



FREQUENTLY ASKED QUESTIONS

*AuguStar Retirement is entering the annuity marketplace.
This Frequently Asked Questions document addresses many questions
you may have regarding the new brand.*

Q: What is happening?

We are excited to announce AuguStar Retirement is entering the annuity marketplace, offering best-in-class products and services. The annuity business will take on the recently announced AuguStar brand as AuguStar Retirement and is poised to deliver top-tier, client-focused annuity product solutions. We will partner with top financial professionals to ensure you have what you need to prepare for retirement.

Q: Is this a rebrand?

This is more a brand launch than a rebrand, though in force annuity products will be rebranded to AuguStar Retirement over a period of time. The new AuguStar brand reflects a contemporary identity embodying our strategy and our dedication to guiding individuals toward brighter financial futures. Recognizing the complexities of investing for retirement, we will simplify the financial planning process by providing information in plain language that is easy to understand and readily accessible to help clients make informed decisions.

Though current annuity policies will be rebranded over time to AuguStar Retirement contracts, we are a different company with new ownership, a rock-solid balance sheet, and new leadership. Our market-tested leadership team is laser-focused on making AuguStar Retirement a top annuity company by offering best-in-class products and services.

Q: What is Constellation Insurance?

Constellation Insurance, Inc. (Constellation) is the parent company of AuguStar Retirement and is backed by two of the largest pension plans in North America, CDPQ and Ontario Teachers' Pension Plan Board (Ontario Teachers'). Because of their long-term approach to investing, Constellation has the financial strength to support the long-term success of both AuguStar companies, AuguStar Retirement and AuguStar Life.

Q: Is AuguStar Retirement financially strong?

AuguStar Retirement is a member of the Constellation Insurance family of companies, which is backed by two of the largest pension plans in North America. Constellation takes a long-term approach to investing and is fully committed to AuguStar's success.

As of December 31, 2022, Constellation's family of insurance companies has over \$34 billion in total assets under management. Constellation's investors and equal partners, CDPQ and Ontario Teachers', are two of North America's largest long-term institutional investors, managing over C\$650 billion in net assets, including over C\$140 billion in private capital investments.

Q: Why did you choose the name AuguStar – does it mean anything?

The AuguStar name reflects a modern and contemporary identity embodying energy and dedication to serving financial professionals and policyholders. “AuguStar” signifies the organization’s commitment to guiding you toward a brighter financial future while paying homage to our parent company, Constellation Insurance.

We want to offer a different experience for both the financial advisor and the consumer – one that is welcoming, fun, and inspiring. Our clients deserve to be excited about their financial decisions and put their trust in products and services they can count on and, quite frankly, understand.

Q: How do you pronounce AuguStar?

AuguStar is a combination of august and star, pronounced “**ah**-gus-star.”

Q: How does this impact existing contract owners?

Your current annuity contracts remain secure and unchanged, and we are steadfast in our commitment to uphold our promises to you. We assure you that though the name may change on your contract (anticipated in the fourth quarter of 2023), we are committed to making the transition to AuguStar Retirement as seamless as possible. You can continue to rely on the same trusted financial professional(s) who has assisted you throughout your journey.

Q: If I have questions, who can I call?

If you have any questions or concerns regarding the rebranding, contact the customer service team, who will be happy to answer your questions by calling 888.925.6446.

As always, please get in touch with your financial professional to help you with your financial planning needs.

We are genuinely excited about what AuguStar Retirement has in store for our clients. Thank you for your business, and we look forward to serving you as AuguStar Retirement.