

FINANCIAL PROFILE

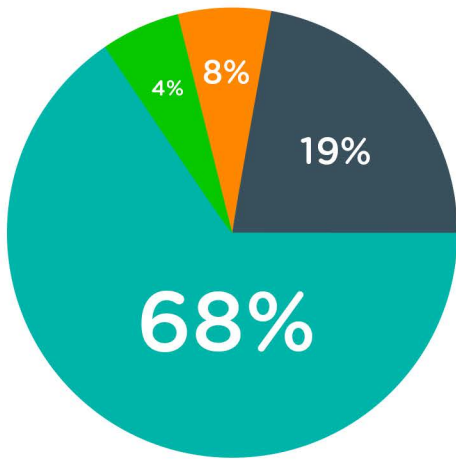
2024

Upstream Life is dedicated to serving the insurance needs of our clients. Our goal is to ensure our clients future is secure through our life and annuity products.



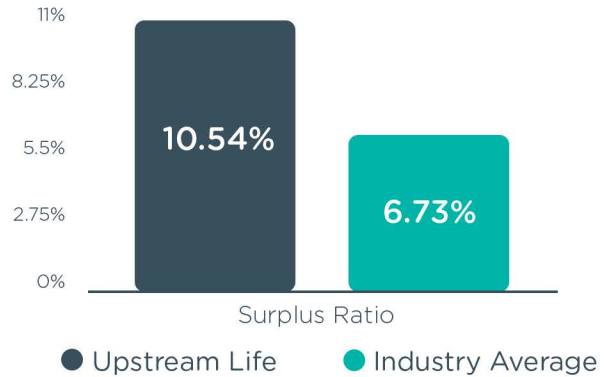
90% INVESTMENT GRADE

- NAIC 1 - AAA/AA/A
- NAIC 2 - BBB
- NAIC 3 - BB
- NAIC 4 - B



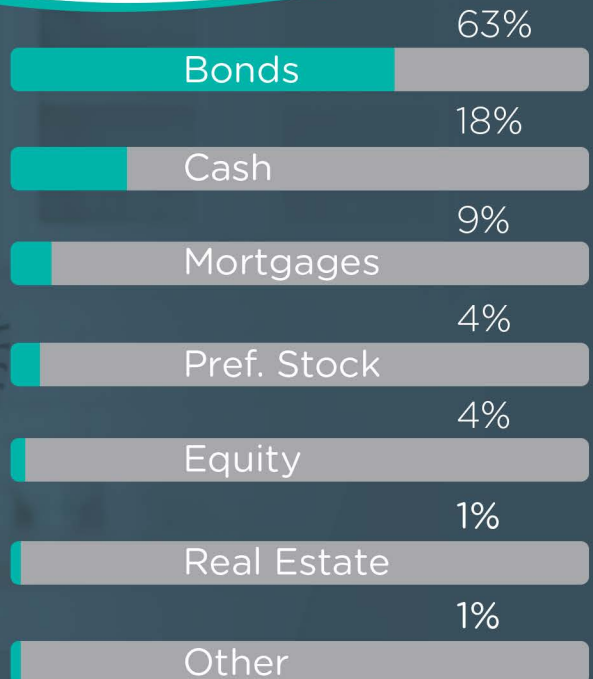
*Percent of fixed income category assets
As of June 30, 2024

The surplus ratio expresses financial soundness and measures the relative strength of an insurance company's surplus. The surplus ratio is measured by dividing a company's surplus by assets, the higher the percentage, the stronger relative surplus of the company. Surplus strength expresses the financial strength of an insurance company's income statement and balance sheet. The chart illustrates the 2016 industry average and 2024 Upstream Life surplus ratio.



INVESTMENTS

Upstream Life's investments are rated, valued, and allocated based on NAIC guidelines and state insurance requirements. The charts provided illustrate the March 1, 2024 Upstream Life Investment Classification and Invested Assets.



INSURANCE INDUSTRY LEADER
947 RBC SCORE
Industry Average: 430

