

MYGA RATE INCREASE

	Guarantee Period	Rate	
	2-Year (first \$50mm sold)	5.30%	
	3-Year	5.90%	
INCREASE	4-Year	6.08%	From 5.90%
INCREASE	5-Year	6.38%	From 6.00%
INCREASE	6-Year	6.05%	From 5.70%
	7-Year	5.60%	
	10-Year	5.50%	
	15-Year	5.05%	

Rates Effective July 6, 2026

TRANSITION GUIDELINES:

APPLICATION CUTOFF: JULY 3, 2026 | 11:59PM CST

FAXED APPLICATIONS: ACCEPTED

Upstream Life Secure Legacy MYGA Series interest is calculated on a compound interest 365-day year basis, meaning it compounds interest annually, and it computes and accrues daily. The effective compound level rate of the Secure Legacy MYGA Series are: 2-Year 5.30% effective; 3-Year 5.90% effective; 4-Year 6.08% effective; 5-Year 6.38% effective; 6-Year 6.05% effective; 7-Year 5.60% effective; 10-Year 5.50% effective; 15-Year 5.05% effective.

Minimum single premium \$10,000 and maximum single premium \$1,000,000 without home office approval. Policies issued by Upstream Life Insurance Company. Life insurance contracts issued on form number ICC23-UL-MYGA, UL-MYGA or variations by state. Rates may vary by state. Nevada rates are .10% lower than the rates reflected in the charts above. All policies for ages 81 and up require a .25% reduction for the Death Benefit Rider.