



AuguStarSM

Life

A universe of possibilitiesSM



FOR FINANCIAL PROFESSIONAL USE ONLY. NOT FOR USE WITH THE GENERAL PUBLIC.



1. Who is AuguStar Life? And what can we provide you?
2. Products that are SIMPLE, UNIQUE, and HIGH-PERFORMING
3. Ideas on how we can work with you and how to get started!





117 Years of Experience Leveraged with New Leadership, Vision and Products! Ohio National acquired by Constellation Insurance and rebranded to AuguStar Life

A.M. BEST

Financial strength: A

Outlook: Stable

FITCH

Financial strength: A

Outlook: Stable

MOODY'S

Financial strength: Baa1

Outlook: Stable

A.M. Best Company: "A," its third-highest ranking out of 16 categories.

Fitch: "A," its sixth-highest ranking on a 19-part scale.

Moody's: "Baa1," its eighth-highest ranking on a 21-part scale.

All ratings information is according to reports published on: [ambest.com/ratings](https://www.ambest.com/ratings), [fitchratings.com](https://www.fitchratings.com) and [moodys.com/insurance](https://www.moodys.com/insurance). Ratings are for AuguStarSM Life Insurance Company, AuguStarSM Life Assurance Corporation and National Security Life and Annuity Company and are accurate as of 6/11/2025.



Our investors and partners

AuguStar Life is part of the Constellation family of companies, backed by equal partners, La Caisse and Ontario Teachers' Pension Plan Board (Ontario Teachers') - two of the **largest long-term institutional investors in North America**



Together, they manage a total of more than CA\$740 billion in net assets, including more than CA\$150 billion in private capital investments (as of Dec. 31, 2024)



AuguStar[®] Retirement

Retirement income and accumulation solutions: fixed, fixed indexed, variable and registered index linked annuities

AuguStar[®] Life

Indexed, term, whole and bank-owned life insurance through a national network of BGAs, PPGAs and IMOs

AuguStar[®] Seguros

Markets individual, group & credit life insurance products in Latin America through subsidiaries in Chile and Peru



Constellation InvestmentsSM

Asset manager with \$30B in general account and separate account assets



Constellation ReSM

M&A/reinsurance transactions with existing businesses synergies and that fit within the prescribed risk appetite



Constellation Institutional MarketsSM

Originates and executes institutional business including FHLB (existing), FABN, and PRT

Direct and personal relationships





AuguStar Life Product Offerings

Product design philosophy



- Simplicity
- Straightforward product design
 - Easy to understand, easy to explain
 - Focused on known indices – transparency, credibility, confidence
- Lower expenses
 - More of each premium payment is working toward helping clients meet their goals

• FOR FINANCIAL PROFESSIONAL USE ONLY. NOT FOR USE WITH THE GENERAL PUBLIC.

Comprehensive product suite



- Indexed Universal Life
 - Virtus IUL III: Accumulation-focused product
 - Virtus Protection IUL: Protection-focused product
- Only at AuguStar: Indexed Whole Life
 - The guarantees of whole life with index-based cash accumulation
 - 10 Pay and 20 Pay versions
- **FOR FINANCIAL PROFESSIONAL USE ONLY. NOT FOR USE WITH THE GENERAL PUBLIC.**



INDEXED UNIVERSAL LIFE INSURANCE

IUL: similar benefits to a Roth IRA ... and that's just a start

It's no secret that Roth IRAs are effective retirement planning tools. They offer favorable tax treatment thanks to after-tax contributions, tax-deferred growth and tax-free distributions.¹ But on the downside, they also have contribution limits and aren't available to everyone.

But there's another vehicle that offers tax-preferred features like a Roth IRA, as well as additional benefits: indexed universal life insurance. Take a closer look at where indexed universal life can differ from a Roth IRA.

Eligibility

Life insurance doesn't have a Roth IRA's income limits. For 2025, a married couple filing jointly with modified adjusted gross income (MAGI) of \$246,000 or above can't directly contribute to a Roth IRA but they can purchase an IUL, provided they are reasonably healthy.

Contributions

In 2025, the Roth IRA annual limits are \$7,000 (under age 50) and \$8,000 (age 50 or older). **Life insurance policies can be structured to accept much more than \$8,000 in annual premiums**, which can help if you're trying to catch up and build savings before you retire.

Volatility

Depending on the investment options you choose, Roth IRA contributions may have market risk. If the markets are down, your Roth IRA values could go down, too. Indexed universal life offers **market-based growth potential (subject to a cap)** to help you accumulate assets, but guarantees you **can't lose value because of poor market performance.**²

Protection

Life insurance generally provides a tax-free death benefit many times the size of the annual premium. This important feature provides financial assistance during a difficult time for your family and may provide additional funds to assist them.

Distributions

Roth IRAs have certain restrictions, including an additional federal tax for withdrawing earnings before age 59½. You can access your indexed universal life policy's cash value via **withdrawals or two different types of loans, without age restrictions.**

Life insurance as a retirement supplement

Diversifying your retirement portfolio is often a wise decision to help mitigate a number of risks. Permanent, cash value life insurance can be an important option for you to consider.

Death benefit protection

First and foremost, life insurance provides death benefit protection for your heirs. Policy death benefits are income tax free with very few exceptions. And policy riders may be available to allow you to accelerate the death benefit during your lifetime if you should experience a qualifying chronic or terminal illness, providing liquidity when you may need it most.

Income tax diversification

Many retirement portfolios face a type of risk known as income tax risk. Consider your retirement portfolio in terms of the IRS Form 1099 – the informational return that reports various types of income received during the year. Income from many tax-advantaged retirement accounts will typically generate a 1099 to you in the future at the time of withdrawal or distribution (“taxed later”). However, because income tax rates are subject

to change in the future, it is difficult to know how much your taxable retirement accounts will be depleted by income taxes down the line. Consider diversifying your retirement portfolio from an income tax perspective. By supplementing your retirement portfolio with after-tax assets (“taxed now” or “tax-free”), you can help mitigate this income tax risk.

A permanent solution

In addition to death benefit protection, permanent cash value life insurance offers accumulated cash value accessible for any of your lifetime needs. When properly structured, you can access this cash in an income tax-free manner. Importantly, the policy should be funded properly and should not be allowed to lapse with outstanding loans during your lifetime.

Understanding income tax diversification

The life insurance policy must be properly structured to maintain tax-appropriate access to policy cash values.



Tax diversification

Check the accounts you'll be using in retirement, then list them below according to the type of taxation they would generate.

Retirement savings opportunities¹

- | | | |
|---|---|--|
| <input type="checkbox"/> Money market accounts, CDs | <input type="checkbox"/> Traditional IRA | <input type="checkbox"/> SIMPLE IRA |
| <input type="checkbox"/> Savings accounts | <input type="checkbox"/> Roth IRA | <input type="checkbox"/> SEP IRA |
| <input type="checkbox"/> 401(k) plan | <input type="checkbox"/> Roth 401(k) | <input type="checkbox"/> Stocks |
| <input type="checkbox"/> Deferred compensation plan | <input type="checkbox"/> 403(b) | <input type="checkbox"/> Bonds |
| <input type="checkbox"/> Pension plan | <input type="checkbox"/> Royalty income | <input type="checkbox"/> Incentive stock options |
| <input type="checkbox"/> Tax-sheltered annuity | <input type="checkbox"/> Non-qualified deferred annuity | <input type="checkbox"/> Municipal bonds |

Taxed now	Taxed later	Tax-free ²



Introducing Virtus IUL III

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT FOR USE WITH THE GENERAL PUBLIC.





INDEXED UNIVERSAL LIFE

Looking for income? Look no further.

Our Virtus IUL III product is designed to offer strong accumulation potential, and then turn the policy's accumulated cash value into usable income. That's on top of a strong death benefit and optional riders that give clients substantial flexibility.

Offer your clients an industry-leading solution, only from AuguStar®.



Annual income at maximum illustrated rate

1-Year S&P 500® Index Account

AuguStar Life Virtus IUL III (7.00%)	\$97,404
Corebridge Max Accumulator + III (7.02%)	\$94,066
Lincoln WealthBuilder IUL (7.04%)	\$91,592
Fidelity and Guarantee Life FG Pathsetter (7.05%)	\$89,052
Allianz LifePro + Advantage (7.34%)	\$87,768
Symetra Accumulator Ascent 2.0 (7.03%)	\$86,076
Mutual of Omaha Income Advantage IUL (6.33%)	\$82,441
Nationwide Indexed UL Accumulator 2020 (6.45%)	\$79,728
National Life Flex Life (6.00%)	\$79,616

Annual income: Maximum illustrated rate reduced by 1%

1-Year S&P 500® Index Account

AuguStar Life Virtus IUL III	\$80,040
Corebridge Max Accumulator + III	\$78,077
Lincoln WealthBuilder IUL	\$75,674
Fidelity and Guarantee Life FG Pathsetter	\$73,833
Allianz LifePro + Advantage	\$72,504
Symetra Accumulator Ascent 2.0	\$71,556
Mutual of Omaha Income Advantage IUL	\$66,406
Nationwide Indexed UL Accumulator 2020	\$65,220
National Life Flex Life	\$58,029

**See for yourself how we stand out from
the competition.**

Contact the Sales Support Team at 877.665.2468 (option 1)
for a customized illustration today.

Examples assume a 45-year-old male, preferred best rate class, \$25,000 annual premium to Age 65, minimum non-MEC death benefit (increasing death benefit switching to level in year 21), participating loans taken in years 21-40, and \$1 cash value target at maturity. Results depicted are based upon current, non-guaranteed rates. Non-guaranteed results may be more or less favorable than those shown. Competitor data derived from company software deemed to be current as of 07/10/2025.

If tax-free loans are taken and the policy lapses a taxable event will occur. Loans and withdrawals (partial surrenders) from life insurance policies classified as modified endowment contracts may be subject to tax at the time the loan or withdrawal is taken and if taken prior to age 59½, an additional 10% federal tax may apply. Withdrawals and loans reduce the death benefit and cash surrender value.

The S&P 500® Index is a product of S&P Dow Jones Indices LLC ("SPDJ"), and has been licensed for use by AuguStar Life Assurance Corporation. Standard & Poor's®, S&P® and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJ and sublicensed for certain purposes by AuguStar Life Assurance Corporation. AuguStar Life Assurance Corporation's Virtus indexed universal life insurance is not sponsored, endorsed, sold or promoted by SPDJ, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index.

Products issued by AuguStar Life Assurance Corporation. Product, product features and rider availability vary by state. Guarantees are based on the claims-paying ability of the issuer. Issuer not licensed to conduct business in NY.

AuguStar Life Assurance Corporation
One Financial Way | Cincinnati, Ohio 45242
513.794.6100 | augustarfinancial.com

10231LMA 8-25 © 2025 AuguStar Life Insurance Company

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT FOR USE WITH THE GENERAL PUBLIC.

AuguStar.
Life
A universe of possibilities.®

Design goals



- Simplicity – Easy to explain to client, easier for clients to purchase
- Minimize expenses – Lower expenses lead to ...
- **Better ratio of cash flow to accumulation value**
- High customer value – As expressed in accumulation value

Simplicity

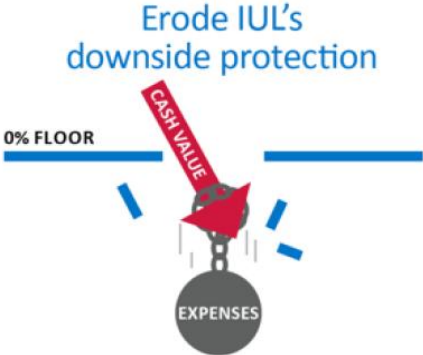


- Three indexes and a fixed account (S&P 500, Russell 2000, EuroStoxx 50)
- No multipliers or engineered indices
- Goal is always flexible design that's easy to explain

IUL expenses matter

Virtus IUL is built to be an efficient, effective and flexible life insurance solution for your clients. As one of the lowest cost indexed universal life policies in the marketplace today, the lower expenses mean that there is more money going towards death benefit and cash value growth than many of our competitor's IUL products.

EXPENSES:



Accelerated Benefits Rider



- Chronic and terminal illness riders accelerate death benefit under specified conditions
 - Terminal illness – expected to live 12 months
 - Chronic illness – unable to do 2 of 6 ADLs or severe cognitive impairment
- Uses lien method rather than discounted death benefit
 - Exact dollars requested paid to policy holder
 - Cost to policy holder exactly tied to actual death date of insured
 - Known benefit value at all times during the contract

Guaranteed Purchase Option

This rider guarantees the policyholder's right to purchase additional coverage at prescribed points in the future that correspond with the insured's age, without providing evidence of insurability. Additional insurance may be purchased on the specified ages shown below.

Issue ages	Periodic Option Date (Policy anniversary nearest the insured's age)					
Under 25	25	28	31	34	37	40
25-27		28	31	34	37	40
28-30			31	34	37	40
31-33				34	37	40
34-36					37	40
37-39						40

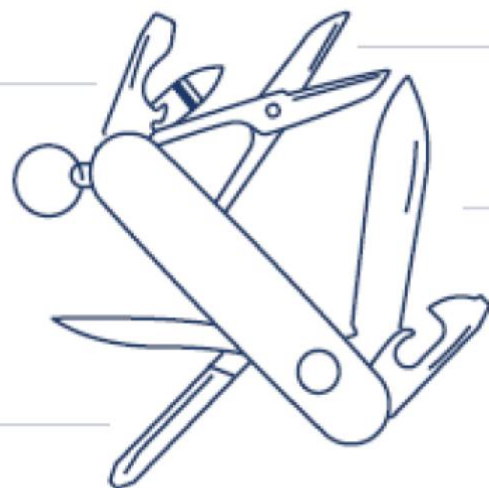
If the insured marries or has a child through birth or adoption, after 90 days the policyholder can exercise the next option to increase coverage. Exercising this option will take the place of the next periodic option age.

This rider is not available if the insured has a flat extra or table rating.

Issue ages	0-39
Minimum face	\$10,000
Maximum face	\$100,000

Leave a financial legacy to loved ones

Supplement education assets



Supplement retirement assets

Flexibility for chronic or terminal illnesses

Funding for emergency expenses

Virtus Protection IUL – Protection-forward coverage



Long-term **protection...**



with index-based **growth potential to help maintain coverage...**



and a focus on **keeping expenses low**

- High consumer value with strong IRRs at 90
- Low-cost guaranteed premiums with a sweet spot of ages 45-60
- Simple, transparent design that doesn't rely on non-guaranteed elements to illustrate well
- Built-in ABR at no additional cost for chronic illnesses
- Full suite of riders available, including
 - Children's Term Rider
 - Guaranteed Purchase Option Rider (up to 6 opportunities; \$100,000 maximum face)

Putting the protection in Virtus Protection IUL

Death benefit protection

Virtus Protection IUL's death benefit is paid to your beneficiaries on an income tax-free basis. It gives your loved ones comfort and peace of mind knowing they are financially protected. By default, the policy is issued with a level death benefit (Option A) until the account value approaches the death benefit, at which point the death benefit will rise in order to maintain a portion of the death benefit as insurance. If you're less concerned about accumulation, this may be a better option for you.

After the policy is issued, you can choose to switch to a death benefit that's equal to the stated amount of the policy plus the account value of the policy (Option B); however, doing so will cause the Extended No-Lapse Guarantee rider to terminate. If that happens, the policy will still offer a standard No-Lapse Guarantee¹ with the following terms:

Issue Ages	Guarantee Period
18-60	20 years
61-69	To age 80
70-75	10 years
76-80	To age 85

Extended No-Lapse Guarantee rider

Virtus Protection IUL comes bundled with an Extended No-Lapse Guarantee rider, ensuring the policy will not lapse and the death benefit will be there when your loved ones need it. It's a promise that within limitations, as long as you've paid the required extended no-lapse premium amount when due, the policy's protections will stay in effect, even if there is no cash value (cash surrender value) in your policy¹. The length of your guarantee is based on your age when the policy is issued.

Issue Ages	Guarantee Period
18-35	55 years
36-80	To age 90

Distribution protection

If you choose to take loans against your policy, you'll want to protect yourself against a potential policy lapse. The optional Overloan Protection Rider can prevent a lapse from happening. This powerful protection can mean the difference between peace of mind and a significant tax burden for you later.²

This rider is added at no additional premium cost, and has a one-time fee deducted from your policy's cash value if you decide to utilize the protection.

Prestige Indexed Whole Life – Only at AuguStar



The guarantees of **whole life**...



with higher, index-based **growth potential**...



and **lower expenses**

- **Simple, guarantee-based design offers predictability**
 - Guaranteed premiums, death benefit and cash value
 - Doesn't rely on non-guaranteed enhancements to illustrate well
- **High Cash Value/income solves (standard or index loan rates)**
- **Full suite of riders available, including**
 - Accelerated Benefit Rider for Chronic and Terminal illnesses
 - Children's Term Rider
 - Guaranteed Purchase Option Rider (up to 6 opportunities; \$100,000 maximum face)



What is Indexed Whole Life?

It's Whole Life

- Guaranteed premiums
- Guaranteed face amount
- Guaranteed cash value

Guaranteed premiums

Guaranteed face amount

Guaranteed cash value

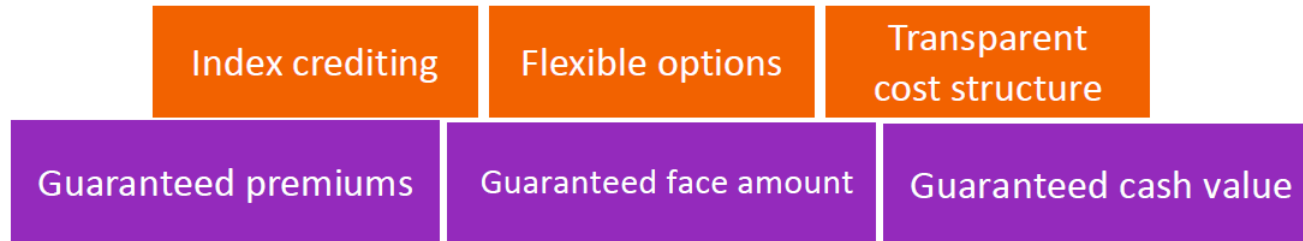




What is Indexed Whole Life?

It uses indexes for performance

- Index crediting
- Flexible index options
- Transparent cost structure

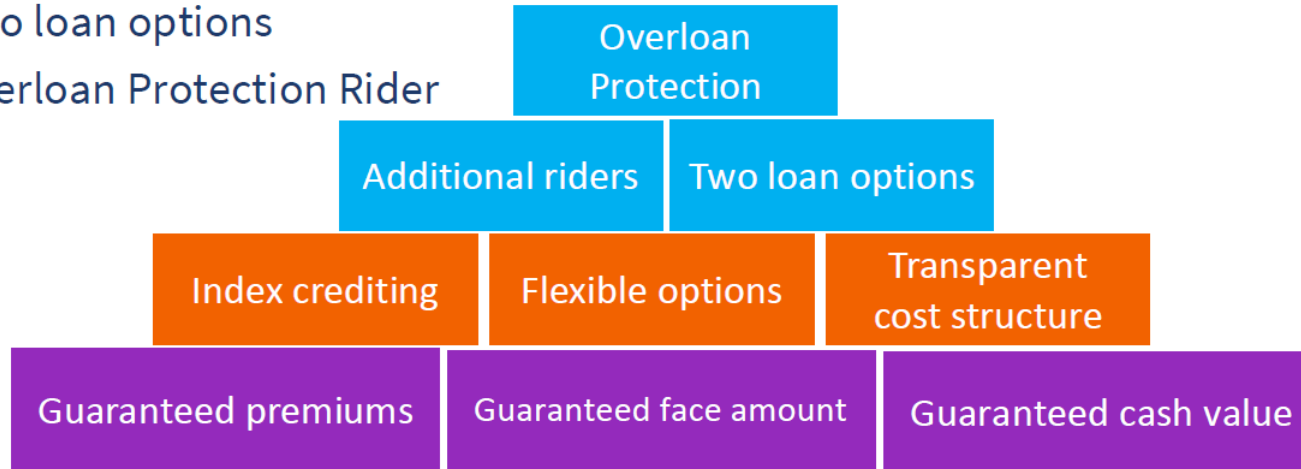




What is Indexed Whole Life?

It Has Additional Flexibility

- Additional riders
- Two loan options
- Overloan Protection Rider





Pre-Retirement
(Accumulation)

Retirement
(Distribution)

Effectiveness of using a Volatility Buffer²

See the following comparison illustrating the effectiveness of a volatility buffer when taking an income rate of 10% off the beginning retirement asset value during a period that averaged 12.77%.

- Beginning Retirement Asset Value = \$750,000
- 10% of Beginning Value = (\$75,000)
- Number of Years = 20
- Average Return = 12.77%

Average Return=12.77%		Without Volatility Buffer		With Volatility Buffer	
Retirement Year	Annual Return	Annual Income	Account Value	Annual Income	Account Value
1	3.99%	-\$75,000	\$701,933	-\$75,000	\$701,933
2	14.33%	-\$75,000	\$716,772	⊕ \$0	\$802,519
3	18.94%	-\$75,000	\$763,324	-\$75,000	\$865,312
4	-14.79%	-\$75,000	\$586,520	-\$75,000	\$673,425
5	-26.54%	-\$75,000	\$375,763	⊕ \$0	\$494,698
6	37.25%	-\$75,000	\$412,797	⊕ \$0	\$678,973
7	23.67%	-\$75,000	\$417,754	-\$75,000	\$746,933
8	-7.39%	-\$75,000	\$317,424	-\$75,000	\$622,277
9	6.44%	-\$75,000	\$258,036	-\$75,000	\$582,522
10	18.35%	-\$75,000	\$216,624	-\$75,000	\$600,652
11	32.27%	-\$75,000	\$187,325	-\$75,000	\$695,280
12	-5.05%	-\$75,000	\$106,653	-\$75,000	\$588,956
13	21.48%	-\$75,000	\$38,452	-\$75,000	\$624,353
14	22.50%	-\$38,452	(\$0)	-\$75,000	\$672,958
15	6.15%		(\$0)	-\$75,000	\$634,732
16	31.65%		(\$0)	-\$75,000	\$736,887
17	18.60%		(\$0)	-\$75,000	\$784,998
18	5.17%		(\$0)	-\$75,000	\$746,705
19	16.61%		(\$0)	-\$75,000	\$783,276
20	31.69%		(\$0)	-\$75,000	\$932,728



AuguStar Life Assurance Corporation
One Financial Way
Cincinnati, Ohio 45242

Prepared by AuguStar's Authorized
Representative

Valued Client
Male, Age 45, Select Nonsmoker
Total Initial Death Benefit: \$318,329
ABC Monthly Premium: \$1,000.00

Prestige Indexed 20 Pay

**GENERAL LEDGER FOR AGENT USE ONLY
THIS IS NOT INTENDED TO BE AN ILLUSTRATION
AND IT MAY NOT BE USED FOR SOLICITATION.**

Dur	End of Yr Age Year	Current Net Outlay	---Guaranteed Values---			-----Alternate Values----- -----Current Charges----- Interest @ 2.75% in Yrs 1-10 2.95% in Yr 11 and Later			-----Current Values----- -----Current Charges----- Interest @ 6.80% in Yrs 1-10 7.00% in Yr 11 and Later		
			Cash Surrender Value	Net Death Benefit	Account Value	Cash Surrender Value	Net Death Benefit	Account Value	Cash Surrender Value	Net Death Benefit	
1	46 2026	12,000.00	0	318,329	8,524	0	318,329	8,544	0	318,329	
2	47 2027	12,000.00	5,266	318,329	17,260	6,917	318,329	17,659	7,317	318,329	
3	48 2028	12,000.00	14,710	318,329	26,208	16,050	318,329	27,364	17,206	318,329	
4	49 2029	12,000.00	25,113	318,329	35,374	25,407	318,329	37,701	27,734	318,329	
5	50 2030	12,000.00	35,732	318,329	44,785	35,732	318,329	48,733	38,961	318,329	
6	51 2031	12,000.00	46,562	318,329	54,441	46,562	318,329	60,505	50,929	318,329	
7	52 2032	12,000.00	57,598	318,329	64,339	57,598	318,329	73,055	65,555	318,329	
8	53 2033	12,000.00	68,842	318,329	74,486	68,982	318,329	86,438	80,934	318,329	
9	54 2034	12,000.00	80,292	318,329	84,890	81,306	318,329	100,716	97,132	318,329	
10	55 2035	12,000.00	91,953	318,329	95,565	93,815	318,329	115,956	114,205	318,329	
11	56 2036	12,000.00	103,826	318,329	108,685	108,685	318,329	134,414	134,414	318,329	
12	57 2037	12,000.00	115,910	318,329	122,342	122,342	318,329	154,354	154,354	318,329	
13	58 2038	12,000.00	128,217	318,329	136,381	136,381	318,329	175,687	175,687	318,329	
14	59 2039	12,000.00	140,746	318,329	150,822	150,822	318,329	198,525	198,525	320,012	
15	60 2040	12,000.00	153,501	318,329	165,677	165,677	318,329	222,945	222,945	353,434	
16	61 2041	12,000.00	166,492	318,329	180,955	180,955	318,329	249,010	249,010	388,291	
17	62 2042	12,000.00	179,725	318,329	196,673	196,673	318,329	276,823	276,823	424,669	
18	63 2043	12,000.00	193,216	318,329	212,863	212,863	321,325	306,507	306,507	462,685	
19	64 2044	12,000.00	206,978	318,329	229,522	229,522	341,003	338,202	338,202	502,470	
20	65 2045	12,000.00	221,032	318,329	246,628	246,628	360,717	372,034	372,034	544,136	
21	66 2046		224,419	318,329	253,311	253,311	364,817	397,229	397,229	572,085	
22	67 2047		227,809	318,329	260,140	260,140	368,995	424,074	424,074	601,528	
23	68 2048		231,202	318,329	267,112	267,112	373,249	452,670	452,670	632,539	
24	69 2049		234,599	318,329	274,236	274,236	377,579	483,136	483,136	665,201	
25	70 2050		237,992	318,329	281,515	281,515	381,990	515,591	515,591	699,610	



**Term Life
Insurance**
Flex Term Series XII

Basic vs. Plus

Our 10-, 15- and 20-year level term insurance is available as “Basic” or “Plus” policies.

Basic

Basic policies are just that – they are less expensive and the conversion privilege is limited to a specific product chosen by AuguStar at the time of conversion. Additionally, not all riders are available with the Basic policies.

Plus

For an increase in price, Plus policies offer expanded conversion options (see Conversion Privileges) and, currently, all term insurance riders are available.

Conversion privileges

Term 10 Plus, Term 15 Plus and Term 20 Plus offer expanded conversion in the beginning, with limited conversion in later years (see chart below). Recap Term and YRT Plus II policies are convertible to any available individual permanent life insurance policy.

Term	Expanded
10 Plus	1-8 Years
15 Plus	1-12 Years
20 Plus	1-15 Years
Recap	1-10 Years
YRT Plus II	1-3 Years

Product suite: Overview & positioning



- **Virtus IUL III**
 - Balance of distribution, accumulation and protection
 - Flexibility to meet a variety of planning needs
- **Protection IUL**
 - Long-term death benefit protection focus
 - Low-cost focus
- **Prestige IWL**
 - Focused on accumulation and distribution
- **FlexTerm**
 - Lowest-cost death benefit coverage
 - Multiple conversion options to meet needs of each client

Accelerated Benefit Rider



- Built-in rider
 - **No ongoing charges** – one-time fee as of the first benefit payment and a lien applied to the death benefit if the rider is exercised
- Predictability
 - Can determine what the client is eligible to receive at any time based on current values
 - **Not a discounted benefit or subject to underwriting**
- Included as an option in the illustration
 - Demonstrates unique values for each client
- Chronic and terminal illness riders available on IUL and IWL products
- Terminal illness rider available on Term products

Product initiatives in 2026



- **Critical Illness for Permanent Life Insurance**
 - Defined basic and additional triggers (10-12 total)
 - Lien method that will coordinate with Chronic and Terminal Illness
 - Working to a Q2 delivery date

- **Term with Living Benefits**
 - Will use discounted death benefit method
 - Similar or same triggers as permanent for Critical
 - Likely delivered after Critical on Permanent

ClearPath fluidless underwriting program



Program parameters:

Age: 18-60

Permanent products:

Ages 18-50 up to \$2 million

Ages 51-60 up to \$1 million

Term (YRT not available):

Ages 18-50 up to \$1 million

Client personal interview: Not required

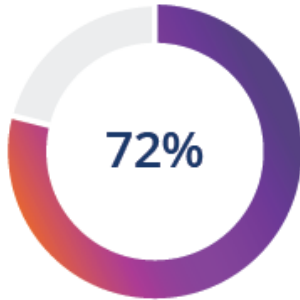
Maximum face amount: \$2,000,000¹

Availability: Through eApp only

Guaranteed Purchase Option rider: No

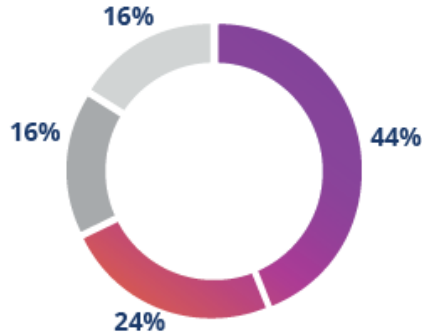
By the numbers: Results to date

Fewer requirements



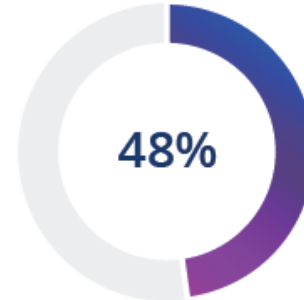
About three-quarters are issued without a paramed

Rate classes



Nearly 70% are Preferred or Super preferred²

Time to issue



Nearly half are issued in 5 business days or less²

44% Super preferred
24% Preferred
16% Standard or other
16% Select

¹ Subject to \$2,000,000 maximum limit for total inforce and applied up to age 50 and \$1,000,000 for ages 51-60

² Data measures all cases from the beginning of the program and is current as of Sept. 2024 for ages 18-45

Questions?

Life distribution map and key contacts



WESTERN
Steve Horton
steve_horton@augustarfinancial.com
512.661.9374



MIDWEST
Ryan Dolezal
ryan_dolezal@augustarfinancial.com
402.219.3918



CENTRAL
Patrick Ray
patrick_ray@augustarfinancial.com
469.925.3522



NORTHEAST
Ryan Bambery
ryan_bambery@augustarfinancial.com
508.269.6031



SOUTHEAST
Alan Callahan
alan_callahan@augustarfinancial.com
336.708.4469



CHIEF DISTRIBUTION OFFICER
Mark Peterson
mark_peterson@augustarfinancial.com, 813.508.0002

Sales Support Team: 877-665-2468 Option 1, Option 1

- ✓ Illustrations & case design
- ✓ Sales materials
- ✓ Portal support

AuguStar Life Launchpad



AuguStar
Life
A universe of possibilities®

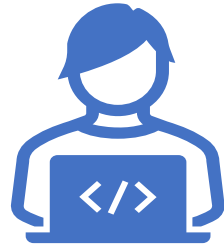
A vibrant, futuristic space scene. The background is a deep purple and blue, filled with glowing nebulae and star trails. Several planets of various sizes and colors (blue, purple, white) are scattered throughout the scene. A bright, glowing light source is visible on the right side, creating a lens flare effect. The overall atmosphere is ethereal and high-tech.

Advanced Sales Team

Five key AP services



**Case
Consultation**



**Advanced
Illustrations**



**Legal
Document
Review**



**Business
Valuation**

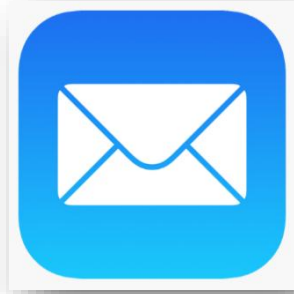


**Marketing &
Education**

Reach out



- Estate planning, individual retirement planning, business owners

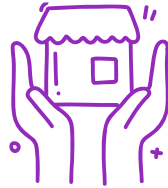


Case Study-Using our Advanced Planning Team(Business Valuation)

- CFO called advisor and said “I need to get coverage on three partners, maybe 3-5 million of death benefit total as a buy-sell arrangement”
- Advisor suggested a valuation
- Valuation on a three-person owned internet marketing company came back to be \$54 M!
- Placed the appropriate coverage and may need to do the valuation again due to changes and continued growth and expansion



Small business population



**33.2 million small
businesses in the U.S.**

99.9% of all U.S. businesses



**Employs 61.7
million people**

46.4% of the U.S. employees

Only **2%** of small business owners know the value of their business



Source: [Most small business owners don't do the math on their most valuable asset](#), CNBC Small Business Playbook, 2022

Form 2468 Rev 10-23 © Constellation Insurance, Inc.

FOR USE WITH THE GENERAL PUBLIC



“The Gift of a Lifetime” with Indexed
Whole Life



AuguStar Life Assurance Corporation
One Financial Way
Cincinnati, Ohio 45242

Prepared by AuguStar's Authorized
Representative
Valued Advisor
Cincinnati, OH

Grateful Fred
Male, Age 1, Nonsmoker to Super Preferred @18
Total Initial Death Benefit: \$503,895
Annual Premium: \$15,000.02

Prestige Indexed 10 Pay Indexed Whole Life Illustration

INTERNAL RATE OF RETURN SUMMARY

Non-Guaranteed

6.75% Interest years 1-10

6.95% Interest year 11 and later

Current Charges

END OF YR AGE	YEAR	ANNUALIZED PREMIUM	PARTIAL SURRENDER AND/OR LOAN/LIEN	NET ANNUALIZED OUTLAY	CUMULATIVE OUTLAY	END OF YEAR		RATE OF RETURN	
						CASH SURRENDER VALUE	NET DEATH BENEFIT	CASH SURRENDER VALUE	NET DEATH BENEFIT
2	1	15,000	0	15,000	15,000	4,085	503,895	-72.76	3,259.30
3	2	15,000	0	15,000	30,000	17,535	503,895	-30.88	431.75
4	3	15,000	0	15,000	45,000	31,895	503,895	-16.25	183.29
5	4	15,000	0	15,000	60,000	47,233	503,895	-9.34	107.01
6	5	15,000	0	15,000	75,000	63,603	503,895	-5.44	72.03
7	6	15,000	0	15,000	90,000	81,087	503,895	-2.97	52.46
8	7	15,000	0	15,000	105,000	101,376	503,895	-0.88	40.16
9	8	15,000	0	15,000	120,000	122,906	504,711	0.53	31.83
10	9	15,000	0	15,000	135,000	145,755	577,098	1.53	28.45
11	10	15,000	0	15,000	150,000	170,007	651,914	2.26	25.77
12	11	0	0	0	150,000	183,373	683,132	3.08	22.99
13	12	0	0	0	150,000	195,947	715,855	3.56	20.83
14	13	0	0	0	150,000	209,378	750,161	3.93	19.11
15	14	0	0	0	150,000	223,713	786,124	4.22	17.71
16	15	0	0	0	150,000	238,989	823,806	4.46	16.55

17	16	0	College		150,000	255,251	863,338	4.65	15.58
18	17	0			150,000	272,560	904,870	4.82	14.75
19	18	0	40,000	-40,000	110,000	248,646	906,622	4.95	14.07
20	19	0	40,000	-40,000	70,000	223,317	908,066	5.05	13.50
21	20	0	40,000	-40,000	30,000	196,525	909,021	5.13	13.02
22	21	0	40,000	-40,000	-10,000	168,179	909,429	5.20	12.61
23	22	0	0	0	-10,000	180,714	951,766	5.27	12.23
24	23	0	0	0	-10,000	194,186	996,095	5.33	11.90
25	24	0	0	0	-10,000	208,676	1,042,537	5.39	11.59
26	25	0	Down Payment		-10,000	224,246	1,091,147	5.45	11.31
27	26	0	50,000	-50,000	-60,000	187,850	1,088,892	5.50	11.07
28	27	0	Wedding		-60,000	202,526	1,138,789	5.55	10.84
29	28	0			-60,000	218,340	1,190,819	5.60	10.63
30	29	0	50,000	-50,000	-110,000	182,274	1,192,009	5.64	10.44
31	30	0	0	0	-110,000	197,332	1,245,344	5.68	10.26
32	31	0	0	0	-110,000	213,572	1,300,853	5.72	10.09
33	32	0	0	0	-110,000	231,085	1,358,729	5.76	9.94
34	33	0	0	0	-110,000	249,973	1,419,176	5.80	9.79
35	34	0	0	0	-110,000	270,321	1,482,270	5.84	9.65
36	35	0	0	0	-110,000	292,235	1,548,132	5.87	9.52
37	36	0	0	0	-110,000	315,821	1,616,840	5.91	9.40
38	37	0	0	0	-110,000	341,206	1,688,651	5.94	9.29
39	38	0	0	0	-110,000	368,540	1,763,672	5.97	9.18
40	39	0	0	0	-110,000	397,951	1,842,064	6.00	9.07
41	40	0	0	0	-110,000	429,607	1,923,991	6.03	8.97

END OF YR AGE	YEAR	ANNUALIZED PREMIUM	PARTIAL SURRENDER AND/OR LOAN/LIEN	NET ANNUALIZED OUTLAY	CUMULATIVE OUTLAY	END OF YEAR		RATE OF RETURN	
						CASH SURRENDER VALUE	NET DEATH BENEFIT	CASH SURRENDER VALUE	NET DEATH BENEFIT
42	41	0	0	0	-110,000	463,648	2,009,595	6.06	8.88
43	42	0	0	0	-110,000	500,271	2,099,025	6.08	8.79
44	43	0	0	0	-110,000	540,069	2,193,205	6.11	8.70
45	44	0	0	0	-110,000	582,940	2,291,355	6.14	8.62
46	45	0	0	0	-110,000	629,138	2,393,678	6.16	8.54
47	46	0			110,000	678,900	2,500,301	6.19	8.47
48	47	0	2 kids in college		110,000	732,465	2,611,307	6.21	8.39
49	48	0	50,000	-50,000	-160,000	737,042	2,673,773	6.23	8.32
50	49	0	50,000	-50,000	-210,000	742,707	2,737,629	6.26	8.26
51	50	0	100,000	-100,000	-310,000	696,455	2,749,644	6.28	8.20
52	51	0	100,000	-100,000	-410,000	648,173	2,759,721	6.30	8.14
53	52	0	50,000	-50,000	-460,000	650,857	2,820,713	6.32	8.08
54	53	0	50,000	-50,000	-510,000	654,636	2,882,632	6.34	8.02
55	54	0	0	0	-510,000	712,738	2,998,561	6.36	7.97
56	55	0	0	0	-510,000	775,523	3,118,775	6.38	7.92
57	56	0	0	0	-510,000	843,363	3,243,492	6.39	7.87
58	57	0	0	0	-510,000	916,706	3,373,058	6.41	7.82
59	58	0	0	0	-510,000	995,980	3,507,807	6.43	7.77
60	59	0	0	0	-510,000	1,081,569	3,647,820	6.45	7.73
61	60	0	0	0	-510,000	1,173,912	3,793,458	6.46	7.68

62	61	0	0	0	-510,000	1,273,441	3,944,987	6.48	7.64	
63	62	0	0	0	-510,000	1,380,574	4,102,699	6.49	7.60	
64	63	0	Retirement			10,000	1,495,797	4,266,845	6.51	7.56
65	64	0			10,000	1,619,620	4,437,804	6.52	7.52	
66	65	0	100,000	-100,000	-610,000	1,646,430	4,509,707	6.53	7.48	
67	66	0	100,000	-100,000	-710,000	1,676,496	4,582,461	6.55	7.45	
68	67	0	100,000	-100,000	-810,000	1,710,072	4,655,895	6.56	7.41	
69	68	0	100,000	-100,000	-910,000	1,747,425	4,729,641	6.57	7.38	
70	69	0	100,000	-100,000	-1,010,000	1,788,858	4,803,613	6.58	7.35	
71	70	0	100,000	-100,000	-1,110,000	1,834,503	4,877,462	6.59	7.32	
72	71	0	100,000	-100,000	-1,210,000	1,884,536	4,951,356	6.60	7.29	
73	72	0	100,000	-100,000	-1,310,000	1,939,028	5,025,233	6.61	7.26	
74	73	0	100,000	-100,000	-1,410,000	1,998,075	5,099,357	6.62	7.23	
75	74	0	100,000	-100,000	-1,510,000	2,061,786	5,173,923	6.63	7.20	
76	75	0	100,000	-100,000	-1,610,000	2,130,350	5,249,213	6.64	7.18	
77	76	0	100,000	-100,000	-1,710,000	2,204,045	5,324,905	6.65	7.15	
78	77	0	100,000	-100,000	-1,810,000	2,283,157	5,401,004	6.66	7.13	
79	78	0	100,000	-100,000	-1,910,000	2,367,948	5,476,711	6.66	7.10	
80	79	0	100,000	-100,000	-2,010,000	2,458,567	5,551,516	6.67	7.08	
81	80	0	100,000	-100,000	-2,110,000	2,555,032	5,625,023	6.67	7.06	

NOTE - This illustration is not valid without accompanying footnotes.

Prestige Indexed 10 Pay
Indexed Whole Life Illustration

INTERNAL RATE OF RETURN SUMMARY

Non-Guaranteed

6.75% Interest years 1-10

6.95% Interest year 11 and later

Current Charges

END OF YR AGE	YEAR	ANNUALIZED PREMIUM	PARTIAL SURRENDER AND/OR LOAN/LIEN	NET ANNUALIZED OUTLAY	CUMULATIVE OUTLAY	END OF YEAR		RATE OF RETURN	
						CASH SURRENDER VALUE	NET DEATH BENEFIT	CASH SURRENDER VALUE	NET DEATH BENEFIT
82	81	0	100,000	-100,000	-2,210,000	2,657,195	5,697,200	6.68	7.04
83	82	0	100,000	-100,000	-2,310,000	2,765,256	5,768,184	6.68	7.02
84	83	0	100,000	-100,000	-2,410,000	2,879,187	5,837,296	6.69	7.00
85	84	0	100,000	-100,000	-2,510,000	2,998,770	5,906,651	6.69	6.98
86	85	0	100,000	-100,000	-2,610,000	3,123,650	5,976,813	6.70	6.96
87	86	0	100,000	-100,000	-2,710,000	3,253,307	6,048,691	6.70	6.94
88	87	0	100,000	-100,000	-2,810,000	3,387,121	6,123,464	6.70	6.92
89	88	0	100,000	-100,000	-2,910,000	3,524,577	6,202,576	6.70	6.91
90	89	0	100,000	-100,000	-3,010,000	3,665,760	6,287,624	6.70	6.89
91	90	0	100,000	-100,000	-3,110,000	3,811,062	6,379,788	6.70	6.88
92	91	With a total of \$150,000 in premium, taking out over \$3M, a CSV remaining of over \$4M(ROR on CSV of 6.7%), and a \$6.5M DB at age 92. Truly a "Gift of a Lifetime"	0	-3,110,000	4,061,467	6,579,034	6.70	6.86	
93	92		0	-3,110,000	4,318,055	6,783,784	6.70	6.85	
94	93		0	-3,110,000	4,583,096	6,990,893	6.70	6.84	
95	94		0	-3,110,000	4,861,427	7,196,750	6.70	6.82	
96	95		0	-3,110,000	5,161,768	7,395,692	6.70	6.81	
97	96		0	-3,110,000	5,491,324	7,567,626	6.70	6.79	
98	97		0	-3,110,000	5,867,808	7,711,526	6.70	6.78	
99	98		0	-3,110,000	6,322,956	7,810,544	6.70	6.76	
100	99		0	-3,110,000	6,915,705	7,841,455	6.71	6.74	
101	100		0	-3,110,000	7,627,586	8,220,076	6.72	6.74	
102	101	0	0	-3,110,000	8,391,708	9,024,103	6.72	6.75	
103	102	0	0	-3,110,000	9,210,555	9,885,418	6.73	6.75	

AuguStar Life Thanks You!

Alan Callahan-Regional Sales VP(SE)