

## Investment Options

*Does not include surrender charges*

|  | Fund Inception | Life of Fund | YTD     | 1 Year | 3 Year | 5 Year | 10 Year | Subaccount Inception * | Since Inception * | Calendar Year 2023 | 2022    |
|--|----------------|--------------|---------|--------|--------|--------|---------|------------------------|-------------------|--------------------|---------|
| <b>AuguStar<sup>SM</sup> Variable Insurance Products Fund, Inc</b>   |                |              |         |        |        |        |         |                        |                   |                    |         |
| AVIP AB Mid Cap Core Portfolio <sup>S</sup>  | 01/02/97       | 7.84%        | 2.13%   | 15.41% | -1.49% | 6.35%  | 8.04%   | 01/03/97               | 7.84%             | 16.18%             | -23.88% |
| AVIP AB Small Cap Portfolio <sup>S</sup>   | 01/02/97       | 6.74%        | -1.05%  | 10.52% | -5.85% | 3.68%  | 7.53%   | 01/03/97               | 6.74%             | 16.35%             | -29.26% |
| AVIP BlackRock Advantage International Equity Port <sup>S</sup>  | 05/03/93       | 3.88%        | 1.90%   | 8.03%  | 2.82%  | 5.50%  | 3.19%   | 04/30/93               | 3.88%             | 18.06%             | -14.12% |
| AVIP BlackRock Advantage Large Cap Core Portfolio <sup>S</sup>   | 05/01/02       | 8.05%        | 6.79%   | 23.07% | 6.83%  | 11.30% | 10.66%  | 05/01/02               | 8.05%             | 24.91%             | -20.16% |
| AVIP BlackRock Advantage Large Cap Growth Port <sup>#,S</sup>  | 05/01/07       | 9.10%        | 5.83%   | 28.84% | 4.93%  | 12.72% | 11.94%  | 01/06/09               | 13.27%            | 39.74%             | -33.07% |
| AVIP BlackRock Advantage Large Cap Value Portfolio <sup>#,S</sup>  | 05/01/98       | 4.66%        | 4.98%   | 15.31% | 4.90%  | 7.92%  | 6.92%   | 11/01/99               | 4.81%             | 12.53%             | -9.65%  |
| AVIP BlackRock Advantage Small Cap Growth Port <sup>#,S</sup>  | 05/01/02       | 5.70%        | 0.42%   | 14.78% | -5.54% | 5.77%  | 6.50%   | 05/01/02               | 5.70%             | 19.39%             | -26.67% |
| AVIP BlackRock Balanced Allocation Portfolio <sup>#,S</sup>  | 09/10/84       | 6.89%        | 4.10%   | 16.60% | 3.87%  | 8.22%  | 8.19%   | 03/20/87               | 6.16%             | 20.23%             | -19.02% |
| AVIP Bond Portfolio <sup>#,A</sup>   | 11/02/82       | 4.87%        | -2.61%  | 0.36%  | -3.64% | 0.11%  | 1.40%   | 03/20/87               | 4.17%             | 7.50%              | -15.82% |
| AVIP Federated High Income Bond Portfolio <sup>#,S</sup>   | 05/01/98       | 4.76%        | -0.20%  | 6.90%  | 0.10%  | 2.49%  | 3.13%   | 11/01/99               | 5.15%             | 11.84%             | -12.09% |
| AVIP Fidelity Institutional AM <sup>®</sup> Equity Growth <sup>S</sup>   | 03/31/95       | 5.97%        | 10.39%  | 33.96% | 3.17%  | 12.43% | 14.05%  | 03/31/95               | 5.97%             | 38.35%             | -34.41% |
| AVIP Nasdaq-100 <sup>®</sup> Index Portfolio (Geode) <sup>S,S</sup>  | 05/01/00       | 6.02%        | 3.50%   | 31.15% | 7.61%  | 17.19% | 16.95%  | 10/16/00               | 6.96%             | 53.30%             | -33.07% |
| AVIP S&P 500 <sup>®</sup> Index Portfolio (Geode) <sup>S,A</sup>   | 01/02/97       | 8.09%        | 5.63%   | 21.17% | 6.83%  | 11.92% | 11.12%  | 01/03/97               | 8.09%             | 24.79%             | -19.03% |
| AVIP S&P MidCap 400 <sup>®</sup> Index Portfolio (Geode) <sup>#,S,8</sup>                                      | 11/01/05       | 5.62%        | 2.95%   | 15.05% | 1.92%  | 8.13%  | 6.84%   | 05/01/06               | 5.43%             | 14.64%             | -14.04% |
| <b>BNY Mellon Variable Investment Fund</b>   |                |              |         |        |        |        |         |                        |                   |                    |         |
| BNY Mellon Appreciation Portfolio <sup>#</sup>   | 12/29/00       | 6.39%        | 2.72%   | 12.43% | 4.43%  | 11.41% | 10.02%  | 05/01/03               | 8.57%             | 19.77%             | -18.86% |
| <b>Federated Hermes Insurance Series</b>   |                |              |         |        |        |        |         |                        |                   |                    |         |
| Federated Hermes Kaufmann Fund II <sup>#</sup>   | 05/01/03       | 8.83%        | 4.27%   | 14.98% | -5.90% | 2.94%  | 8.24%   | 01/06/09               | 10.05%            | 14.01%             | -30.78% |
| <b>Fidelity<sup>®</sup> Variable Insurance Products</b>  |                |              |         |        |        |        |         |                        |                   |                    |         |
| Fidelity <sup>®</sup> VIP Contrafund <sup>®</sup> Portfolio <sup>#,1</sup>                                     | 01/03/95       | 10.73%       | 11.72%  | 32.28% | 7.80%  | 14.05% | 11.62%  | 10/16/00               | 8.22%             | 32.13%             | -27.03% |
| Fidelity <sup>®</sup> VIP Equity-Income Portfolio <sup>#,1</sup>   | 10/09/86       | 8.29%        | 6.15%   | 14.26% | 6.02%  | 9.31%  | 7.81%   | 10/01/03               | 7.17%             | 9.56%              | -5.95%  |
| Fidelity <sup>®</sup> VIP Government Money Market Portfolio <sup>#,7</sup><br>(7- Day Current Yield was 4.34%) | 07/07/00       | 0.89%        | 1.45%   | 4.33%  | 1.85%  | 1.10%  | 0.47%   | 02/29/16               | 0.74%             | 4.02%              | 0.61%   |
| Fidelity <sup>®</sup> VIP Growth Portfolio <sup>#,1</sup>  | 10/09/86       | 10.36%       | 10.45%  | 35.37% | 7.66%  | 16.27% | 14.67%  | 10/16/00               | 6.87%             | 34.88%             | -25.20% |
| Fidelity <sup>®</sup> VIP Mid Cap Portfolio <sup>#,1</sup>   | 12/31/98       | 10.56%       | 5.76%   | 17.78% | 3.09%  | 8.83%  | 7.76%   | 10/16/00               | 8.54%             | 13.95%             | -15.60% |
| Fidelity <sup>®</sup> VIP Real Estate Portfolio <sup>#</sup>   | 11/06/02       | 7.12%        | -10.08% | -4.14% | -5.60% | -0.97% | 2.60%   | 01/06/09               | 7.98%             | 10.07%             | -28.23% |
| <b>Franklin Templeton Variable Insurance Products</b>  |                |              |         |        |        |        |         |                        |                   |                    |         |
| Franklin Allocation VIP Fund <sup>#</sup>  | 02/29/08       | 4.27%        | 1.12%   | 8.01%  | 0.44%  | 4.58%  | 3.55%   | 01/06/09               | 6.85%             | 13.77%             | -16.81% |
| Franklin DynaTech VIP Fund <sup>#,1</sup>  | 03/01/05       | 8.18%        | 8.31%   | 34.44% | -0.48% | 9.86%  | 10.64%  | 01/06/09               | 11.71%            | 42.95%             | -40.65% |
| Franklin Income VIP Fund <sup>#,1</sup>  | 01/24/89       | 6.79%        | 0.02%   | 3.78%  | 2.57%  | 3.88%  | 3.49%   | 01/06/09               | 6.93%             | 7.74%              | -6.29%  |
| Templeton Foreign VIP Fund <sup>#,1</sup>  | 05/01/92       | 4.96%        | 1.26%   | 9.35%  | 2.00%  | 2.84%  | 0.41%   | 01/06/09               | 4.27%             | 19.79%             | -8.43%  |
| <b>Goldman Sachs Variable Insurance Trust</b>  |                |              |         |        |        |        |         |                        |                   |                    |         |
| Goldman Sachs Large Cap Value Fund <sup>#,1</sup>  | 01/12/98       | 4.87%        | 5.78%   | 16.67% | 6.07%  | 8.48%  | 6.82%   | 01/06/09               | 8.68%             | 11.87%             | -7.27%  |
| Goldman Sachs Strategic Growth Fund <sup>#,1</sup>   | 04/30/98       | 7.12%        | 4.33%   | 26.76% | 3.58%  | 12.68% | 12.59%  | 01/06/09               | 13.92%            | 40.60%             | -33.18% |
| Goldman Sachs U.S. Equity Insights Fund <sup>#,1</sup>   | 02/13/98       | 6.56%        | 6.43%   | 22.83% | 5.51%  | 10.50% | 10.28%  | 01/06/09               | 12.02%            | 22.67%             | -20.50% |
| <b>Invesco Variable Insurance Funds</b>  |                |              |         |        |        |        |         |                        |                   |                    |         |
| Invesco V.I. EQV International Equity Fund <sup>#</sup>  | 09/19/01       | 5.78%        | -0.01%  | 5.56%  | -1.65% | 3.81%  | 3.09%   | 05/01/06               | 2.62%             | 16.99%             | -19.11% |
| <b>Ivy Variable Insurance Portfolios</b>   |                |              |         |        |        |        |         |                        |                   |                    |         |
| Macquarie VIP Asset Strategy Series <sup>#</sup>   | 05/01/95       | 7.64%        | 3.62%   | 10.97% | 1.76%  | 5.74%  | 3.48%   | 01/06/09               | 5.98%             | 13.09%             | -15.37% |
| Macquarie VIP Natural Resources Series <sup>#</sup>  | 04/28/05       | 1.54%        | 3.97%   | 6.21%  | 10.45% | 5.18%  | -1.47%  | 01/06/09               | 2.04%             | 0.83%              | 16.90%  |
| Macquarie VIP Science and Technology Series <sup>#</sup>   | 04/14/97       | 13.29%       | 7.22%   | 32.76% | 2.34%  | 12.02% | 11.29%  | 01/06/09               | 14.40%            | 38.03%             | -32.35% |

Performance data quoted represents past performance. Past performance does not guarantee future results. Current performance may be higher or lower than performance data quoted. For the most current month-end performance data, please call 800.366.6654 Option 3 or your registered representative. Both the return and the principal value of the underlying portfolios will fluctuate and the portfolios may be worth more or less than their original values when redeemed.

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|  | Fund Inception | Life of Fund | YTD    | 1 Year | 3 Year  | 5 Year | 10 Year | Subaccount Inception * | Since Inception * | Calendar Year 2023 | 2022    |
|--|----------------|--------------|--------|--------|---------|--------|---------|------------------------|-------------------|--------------------|---------|
| <b>Janus Aspen Series</b>                            |                |              |        |        |         |        |         |                        |                   |                    |         |
| Janus Henderson Balanced Portfolio #,1               | 09/13/93       | 8.57%        | 2.90%  | 10.37% | 2.31%   | 6.88%  | 7.07%   | 10/31/99               | 6.23%             | 14.28%             | -17.24% |
| Janus Henderson Global Research Portfolio #,1        | 09/13/93       | 7.82%        | 9.30%  | 24.31% | 5.79%   | 10.55% | 8.82%   | 04/30/99               | 4.65%             | 25.53%             | -20.21% |
| Janus Henderson Overseas Portfolio #,1               | 05/02/94       | 7.47%        | 6.27%  | 7.00%  | 2.90%   | 8.53%  | 3.59%   | 05/01/09               | 5.04%             | 9.76%              | -9.51%  |
| Janus Henderson Research Portfolio #                 | 09/13/93       | 8.55%        | 9.80%  | 35.70% | 6.34%   | 13.13% | 12.59%  | 04/30/99               | 6.04%             | 41.75%             | -30.58% |
| <b>Lazard Retirement Series, Inc.</b>                |                |              |        |        |         |        |         |                        |                   |                    |         |
| Lazard Retirement Emerging Markets Equity #          | 11/04/97       | 5.36%        | 2.67%  | 14.73% | 1.29%   | 2.89%  | 1.58%   | 11/01/99               | 6.38%             | 21.36%             | -15.75% |
| Lazard Retirement International Equity Portfolio #   | 09/01/98       | 3.35%        | 2.27%  | 7.02%  | -0.22%  | 3.57%  | 2.41%   | 05/01/06               | 2.58%             | 15.02%             | -15.64% |
| Lazard Retirement US Equity Select Portfolio #       | 03/18/98       | 4.62%        | 0.00%  | 0.00%  | 0.00%   | 2.30%  | 5.33%   | 05/01/06               | 5.19%             | 0.00%              | 0.00%   |
| Lazard Retirement US Small Cap Equity Select #       | 11/04/97       | 6.57%        | 0.34%  | 10.30% | -2.37%  | 4.54%  | 5.83%   | 11/01/99               | 7.41%             | 9.21%              | -16.14% |
| <b>Legg Mason Partners Variable Equity Trust</b>     |                |              |        |        |         |        |         |                        |                   |                    |         |
| Legg Mason ClearBridge Large Cap Value Portfolio #   | 02/17/98       | 6.83%        | 1.77%  | 14.39% | 5.47%   | 9.11%  | 8.16%   | 05/01/06               | 7.11%             | 14.24%             | -7.12%  |
| Legg Mason ClearBridge Variable Dividend Strategy #  | 04/27/07       | 7.49%        | 2.82%  | 11.77% | 6.47%   | 9.63%  | 9.44%   | 04/27/07               | 7.49%             | 13.35%             | -8.78%  |
| <b>MFS® Variable Insurance Trust</b>                 |                |              |        |        |         |        |         |                        |                   |                    |         |
| MFS® Mid Cap Growth Series #                         | 05/01/00       | 4.11%        | 3.65%  | 17.41% | -1.19%  | 8.07%  | 10.64%  | 11/01/01               | 5.98%             | 20.08%             | -29.32% |
| MFS® New Discovery Series #                          | 05/01/00       | 5.52%        | -0.35% | 6.20%  | -9.18%  | 4.94%  | 7.55%   | 11/01/01               | 7.21%             | 13.41%             | -30.52% |
| MFS® Total Return Series #                           | 05/01/00       | 5.26%        | 0.32%  | 7.52%  | 1.07%   | 5.32%  | 5.28%   | 11/01/01               | 5.20%             | 9.40%              | -10.51% |
| <b>MFS® Variable Insurance Trust II</b>              |                |              |        |        |         |        |         |                        |                   |                    |         |
| MFS® Massachusetts Investors Growth Stock #          | 08/24/01       | 7.36%        | 2.91%  | 16.08% | 4.61%   | 11.51% | 11.88%  | 03/27/15               | 11.82%            | 22.79%             | -20.05% |
| <b>Morgan Stanley Variable Insurance Fund, Inc.</b>  |                |              |        |        |         |        |         |                        |                   |                    |         |
| Morgan Stanley VIF Growth Portfolio #                | 05/05/03       | 10.21%       | -2.42% | 30.79% | -18.27% | 5.04%  | 11.16%  | 05/01/06               | 9.83%             | 47.22%             | -60.46% |
| Morgan Stanley VIF U.S. Real Estate Portfolio #      | 05/01/03       | 6.30%        | -7.23% | -0.15% | -3.15%  | -2.34% | 1.46%   | 05/01/09               | 7.50%             | 13.37%             | -27.76% |
| <b>Morningstar ETF Allocation Series</b>             |                |              |        |        |         |        |         |                        |                   |                    |         |
| Morningstar Aggressive Growth ETF Asset Allocation   | 04/30/07       | 5.75%        | 3.01%  | 13.75% | 2.82%   | 7.17%  | 6.36%   | 01/06/09               | 8.19%             | 16.01%             | -13.82% |
| Morningstar Balanced ETF Asset Allocation            | 04/30/07       | 3.66%        | 1.09%  | 8.52%  | 0.50%   | 4.30%  | 4.12%   | 01/06/09               | 5.82%             | 11.98%             | -13.53% |
| Morningstar Conservative ETF Asset Allocation        | 04/30/07       | 1.87%        | -1.06% | 2.40%  | -2.09%  | 0.75%  | 1.23%   | 01/06/09               | 2.31%             | 7.04%              | -12.47% |
| Morningstar Growth ETF Asset Allocation              | 04/30/07       | 4.95%        | 2.12%  | 11.48% | 1.78%   | 5.94%  | 5.45%   | 01/06/09               | 7.28%             | 14.41%             | -13.90% |
| Morningstar Income & Growth ETF Asset Allocation     | 04/30/07       | 2.80%        | 0.15%  | 5.61%  | -0.73%  | 2.69%  | 2.74%   | 01/06/09               | 4.07%             | 9.77%              | -13.19% |
| <b>Neuberger Berman Advisers Management Trust</b>    |                |              |        |        |         |        |         |                        |                   |                    |         |
| Neuberger Berman AMT Mid Cap Intrinsic Value #       | 04/28/05       | 6.04%        | 0.16%  | 9.89%  | 2.17%   | 4.21%  | 4.88%   | 05/01/06               | 5.01%             | 9.86%              | -10.62% |
| <b>PIMCO Variable Insurance Trust</b>                |                |              |        |        |         |        |         |                        |                   |                    |         |
| PIMCO CommodityRealReturn® Strategy Portfolio #      | 06/30/04       | 0.19%        | 3.71%  | 0.19%  | 4.65%   | 6.71%  | -2.16%  | 01/06/09               | 1.06%             | -8.54%             | 7.81%   |
| PIMCO Global Bond Opportunities Portfolio Unhedged # | 01/10/02       | 3.23%        | -3.46% | -1.30% | -4.91%  | -0.96% | -0.41%  | 08/01/02               | 2.80%             | 4.48%              | -11.67% |
| PIMCO Real Return Portfolio #                        | 09/30/99       | 4.08%        | -1.70% | -1.71% | -2.45%  | 1.31%  | 0.98%   | 08/01/02               | 3.21%             | 2.89%              | -12.55% |
| PIMCO Total Return Portfolio #                       | 12/31/97       | 3.46%        | -2.62% | -0.59% | -4.33%  | -0.77% | 0.53%   | 08/01/02               | 2.97%             | 5.15%              | -14.94% |
| <b>Royce Capital Fund</b>                            |                |              |        |        |         |        |         |                        |                   |                    |         |
| Royce Micro-Cap Portfolio #                          | 12/31/96       | 8.24%        | -3.19% | 17.62% | -2.18%  | 7.86%  | 4.74%   | 05/01/03               | 7.42%             | 17.90%             | -23.01% |
| Royce Small-Cap Portfolio #                          | 12/31/96       | 8.54%        | -3.16% | 22.95% | 3.63%   | 5.68%  | 4.64%   | 05/01/03               | 8.35%             | 24.99%             | -9.87%  |
| <b>The Prudential Series Fund, Inc.</b>              |                |              |        |        |         |        |         |                        |                   |                    |         |
| PSF PGIM Jennison Blend Portfolio #                  | 05/03/99       | 7.71%        | 7.32%  | 28.34% | 3.17%   | 10.70% | 10.28%  | 12/15/23               | 8.27%             | 30.79%             | -26.59% |
| PSF PGIM Jennison Growth Portfolio #                 | 04/25/95       | 9.93%        | 7.59%  | 36.65% | 3.60%   | 14.07% | 14.18%  | 08/01/02               | 10.80%            | 51.76%             | -38.31% |

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Does not include surrender charges

|  | Fund Inception | Life of Fund | 1 Year | 3 Year | 5 Year | 10 Year | Subaccount Inception* | Since Inception* |
|--|----------------|--------------|--------|--------|--------|---------|-----------------------|------------------|
| <b>AuguStar<sup>SM</sup> Variable Insurance Products Fund, Inc</b>   |                |              |        |        |        |         |                       |                  |
| AVIP AB Mid Cap Core Portfolio <sup>S</sup>  | 01/02/97       | 8.13%        | 21.98% | 2.19%  | 8.77%  | 8.45%   | 01/03/97              | 8.13%            |
| AVIP AB Small Cap Portfolio <sup>S</sup>   | 01/02/97       | 7.03%        | 16.10% | -2.55% | 5.77%  | 7.87%   | 01/03/97              | 7.03%            |
| AVIP BlackRock Advantage International Equity Port <sup>S</sup>  | 05/03/93       | 4.00%        | 14.89% | 5.07%  | 6.80%  | 3.56%   | 04/30/93              | 4.00%            |
| AVIP BlackRock Advantage Large Cap Core Portfolio <sup>S</sup>   | 05/01/02       | 8.29%        | 29.77% | 10.25% | 13.09% | 10.98%  | 05/01/02              | 8.29%            |
| AVIP BlackRock Advantage Large Cap Growth Port <sup>#,S</sup>  | 05/01/07       | 9.45%        | 35.70% | 8.81%  | 14.78% | 12.35%  | 01/06/09              | 13.70%           |
| AVIP BlackRock Advantage Large Cap Value Portfolio <sup>#,S</sup>  | 05/01/98       | 4.86%        | 21.79% | 7.99%  | 8.83%  | 7.91%   | 11/01/99              | 5.03%            |
| AVIP BlackRock Advantage Small Cap Growth Port <sup>#,S</sup>  | 05/01/02       | 6.12%        | 22.62% | -1.95% | 8.10%  | 6.82%   | 05/01/02              | 6.12%            |
| AVIP BlackRock Balanced Allocation Portfolio <sup>#,S</sup>  | 09/10/84       | 7.01%        | 22.36% | 6.66%  | 9.67%  | 8.50%   | 03/20/87              | 6.29%            |
| AVIP Bond Portfolio <sup>#,A</sup>   | 11/02/82       | 4.94%        | 3.35%  | -2.59% | 0.64%  | 1.71%   | 03/20/87              | 4.24%            |
| AVIP Federated High Income Bond Portfolio <sup>#,S</sup>   | 05/01/98       | 4.82%        | 9.19%  | 0.74%  | 3.01%  | 3.29%   | 11/01/99              | 5.22%            |
| AVIP Fidelity Institutional AM <sup>®</sup> Equity Growth <sup>S</sup>   | 03/31/95       | 6.16%        | 41.47% | 7.44%  | 14.42% | 14.15%  | 03/31/95              | 6.16%            |
| AVIP Nasdaq-100 <sup>®</sup> Index Portfolio (Geode) <sup>S,5</sup>  | 05/01/00       | 6.25%        | 37.92% | 11.37% | 19.52% | 17.44%  | 10/16/00              | 7.20%            |
| AVIP S&P 500 <sup>®</sup> Index Portfolio (Geode) <sup>S,4</sup>   | 01/02/97       | 8.29%        | 28.35% | 10.22% | 13.76% | 11.67%  | 01/03/97              | 8.29%            |
| AVIP S&P MidCap 400 <sup>®</sup> Index Portfolio (Geode) <sup>#,5,8</sup>                                      | 11/01/05       | 6.01%        | 21.48% | 5.60%  | 10.34% | 7.66%   | 05/01/06              | 5.83%            |
| <b>BNY Mellon Variable Investment Fund</b>   |                |              |        |        |        |         |                       |                  |
| BNY Mellon Appreciation Portfolio <sup>#</sup>   | 12/29/00       | 6.57%        | 20.23% | 7.85%  | 13.39% | 10.68%  | 05/01/03              | 8.78%            |
| <b>Federated Hermes Insurance Series</b>   |                |              |        |        |        |         |                       |                  |
| Federated Hermes Kaufmann Fund II <sup>#</sup>   | 05/01/03       | 9.10%        | 22.54% | -3.15% | 4.31%  | 8.29%   | 01/06/09              | 10.44%           |
| <b>Fidelity<sup>®</sup> Variable Insurance Products</b>  |                |              |        |        |        |         |                       |                  |
| Fidelity <sup>®</sup> VIP Contrafund <sup>®</sup> Portfolio <sup>#,1</sup>                                     | 01/03/95       | 10.93%       | 41.12% | 11.75% | 15.93% | 12.03%  | 10/16/00              | 8.45%            |
| Fidelity <sup>®</sup> VIP Equity-Income Portfolio <sup>#,1</sup>   | 10/09/86       | 8.38%        | 18.82% | 8.38%  | 10.61% | 8.19%   | 10/01/03              | 7.33%            |
| Fidelity <sup>®</sup> VIP Government Money Market Portfolio <sup>#,7</sup><br>(7- Day Current Yield was 4.34%) | 07/07/00       | 0.88%        | 4.23%  | 1.70%  | 1.05%  | 0.42%   | 02/29/16              | 0.70%            |
| Fidelity <sup>®</sup> VIP Growth Portfolio <sup>#,1</sup>  | 10/09/86       | 10.52%       | 41.91% | 11.47% | 18.31% | 14.89%  | 10/16/00              | 7.10%            |
| Fidelity <sup>®</sup> VIP Mid Cap Portfolio <sup>#,1</sup>   | 12/31/98       | 10.87%       | 24.16% | 6.61%  | 10.92% | 8.16%   | 10/16/00              | 8.85%            |
| Fidelity <sup>®</sup> VIP Real Estate Portfolio <sup>#</sup>   | 11/06/02       | 7.61%        | 5.95%  | -0.07% | 0.88%  | 3.90%   | 01/06/09              | 8.69%            |
| <b>Franklin Templeton Variable Insurance Products</b>  |                |              |        |        |        |         |                       |                  |
| Franklin Allocation VIP Fund <sup>#</sup>  | 02/29/08       | 4.54%        | 13.13% | 2.90%  | 5.88%  | 4.07%   | 01/06/09              | 7.17%            |
| Franklin DynaTech VIP Fund <sup>#,1</sup>  | 03/01/05       | 8.53%        | 39.42% | 3.96%  | 11.92% | 10.87%  | 01/06/09              | 12.18%           |
| Franklin Income VIP Fund <sup>#,1</sup>  | 01/24/89       | 6.87%        | 6.99%  | 3.87%  | 4.60%  | 3.89%   | 01/06/09              | 7.12%            |
| Templeton Foreign VIP Fund <sup>#,1</sup>  | 05/01/92       | 5.01%        | 11.94% | 2.48%  | 3.45%  | 0.68%   | 01/06/09              | 4.37%            |
| <b>Goldman Sachs Variable Insurance Trust</b>  |                |              |        |        |        |         |                       |                  |
| Goldman Sachs Large Cap Value Fund <sup>#,1</sup>  | 01/12/98       | 5.07%        | 23.61% | 9.15%  | 10.21% | 7.34%   | 01/06/09              | 9.07%            |
| Goldman Sachs Strategic Growth Fund <sup>#,1</sup>   | 04/30/98       | 7.32%        | 33.92% | 7.31%  | 14.60% | 12.98%  | 01/06/09              | 14.32%           |
| Goldman Sachs U.S. Equity Insights Fund <sup>#,1</sup>   | 02/13/98       | 6.75%        | 28.19% | 9.27%  | 12.22% | 10.80%  | 01/06/09              | 12.41%           |
| <b>Invesco Variable Insurance Funds</b>  |                |              |        |        |        |         |                       |                  |
| Invesco V.I. EQV International Equity Fund <sup>#</sup>  | 09/19/01       | 6.00%        | 10.93% | 0.20%  | 5.43%  | 3.68%   | 05/01/06              | 2.87%            |
| <b>Ivy Variable Insurance Portfolios</b>   |                |              |        |        |        |         |                       |                  |
| Macquarie VIP Asset Strategy Series <sup>#</sup>   | 05/01/95       | 7.78%        | 15.93% | 3.73%  | 7.08%  | 3.56%   | 01/06/09              | 6.23%            |
| Macquarie VIP Natural Resources Series <sup>#</sup>  | 04/28/05       | 1.44%        | 3.84%  | 10.90% | 5.04%  | -1.31%  | 01/06/09              | 1.92%            |
| Macquarie VIP Science and Technology Series <sup>#</sup>   | 04/14/97       | 13.63%       | 38.54% | 6.07%  | 15.03% | 11.57%  | 01/06/09              | 15.02%           |

## Investment Options

*Does not include surrender charges*

|  | Fund Inception | Life of Fund | 1 Year | 3 Year  | 5 Year | 10 Year | Subaccount Inception* | Since Inception* |
|--|----------------|--------------|--------|---------|--------|---------|-----------------------|------------------|
| <b>Janus Aspen Series</b>                            |                |              |        |         |        |         |                       |                  |
| Janus Henderson Balanced Portfolio #,1               | 09/13/93       | 8.73%        | 16.30% | 4.95%   | 8.26%  | 7.53%   | 10/31/99              | 6.42%            |
| Janus Henderson Global Research Portfolio #,1        | 09/13/93       | 7.95%        | 30.66% | 8.72%   | 12.20% | 9.20%   | 04/30/99              | 4.80%            |
| Janus Henderson Overseas Portfolio #,1               | 05/02/94       | 7.56%        | 11.90% | 4.86%   | 9.65%  | 3.45%   | 05/01/09              | 5.20%            |
| Janus Henderson Research Portfolio #                 | 09/13/93       | 8.75%        | 43.52% | 10.41%  | 15.40% | 13.02%  | 04/30/99              | 6.27%            |
| <b>Lazard Retirement Series, Inc.</b>                |                |              |        |         |        |         |                       |                  |
| Lazard Retirement Emerging Markets Equity #          | 11/04/97       | 5.36%        | 15.16% | 1.45%   | 3.24%  | 1.57%   | 11/01/99              | 6.38%            |
| Lazard Retirement International Equity Portfolio #   | 09/01/98       | 3.51%        | 12.47% | 2.12%   | 4.90%  | 2.79%   | 05/01/06              | 2.80%            |
| Lazard Retirement US Equity Select Portfolio #       | 03/18/98       | 4.64%        | 0.00%  | 0.00%   | 3.04%  | 5.37%   | 05/01/06              | 5.22%            |
| Lazard Retirement US Small Cap Equity Select #       | 11/04/97       | 6.84%        | 14.59% | 1.24%   | 6.86%  | 6.29%   | 11/01/99              | 7.71%            |
| <b>Legg Mason Partners Variable Equity Trust</b>     |                |              |        |         |        |         |                       |                  |
| Legg Mason ClearBridge Large Cap Value Portfolio #   | 02/17/98       | 7.06%        | 21.97% | 9.09%   | 11.04% | 8.72%   | 05/01/06              | 7.44%            |
| Legg Mason ClearBridge Variable Dividend Strategy #  | 04/27/07       | 7.80%        | 20.24% | 9.97%   | 11.49% | 10.10%  | 04/27/07              | 7.80%            |
| <b>MFS® Variable Insurance Trust</b>                 |                |              |        |         |        |         |                       |                  |
| MFS® Mid Cap Growth Series #                         | 05/01/00       | 4.40%        | 23.91% | 2.87%   | 10.56% | 11.08%  | 11/01/01              | 6.30%            |
| MFS® New Discovery Series #                          | 05/01/00       | 5.83%        | 12.99% | -5.64%  | 7.35%  | 7.63%   | 11/01/01              | 7.56%            |
| MFS® Total Return Series #                           | 05/01/00       | 5.45%        | 12.99% | 3.35%   | 6.60%  | 5.72%   | 11/01/01              | 5.39%            |
| <b>MFS® Variable Insurance Trust II</b>              |                |              |        |         |        |         |                       |                  |
| MFS® Massachusetts Investors Growth Stock #          | 08/24/01       | 7.62%        | 23.16% | 8.55%   | 13.57% | 12.37%  | 03/27/15              | 12.52%           |
| <b>Morgan Stanley Variable Insurance Fund, Inc.</b>  |                |              |        |         |        |         |                       |                  |
| Morgan Stanley VIF Growth Portfolio #                | 05/05/03       | 10.80%       | 36.11% | -14.01% | 8.00%  | 11.77%  | 05/01/06              | 10.51%           |
| Morgan Stanley VIF U.S. Real Estate Portfolio #      | 05/01/03       | 6.69%        | 9.00%  | 1.91%   | -0.99% | 2.53%   | 05/01/09              | 8.06%            |
| <b>Morningstar ETF Allocation Series</b>             |                |              |        |         |        |         |                       |                  |
| Morningstar Aggressive Growth ETF Asset Allocation   | 04/30/07       | 6.02%        | 19.64% | 5.28%   | 8.54%  | 6.80%   | 01/06/09              | 8.52%            |
| Morningstar Balanced ETF Asset Allocation            | 04/30/07       | 3.87%        | 12.94% | 2.40%   | 5.28%  | 4.49%   | 01/06/09              | 6.07%            |
| Morningstar Conservative ETF Asset Allocation        | 04/30/07       | 2.02%        | 5.24%  | -0.91%  | 1.29%  | 1.51%   | 01/06/09              | 2.47%            |
| Morningstar Growth ETF Asset Allocation              | 04/30/07       | 5.21%        | 16.82% | 4.00%   | 7.16%  | 5.85%   | 01/06/09              | 7.59%            |
| Morningstar Income & Growth ETF Asset Allocation     | 04/30/07       | 2.97%        | 9.20%  | 0.76%   | 3.44%  | 3.05%   | 01/06/09              | 4.28%            |
| <b>Neuberger Berman Advisers Management Trust</b>    |                |              |        |         |        |         |                       |                  |
| Neuberger Berman AMT Mid Cap Intrinsic Value #       | 04/28/05       | 6.40%        | 15.62% | 5.30%   | 5.99%  | 5.43%   | 05/01/06              | 5.37%            |
| <b>PIMCO Variable Insurance Trust</b>                |                |              |        |         |        |         |                       |                  |
| PIMCO CommodityRealReturn® Strategy Portfolio #      | 06/30/04       | 0.11%        | -2.23% | 7.12%   | 6.39%  | -2.04%  | 01/06/09              | 0.97%            |
| PIMCO Global Bond Opportunities Portfolio Unhedged # | 01/10/02       | 3.34%        | 1.32%  | -3.84%  | -0.50% | -0.08%  | 08/01/02              | 2.91%            |
| PIMCO Real Return Portfolio #                        | 09/30/99       | 4.16%        | 0.00%  | -1.43%  | 1.70%  | 1.29%   | 08/01/02              | 3.30%            |
| PIMCO Total Return Portfolio #                       | 12/31/97       | 3.57%        | 2.37%  | -3.30%  | -0.27% | 0.82%   | 08/01/02              | 3.09%            |
| <b>Royce Capital Fund</b>                            |                |              |        |         |        |         |                       |                  |
| Royce Micro-Cap Portfolio #                          | 12/31/96       | 8.57%        | 20.49% | 1.35%   | 10.23% | 5.30%   | 05/01/03              | 7.84%            |
| Royce Small-Cap Portfolio #                          | 12/31/96       | 8.84%        | 25.63% | 7.32%   | 8.20%  | 5.14%   | 05/01/03              | 8.74%            |
| <b>The Prudential Series Fund, Inc.</b>              |                |              |        |         |        |         |                       |                  |
| PSF PGIM Jennison Blend Portfolio #                  | 05/03/99       | 7.93%        | 35.94% | 6.45%   | 12.57% | 10.66%  | 12/15/23              | 13.15%           |
| PSF PGIM Jennison Growth Portfolio #                 | 04/25/95       | 10.17%       | 45.92% | 8.11%   | 16.17% | 14.50%  | 08/01/02              | 11.13%           |

\*Subaccount Inception is the date the portfolio became part of Variable Account R. Since Inception is the annualized return since that date, however, subaccount returns of 12 months or less are not annualized. Subaccount Inception dates may not correlate to the date the product was introduced.

Total return represents percentage change in net assets of variable accounts, based on the performance of the underlying portfolios and the charges that would have been made during the periods shown (if this policy has been available and not surrendered). It reflects the deduction of a Mortality and Expense Risk and Administrative Expense of 0.75% and the underlying portfolios. It does not reflect any contract fees and expenses which include, premium loads, cost of insurance, administrative fees, surrender charges or any other charges that may be incurred under the contract. If these fees and expenses had been deducted, performance would have been significantly lower. Some fees such as cost of insurance will vary according to the insured's age, sex, smoking status, face amount and any applicable substandard rating. A personalized illustration is available from your registered representative.

Variable products are sold by prospectuses, which contain more complete information, including fees, surrender charges (contingent deferred sales charges) and other costs that may apply.

**To obtain current prospectuses, contact your financial professional or visit [augustarfinancial.com/fundinfo](http://augustarfinancial.com/fundinfo). Please read the product and fund prospectuses carefully before you invest or send money. Investors should consider the investment objectives, strategies, risk factors, charges and expenses of the underlying variable portfolios carefully before investing. The fund prospectus contains this and other information about the underlying variable portfolios.**

Both the return and the principal value of the underlying portfolios will fluctuate, and the portfolios may be worth more or less than their original values when redeemed. If the performance of the portfolio options is less than anticipated, the death benefit may be reduced, the policy may lapse and/or the policyholder may be required to pay premium above the planned premium to keep the policy in force. If tax-free loans are taken and the policy lapses, a taxable event may occur. Loans and withdrawals from life insurance policies that are classified as modified endowment contracts may be subject to tax at the time that the loan or withdrawal is made and, if taken prior to age 59½, a 10% federal tax penalty may apply. Withdrawals and loans reduce the death benefit and cash surrender value.

Guarantees are based upon the claims-paying ability of the issuer. Guarantees do not apply to the investment performance or account value of the underlying variable portfolios. As with any investment, investing in variable portfolios involves risk, including possible loss of principal.

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

Investment risks include, but are not limited to **Capitalization Size Risk (Small/Mid)**: Small and mid-cap stocks are often more volatile than large cap stocks – smaller companies are often more volatile than larger companies – smaller companies generally face higher risks due to their limited product lines, markets and financial resources. **Commodity and Derivative Risk**: Investments in commodities (and related instruments) and derivative instruments such as options, futures, forwards or swaps can be riskier than traditional investments, and may be more volatile. **ETF Risk**: Investments in ETFs bear the share of the ETF's expenses and run the risk that the ETF may not achieve its investment objective. **Emerging Market Risk**: Emerging markets may be subject to greater volatility because they are concentrated among relatively few companies and within a narrow range of related industries. **Fixed Income Risk**: Investments in fixed income securities are subject to interest rate risk, the fluctuation of the interest rate, and credit risk, the issuer's ability to make timely payments of interest or principal. The lower the credit rating, the higher the risk of default. Fixed income securities with lower ratings (commonly known as "junk bonds") tend to have a higher probability that an issuer will default or fail to meet its payment obligations. **Foreign (Non-U.S.) Risk**: Non-U.S. securities may be more volatile because of political, regulatory, market and economic uncertainties associated with such securities. Fluctuations in currency exchange rates may negatively affect the value of the investment or reduce returns. These risks are magnified in emerging or developing markets. **Index Risk**: The Index is a broad-based, unmanaged stock index including reinvestment of dividends and cannot be purchased directly by investors. Because of market volatility, performance may be subject to substantial short-term changes. **Interest Rate Risk**: The risk that fixed income securities will decline in value because of an increase in interest rates. **Large Cap Risk**: Larger more established companies may be unable to respond quickly to new competitive challenges such as changes in technology and consumer tastes. Many larger companies also may not be able to attain the high growth rate of successful smaller companies, especially during extended periods of economic expansion. **Liquidity Risk**: The difficulty of purchasing or selling a security at an advantageous time or price. **Real Estate Risk**: Investments in real estate could decline due to a variety of factors that affect the real estate market. REITs have additional risks; they are dependent on the capability of their managers, they may have limited diversification, and they can be affected by changes in taxes.

Some portfolios contain different investments than similarly named retail mutual funds offered by the portfolio manager. Investment results may be higher or lower.

# This underlying portfolio began operations prior to becoming part of the Variable Account R (VAR). Performance data includes the period from the portfolio's inception date through the date it became part of VAR. The performance data was derived by reducing the portfolio's actual performance during the period by the contract charges that would have been imposed had the portfolio been available during the period.

A A portfolio of AuguStar<sup>SM</sup> Variable Insurance Products Fund, Inc., advised by Constellation Investments, Inc.

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1 Performance numbers include data from a prior share class.

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