

ROTH IRA CONVERSION FORM - ANNUITY

| INFORMATION ABOUT THE OWNER | |
|---|--------------|
| Owner Name | SSN/TIN |
| Address (City, State, Zip Code) | |
| Date of Birth (mm/dd/yyyy) | Phone Number |
| Certificate Number | Insured |
| ROTH CONVERSION INFORMATION | |
| Tax Year _____ Select One: <input type="checkbox"/> Full Roth Conversion <input type="checkbox"/> Partial Roth Conversion <input type="radio"/> Dollar Amount To Be Converted \$ _____ | |
| TAX WITHHOLDING | |
| <p>By electing to convert your contract to a Roth IRA, you are authorizing Upstream Life Insurance Company to create a taxable distribution. We are required to withhold a minimum of 10% from your distribution for federal income tax unless you elect not to have taxes withheld or specify a different withholding amount. Withholding will only apply to that portion of your distribution that is included in your income subject to Federal Income Tax. Depending on your state of residence, state withholding may also apply.</p> <p>You may be subject to penalties under the estimated tax payment rules if you elect not to have tax withheld or the payments of estimated tax and other withholdings are not adequate to satisfy tax liability. Please consult a tax professional if you have any questions.</p> <p> <input type="checkbox"/> Do not withhold federal or state income taxes from my payment. <input type="checkbox"/> Withhold _____% federal income taxes from my payment. <input type="checkbox"/> Withhold _____% state income tax from my payment. </p> <p>Please consult a tax advisor for more information on withholding requirements for your state.</p> <p>Note: Whether or not taxes are withheld, you will be liable for payment of all applicable federal and state income taxes and the taxable portion of this distribution. You may also be subject to penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient.</p> | |

CERTIFICATION OF TAXPAYER IDENTIFICATION

I acknowledge by signing this form that converting all or part of the above named IRA to a Roth IRA will create a taxable event for the year of election. A 1099-R reporting the elected conversion amount as taxable will be sent out for the year in which election was made. Neither Upstream Life Insurance Company nor its employees give legal or tax advice, and I have been advised to consult a tax profession regarding the tax implications of this conversion. I acknowledge that I will receive a ROTH IRA Endorsement to my contract.

Under penalties of perjury, I certify that:

1. My Social Security Number or taxpayer identification number shown on this form is correct;
2. I am not subject to backup withholding due to failure to report interest or dividend income;
3. I am a U.S. citizen or other U.S. person (as defined in the Internal Revenue Code); and
4. I am not subject to FATCA reporting because I am a U.S. Person and the account is located within the United States.

Certification Instructions - You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest or dividends on your tax return. If you are not a U.S. citizen or other U.S. person for tax purposes, please cross out certifications 3 and 4 and complete and return to us the appropriate IRS documentation.

The IRS does not require your consent to any provision of this document other than the certifications required to avoid backup withholdings.

| | | |
|---|--------------------------|-------------------|
| Owner(s) and/or Assignee(s) Signature(s) (required) | Title (if corp or trust) | Date (mm/dd/yyyy) |
| All Irrevocable Beneficiaries | Name and Title | Date (mm/dd/yyyy) |
| Other Required Signatures (if any) | Name and Title | Date (mm/dd/yyyy) |

SPOUSAL CONSENT

If you reside in the following states AZ, CA, GU, ID, LA, NV, NM, TX, WA, or WI, your spouse must consent to this transaction. Unless the Company has been notified of a community property interest in this Certificate, we are entitled to rely on our good faith belief that no community property interest exists, and we assume no responsibility for inquiry.