

upstream
LIFE | Est 1912

GUIDING YOUR
FINANCIAL FUTURE
upstream

WHO WE ARE

Upstream Life | 2024

Established in 2016, Upstream Life was the culmination of three determined and focused leaders with extensive financial experience. Their vision and goals were propelled by the industry which inspired the trio throughout their expansive careers. It is their passion and drive that led Upstream to expand in 2018, with the acquisition of Financial Assurance, a Texas domiciled life insurance company operating in 25 states across the U.S. The goal of the company continues to be providing solid financial products designed for individuals looking to secure their future. It is this commitment that guides Upstream and its employees and inspires the growth and development of products and resources for our clients. Upstream continues to expand its product offerings and services to provide you with unique and safe options that fit into your life and help achieve your goals. Upstream is proud to offer the Secure Legacy, a Multi-Year Guaranteed Annuity, (MYGA).

OUR COMMITMENT

The Upstream team takes pride in delivering a range of client-focused products created to address the needs of everyone's financial plan. Our company is committed to providing value to our clients, exceeding expectations, and operating with the utmost honesty and integrity.

PRODUCT SUMMARY

Secure Legacy | 2024

The Upstream Life Secure Legacy MYGA is an industry leading single premium fixed annuity offering a multi-year guaranteed interest period. This annuity accrues compound interest in a tax deferred manner and offers income and death friendly features and riders.

PRODUCT SPECIFICATIONS

Initial Guarantee Periods

2, 3, 4, 5, 6, 7, 10 & 15 year

Markets

Qualified & Non-Qualified

Issue Ages

0-80 81 & up*
(*death benefit rider required)

Minimum Contract Value

\$10,000

Maximum Contract Value

\$1,000,000
(without home office approval)

Death Benefit

Cash Surrender Value
Death Benefit Rider Available

FREE WITHDRAWAL

Accumulated Interest

- After 30 days
- Minimum withdrawal \$100
- Lump sum or equal monthly or quarterly payments

10% Free Withdrawal Rider

- Beginning second contract year
- Up to 10% of contract value at most recent anniversary date
- Costs 15-basis point reduction in crediting interest rate

Required Minimum Distribution

- After first anniversary date
- Minimum withdrawal \$100
- Current RMD must be taken prior to transfer/rollover

Death Benefit Rider

- Death Benefit equal to contract value
- Costs 25-basis point reduction in crediting interest rate
- Rider required for issue ages 81+

All riders require a minimum \$100 monthly withdrawal and are available in lump sum or equal monthly or quarterly payments

Guarantee Period	Surrender Charge Period*														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2 - Year	10%	9%													
3 - Year	10%	9%	8%												
4 - Year	10%	9%	8%	7%											
5 - Year	10%	9%	8%	7%	6%										
6 - Year	10%	9%	8%	7%	6%	5%									
7 - Year	10%	9%	8%	7%	6%	5%	5%								
10 - Year	10%	9%	8%	7%	6%	5%	5%	5%	5%	5%					
15 - Year	10%	9%	8%	7%	6%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%

For issue ages 55+, the 15-year Guarantee Period will have surrender charges reduced to 0% in years 11+
Surrender charge 5% during any renewal Guarantee Period

*Surrender charges may vary by state.

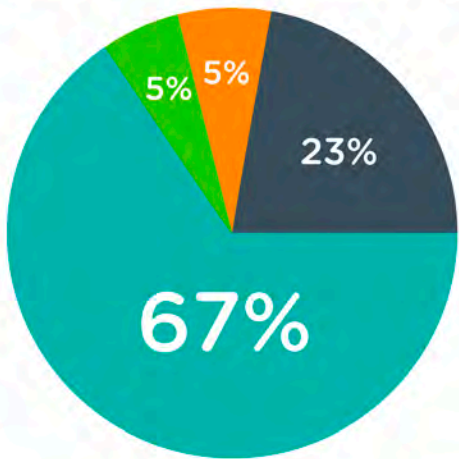
FINANCIAL PROFILE

2024

Upstream Life is dedicated to serving the insurance needs of our clients. Our goal is to ensure our clients future is secure through our life and annuity products.

90% INVESTMENT GRADE

- NAIC 1 - AAA/AA/A
- NAIC 2 - BBB
- NAIC 3 - BB
- NAIC 4 - B



*Percent of fixed income category assets

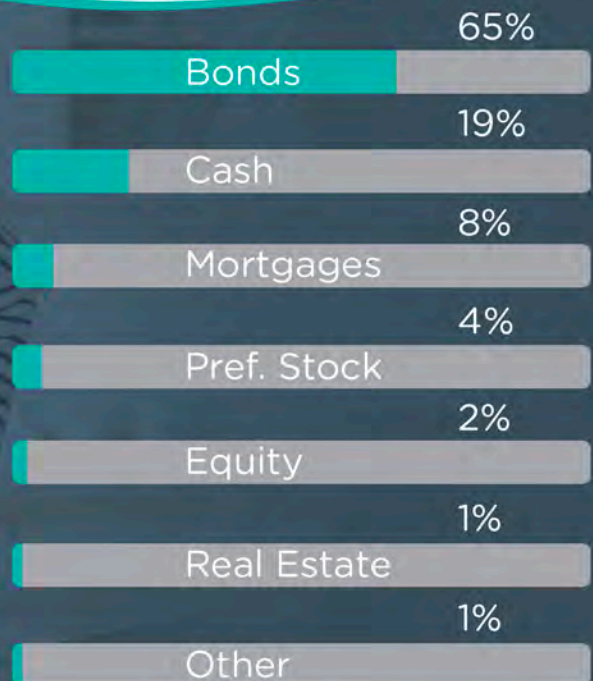
The surplus ratio expresses financial soundness and measures the relative strength of an insurance company's surplus. The surplus ratio is measured by dividing a company's surplus by assets, the higher the percentage, the stronger relative surplus of the company. Surplus strength expresses the financial strength of an insurance company's income statement and balance sheet. The chart illustrates the industry average and Upstream Life's surplus ratio.



- Upstream Life
- Industry Average

INVESTMENTS

Upstream Life's investments are rated, valued, and allocated based on NAIC guidelines and state insurance requirements. The charts provided illustrate the March 1, 2024 Upstream Life Investment Classification and Invested Assets.



POLICY MAP

2024



WE ARE RAPIDLY EXPANDING INTO NEW MARKETS

- > Arizona
- > Arkansas
- > Colorado
- > Delaware
- > Washington D.C.
- > Idaho
- > Illinois
- > Indiana
- > Louisiana
- > Maryland
- > Minnesota
- > Mississippi
- > Missouri
- > Montana
- > Nebraska
- > Nevada
- > New Mexico
- > North Dakota
- > Ohio
- > South Dakota
- > Tennessee
- > Texas
- > Utah
- > West Virginia
- > Wyoming

VISIT OUR WEBSITE FOR MORE INFORMATION
upstreamlife.us

COMPANY CONTACT



866.658.2845



336.464.2308



Upstream Life Insurance Company
PO Box 17039
Winston-Salem, NC 27116



Overnight Mailing Address
Upstream Life Insurance Company
4964 University Parkway, STE 203
Winston-Salem, NC 27106



General Email
upstreamcustomerservice@actmanre.com



New Business Email
upstreamnewbusiness@actmanre.com



Claims Email
upstreamclaims@actmanre.com

DISCLAIMER

The Upstream Secure Legacy MYGA (ICC23-UL-MYGA) is a single premium deferred annuity. May not be available in all states. Upstream Life is not currently rated. When a rating is assigned, it will reflect our current and projected long-term financial strength. Any rating issued will signify Upstream Life's balance sheet strength, as well as its operating performance, business profile, and enterprise risk management (ERM). This material is a general description intended for public, educational use. Upstream Life Insurance Company IS NOT AND DOES NOT provide tax or investment advice for any individual or in any individual situation, and therefore nothing in this correspondence should be read as such. Please reach out to your financial and/or tax professional if you have any questions. Policy form numbers and provisions may vary. Rates are guaranteed depending on the guarantee period selected at policy issue. Clients of our Multi-Year Guaranteed Annuity will have a 30-day period following the end of any guarantee period to inform Upstream Life if they wish to renew or withdraw available funds. No response and/or notification during this period will result in an automatic policy renewal. Upstream Life will provide notification to you at least 15 days and not more than 45 days prior to the end of the 30-day period. Excess withdrawals may be subject to Surrender Charges and Market Value Adjustments (MVA). The IRS may impose a penalty for withdrawals prior to age 59 1/2. Required Minimum Distribution (RMD) instructions should be clearly provided to Upstream Life in writing. All annuity features, risks, limitations, and costs should be considered prior to purchasing an annuity within a tax-qualified retirement plan. Annuities issued by Upstream Life Insurance Company, P. O. Box 17309 Winston-Salem, NC 27116. (upstreamcustomerservice@actmanre.com) Neither Upstream Life Insurance Company nor any of its representatives may provide tax or legal advice. The Company reserves the right to correct any typographical errors that may exist and amend the content of this document to reflect any changes to the Company at any time.

UPSTREAM LIFE ANNUITIES ARE INSURANCE PRODUCTS AND NOT GUARANTEED BY ANY BANK NOR INSURED BY THE FDIC OR NCUA/NCUSIF OR ANY OTHER FEDERAL GOVERNMENTAL AGENCY. MAY LOSE VALUE. GUARANTEES ARE SUBJECT TO THE CLAIM PAYING ABILITY OF THE ISSUING INSURANCE COMPANY. FOR INFORMATION ABOUT YOUR STATE'S CONSUMER AND GUARANTY ASSOCIATION PROTECTIONS AVAILABLE PLEASE VISIT YOUR LOCAL STATE'S DEPARTMENT OF INSURANCE WEBSITE.



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