

Rates Effective  
**July 20, 2020**



Our rates speak for themselves

Secure Foundation <sup>i</sup> (Simple Interest)			Secure Legacy <sup>ii</sup> (Compound Interest)		
3-Year	2.65%	Year 1	3-Year	2.50%	Year 1
	2.50%	Year 2+		2.50%	Year 2+
5-Year	4.45%	Year 1	5-Year	3.45%	Year 1
	3.45%	Year 2+		3.45%	Year 2+
7-Year	4.72%	Year 1	7-Year	3.50%	Year 1
	3.72%	Year 2+		3.50%	Year 2+
10-Year	5.10%	Year 1	10-Year	3.60%	Year 1
	4.10%	Year 2+		3.60%	Year 2+
15-Year	5.60%	Year 1	15-Year	3.65%	Year 1
	4.60%	Year 2+		3.65%	Year 2+

<sup>i</sup> Upstream Life Secure Foundation MYGA Series interest is calculated on a simple interest 365 day year basis, meaning it does not compound interest at any point, but it does compute and accrue daily. The effective compound level rate of the Secure Foundation MYGA Series are: 3-Year 2.49% effective; 5-Year 3.41% effective; 7-Year 3.48% effective; 10-Year 3.57% effective; 15-Year 3.60% effective.

<sup>ii</sup> 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: 3-Year 2.50% effective; 5-Year 3.45% effective; 7-Year 3.50% effective; 10-Year 3.60% effective; 15-Year 3.65% 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 ICC18-ULSL-MYGA18-C, ICC18-ULSF-MYGA18-S or variations by state.

Rates may vary by state. Nevada rates are .10% lower than the rates reflected in the charts above.

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For more information about Upstream Life and our annuity products, visit [upstreamlife.us](http://upstreamlife.us) to contact your local representative.

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