Secure Legacy 5-Year
Product

Company	**Upstream Life Insurance Company**
A.M Best Rating	NR
Standard and Poor's Rating	NR
Product Type	MYG Fixed
Product	**Secure Legacy 5-Year** (SPDA)
Policy Form Number	ICC18-SPDA
Distribution Channels Sold In	Independent
Product Launch Date	8/1/2019
Bonus	N/A
Surrender Charge	**5 Years** 10.00, 9.00, 8.00, 7.00, 6.00, 0.00% +/- Market Value Adjustment (MVA)
Share Class	N/A
Mortality and Expense Charge (M&E)	N/A
Product Fee	N/A
Administration Charge	N/A
Other Charge	N/A
***Total Annual Expense**	N/A
Annual Contract Fee	N/A
Annual Contract Fee Waived At	N/A
Minimum Guarantee/ Minimum Guaranteed Surrender Value	**Varies** 87.5% @ 1 - 3%
Strategies / Subaccounts Offered	0 Indexed, 0 Structured, 0 Variable, 1 Fixed
Net Subaccount Fee Range	N/A

Company	Upstream Life Insurance Company
Product	Secure Legacy 5-Year (SPDA)
Free Transfers per Year	N/A
Transfer Fee	N/A
Rate Banding	No Banding
Current Fixed Account Rate(s)	6.38% guaranteed for five years
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	At the end of the initial guarantee period, client has an opportunity to surrender the contract penalty-free during a 30-day period or re-enter another guarantee period.
Penalty-Free Withdrawals	Interest only
Death Benefit	Cash Surrender Value
Surrender Charge Waivers Available	N/A
Available Plan Types	401(a), 401(c)3, 401(k), 403(b), 409A, 412(e), 457(b), 529, IRA, Keogh, NQ, QLAC IRA, Roth IRA, SEP IRA, SIMPLE IRA, Inherited IRA
Issue Ages	0 - 90
Minimum Initial Premiums	Q/NQ $10,000
Minimum Subsequent Premium	N/A
Guaranteed Lifetime Withdrawal Benefit (GLWB)	N/A
Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A
Guaranteed Minimum Accumulation Benefit (GMAB)	N/A
Guaranteed Minimum Death Benefit (GMDB)	N/A

Company	**Upstream Life Insurance Company**
Product	**Secure Legacy 5-Year** (SPDA)
Guaranteed Minimum Income Benefit (GMIB)	N/A
Other	The following optional riders are available at policy issue, with corresponding reductions to the credited interest rate: 10% Penalty-Free Withdrawals: 0.15% Full Account Value Death Benefit: 0.25%
State Approvals	**States Not Approved In:** AK, CA, CO, CT, DE, FL, GA, HI, IA, KS, KY, MA, MD, ME, MI, MN, MO, MT, NC, NH, NJ, NY, OH, OK, OR, PA, RI, TN, VA, VT, WA, WI, WY
Street Level Compensation	**YEAR ONE** **Ages 0 - 80** 2.40% **Ages 81 - 90** 1.80%
Data thought to be current as of:	7/6/2026

* The Total Annual Expense excludes any rider charges. Please refer to the Rider specs for any charges that may apply in addition to the annuity contract charges.