

# FINANCIAL PROFILE

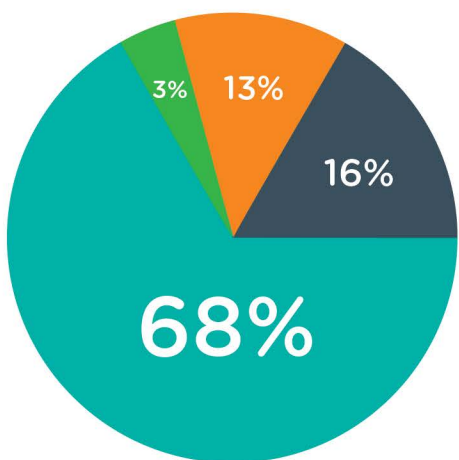
2025

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.



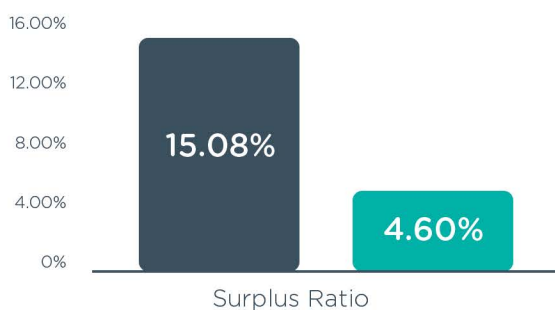
## 84% INVESTMENT GRADE

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



\*Percent of fixed income category assets

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 2024 industry average and 2025 Upstream Life surplus ratio.



● Upstream Life    ● Industry Average

## 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, 2025 Upstream Life Investment Classification and Invested Assets.

