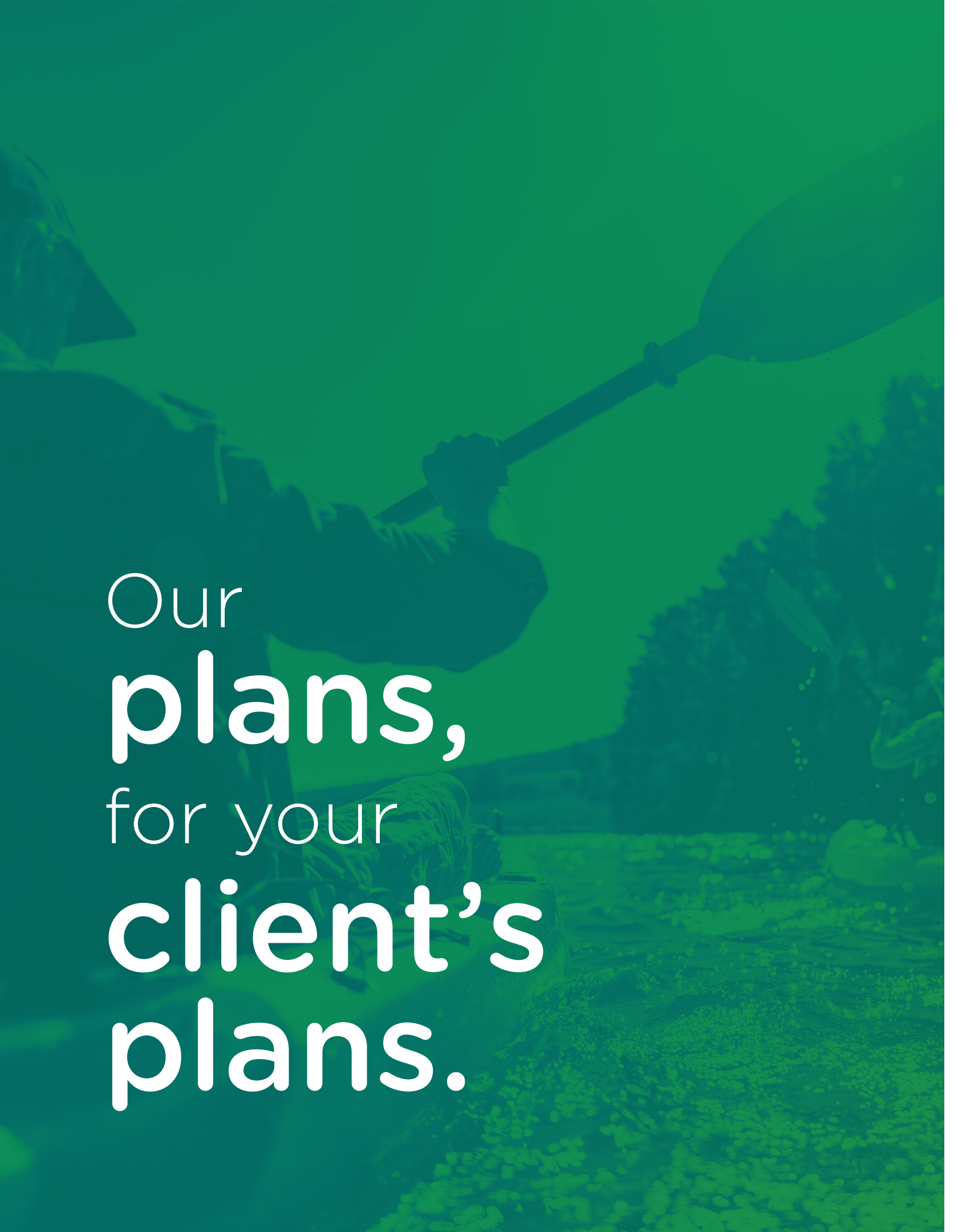




Agent Marketing Overview



Our
plans,
for your
client's
plans.

Annuities Made Easy.



Upstream Life provides life insurance and annuity products to individuals looking to secure their financial future and avoid the financial risks typically associated with financial markets. The Upstream group expanded their holdings in 2018, with the acquisition of Financial Assurance, a Texas domiciled life insurance company operating in 24 states across the US.

The Upstream team takes pride in customer service and values client feedback, delivering a range of client-focused products created to address the specific needs of each client's financial plan. Upstream is committed to providing value to our clients, exceeding expectations and continuing to operate with the utmost honesty and integrity.

Our Products

Upstream Life offers a variety of annuities, including multi-year guaranteed fixed annuities with maturities of three, five, seven, ten, fifteen, and twenty years. These products provide risk free, guaranteed positive returns, eliminating financial market risks and volatility. Upstream annuities are designed to ensure our client's financial future and provide income throughout retirement, securing the peace of mind needed to enjoy life after a successful career.

Upstream Life will lead the annuity marketplace through more than just our client focused policies. The Upstream group plans to bring our agents to the forefront, providing value added commission structures, and aligning client, agent and company objectives. Upstream has secured and insured the financial success of our agents and clients through supplemental financial insurance policies, including errors and omissions, gap, and other company provided insurance.

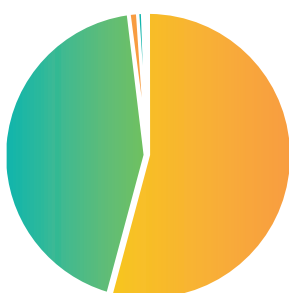




Upstream Life is dedicated to serving the insurance needs of our clients and ensuring that their future is secure through our life and annuity products.

Investments

Upstream Life's investments are rated, valued and allocated based on NAIC guidelines and state insurance requirements. The charts below illustrate the 2019 Upstream Life modeled investment allocation and investment assets.



98.05% Investment Grade

NAIC 1 - AAA/AA/A 54.17%	NAIC 4 - B 0.58%
NAIC 2 - BBB 43.88%	NAIC 5 - CCC or lower 0.35%
NAIC 3 - BB 0.92%	NAIC 6 - Default 0.10%

6.73% 6.85%



● Industry Average
● Upstream Life

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 the 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 the 2019 Upstream Life modeled Surplus Ratio.

Our Goals

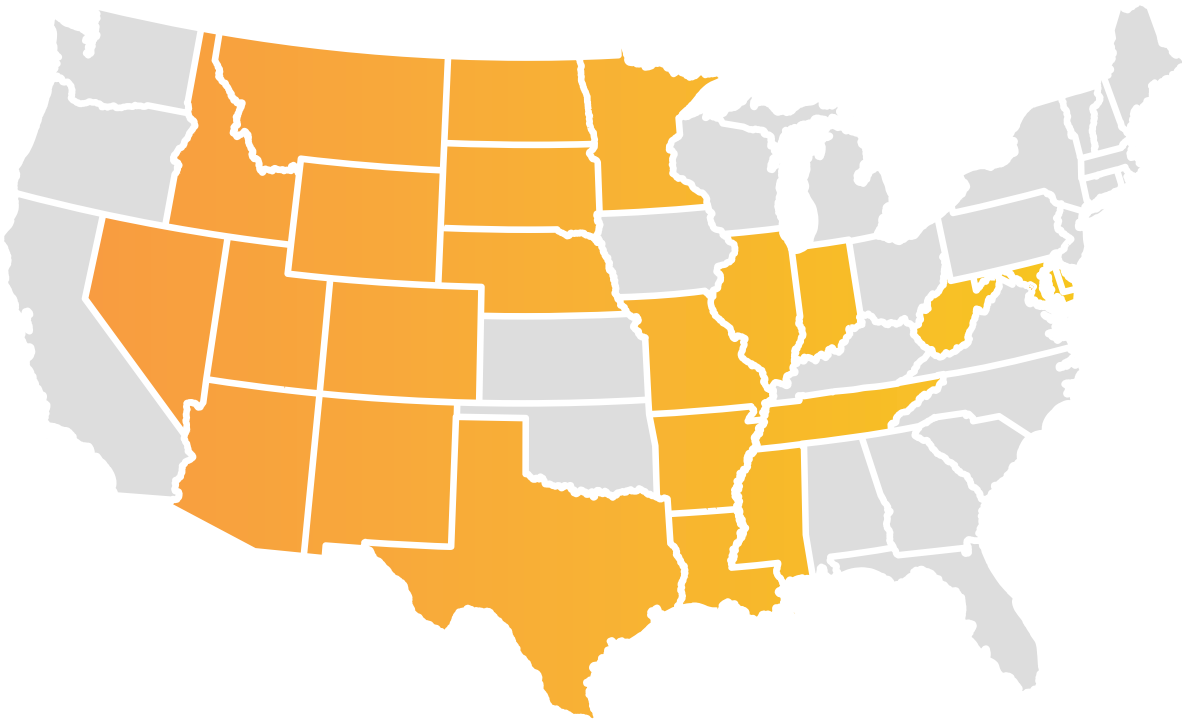
Upstream Life plans on being a leader in the life insurance and annuity market, ultimately continuing the legacy that began in 1912 and delivering our unique products and services throughout the United States through continued acquisition and de novo expansion.

Our Story

Upstream Life Founders, Colby Arceneaux, (Executive Director and Chairman), and father and son team Kevin Hebert (President of Sales), and Derek Hebert (President and CEO), are all highly driven former college athletes hailing from South Louisiana. Arceneaux began his career in accounting and corporate finance in 2010 and was educated at the University of Chicago Booth School of Business, Loyola University Chicago Graduate School of Law, Tulane University A.B. Freeman School of Business, Northwestern State University School of

Business, and the University of Mississippi Patterson School of Accounting. Kevin is a nationally recognized industry professional, boasting an array of professional achievement awards throughout his 36-year insurance career. Derek is a second-generation insurance professional, having worked in the industry since graduating from Louisiana State University in 2005. The group founded Upstream in 2016 and plan to continue the expansion of the holdings, enhancing the legacy of their platform.

Upstream Life Operates in 24 States Across the U.S.



- | | | | | |
|--------------------------------|----------------------|------------------------|-------------------------|--------------------------|
| 1. Alabama | 11. Georgia | 22. Massachusetts | 32. New Mexico | 43. Tennessee |
| 2. Alaska | 12. Hawaii | 23. Michigan | 33. New York | 44. Texas |
| 3. Arizona | 13. Idaho | 24. Minnesota | 34. North Carolina | 45. Utah |
| 4. Arkansas | 14. Illinois | 25. Mississippi | 35. North Dakota | 46. Vermont |
| 5. California | 15. Indiana | 26. Missouri | 36. Ohio | 47. Virginia |
| 6. Colorado | 16. Iowa | 27. Montana | 37. Oklahoma | 48. Washington |
| 7. Connecticut | 17. Kansas | 28. Nebraska | 38. Oregon | 49. West Virginia |
| 8. Delaware | 18. Kentucky | 29. Nevada | 39. Pennsylvania | 50. Wisconsin |
| 9. District of Columbia | 19. Louisiana | 30. New Hampshire | 40. Rhode Island | 51. Wyoming |
| 10. Florida | 21. Maryland | 31. New Jersey | 41. South Carolina | |
| | | | 42. South Dakota | |



For more information about Upstream Life and our annuity products, visit upstreamlife.us to contact your local representative.