



Company	AuguStar Life Insurance Company Constellation Insurance
A.M Best Rating	A
Standard and Poor's Rating	NR
Product Type	Fixed Indexed
Product	ObservatorySM Accumulation 7 (SPDA)
Policy Form Number	ICC24-FIA-1
Distribution Channels Sold In	Independent
Product Launch Date	7/15/2026
Bonus	N/A
Surrender Charge	7 Years 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%
Strategies / Subaccounts Offered	32 Indexed, 0 Structured, 0 Variable, 1 Fixed



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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)	3.95% / 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
Guaranteed Minimum Accumulation Benefit (GMAB)	N/A



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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	States Not Approved In: CA, NY



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Street Level Compensation	YEAR ONE Ages 18 - 70 A. 5.00% B. 2.50% & 0.50% trail C. 1.00% & 1.00% trail Ages 71 - 75 A. 4.50% B. 2.25% & 0.45% trail C. 0.90% & 0.90% trail Ages 76 - 80 A. 3.50% B. 1.60% & 0.40% trail C. 0.80% & 0.80% trail Ages 81+ A. 3.00% B. 0.75% & 0.35% trail C. 0.70% & 0.70% trail
Data thought to be current as of:	7/15/2026

* 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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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 7 (SPDA)	Low Band / \$150,000	S&P 500	Annual	Annual Point-to-Point	100.00% / 100.00%	8.00% / 9.00% 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%	6.50% / 7.50% Annually	N/A / N/A	N/A / N/A	100% / 6.50% Annually / N/A	N/A / N/A
			US Multi Asset Diversified 5 Index	Annual	Annual Point-to-Point	146.00% / 163.00%	N/A / N/A	N/A / N/A	N/A / N/A	146% / N/A / N/A	N/A / N/A
			US Multi Asset Risk Managed 5 Index	Annual	Annual Point-to-Point	142.00% / 159.00%	N/A / N/A	N/A / N/A	N/A / N/A	142% / N/A / N/A	N/A / N/A
			US Strategic Balanced Asset 8 Index	Annual	Annual Point-to-Point	92.00% / 103.00%	N/A / N/A	N/A / N/A	N/A / N/A	92% / N/A / N/A	N/A / N/A
			US Balanced Asset 10 Index	Annual	Annual Point-to-Point	74.00% / 83.00%	N/A / N/A	N/A / N/A	N/A / N/A	74% / N/A / N/A	N/A / N/A
			US Daily Risk Managed 12 Index	Annual	Annual Point-to-Point	62.00% / 69.00%	N/A / N/A	N/A / N/A	N/A / N/A	62% / N/A / N/A	N/A / N/A
			Barclays Global Trailblazer	Annual	Annual Point-to-Point	127.00% / 142.00%	N/A / N/A	N/A / N/A	N/A / N/A	127% / 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	6.35% / 7.35%
			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	5.35% / 6.35%
			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	6.00% / 6.75%



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AuguStar Life Insurance Company Constellation Insurance	Observatory SM Accumulation 7 (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	5.90% / 6.60%
			S&P 500	Annual	Annual Point-to-Point: Allocation Model 1	100.00% / 100.00%	11.75% / 12.75% Annually	N/A / N/A	N/A / N/A	100% / 11.75% Annually / N/A	N/A / N/A
			US Multi Asset Diversified 5 Index	Annual	Annual Point-to-Point: Allocation Model 1	146.00% / 163.00%	N/A / N/A	N/A / N/A	N/A / N/A	146% / N/A / N/A	N/A / N/A
			US Multi Asset Risk Managed 5 Index	Annual	Annual Point-to-Point: Allocation Model 1	142.00% / 159.00%	N/A / N/A	N/A / N/A	N/A / N/A	142% / N/A / N/A	N/A / N/A
			US Strategic Balanced Asset 8 Index	Annual	Annual Point-to-Point: Allocation Model 1	92.00% / 103.00%	N/A / N/A	N/A / N/A	N/A / N/A	92% / N/A / N/A	N/A / N/A
			US Balanced Asset 10 Index	Annual	Annual Point-to-Point: Allocation Model 1	74.00% / 83.00%	N/A / N/A	N/A / N/A	N/A / N/A	74% / N/A / N/A	N/A / N/A
			US Daily Risk Managed 12 Index	Annual	Annual Point-to-Point: Allocation Model 1	62.00% / 69.00%	N/A / N/A	N/A / N/A	N/A / N/A	62% / N/A / N/A	N/A / N/A
			Barclays Global Trailblazer	Annual	Annual Point-to-Point: Allocation Model 1	127.00% / 142.00%	N/A / N/A	N/A / N/A	N/A / N/A	127% / N/A / N/A	N/A / N/A
			S&P 500	Annual	Annual Point-to-Point: Allocation Model 2	100.00% / 100.00%	9.75% / 10.75% Annually	N/A / N/A	N/A / N/A	100% / 9.75% Annually / N/A	N/A / N/A



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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 7 (SPDA)	Low Band / \$150,000	US Multi Asset Diversified 5 Index	Annual	Annual Point-to-Point: Allocation Model 2	146.00% / 163.00%	N/A / N/A	N/A / N/A	N/A / N/A	146% / N/A / N/A	N/A / N/A
			US Multi Asset Risk Managed 5 Index	Annual	Annual Point-to-Point: Allocation Model 2	142.00% / 159.00%	N/A / N/A	N/A / N/A	N/A / N/A	142% / N/A / N/A	N/A / N/A
			US Strategic Balanced Asset 8 Index	Annual	Annual Point-to-Point: Allocation Model 2	92.00% / 103.00%	N/A / N/A	N/A / N/A	N/A / N/A	92% / N/A / N/A	N/A / N/A
			US Balanced Asset 10 Index	Annual	Annual Point-to-Point: Allocation Model 2	74.00% / 83.00%	N/A / N/A	N/A / N/A	N/A / N/A	74% / N/A / N/A	N/A / N/A
			US Daily Risk Managed 12 Index	Annual	Annual Point-to-Point: Allocation Model 2	62.00% / 69.00%	N/A / N/A	N/A / N/A	N/A / N/A	62% / N/A / N/A	N/A / N/A
			Barclays Global Trailblazer	Annual	Annual Point-to-Point: Allocation Model 2	127.00% / 142.00%	N/A / N/A	N/A / N/A	N/A / N/A	127% / N/A / N/A	N/A / N/A
			US Multi Asset Diversified 5 Index	Annual	Annual Point-to-Point: Allocation Model 3	185.00% / 203.00%	N/A / N/A	N/A / N/A	N/A / N/A	185% / N/A / N/A	N/A / N/A
			US Multi Asset Risk Managed 5 Index	Annual	Annual Point-to-Point: Allocation Model 3	181.00% / 198.00%	N/A / N/A	N/A / N/A	N/A / N/A	181% / N/A / N/A	N/A / N/A
			US Strategic Balanced Asset 8 Index	Annual	Annual Point-to-Point: Allocation Model 3	117.00% / 128.00%	N/A / N/A	N/A / N/A	N/A / N/A	117% / N/A / N/A	N/A / N/A



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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 7 (SPDA)	Low Band / \$150,000	US Balanced Asset 10 Index	Annual	Annual Point-to-Point: Allocation Model 3	94.00% / 103.00%	N/A / N/A	N/A / N/A	N/A / N/A	94% / N/A / N/A	N/A / N/A
			US Daily Risk Managed 12 Index	Annual	Annual Point-to-Point: Allocation Model 3	78.00% / 86.00%	N/A / N/A	N/A / N/A	N/A / N/A	78% / N/A / N/A	N/A / N/A
			Barclays Global Trailblazer	Annual	Annual Point-to-Point: Allocation Model 3	161.00% / 176.00%	N/A / N/A	N/A / N/A	N/A / N/A	161% / N/A / N/A	N/A / N/A
Current Fixed Account Rate(s)		3.95% / 4.35%									
Upcoming Fixed Account Rate(s)		N/A									



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