



<b>Company</b>	<b>AuguStar Life Insurance Company</b> Constellation Insurance
<b>A.M Best Rating</b>	A
<b>Standard and Poor's Rating</b>	NR
<b>Product Type</b>	MYG Fixed
<b>Product</b>	<b>LunarLock<sup>SM</sup> 5</b> (SPDA)
<b>Policy Form Number</b>	ICC23-MGA-1
<b>Distribution Channels Sold In</b>	B/D: Full Service National B/D: Independent Bank Career
<b>Product Launch Date</b>	11/3/2025
<b>Bonus</b>	N/A
<b>Surrender Charge</b>	<b>5 Years</b> 9.00, 8.00, 7.00, 6.00, 5.00, 0.00%
<b>Share Class</b>	N/A
<b>Mortality and Expense Charge (M&amp;E)</b>	N/A
<b>Product Fee</b>	N/A
<b>Administration Charge</b>	N/A
<b>Other Charge</b>	N/A
<b>*Total Annual Expense</b>	N/A
<b>Annual Contract Fee</b>	N/A
<b>Annual Contract Fee Waived At</b>	N/A
<b>Minimum Guarantee/ Minimum Guaranteed Surrender Value</b>	<b>Varies</b> 87.5% @ 1 - 3%

© 2026 Wink, Inc. All Rights Reserved. The Product Features, Rates, and Availability May Vary by Age and State; Consult the Insurance Company, Policy Form, or Prospectus for Full Details. The Information Provided Herein is Believed Accurate, but Not Warranted for Correctness, Completeness, or Accuracy. Wink, Inc. Shall Not be Responsible for Any Opinions, Trading Decisions, Damages, or Other Losses Resulting From, or Related to This Information, Data, Analyses, or Their Use. This Report Does Not Constitute Investment Advice, and is Not an Offer to Buy or Sell a Security. This Report is Provided Solely for Informational Purposes, is Considered Supplemental Literature, and Must be Preceded by/Accompanied by a Prospectus, Contract, or Disclosure Statement. Information Herein Includes Confidential and Proprietary Information of Wink, Inc. This Information May Not Be Copied or Redistributed.



<b>Company</b>	<b>AuguStar Life Insurance Company</b> Constellation Insurance
<b>Product</b>	<b>LunarLock<sup>SM</sup> 5</b> (SPDA)
<b>Strategies / Subaccounts Offered</b>	0 Indexed, 0 Structured, 0 Variable, 1 Fixed
<b>Net Subaccount Fee Range</b>	N/A
<b>Free Transfers per Year</b>	N/A
<b>Transfer Fee</b>	N/A
<b>Rate Banding</b>	Low Band / \$100,000
<b>Current Fixed Account Rate(s)</b>	4.95% / 5.15% guaranteed for five years
<b>Upcoming Fixed Account Rate(s)</b>	N/A
<b>Other Crediting Strategy Information</b>	
<b>Penalty-Free Withdrawals</b>	10% of Premiums Paid Year 1 10% of previous Account Anniversary Value Years 2+
<b>Death Benefit</b>	Full Account Value
<b>Surrender Charge Waivers Available</b>	Nursing Home
<b>Available Plan Types</b>	401(c)3, 401(k), 403(b), 457(b), IRA, NQ, Roth IRA, SEP IRA, SIMPLE IRA
<b>Issue Ages</b>	18 - 90
<b>Minimum Initial Premiums</b>	Q/NQ \$10,000
<b>Minimum Subsequent Premium</b>	N/A
<b>Guaranteed Lifetime Withdrawal Benefit (GLWB)</b>	N/A
<b>Guaranteed Minimum Withdrawal Benefit (GMWB)</b>	N/A



<b>Company</b>	<b>AuguStar Life Insurance Company</b> Constellation Insurance
<b>Product</b>	<b>LunarLock<sup>SM</sup> 5</b> (SPDA)
<b>Guaranteed Minimum Accumulation Benefit (GMAB)</b>	N/A
<b>Guaranteed Minimum Death Benefit (GMDB)</b>	N/A
<b>Guaranteed Minimum Income Benefit (GMIB)</b>	N/A
<b>Other</b>	N/A
<b>State Approvals</b>	<b>Variations Approved In:</b> CA  <b>States Not Approved In:</b> NY
<b>Street Level Compensation</b>	<b>Channel Specific Product Not Available</b>
<b>Data thought to be current as of:</b>	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.