

PRODUCT SUMMARY

SECURE LEGACY

The Upstream Life Secure Foundation 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.

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

As of October 10, 2019

For Client Use

Policies issued by Financial Assurance Life Insurance Company in
AR, AZ, DC, ID, IL, IN, LA, MD, MS, MT, ND, NE, NM, NV, SD, TX, UT, WV, WY
Life insurance contracts issued on form number ICC18-ULSL-MYGA18-C or variations by state