

Highlights of the Secure Legacy Annuities



Multi-Year Guarantee Single Premium Deferred Annuities issued by:

UPSTREAM LIFE INSURANCE COMPANY

PO Box 27647 • Salt Lake City, UT 84127 • 855-882-0346 • www.UpstreamLife.us

This information applies to Texas residents only!

Guaranteed Interest Rates: The Secure Legacy MYGA Series are single premium-deferred annuities that earn a fixed rate of interest, allowing your money to grow on a tax-deferred basis. Our annuities offer multiple guarantee periods to align with your specific needs, and guarantees the interest rate for that entire guarantee period.

Annuity Name:	SECURE LEGACY MYGA Series		
Key Feature:	Compound Interest		
Guaranteed Rate Periods:	Year 1	Years 2 +	Average Rate
3 Year	4.25%	4.25%	4.25%
5 Year	4.00%	4.00%	4.00%
7 Year	4.00%	4.00%	4.00%
10 Year	4.00%	4.00%	4.00%
15 Year	4.00%	4.00%	4.00%

Interest Rates in Effect on: 10/01/2022 Subject to Change Without Notice!

Rates shown above **DO NOT** reflect optional liquidity riders. If you choose to add any of the available riders, the interest rate will be reduced accordingly. The minimum guaranteed interest after the initial guaranteed period is **1.00%**.

Rate Reduction	* Brief Description of the OPTIONAL LIQUIDITY RIDERS
Minus 0.15%	10% Free Withdrawal Rider – If selected, this rider waives the Surrender Charges and MVA for the first withdrawal per year after the first contract year. The Owner may withdraw up to the greater of 10% of the account value (as of the last contract anniversary date) or the required minimum distribution (RMD). Surrender charges and MVA may apply if the withdrawal exceeds the greater of 10% or the RMD or there are multiple withdrawals in that contract year.
Minus 0.25%	Death Benefit Rider (Required on Issue Ages 81+) – If selected, this rider waives the Surrender Charges and MVA associated with a lump-sum payment in the case of the death of the Owner. If the issue age of the owner is 81+, the Death Benefit rider is required.
	* Riders must be added at the time of application and cannot be added at a later date once the contract is issued. Once an optional rider is selected it may not be removed during the annuity contract.

Fees, Expenses and Other Charges: Depending on the optional riders you add to your policy, withdrawals may be subject to Surrender Charges. These charges will be assessed, when applicable, utilizing the following table:

Initial Guarantee Period	Surrender Charges for Policy Year														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
3-Year	10%	9%	8%												
5-Year	10%	9%	8%	7%	6%										
7-Year	10%	9%	8%	7%	6%	5%	5%								
10-Year	10%	9%	8%	7%	6%	5%	5%	5%	5%	5%					
15-Year (issue ages <55)	10%	9%	8%	7%	6%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%
15-Year (issue ages 55+)	10%	9%	8%	7%	6%	5%	5%	5%	5%	5%	0%	0%	0%	0%	0%

During all Renewal Guarantee Periods, the Surrender Charge is 5% during the Renewal Guarantee Period.

Withdrawals also may be subject to a **market value adjustment (MVA)**. MVA may increase or decrease the amount you receive based on the change of the market from when you initiated the contract to the date you make a withdrawal. The MVA expires at the end of each Guarantee Period and reinstates if you select a new Guarantee Period.

There are no other fees or charges on the Secure Legacy MYGA Series Annuities.

Protection of Your Principal: The entire amount you invest goes to work for you immediately, earning a guaranteed rate for the period you select, regardless of what happens to the stock market or interest rates. As long as you hold your contract for the length of the guarantee period, your principal and the interest you earn are guaranteed by Upstream Life.

If you are seeking a simple, guaranteed way to build your assets without the principal risk typically associated with stocks, bonds or mutual funds, we offer the Secure Legacy MYGA Series Annuities.

Tax Deferred Growth: Tax deferral means that you do not pay any taxes on earnings or growth until you take withdrawals. Tax deferral delays, but does not eliminate, the taxation of your annuity. You will pay taxes on earnings when they are withdrawn. In the meantime, you earn interest on your deposit and earn interest on money that would have otherwise gone to pay taxes during the deferral period.

The IRS may impose a 10% tax penalty on withdrawals from qualified plans and interest earnings in non-qualified plans before age 59½.

Issue Ages: Age 0 – 90

Contribution Limits: \$10,000 to \$1 million Qualified or Non-Qualified; over \$1 million will require home office approval.

The Annuity Contract: Your annuity earns tax-deferred interest at a guaranteed rate for a period of 3, 5, 7, 10 or 15 years. You choose the length of the guarantee period at time of application.

During the last 30 days before the end of any Guarantee Period, you may choose one of these options to take effect on your next Contract Anniversary:

- 1) Continue Your Contract for a Renewal Guarantee Period equivalent to the Initial Guarantee Period;
- 2) Renewal Guarantee Period of 5 Years; or
- 3) Surrender the Contract without MVA or Surrender Charges.

Unless you select one of the Options shown above, your Contract will continue automatically for another Renewal Guarantee Period of 5 Years at a new Renewal Guaranteed Interest Rate. The new Guaranteed Interest Rate will be declared by Upstream Life and depends on current market rates, but will never be less than 1%.

Accumulated Interest Withdrawal: After 30 days of the contract date, the Accumulated Interest may be withdrawn without any Surrender Charges or MVA being applied. The withdrawal amount must be \$100 or greater and may be done annually, semi-annually, quarterly or monthly. If the 10% Free Withdrawal Rider is elected, this provision will cease to exist.

Required Minimum Distribution: After 30 days of the contract date, any surrender charge or MVA will be waived for required minimum distributions attributed to this policy and calculated as prescribed under the Internal Revenue Code.

Death Benefit: If the optional Death Benefit Rider is not selected the Death Benefit is equal to the Cash Surrender Value in a lump sum, or the Full Account Value in annual payments over a 5-year period. If your spouse is named as the sole, primary beneficiary they may elect to become the owner of the contract and continue it for the remainder of the term. Additional payout options may also be available.

Free Look: Many states have laws that give you a set number of days to review an annuity after you buy it. If you decide during that time that you do not want to keep the annuity, you can return it and get all of your money back. Read page 1 of your annuity contract to learn about the free look period. In Texas, the Free Look period is 30 days.

Note: This form is not intended to be a complete explanation of the Secure Legacy annuities. Only your contract contains complete details. In the event of a conflict between this form and the contract, the contract shall take precedence. Please read your contract carefully for complete details. If you have any questions, please contact your agent or Upstream Life for further explanation.

For more information on the Secure Legacy annuities, contact:



YES, send more information on the Secure Legacy Annuity to:

Owner Name:	Owner Date of Birth:
Mail Address:	Phone:
City, State & Zip Code:	E-Mail:
<input type="checkbox"/> I'm interested in starting a new annuity by writing a check to Upstream Life Insurance Company	
<input type="checkbox"/> I'm interested in transferring my existing account _____ issued by _____	
Account Number	Financial Institution Name