



Company	AuguStar Life Insurance Company Constellation Insurance
A.M Best Rating	A
Standard and Poor's Rating	A-
Product Type	Fixed Indexed
Primary Product Objective	Accumulation
Product	ObservatorySM Accumulation 10 (SPDA)
Policy Form Number	ICC24-FIA-1
Distribution Channels Sold In	Independent
Product Launch Date	7/15/2026
Bonus	N/A
Surrender Charge	10 Years 12.00, 11.00, 10.00, 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 3.00, 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
*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%



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Strategies / Subaccounts Offered	32 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)	4.05% / 4.35%
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	N/A
Penalty-Free Withdrawals	10% 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 - 85
Minimum Initial Premiums	Q/NQ \$25,000
Minimum Subsequent Premium	N/A
Guaranteed Lifetime Withdrawal Benefit (GLWB)	N/A
Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A



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Guaranteed Minimum Accumulation Benefit (GMAB)	N/A
Guaranteed Minimum Death Benefit (GMDB)	N/A
Guaranteed Minimum Income Benefit (GMIB)	N/A
Other	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, NY



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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 - 80 A. 5.50% B. 1.75% & 0.40% trail C. 0.80% & 0.80% trail Ages 81+ A. 5.00% B. 1.25% & 0.35% trail C. 0.70% & 0.70% trail
Data thought to be current as of:	10/1/2026

* 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.



Rates Effective October 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 SM Accumulation 10 (SPDA)	Low Band / \$150,000	S&P 500	Annual	Annual Point-to-Point	100.00% / 100.00%	9.00% / 10.00% Annually	N/A / N/A	N/A / N/A	100% / 1.00% Annually / N/A	N/A / N/A
			S&P 500	Annual	Annual Point-to-Point	100.00% / 100.00%	7.50% / 8.50% Annually	N/A / N/A	N/A / N/A	100% / 7.50% Annually / N/A	N/A / N/A
			US Multi Asset Diversified 5 Index	Annual	Annual Point-to-Point	163.00% / 176.00%	N/A / N/A	N/A / N/A	N/A / N/A	163% / N/A / N/A	N/A / N/A
			US Multi Asset Risk Managed 5 Index	Annual	Annual Point-to-Point	159.00% / 172.00%	N/A / N/A	N/A / N/A	N/A / N/A	159% / N/A / N/A	N/A / N/A
			US Strategic Balanced Asset 8 Index	Annual	Annual Point-to-Point	102.00% / 111.00%	N/A / N/A	N/A / N/A	N/A / N/A	102% / N/A / N/A	N/A / N/A
			US Balanced Asset 10 Index	Annual	Annual Point-to-Point	83.00% / 90.00%	N/A / N/A	N/A / N/A	N/A / N/A	83% / N/A / N/A	N/A / N/A
			US Daily Risk Managed 12 Index	Annual	Annual Point-to-Point	69.00% / 75.00%	N/A / N/A	N/A / N/A	N/A / N/A	69% / N/A / N/A	N/A / N/A
			Barclays Global Trailblazer	Annual	Annual Point-to-Point	141.00% / 153.00%	N/A / N/A	N/A / N/A	N/A / N/A	141% / N/A / N/A	N/A / N/A
			S&P 500	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	7.10% / 8.10%
			S&P 500	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	6.10% / 7.10%
			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	6.70% / 7.25%



Rates Effective October 1, 2026

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AuguStar Life Insurance Company Constellation Insurance	Observatory SM Accumulation 10 (SPDA)	Low Band / \$150,000	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	6.55% / 7.10%
			S&P 500	Annual	Annual Point-to-Point: Model 1	100.00% / 100.00%	13.00% / 14.00% Annually	N/A / N/A	N/A / N/A	100% / 13.00% Annually / N/A	N/A / N/A
			US Multi Asset Diversified 5 Index	Annual	Annual Point-to-Point: Model 1	163.00% / 176.00%	N/A / N/A	N/A / N/A	N/A / N/A	163% / N/A / N/A	N/A / N/A
			US Multi Asset Risk Managed 5 Index	Annual	Annual Point-to-Point: Model 1	159.00% / 172.00%	N/A / N/A	N/A / N/A	N/A / N/A	159% / N/A / N/A	N/A / N/A
			US Strategic Balanced Asset 8 Index	Annual	Annual Point-to-Point: Model 1	102.00% / 111.00%	N/A / N/A	N/A / N/A	N/A / N/A	102% / N/A / N/A	N/A / N/A
			US Balanced Asset 10 Index	Annual	Annual Point-to-Point: Model 1	83.00% / 90.00%	N/A / N/A	N/A / N/A	N/A / N/A	83% / N/A / N/A	N/A / N/A
			US Daily Risk Managed 12 Index	Annual	Annual Point-to-Point: Model 1	69.00% / 75.00%	N/A / N/A	N/A / N/A	N/A / N/A	69% / N/A / N/A	N/A / N/A
			Barclays Global Trailblazer	Annual	Annual Point-to-Point: Model 1	141.00% / 153.00%	N/A / N/A	N/A / N/A	N/A / N/A	141% / N/A / N/A	N/A / N/A
			S&P 500	Annual	Annual Point-to-Point: Model 2	100.00% / 100.00%	11.00% / 12.00% Annually	N/A / N/A	N/A / N/A	100% / 11.00% Annually / N/A	N/A / N/A
			US Multi Asset Diversified 5 Index	Annual	Annual Point-to-Point: Model 2	163.00% / 176.00%	N/A / N/A	N/A / N/A	N/A / N/A	163% / N/A / N/A	N/A / N/A



Rates Effective October 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 SM Accumulation 10 (SPDA)	Low Band / \$150,000	US Multi Asset Risk Managed 5 Index	Annual	Annual Point-to-Point: Model 2	159.00% / 172.00%	N/A / N/A	N/A / N/A	N/A / N/A	159% / N/A / N/A	N/A / N/A
			US Strategic Balanced Asset 8 Index	Annual	Annual Point-to-Point: Model 2	102.00% / 111.00%	N/A / N/A	N/A / N/A	N/A / N/A	102% / N/A / N/A	N/A / N/A
			US Balanced Asset 10 Index	Annual	Annual Point-to-Point: Model 2	83.00% / 90.00%	N/A / N/A	N/A / N/A	N/A / N/A	83% / N/A / N/A	N/A / N/A
			US Daily Risk Managed 12 Index	Annual	Annual Point-to-Point: Model 2	69.00% / 75.00%	N/A / N/A	N/A / N/A	N/A / N/A	69% / N/A / N/A	N/A / N/A
			Barclays Global Traillblazer	Annual	Annual Point-to-Point: Model 2	141.00% / 153.00%	N/A / N/A	N/A / N/A	N/A / N/A	141% / N/A / N/A	N/A / N/A
			US Multi Asset Diversified 5 Index	Annual	Annual Point-to-Point: Model 3	202.00% / 215.00%	N/A / N/A	N/A / N/A	N/A / N/A	202% / N/A / N/A	N/A / N/A
			US Multi Asset Risk Managed 5 Index	Annual	Annual Point-to-Point: Model 3	198.00% / 211.00%	N/A / N/A	N/A / N/A	N/A / N/A	198% / N/A / N/A	N/A / N/A
			US Strategic Balanced Asset 8 Index	Annual	Annual Point-to-Point: Model 3	127.00% / 136.00%	N/A / N/A	N/A / N/A	N/A / N/A	127% / N/A / N/A	N/A / N/A
			US Balanced Asset 10 Index	Annual	Annual Point-to-Point: Model 3	104.00% / 110.00%	N/A / N/A	N/A / N/A	N/A / N/A	104% / N/A / N/A	N/A / N/A
			US Daily Risk Managed 12 Index	Annual	Annual Point-to-Point: Model 3	86.00% / 92.00%	N/A / N/A	N/A / N/A	N/A / N/A	86% / N/A / N/A	N/A / N/A



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AuguStar Life Insurance Company Constellation Insurance	Observatory SM Accumulation 10 (SPDA)	Low Band / \$150,000	Barclays Global Trailblazer	Annual	Annual Point-to-Point: Model 3	175.00% / 187.00%	N/A / N/A	N/A / N/A	N/A / N/A	175% / N/A / N/A	N/A / N/A
Current Fixed Account Rate(s)		4.05% / 4.35%									
Upcoming Fixed Account Rate(s)		N/A									
Other Crediting Strategy Information		For all strategies except the first S&P 500 Annual Point-to-Point with cap, and first S&P 500 performance triggered, 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.☐									