A / N/A	84% / N/A / N/A	N/A / N/A
			US Multi Asset Risk Managed 5 Index	Annual	Annual Point-to-Point: Allocation Model 1	82.00% / 99.00%	N/A / N/A	N/A / N/A	N/A / N/A	82% / N/A / N/A	N/A / N/A
			US Strategic Balanced Asset 8 Index	Annual	Annual Point-to-Point: Allocation Model 1	53.00% / 64.00%	N/A / N/A	N/A / N/A	N/A / N/A	53% / N/A / N/A	N/A / N/A
			US Balanced Asset 10 Index	Annual	Annual Point-to-Point: Allocation Model 1	43.00% / 52.00%	N/A / N/A	N/A / N/A	N/A / N/A	43% / N/A / N/A	N/A / N/A
			US Daily Risk Managed 12 Index	Annual	Annual Point-to-Point: Allocation Model 1	35.00% / 43.00%	N/A / N/A	N/A / N/A	N/A / N/A	35% / N/A / N/A	N/A / N/A
			Barclays Global Trailblazer	Annual	Annual Point-to-Point: Allocation Model 1	74.00% / 89.00%	N/A / N/A	N/A / N/A	N/A / N/A	74% / N/A / N/A	N/A / N/A
			S&P 500	Annual	Annual Point-to-Point: Allocation Model 2	100.00% / 100.00%	5.50% / 6.50% Annually	N/A / N/A	N/A / N/A	100% / 5.50% Annually / N/A	N/A / N/A
			US Multi Asset Diversified 5 Index	Annual	Annual Point-to-Point: Allocation Model 2	84.00% / 101.00%	N/A / N/A	N/A / N/A	N/A / N/A	84% / N/A / N/A	N/A / N/A
			US Multi Asset Risk Managed 5 Index	Annual	Annual Point-to-Point: Allocation Model 2	82.00% / 99.00%	N/A / N/A	N/A / N/A	N/A / N/A	82% / N/A / N/A	N/A / N/A

Rates Effective September 1, 2026

Company	Product	Rate Banding	Indices Offered	Index Crediting Frequency	Indexing Method	Current Participation Rate(s)	Current Cap Rate(s)	Current Spread Rate(s)	Fee for Indexing Method	Guaranteed Participation Rate / Cap / Spread	Performance Triggered Declared Rate
AuguStar Life Insurance Company Constellation Insurance	**Observatory℠ Bonus 10** (SPDA)	Low Band / $150,000	US Strategic Balanced Asset 8 Index	Annual	Annual Point-to-Point: Allocation Model 2	53.00% / 64.00%	N/A / N/A	N/A / N/A	N/A / N/A	53% / N/A / N/A	N/A / N/A
			US Balanced Asset 10 Index	Annual	Annual Point-to-Point: Allocation Model 2	43.00% / 52.00%	N/A / N/A	N/A / N/A	N/A / N/A	43% / N/A / N/A	N/A / N/A
			US Daily Risk Managed 12 Index	Annual	Annual Point-to-Point: Allocation Model 2	35.00% / 43.00%	N/A / N/A	N/A / N/A	N/A / N/A	35% / N/A / N/A	N/A / N/A
			Barclays Global Trailblazer	Annual	Annual Point-to-Point: Allocation Model 2	74.00% / 89.00%	N/A / N/A	N/A / N/A	N/A / N/A	74% / N/A / N/A	N/A / N/A
			US Multi Asset Diversified 5 Index	Annual	Annual Point-to-Point: Allocation Model 3	123.00% / 141.00%	N/A / N/A	N/A / N/A	N/A / N/A	123% / N/A / N/A	N/A / N/A
			US Multi Asset Risk Managed 5 Index	Annual	Annual Point-to-Point: Allocation Model 3	121.00% / 138.00%	N/A / N/A	N/A / N/A	N/A / N/A	121% / N/A / N/A	N/A / N/A
			US Strategic Balanced Asset 8 Index	Annual	Annual Point-to-Point: Allocation Model 3	78.00% / 89.00%	N/A / N/A	N/A / N/A	N/A / N/A	78% / N/A / N/A	N/A / N/A
			US Balanced Asset 10 Index	Annual	Annual Point-to-Point: Allocation Model 3	63.00% / 72.00%	N/A / N/A	N/A / N/A	N/A / N/A	63% / N/A / N/A	N/A / N/A
			US Daily Risk Managed 12 Index	Annual	Annual Point-to-Point: Allocation Model 3	52.00% / 60.00%	N/A / N/A	N/A / N/A	N/A / N/A	52% / N/A / N/A	N/A / N/A

Rates Effective September 1, 2026

Company	Product	Rate Banding	Indices Offered	Index Crediting Frequency	Indexing Method	Current Participation Rate(s)	Current Cap Rate(s)	Current Spread Rate(s)	Fee for Indexing Method	Guaranteed Participation Rate / Cap / Spread	Performance Triggered Declared Rate
AuguStar Life Insurance Company Constellation Insurance	**Observatory℠ Bonus 10** (SPDA)	Low Band / $150,000	Barclays Global Trailblazer	Annual	Annual Point-to-Point: Allocation Model 3	108.00% / 123.00%	N/A / N/A	N/A / N/A	N/A / N/A	108% / N/A / N/A	N/A / N/A
Current Fixed Account Rate(s)	2.55% / 2.95%										
Upcoming Fixed Account Rate(s)	N/A										
Other Crediting Strategy Information	For all strategies except the first S&P 500 Annual Point-to-Point crediting method with cap, initial rates are guaranteed for the duration of the surrender charge period. Client has the option to elect individual indexing methods or choose a predetermined “Allocation Model.” An Allocation Model is a preset combination of strategies and allocation percentages and must be elected at issue. Client has a one-time opportunity to reallocate from the model into other available strategies, not including other Allocation Models, prior to the start of each policy year. Allocation Model 1 offers the following term-guaranteed rate allocation percentages: S&P 500 with Cap: 20%; Barclays Global Trailblazer with Par Rate: 5%; S&P Multi-Asset Risk Control Managed 5 with Par Rate: 20%, US Multi-Asset Diversified 5 with Par Rate: 20%, US Strategic Balanced Asset 8 with Par Rate: 15%, US Balanced Asset 10 with Par Rate: 5%, US Daily Risk Managed 12 with Par Rate: 10%, and Fixed Rate: 5% Allocation Model 2 offers the following term-guaranteed rate allocation percentages: S&P 500 with Cap: 40%; Barclays Global Trailblazer with Par Rate: 5%; S&P Multi-Asset Risk Control Managed 5 with Par Rate: 15%, US Multi-Asset Diversified 5 with Par Rate: 15%, US Strategic Balanced Asset 8 with Par Rate: 10%, US Balanced Asset 10 with Par Rate: 5%, US Daily Risk Managed 12 with Par Rate: 5%, and Fixed Rate: 5% Allocation Model 3 offers the following allocation percentages: Barclays Global Trailblazer with Par Rate: 5%; S&P Multi-Asset Risk Control Managed 5 with Par Rate: 25%, US Multi-Asset Diversified 5 with Par Rate: 20%, US Strategic Balanced Asset 8 with Par Rate: 25%, US Balanced Asset 10 with Par Rate: 5%, US Daily Risk Managed 12 with Par Rate: 10%, and Fixed Rate: 10% Premiums allocated to a term guaranteed strategy cannot be moved to other Allocation Options during the Initial Guarantee Period, unless the one-time opportunity to move from a Model Allocation is exercised. Performance Triggered indexed strategy credits the specified rate if the index has positive indexed performance or remains flat.										