| | |
|---|---|
| **Company** | **AuguStar Life Insurance Company**<br>Constellation Insurance |
| **A.M Best Rating** | A |
| **Standard and Poor's Rating** | A- |
| **Product Type** | MYG Fixed |
| **Primary Product Objective** | Accumulation |
| **Product** | **LunarGuard℠ 3**<br>(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**<br>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**<br><br>87.5% @ 1 - 3% |
| **Strategies / Subaccounts Offered** | 0 Indexed, 0 Structured, 0 Variable, 1 Fixed |

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| Company | **AuguStar Life Insurance Company**<br>Constellation Insurance |
|---|---|
| **Product** | **LunarGuard℠ 3**<br>(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)** | 4.85% / 5.05% guaranteed for three years |
| **Upcoming Fixed Account Rate(s)** | N/A |
| **Other Crediting Strategy Information** | |
| **Penalty-Free Withdrawals** | 5% of Premiums Paid Year 1<br><br>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 - 92 |
| **Minimum Initial Premiums** | Q/NQ<br>$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**<br>Constellation Insurance |
| **Product** | **LunarGuard℠ 3**<br>(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.*<br><br>*Inherited plan types are available on a case-by-case basis. Authorization by AuguStar is required.* |
| **State Approvals** | **Variations Approved In:**<br>CA<br><br>**States Not Approved In:**<br>NY |
| **Street Level Compensation** | **YEAR ONE**<br><br>**Ages 18 - 80**<br>1.50%<br><br>**Ages 81 - 92**<br>0.75% |
| **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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