

ORIONSHIELDSM FIXED INDEXED ANNUITIES

All about the OrionShieldSM

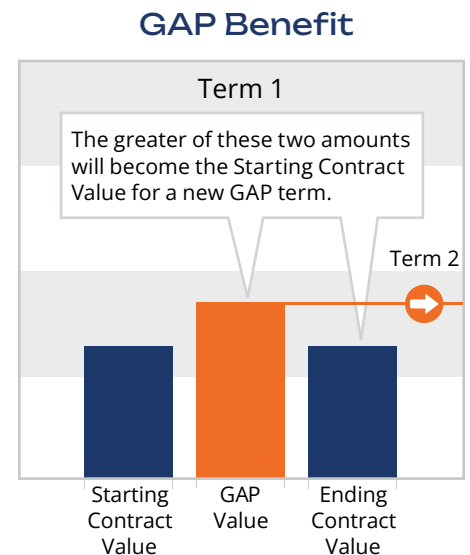
Every trip you take around the sun brings you closer to all the rewards that come with retirement. Get ready for it, with an OrionShieldSM fixed indexed annuity.

An OrionShieldSM offers:

- **Asset growth:** With an OrionShieldSM annuity, your growth is partially market-based for more growth opportunities.
- **Asset protection:** Your growth may be market-based, but it won't be subject to the market's ups and downs. In fact, market losses can't reduce the OrionShield'sSM value.
- **Additional benefits:** Want to give your retirement assets a head start? Or guarantee growth? We've got you covered. Check out our additional benefits below.

Additional features and benefits

- **Premium Bonus rider***
Give your retirement assets a head start. The Premium Bonus will add a percentage of the amount you used to buy your annuity as a bonus credit to the annuity's value.
- **Guaranteed Accumulation Protection (GAP) Benefit**
The GAP feature guarantees you'll always see some growth on your annuity. The amount of growth and the length of time it takes before that growth is applied will depend on which OrionShieldSM annuity you choose. Whenever the growth is applied, a new guaranteed growth period will start, based on the new, higher amount.



Next steps

Your financial professional can help you get copies of the materials we've made to teach you all about the OrionShieldSM annuities.

- Our OrionShieldSM brochure (Form 9701-I) gives you more details about the product and how it works
- We've teamed up with Barclays to develop a custom allocation option to help increase your retirement assets, and made a brochure all about it (Form 9703-I)
- Get all the details on the Premium Bonus with our custom flyer (Form 9734-I)

*Not available if the 5-year product option is chosen.

Issue Age: 18-85 for Annuitant; maximum issue age for owner is 85.

Fixed indexed annuities ("FIA") are long-term investment vehicles designed to accumulate money on a tax-deferred basis for retirement purposes. Upon retirement, FIAs may provide an income stream or a lump sum. If you die during the accumulation or payout phase, your beneficiary may be eligible to receive any remaining Contract Value.

An FIA is not a registered security or stock market investment and does not allow direct participation in any stock or equity investments, or index. The index used is a price index that tracks market performance and does not reflect dividends paid on the underlying stocks. Indices are typically unmanaged and are not available for direct investment.

FIAs provide the potential for interest to be credited to the annuity, based in part on the performance of the specified index, without the risk of loss of premium due to market downturns or fluctuation because of a contractual floor.

Guarantees are based upon the claims-paying ability of AuguStarSM Life Insurance Company, a member of the Constellation Insurance, Inc. family of companies. Guarantees do not apply to the investment performance of any chosen index.

Product, product features and rider availability vary by state. Issuer not licensed to conduct business in NY.

Early withdrawals or surrenders may be subject to surrender charges. Withdrawals are also subject to ordinary income tax and, if taken prior to age 59½, a 10% federal tax penalty may apply. Tax rules require that withdrawals be taken first from any unrealized gain in the contract. Federal and state tax laws applicable to this product are subject to change. You are encouraged to consult a personal tax adviser for further information.

There is no additional tax-deferral benefit for contracts purchased in an IRA or other tax-qualified retirement plans because such retirement plans already have tax-deferred status. An annuity should only be purchased in an IRA or qualified plan if you value some of the other features of the annuity and are willing to incur any additional costs associated with the annuity.

NOT A DEPOSIT	NOT FDIC INSURED	NOT GUARANTEED BY ANY BANK	NOT INSURED BY ANY GOVERNMENT AGENCY	MAY LOSE VALUE
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Fixed indexed annuity issuer:

AuguStarSM Life Insurance Company
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