



LUNARLOCK<sup>SM</sup> MULTI-YEAR GUARANTEED ANNUITY

# Shoot for the moon

THIS MATERIAL IS FOR USE WITH THE GENERAL PUBLIC AND IS NOT INTENDED TO PROVIDE INVESTMENT ADVICE FOR ANY INDIVIDUAL.

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MAY LOSE VALUE

## Building a brighter tomorrow

Throughout our lives, we're told to aim high. Reach for the stars. **Shoot for the moon.** Because if we don't have big goals, it's easy to stay put and let inertia win. But when we dream big, we often achieve great things.

### Retirement is no different.

Striving for a retirement that offers not just relaxation but also fulfillment is essential to enjoying your life once your work life comes to an end. But achieving a great retirement means building a great strategy to get you there.



Hi! I'm Aster, Ambassador of Fun and Excitement!

I came to Earth to help to make the retirement conversation more approachable, easier to understand, and with a little bit of fun sprinkled in.

## Lock in your future

Including a LunarLock<sup>SM</sup> annuity in that strategy is a great decision. Why? Because it...



### **...guarantees growth. Every. Single. Year.**

This is probably the main reason you're interested in this product. Every year, the money in your annuity will increase by a set interest rate, and you'll know that rate ahead of time. Your money may not grow as fast as it could with some other options, but that's predictability you can bank on.



### **...isn't affected by the market.**

Your guaranteed growth isn't affected by what financial markets are doing. It doesn't matter if the S&P 500<sup>®</sup> is up or down, your annuity's account value will keep growing.



### **...can turn your interest into income.**

Whether you plan on seeing the world, taking care of your kids and grandkids, or whatever else your retirement dreams are made of, you can withdraw money from your annuity, turning interest into income. Further down the road, you can even choose to get annual payments for life.

# What's **your** LunarLock<sup>SM</sup>?

Keep it simple: Building the LunarLock<sup>SM</sup> annuity that's right for *your* retirement goals comes down to answering a couple questions.

## How much do you want to spend?

Annuities are probably just a part of your retirement portfolio, and figuring out how to divide that portfolio among different products and investments is an important conversation to have with a trusted financial professional. They can help you decide how much money you want to allocate to a LunarLock<sup>SM</sup> annuity.

You can spend between \$10,000 and \$2 million dollars to buy your LunarLock<sup>SM</sup> annuity. If you spend \$100,000 or more, you'll receive higher guaranteed growth rates.

## What's your timing look like?

There are three LunarLock<sup>SM</sup> annuities to pick from, and each one guarantees growth for a different number of years: 3, 5 or 7. When those years are over, you'll start a new guaranteed growth period for the same number of years in most cases. Figuring out when you want to retire – and when you might want to start withdrawing money – will help you decide which product fits your retirement strategy.



# Painting the LunarLock<sup>SM</sup> picture

Let's demonstrate how a LunarLock<sup>SM</sup> annuity can work for you. Imagine you bought a product with 5 years of guaranteed growth for \$100,000. Hypothetically speaking, let's say you started with a guaranteed growth rate of 4.5%.

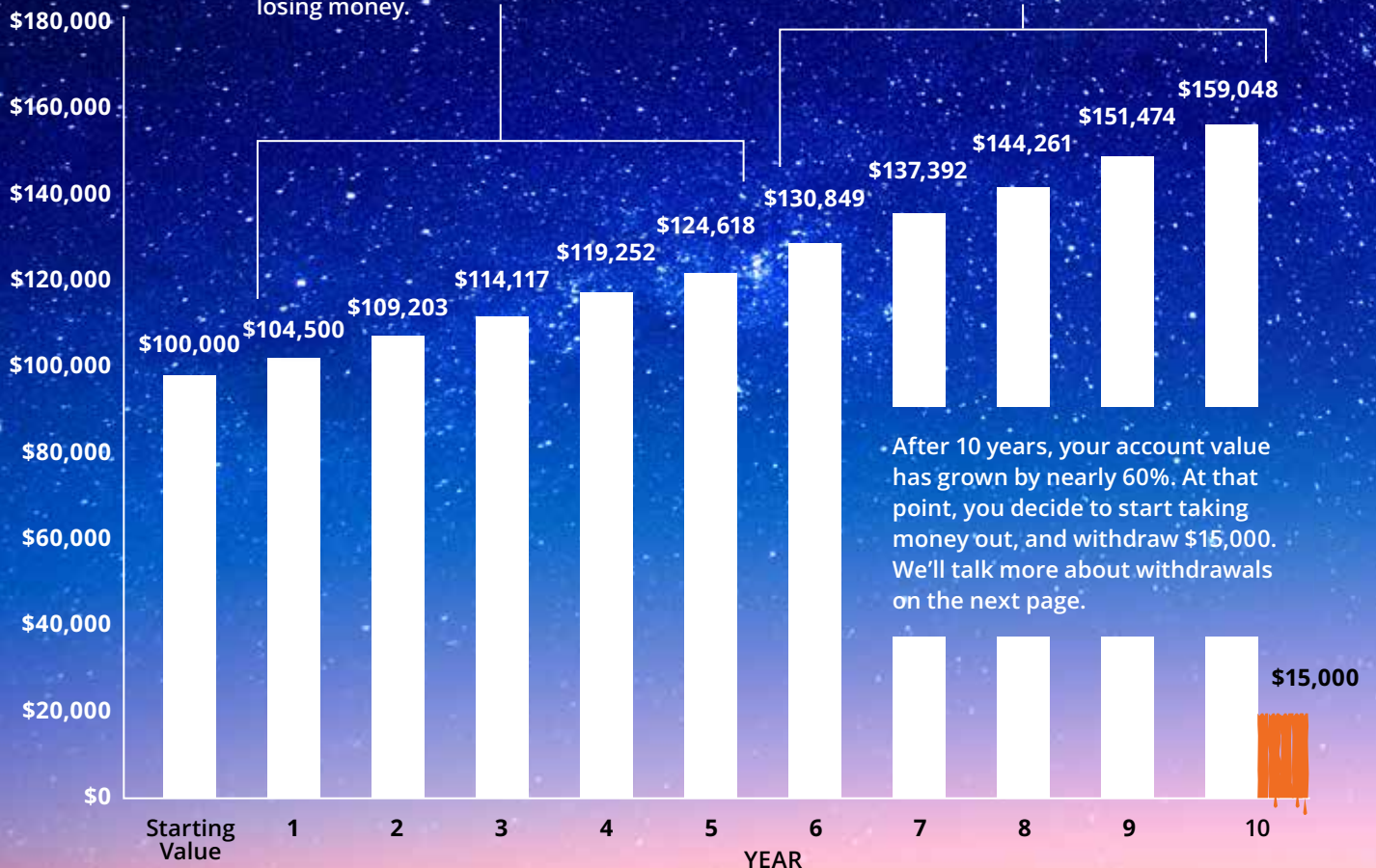


## 4.5% growth

Your account value would grow by 4.5% each year for the first 5 years. And remember, that's compounding, guaranteed growth with no fear of losing money.

## 5% growth

In year 6, you start a new 5-year growth period. Your interest rate could change at this point. We can't predict the future, but in this scenario, let's imagine it increased to 5%.



Hypothetical Illustration may not be used to predict or project investment results.

# Taking money out

Need to get money out of your annuity? You've got options.

## Withdrawals

The most basic way to get money out of your annuity is to take a withdrawal. Each year, you can take out up to 10% of your account value with no penalties. If you need to take out more than that, a penalty (known as a "surrender charge") will apply to whatever portion of your withdrawal is above the 10% threshold.

The surrender charges depend on which version of the LunarLock<sup>SM</sup> product you buy, and how long you've owned it when you take any withdrawals that are above 10%.

### LunarLock<sup>SM</sup> 3

Year	1	2	3	4+
Surrender charge	9%	8%	7%	0%

### LunarLock<sup>SM</sup> 5

Year	1	2	3	4	5	6+
Surrender charge	9%	8%	7%	6%	5%	0%

### LunarLock<sup>SM</sup> 7

Year	1	2	3	4	5	6	7	8+
Surrender charge	9%	8%	7%	6%	5%	4%	3%	0%

## Lifetime payments

Your annuity can provide annual payments for the rest of your life. How much money you receive each year will depend on how old you are at the time, what your account value is at that point and other factors. These payments will automatically start once you're 95 years old, or you can choose to turn them on sooner. Most people wait though, because once lifetime payments start (a period known as the "Lifetime Annuity Period"), your money stops growing.

## Surrenders

Don't want to wait for lifetime payments to kick in? You can choose to take all your account's value out in one lump sum, but if you do, keep in mind that you won't have an annuity any longer. That means your growth will stop and you'll lose the annuity's other benefits. Also, if you're in the period above where surrender charges apply, they'll be taken out of the money you receive.

## Death benefit

If you pass away before lifetime payments start, you can choose who receives your remaining account value. Other options may exist if you pass away after lifetime payments start, but they'll depend on how many annual payments you've received.

# Technical details

All the specs for your annuity are listed below. It's worth discussing this information with the financial professional who suggested this product to you, and making sure you understand what it all means.

Product	LunarLock <sup>SM</sup> 3	LunarLock <sup>SM</sup> 5	LunarLock <sup>SM</sup> 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	10% of the account value as of the prior contract anniversary or, in the first year, 10% of 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 AuguStar<sup>SM</sup> 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:

**AuguStar<sup>SM</sup> Life Insurance Company**

One Financial Way | Cincinnati, Ohio 45242

513.794.6100 | [augustarfinancial.com](http://augustarfinancial.com)

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Retirement