

ORBITERSM INCOME FIXED INDEXED ANNUITIES

Guarantee your future



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MAY LOSE VALUE

Getting ready for your next stage

How do you feel when you think about retirement? Are you excited, ready to reap the rewards of years of preparation? Or do you feel anxious, wondering if you're financially ready for what comes next?

Maybe your ideal retirement is made up of leisure, travel, family and hobbies; perhaps it's focused on redefining life goals, being active in the community or volunteerism. No matter what your ideal retirement looks like, it may seem impossible to create a financial future that will cover your expenses for the rest of your life and still let you do the things you enjoy.

The good news is you can do it.



**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.

Where do you start?

Getting the most out of retirement requires working with your financial professional to develop a plan. Although individual plans may vary based on unique needs, wants and resources, an OrbiterSM Income FIA was designed for retirees who are looking for:



Guaranteed lifetime income



Diversification and growth opportunities



Asset protection



The impact of market losses

Increasing assets is paramount to thriving throughout retirement, which is why many individuals turn to the growth potential of stock market investing as they build their nest egg. But stock market investing carries the risk of losses. As retirement grows nearer, many investors find they can't tolerate those risks or the sudden swings in their portfolio's value any longer.



Aster says...

"Balancing the needs for growth and safety is exactly why diversification is so important."

* Source: Standard and Poor's.® "Standard and Poor's® "S&P®, "S&P 500®, "Standard and Poor's 500," and "500" are trademarks of The McGraw-Hill Companies, Inc. The Index is a broad-based, unmanaged stock index including reinvestment of dividends and cannot be purchased directly by investors.

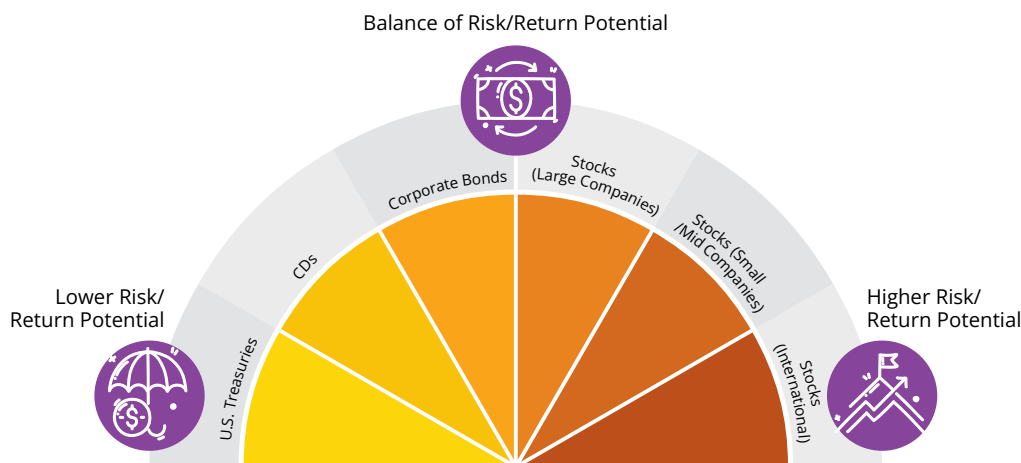
Diversification does not assure a gain and does not protect against a loss in declining markets.

Past performance is no guarantee of future results.

The importance of diversification

A diversified retirement portfolio is one of the keys to developing a successful plan. A well-diversified portfolio can offer growth opportunities, but still help mitigate the impact of any losses.

Whether retirement is a month away or a decade, for many retirees it makes sense to employ a variety of investment types, each serving to meet a particular need. Including the right investment types in a retirement portfolio, in accordance with an individual's appetite for risk and specific needs, may offer growth opportunities while helping to ensure they don't lose what they've built.



For example, retirees may choose to direct a portion of their retirement assets into investments with higher return potential to generate the growth they need. Meanwhile, another portion can be allocated to traditionally stable investments that offer limited or fixed growth. These types of investments include CDs and treasuries, which may help achieve some modest growth, while simultaneously protecting a portion of the portfolio from market losses.

One major drawback to this type of investment is limited growth potential, particularly when interest rates are low. Fortunately, there's a product available that can offer **the security of fixed growth investment options with the potential for higher returns: An OrbiterSM Income fixed indexed annuity.**

The OrbiterSM Income annuity

Key terms to know

Guaranteed Minimum Surrender Value: The minimum amount you or your beneficiaries can receive upon death or if you decide to terminate your contract early.

Market Value Adjustment: This adjustment applies to any withdrawal taken from the contract that is subject to a surrender charge. The adjustment may increase or decrease the amount available for the withdrawal. After the Surrender Charge Period has ended, MVAs are not applicable. For more information, ask your financial professional for a copy of our Disclosure Statement.

Participation Rate: The percentage of positive index returns that can be credited to your contract. For example, with a 80% participation rate and a 5% index return, your annuity's value would increase by 80% of the index's growth, or 4%.

Return Cap: An upper limit to the percentage of positive index returns that can be credited to your contract following the participation rate calculation described above. A 5% annual return cap would limit your credited interest to a maximum of 5% annually.

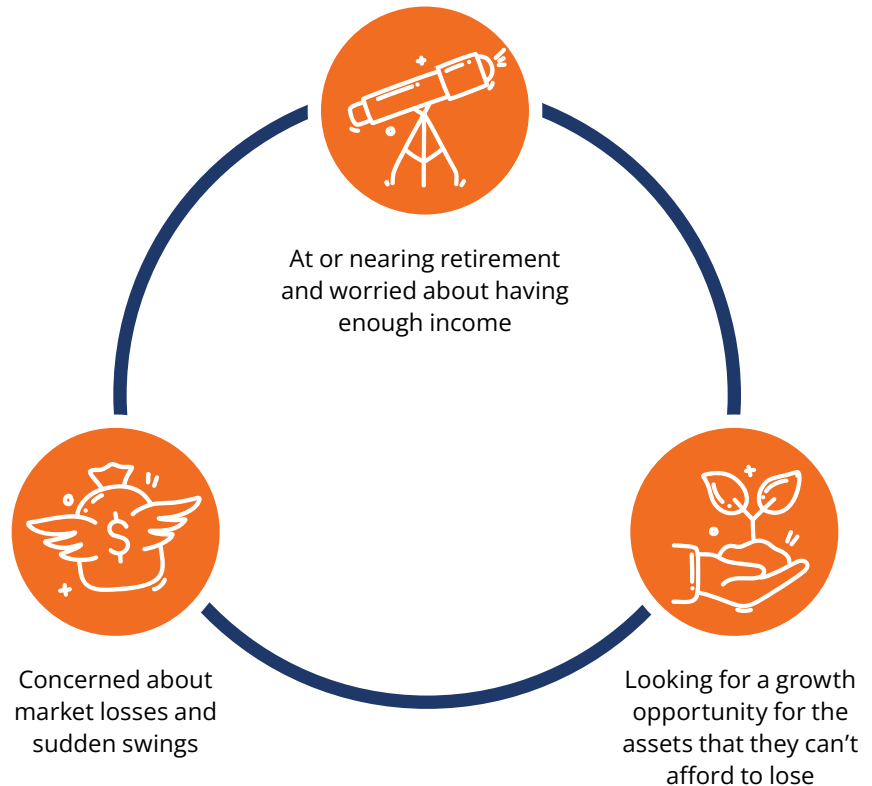
Other considerations

- OrbiterSM Income annuities are insurance contracts.
- Your contract will be subject to surrender charges if you withdraw more than 10% of your contract's value during the surrender period (please see an OrbiterSM Disclosure Statement or product features sheet for additional information on the available features).

OrbiterSM fixed indexed annuities are insurance products designed specifically to help accumulate assets by earning interest, subject to limitations, based upon the performance of specific market indices – collections of securities representing select portions of the overall market.

An OrbiterSM Income annuity's contract value isn't invested directly in an index, so its value will never decrease as a result of any losses an index may experience.

A good fit for individuals who are:



What it offers

Safety

- An OrbiterSM Income annuity includes a **contractual floor**, which means it can't lose any principal or credited interest due to market downturns. This helps protect against sudden market swings.
- Gains will be locked in regularly (based on the selected crediting strategies) as credited interest, also protecting them from market downturns due to the annuity's contractual floor.

Growth potential

Because the value of an OrbiterSM Income annuity is based, in part, on the growth of stock market indices (excluding dividends), it may experience accumulation rates higher than CDs and other fixed investment opportunities when markets are performing well. Keep in mind, however, that there may be limitations on gains.

Tax deferral

With an OrbiterSM Income annuity, there are no taxes on any gains until they're withdrawn from the contract. This allows any growth to compound more quickly. And many retirees are in a lower tax bracket after retirement, which will further reduce the impact of taxes on retirement assets when they are needed most.

The power of tax deferral

\$100,00 initial investment

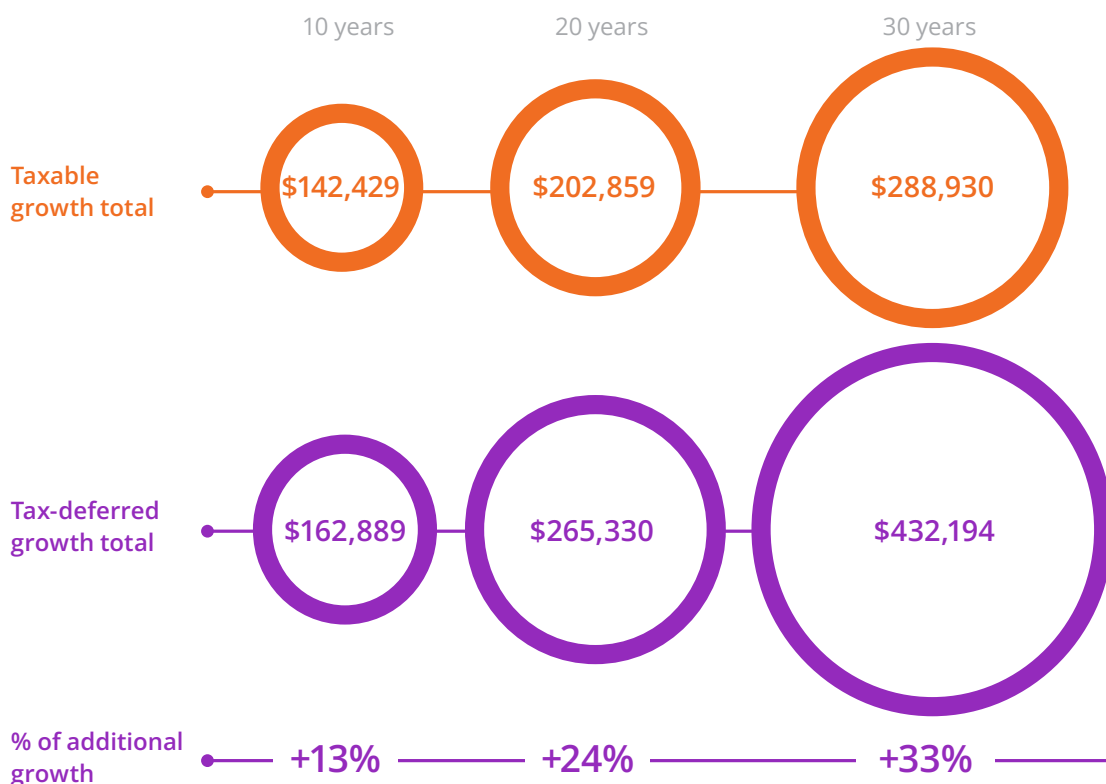


Chart assumes 5% annual growth over 30 years and a 28% federal income tax rate for the taxable growth values shown. Assumes no withdrawals during the period illustrated and no taxes for the tax-deferred growth values shown.

This hypothetical example is for illustration purposes only and is not representative of any specific investment or product.



Ask Aster

How do floors work?

A floor means that the lowest return possible for your contract is 0%. That means even if the markets are dropping, negative returns will **never** apply to your contract.

Crediting strategy options

An OrbiterSM Income annuity allows you to choose from a select group of crediting strategies, or methods of determining what amount of any growth in an index will be credited to a contract.

Each crediting strategy is tied to a specific index, such as the S&P 500[®]. As a result of these crediting strategies, the contract may not capture all the growth the index experiences. However, because returns can never fall below the annuity's guaranteed "floor", the contract will never capture any of the index's losses.



Annual

Point-to-Point
(Two options available)

S&P 500[®] Index



Monthly Average

Russell 2000[®] Index



1-Year or 3-Year

Point-to-Point

Barclays Global
Trailblazer Index



1-Year

Fixed Accumulation
Account

Crediting strategy comparison

It's important to keep in mind that each crediting strategy has specific strengths and weaknesses, and will perform differently depending on market conditions. Your financial professional can help you determine the mix of options that makes the most sense for you, based upon your goals, needs, resources and the other factors unique to you and your plan. The chart below presents an overview of which allocation options perform well in various types of markets.



Crediting Strategy	Market Performance		
	Growth	Volatile	Flat or Negative
Annual Point-to-Point	●		
Annual Point-to-Point (Higher Cap)	●		
Monthly Average	●	●	
1-Year Point-to-Point (Uncapped)	●	●	
3-Year Point-to-Point (Uncapped)	●	●	
1-Year Fixed Accumulation Account		●	●

Aster says...

“Make your contract unique to you and your needs – work with your financial professional to build an allocation strategy that can achieve **your** personal retirement goals.”

Selecting a custom allocation among the various crediting strategies is an important method of customizing an OrbiterSM Income annuity to meet any specific retirement planning needs.

The 1-Year Fixed Accumulation Account guarantees you will earn interest at the declared rate regardless of market performance. The index-based crediting strategies will allow you to participate in periods of market growth, while protecting you from losses in down markets.

Your financial professional can help you select the allocations that are right for you, allowing you to experience retirement on your terms.

Factors to consider for all crediting strategies

- An OrbiterSM Income annuity's value is not subject to index losses; if index returns equal 0% or are negative, the annuity's accumulation rate for the crediting period will equal 0%
- All index-based options are subject to a participation rate that determines the percentage of positive index growth credited to the contract.
- Return caps, participation rates and fixed interest rates may change at the end of each crediting period.

Equilibrium Plus rider

The Equilibrium Plus Guaranteed Lifetime Withdrawal Benefit rider offers a wider range of features to help grow and receive income in retirement, including:

Income growth features



Opportunity for annual **step-ups** to lock in even more guaranteed income

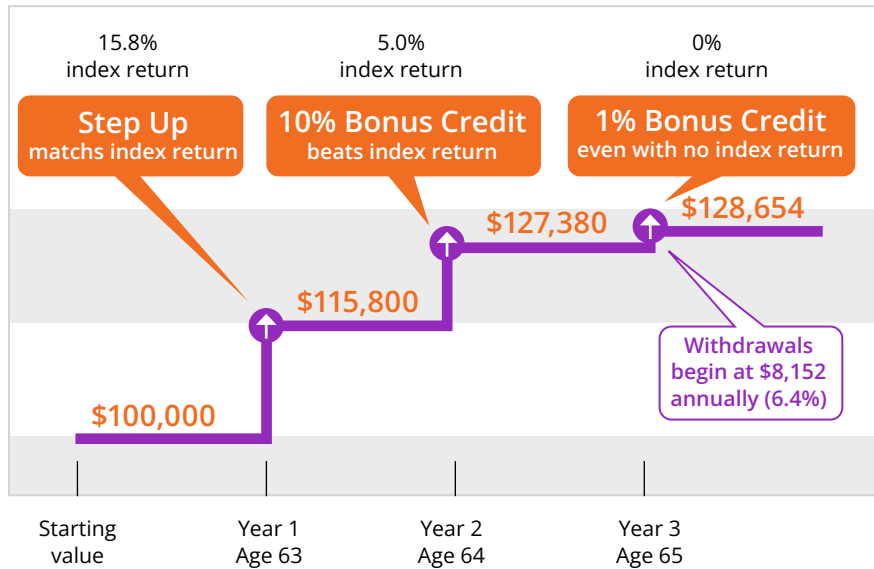


Guaranteed **10% growth** of income in years you don't take withdrawals*



A **1% increase** in income in years that a withdrawal is taken

3 ways to grow your income



Income withdrawal features



Lifetime income that **you can't outlive**



The ability to guarantee lifetime income for **you and your spouse**



Higher income percentage the longer you wait to begin **withdrawals**. For example, you can receive 6.40% for life at age 65.

Withdrawal rates at first withdrawal

Age	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85+
Single	5.05%	5.30%	5.80%	6.40%	7.10%	7.60%	8.10%	8.60%
Joint	4.55%	4.80%	5.30%	5.90%	6.60%	7.10%	7.60%	8.10%

Charge for the rider is 1.15% for single or joint rider option. Joint withdrawal rate based on younger participating spouse.

*Applies for 10 years when income is not withdrawn.

You can receive a higher withdrawal rate if you get a step up in a higher age band.

Additional features and benefits

Death benefit¹

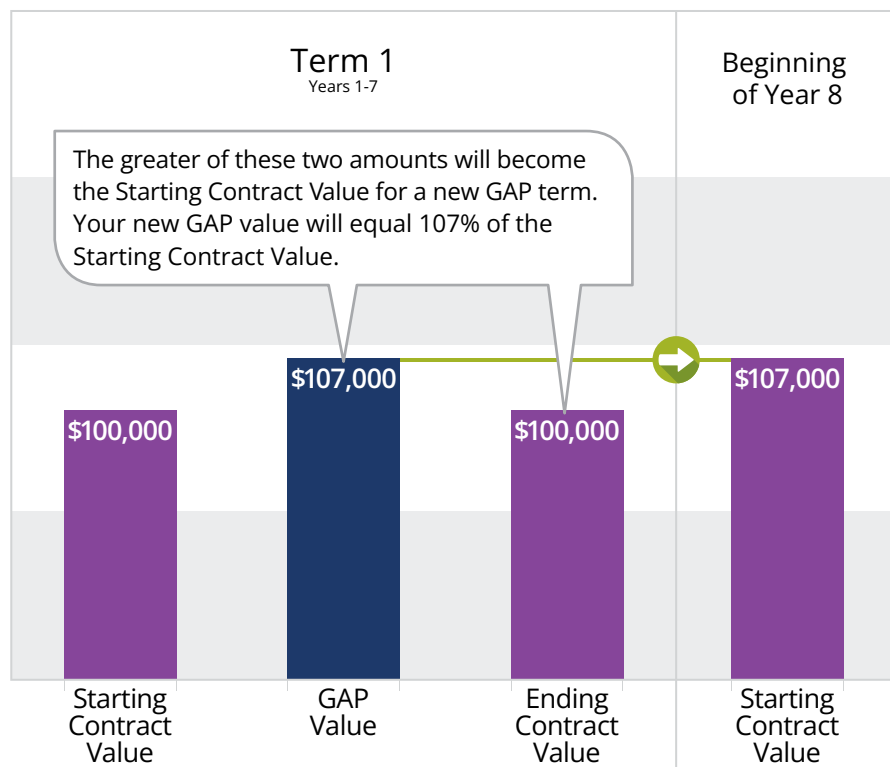
If you pass away there are several ways in which your contract can be passed on to your beneficiaries. First, your beneficiaries will be eligible to receive the remaining value of your annuity. A second option is to have your qualifying spouse continue the Equilibrium Plus benefit for their own lifetime. There are also other options you can consider, and you should discuss what's best for you and your loved ones with a trusted financial professional.

Guaranteed Accumulation Protection

Your OrbiterSM Income annuity includes a Guaranteed Accumulation Protection (GAP) feature that ensures you'll experience a minimum percentage of credited interest after your contract's surrender period ends (please see an OrbiterSM Disclosure Statement or product features sheet for additional information).

The hypothetical example below assumes \$100,000 in premium and a seven-year surrender period. As a result, the GAP value for each term equals 107% of the starting Contract Value.

GAP Benefit



This hypothetical example is for illustration purposes only.

Fixed Annuity Issuer: AuguStarSM Life Insurance Company

¹ Death benefit is only available during the accumulation phase of the contract and if the Annuitant dies prior to annuitization.

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% additional tax 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.

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Neither asset allocation nor diversification assures a gain or protects against a loss in declining markets.

OrbiterSM Income products are issued under the following form numbers (or state variations thereof):

OrbiterSM Income 5/7/10: ICC16-FIA-1, ICC16-FIA-1U

Annual Point-to-Point with S&P 500[®]: ICC16-OPP-1

Annual Point-to-Point with S&P 500[®] (Higher Cap): ICC16-OPP-1

Monthly Average with Russell 2000[®]: ICC16-OMAC-1

1-Year Point-to-Point with Barclays Global Trailblazer (Uncapped): ICC18-MPPP-1

3-Year Point-to-Point with Barclays Global Trailblazer (Uncapped): ICC16-MPPP-1

Guaranteed Accumulation Protection Benefit: ICC16-GAP-1

Nursing Home Waiver: ICC16-NHWI-1

Market Value Adjustment: ICC16-MVA-1

Equilibrium Plus GLWB rider: ICC17-FGLW-B.1, ICC17-FGLW-B.2

Fixed indexed annuity issuer:

AuguStarSM Life Insurance Company

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Retirement
A universe of possibilitiesSM