



Company	AuguStar Life Insurance Company Constellation Insurance
A.M Best Rating	A
Standard and Poor's Rating	NR
Product Type	MYG Fixed
Product	LunarGuardSM 3 (SPDA)
Policy Form Number	ICC23-MGA-1
Distribution Channels Sold In	Independent
Product Launch Date	11/3/2025
Bonus	N/A
Surrender Charge	3 Years 9.00, 8.00, 7.00, 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
Net Subaccount Fee Range	N/A

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Product	LunarGuardSM 3 (SPDA)
Free Transfers per Year	N/A
Transfer Fee	N/A
Rate Banding	Low Band / \$100,000
Current Fixed Account Rate(s)	4.30% / 4.50% guaranteed for three 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	401(c)3, 401(k), 403(b), 457(b), IRA, NQ, Roth IRA, SEP IRA, SIMPLE IRA
Issue Ages	18 - 92
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
Guaranteed Minimum Death Benefit (GMDB)	N/A

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Guaranteed Minimum Income Benefit (GMIB)	N/A
Other	Must be contracted through an <i>AuguStar Preferred Independent Marketing Organization</i> to sell this product.
State Approvals	Variations Approved In: CA States Not Approved In: NY
Street Level Compensation	YEAR ONE Ages 18 - 80 1.50% Ages 81 - 92 0.75%
Data thought to be current as of:	4/15/2026

* 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.