

PO Box 813, Brownwood, TX 76804 • 5750 County Road 225, Brownwood, TX 76801 • Phone (877) 346-1607 • Fax (888) 272-9502

The information provided below will allow you and your agent to determine if the annuity product being applied for meets your current financial needs and objectives. **If you elect not to provide the requested information, please be advised that the Company may elect to not issue the annuity contract for which you are applying.**

VALUE OF ANNUITY POLICY APPLIED FOR: \$ _____

FINANCIAL STATUS:

Annual Income \$24,999 & Under \$25,000 - \$49,999 \$50,000 - \$99,999 \$100,000 +
Net Worth¹ \$99,999 & Under \$100,000 - \$499,999 \$500,000 - \$999,999 \$1,000,000 +
Approx. Liquid Assets² \$ _____

FEDERAL AND STATE INCOME TAX STATUS:

Less than 15% 15% - 28% Greater than 28%

FINANCIAL OBJECTIVES:

1. Do you currently have a reverse mortgage? Yes No
2. Do you currently have a home equity loan? Yes No

If so, are you using funds from this loan to fund the premium? Yes No

3. Are you funding this premium through any financing or lending source, including premium finance? Yes No

4. Do you currently own other annuity products? Yes No

If so, what is the current value of those policies? \$ _____

5. Is this annuity product replacing another annuity? Yes No

If so, how many months has the current annuity product been in force? _____ months

What is the surrender charge being paid in the current annuity? _____ %

Is the agent in the current annuity product the same in this application? Yes No

¹ Net Worth = Total Assets (not including primary residence and automobile) – Total Debts

² Liquid Assets = Total amount of funds that are in the form of cash or can be quickly converted to cash.

6. Your financial objective in purchasing this product (check all that apply):
- Income now Flexibility Tax deferral Growth followed by income
- Pass on to beneficiaries Provides guarantees Other _____
7. Do you have cash, liquid assets, or other sources of income available for living expenses and emergencies in addition to the funds you plan to use to purchase this annuity contract?
- Yes No
8. Do you understand there are surrender charges for early termination, except for required minimum distributions and free withdrawals provided in our policy?
- Yes No
- How do you plan to withdraw money from this product?
- Regular income Lump sum No plans to withdraw
9. Indicate which of the following financial products you now own or have owned (check all that apply):
- Certificate of Deposit Traditional Fixed Annuity Equity-Indexed Annuity Variable Annuity
- None of the above
10. How are you funding the purchase of this annuity (check all that apply)?
- Annuity Bank Account Certificate of Deposit Mutual Funds/Stock
- Other _____
11. Other than your insurance provider, which, if any, of the following persons assisted in your decision to purchase the annuity policy (check all that apply)?
- Accountant Financial planner/advisor Family member Attorney
- None Other _____

I acknowledge that I have read the Disclosure Statement for this annuity and believe it meets my needs at this time. To the best of my knowledge and belief, the information provided above is true and complete.

Owner's Printed Name Owner's Signature Date

Insurance Producer's Printed Name Insurance Producer's Signature Date

UPSTREAM LIFE INSURANCE COMPANY
ADMINISTRATIVE OFFICE
PO BOX 813
BROWNWOOD, TX 76804
FOR POLICYOWNER SERVICE OR CLAIM INFORMATION - (877) 346-1607