

## PRODUCT SUMMARY

### SECURE LEGACY

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.

<b>Initial Guarantee Periods</b>	3-Year, 5-Year, 7-Year, 10-Year and 15-Year
<b>Issue Ages</b>	0 – 90
<b>Premium Limits</b>	\$10,000 Minimum \$1,000,000 Maximum (without Home Office approval)
<b>Death Benefit</b>	Cash Surrender Value <ul style="list-style-type: none"> <li>➤ Contract Value if Death Benefit Rider is chosen or a 5-Year Settlement Option is chosen after death</li> </ul>
<b>Free Withdrawal Options</b>	Accumulated Interest <ul style="list-style-type: none"> <li>➤ Lump sum or equal monthly or quarterly payments</li> </ul> Required Minimum Distribution (RMD)
<b>Available Riders</b>	10% Free Withdrawal Rider – 15-basis points <ul style="list-style-type: none"> <li>➤ Lump sum or equal monthly or quarterly payments</li> </ul> Death Benefit Rider – 25-basis points <ul style="list-style-type: none"> <li>➤ Contract Value upon death</li> <li>➤ Required for Issue Ages 81+</li> </ul>
<b>Market Value Adjustment</b>	Yes, during Guarantee Period only
<b>Surrender Charge Schedule</b>	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 – 10, 9, 8, 7, 6, 5, 5, 5, 5, 5, 5, 5, 5, 5, 5 % <ul style="list-style-type: none"> <li>➤ For issue ages 55+, the 15-year Guarantee Period will have surrender charges reduced to 0 % in years 11+.</li> <li>➤ Surrender Charge 5 % during any Renewal Guarantee Period.</li> </ul>