

Product Information

It's crucial to understand the products that are powering your retirement. Information on the LunarGuardSM annuities is presented so you can discuss your questions with a trusted financial professional.

Product	LunarGuard SM 3	LunarGuard SM 5	LunarGuard SM 7
Eligible Annuitant ages, as of the date the application is signed	18 - 92	18 - 90	18 - 88
Initial guaranteed growth period	3 years	5 years	7 years
Subsequent guaranteed growth period(s)	When each guaranteed growth period ends, you'll start a new guaranteed growth period and a new surrender period (see below), with a new guaranteed growth rate. The new guaranteed growth rate cannot be less than the Guaranteed Minimum Interest Rate specified in your contract. In most cases, the period will be for the same number of years as the initial guaranteed growth period, unless the period would extend beyond the date the Lifetime Annuity Period would begin (see below). In that scenario, the guarantee period will be the next shortest period that doesn't go beyond the start of the Lifetime Annuity Period.		
Interest rate information	If you spend \$100,000 or more to purchase your annuity, you'll receive higher guaranteed interest rates		
Minimum Premium allowed (per contract)	\$10,000		
Maximum Premium allowed (per contract)	\$2 million		
Annual allowed withdrawal amount	12% of the account value as of the prior contract anniversary or, in the first year, the amount you used to purchase the annuity. Withdrawals exceeding this amount will incur the surrender charges described below if taken during the surrender period, which is also detailed below. Withdrawals taken to satisfy Required Minimum Distribution requirements typically won't incur surrender charges, but please discuss your specific situation with your financial professional or refer to your annuity's contract or disclosure statement for additional information.		
Surrender period	3 years	5 years	7 years
Annual surrender charges	9-8-7-0%	9-8-7-6-5-0%	9-8-7-6-5-4-3-0%
Market Value Adjustment (MVA)	An adjustment made to the amount you receive if you withdraw more than you're allowed each year. MVAs only apply during the surrender period. An MVA can increase or decrease the amount of your withdrawal. Generally speaking, if interest rates are higher when you take the withdrawal than they were when you bought the annuity, an MVA will probably decrease the amount you receive. If interest rates have dropped, an MVA will probably increase the amount you receive.		
Maximum number of annual withdrawals	12		
Minimum Withdrawal Amount	\$100. No minimum if using Electronic Funds Transfers.		
Nursing Home Rider	Allows access to your account value without surrender charges if the annuity's owner requires qualified admission to a hospital or in-patient nursing facility for at least 30 consecutive days. Confinement must begin after the first contract anniversary. Available for issue ages 18-80. Not available in all states.		
Annual charge	None		
Lifetime Annuity Period start	The contract anniversary after the annuitant's 95th birthday		

Multi-year guaranteed annuities (also known as "MYGAs") are long-term investment vehicles designed to accumulate money on a tax-deferred basis for retirement purposes. Upon retirement, MYGAs 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.

Guarantees are based solely upon the claims-paying ability of AuguStarSM Life Insurance Company. Not FDIC insured.

Product and product features may vary by state.

If you take a withdrawal or surrender during the surrender charge period, it may be subject to a surrender charge and a market value

adjustment. 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 your 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 the contract owner values some of the other features of the annuity and is willing to incur any additional costs associated with the annuity.

Multi-Year Guaranteed Annuity Issuer:

AuguStarSM Life Insurance Company
One Financial Way | Cincinnati, Ohio 45242
513.794.6100 | augustarfinancial.com

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