Company	**AuguStar Life Insurance Company** Constellation Insurance
A.M Best Rating	A
Standard and Poor's Rating	A-
Product Type	MYG Fixed
Primary Product Objective	Accumulation
Product	**LunarGuard℠ 7** (SPDA)
Policy Form Number	ICC23-MGA-1
Distribution Channels Sold In	Independent
Product Launch Date	11/3/2025
Bonus	N/A
Surrender Charge	**7 Years** 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 3.00, 0.00%
Share Class	N/A
Mortality and Expense Charge (M&E)	N/A
Product Fee	N/A
Administration Charge	N/A
Other Charge	N/A
***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% @ 1 - 3%
Strategies / Subaccounts Offered	0 Indexed, 0 Structured, 0 Variable, 1 Fixed

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Company	**AuguStar Life Insurance Company** Constellation Insurance
Product	**LunarGuard℠ 7** (SPDA)
Net Subaccount Fee Range	N/A
Free Transfers per Year	N/A
Transfer Fee	N/A
Rate Banding	Low Band / $100,000
Current Fixed Account Rate(s)	5.65% / 5.85% guaranteed for seven years
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	
Penalty-Free Withdrawals	5% of Premiums Paid Year 1 5% of previous Account Anniversary Value Years 2+
Death Benefit	Full Account 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 - 88
Minimum Initial Premiums	Q/NQ $10,000
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

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Company	**AuguStar Life Insurance Company** Constellation Insurance
Product	**LunarGuard℠ 7** (SPDA)
Guaranteed Minimum Death Benefit (GMDB)	N/A
Guaranteed Minimum Income Benefit (GMIB)	N/A
Other	Must be contracted through an *AuguStar Preferred Independent Marketing Organization to sell this product.* *Inherited plan types are available on a case-by-case basis. Authorization by AuguStar is required.*
State Approvals	**Variations Approved In:** CA **States Not Approved In:** NY
Street Level Compensation	**YEAR ONE** **Ages 18 - 80** 3.25% **Ages 81 - 88** 2.25%
Data thought to be current as of:	10/15/2026

* 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.

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