

Annual Policy Review

12/15/2024 through 12/15/2025



Minnesota Life Insurance Company - a Securian Financial company
Individual Policyowner Services • 400 Robert Street North, St. Paul, MN 55101-2098
1-800-643-5728

6169429

Your Contact Information

ANDREW PANKO

Your Financial Professional's Contact Information

Financial Professional:

How to Contact Minnesota Life

Phone Number: 1-800-643-5728

Website: www.securianservice.com

Policy/Client Information

Policy Number:

Insured:

Risk Class: Preferred Non-Tobacco

Issue Age: 44 Gender: Female

Policyowner: ANDREW PANKO

Product: Balanced Growth Accumulator II IUL
(an Indexed Universal Life)

Policy Date: December 15, 2022

Policy Value Summary (as of 12/15/2025)

Total Death Benefit \$116,333.15

Accumulation Value \$14,875.57

Surrender Value \$13,592.81

See the Surrender Value Summary section for more information.

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Coverage Summary

Death Benefit

Benefit Amount

Base Face Coverage

\$100,000.00

Coverage provided by Death Benefit Option

\$16,333.15

Total Death Benefit

\$116,333.15

Your Death Benefit Option under this policy is **Increasing**. This means the base death benefit is equal to the Face Amount plus the Accumulation Value or Minimum Accumulation Value, whichever is greater, of this policy at the time of the insured's death.

Death Benefit Qualification Test:

Guideline Premium Test

Additional Agreements

Accelerated Death Benefit for Terminal Illness Agreement

Chronic Illness Access Agreement

Overloan Protection Agreement

For more information on your agreements, you can log on to www.securianservice.com or call us at 1-800-643-5728.

Premium Summary

Billing Information

Planned Annual Premium

\$5,483.00

This is the amount you have asked us to bill you every year.

Planned Premium Frequency

Annual

This is the billing frequency you have chosen.

Billing Method

Payment notice is mailed directly to you.

Protection Against Unintended Lapse

Secondary Addressee

None

As policyowner, you may notify us in writing if you would like to add or change a secondary addressee on your policy to ensure two people would be notified when a payment is due and unpaid. Notification would be mailed to you and the secondary addressee.

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Premium Information

Premium payments made 12/15/2024 through 12/15/2025 \$5,483.00

While this Universal Life insurance policy allows for premium flexibility, the following premium limitations apply to your policy, as established through Internal Revenue Code (Tax Code) life insurance testing:

To avoid violating the Tax Code's Guideline Premium Test over the next policy year, the maximum premium you can pay, through 12/15/2026 is \$13,159.64

To prevent your policy from becoming a Modified Endowment Contract (MEC) under Tax Code, the maximum premium you can pay, through 12/15/2026 is \$11,876.76

Accumulation/Surrender Value Summary

Accumulation Value Summary

Accumulation Value as of 12/15/2024	\$9,456.60
Premiums Paid	\$5,483.00
Charges	\$-830.89
Indexed Account Credit	\$750.35
Fixed Account Interest Credit	\$1.12
Persistency Bonus	\$0.00
Partial Index Credit	\$15.39
Accumulation Value as of 12/15/2025	\$14,875.57

Surrender Value Summary

As of 12/15/2025	
Accumulation Value	\$14,875.57
Partial Index Credit at Surrender	\$1,457.58
Surrender Charges	\$-2,740.34
Surrender Value	\$13,592.81

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Allocation Summary

Premium Allocation - You have requested future premiums to be allocated as follows:

Indexed Account(s)	100%	Fixed Account(s)	0%
Balanced Indexed Account 2	33%		
Balanced Indexed Account 7	34%		
Balanced Indexed Account 9	33%		

Important Policyowner Information

You should consider requesting more detailed information about your policy to understand how it may perform in the future. You should not consider replacement of your policy or make changes in your coverage without requesting a current illustration. You may annually request, without charge, such an illustration by contacting your financial professional or by calling Minnesota Life at 1-800-643-5728. You may also send your request to us at 400 Robert Street North, St. Paul, MN 55101. If you do not receive an illustration within 30 days from your request, you should contact your state insurance department.

Effective for policy anniversaries on or after 8/1/2021, the crediting rate used in calculating the annual policy credit has changed. Please contact your financial professional for an inforce illustration to see how this change may affect your policy.

The annual policyowner meeting is the **first Tuesday of March, 3:00 pm, at St. Paul headquarters.**

Accumulation Value Detail

As of 12/15/2025, your policy's accumulation value is allocated as follows:

Indexed Account(s)

Account	Segment Start Date	Segment End Date*	Participation Rate	Cap	Floor	Accumulation Value	% of Accumulation Value
Balanced Indexed Account 2	12/16/2022	12/20/2024	105%	Unlimited	0%	\$3,552.16	23.9%
	01/19/2024	01/16/2026	110%	Unlimited	0%	\$1,554.82	10.5%
	11/21/2025	11/19/2027	110%	Unlimited	0%	\$0.82	0.0%
Balanced Indexed Account 7	12/16/2022	12/19/2025	115%	Unlimited	0%	\$1,577.75	10.6%
	01/19/2024	01/15/2027	115%	Unlimited	0%	\$1,601.98	10.8%

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Balanced Indexed Account 9	12/20/2024	12/17/2027	115%	Unlimited	0%	\$1,610.01	10.8%
	11/21/2025	11/17/2028	115%	Unlimited	0%	\$0.85	0.0%
	12/15/2023	12/20/2024	105%	N/A	0%	\$3,424.61	23.0%
	01/19/2024	01/17/2025	105%	N/A	0%	\$1,551.75	10.4%
	11/15/2024	11/21/2025	105%	N/A	0%	\$0.82	0.0%
	Total Indexed Account Value						\$14,875.57

*Determination of any Index credit occurs at the end of each segment term.

Fixed Account(s)

You currently do not have accumulation value in the Fixed Accounts.

The percentage of total accumulation value may not equal 100% due to rounding.

Performance Summary 12/15/2024 - 12/15/2025

The following section outlines the beginning and ending value of your policy's market-based performance.

Indexed Account(s)

Account	Segment Start Date	Value as of 12/15/2024	Additions to Segment*	Subtractions from Segment**	Index Credit	Segment End Date***	Ending Value as of 12/15/2025
Balanced Indexed Account 2	12/16/2022	\$1,531.30	\$1,712.10	\$-164.30	\$473.06	12/20/2024	\$3,552.16
	01/19/2024	\$1,567.71	\$0.00	\$-12.89	\$0.00	01/16/2026	\$1,554.82
	02/21/2025	\$0.00	\$0.41	\$-0.41	\$0.00	02/19/2027	\$0.00
	03/21/2025	\$0.00	\$0.19	\$-0.19	\$0.00	03/19/2027	\$0.00
	06/20/2025	\$0.00	\$0.02	\$-0.02	\$0.00	06/18/2027	\$0.00
	08/15/2025	\$0.00	\$0.20	\$-0.20	\$0.00	08/20/2027	\$0.00
	09/19/2025	\$0.00	\$0.55	\$-0.55	\$0.00	09/17/2027	\$0.00
	10/17/2025	\$0.00	\$0.70	\$-0.70	\$0.00	10/15/2027	\$0.00
	11/21/2025	\$0.00	\$0.82	\$0.00	\$0.00	11/19/2027	\$0.82
Balanced Indexed Account 7	12/16/2022	\$1,577.75	\$0.00	\$0.00	\$0.00	12/19/2025	\$1,577.75
	01/19/2024	\$1,615.25	\$0.00	\$-13.27	\$0.00	01/15/2027	\$1,601.98
	12/20/2024	\$0.00	\$1,763.99	\$-153.98	\$0.00	12/17/2027	\$1,610.01
	02/21/2025	\$0.00	\$0.42	\$-0.42	\$0.00	02/18/2028	\$0.00

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	03/21/2025	\$0.00	\$0.19	\$-0.19	\$0.00	03/17/2028	\$0.00
	06/20/2025	\$0.00	\$0.01	\$-0.01	\$0.00	06/16/2028	\$0.00
	08/15/2025	\$0.00	\$0.21	\$-0.21	\$0.00	08/18/2028	\$0.00
	09/19/2025	\$0.00	\$0.57	\$-0.57	\$0.00	09/15/2028	\$0.00
	10/17/2025	\$0.00	\$0.73	\$-0.73	\$0.00	10/20/2028	\$0.00
	11/21/2025	\$0.00	\$0.85	\$0.00	\$0.00	11/17/2028	\$0.85
Balanced Indexed Account 9	12/15/2023	\$1,594.28	\$1,712.11	\$-14.48	\$132.70	12/20/2024	\$3,424.61
	01/19/2024	\$1,565.49	\$0.00	\$-158.33	\$144.59	01/17/2025	\$1,551.75
	02/16/2024	\$0.00	\$0.41	\$-0.41	\$0.00	02/21/2025	\$0.00
	06/21/2024	\$0.00	\$0.01	\$-0.01	\$0.00	06/20/2025	\$0.00
	07/19/2024	\$0.00	\$0.20	\$-0.20	\$0.00	07/18/2025	\$0.00
	09/20/2024	\$0.00	\$0.55	\$-0.55	\$0.00	09/19/2025	\$0.00
	10/18/2024	\$0.00	\$0.71	\$-0.71	\$0.00	10/17/2025	\$0.00
	11/15/2024	\$0.00	\$0.82	\$0.00	\$0.00	11/21/2025	\$0.82
	03/21/2025	\$0.00	\$0.19	\$-0.19	\$0.00	03/20/2026	\$0.00

*Additions to Segment may include value which is not yet eligible for index credit. Additions must remain in the segment for the full segment term to be eligible. Any additions that occur in the index credit month will be eligible for index credit at the next segment end date.

**Subtractions from Segment may include subtractions that occurred after the index credit.

***Determination of any Index Credit occurs at the end of each segment.

Growth Rate and Index Credit Detail 12/15/2024 - 12/15/2025

Details for any index credits applied during the previous policy year are provided below.

Account	Segment Start Date	Starting Index Value ¹	Ending Index Value ²	Index Growth Rate ³	Growth Cap ⁴	Part. Rate	Segment Crediting Rate ⁵	Segment Accumulation Value Before Credit ⁶	Index Credit
Balanced Indexed Account 2	12/16/22	3895.750	5867.080	50.60207%	Unlimited	105%	30.89252%	\$1,531.30	\$473.06
Balanced Indexed Account 9	12/15/23	497.6500	523.9500	5.28484%	N/A	105%	8.32362%	\$1,594.28	\$132.70
	01/19/24	496.9900	526.3800	5.91360%	N/A	105%	9.31392%	\$1,552.36	\$144.59

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¹The closing value of the Index at the beginning of the segment year (as of the day immediately preceding that segment's prior segment anniversary).

²The closing value of the Index at the end of the segment year (as of the day immediately preceding that segment's current segment anniversary).

³The Ending Index Value divided by the Starting Index Value minus one (1), stated as a percentage.

⁴The maximum growth rate for the segment.

⁵All accounts except Balanced Indexed Accounts: The lesser of the Index Growth Rate (but never less than zero) and the Growth Cap, multiplied by the Participation Rate (Part. Rate). For Balanced Indexed Accounts: The index allocation multiplied by the index growth rate for the segment; plus the declared rate allocation multiplied by the declared rate multiplied by the index credit term; minus the segment spread multiplied by the index credit term.

⁶Accumulation Value as of the Interim Account Transfer Date for that segment month.

Fixed Account(s)

Account	Value as of 12/15/2024	Total Additions*	Total Subtractions**	Interest Credit	Ending Value as of 12/15/2025
Interim Account	\$4.82	\$5,196.82	\$-5,202.76	\$1.12	\$0.00

*Total additions includes net premiums, transfers in, loan payments and loan interest credits. Refer to the Account Transaction Detail section for more information.

**Total subtractions includes charges, transfers out, partial surrenders and loans. Refer to the Account Transaction Detail section for more information.

Balanced Accounts Partial Index Credit and Growth Rate Detail 12/15/2024 - 12/15/2025

Partial Index Credit Date	Account	Segment Start Date	Starting Index Value ¹	Partial Segment Ending Index Value ²	Partial Index Growth Rate ³	Partial Segment Growth Rate ⁴	Accumulation Value Withdrawn From Account ⁵	Partial Index Credit
12/15/2024	Balanced Indexed 2	01/19/2024	4780.94	6051.09	26.56700%	24.29980%	\$-12.89	\$2.45
	Balanced Indexed 7	01/19/2024	5577.29	5881.10	5.44730%	14.43530%	\$-13.27	\$1.81
	Balanced Indexed 9	01/19/2024	496.99	531.97	7.03840%	10.90950%	\$-13.13	\$1.39
01/15/2025	Balanced Indexed 2	12/20/2024	5867.08	5842.91	-0.41200%	-0.59000%	\$-15.29	\$0.00
	Balanced Indexed 7	12/20/2024	5804.55	5740.08	-1.11070%	-2.94330%	\$-14.34	\$0.00
	Balanced Indexed 9	12/20/2024	523.95	520.32	-0.69280%	-1.07390%	\$-14.48	\$0.00
02/15/2025	Balanced Indexed 2	12/20/2024	5867.08	6114.63	4.21930%	3.82890%	\$-15.14	\$0.45
	Balanced Indexed 7	12/20/2024	5804.55	5879.31	1.28800%	3.41310%	\$-14.21	\$0.48
	Balanced Indexed 9	01/17/2025	526.38	533.46	1.34500%	2.08480%	\$-14.76	\$0.31
03/15/2025	Balanced Indexed 2	12/20/2024	5867.08	5638.94	-3.88850%	-4.47070%	\$-14.73	\$0.00
	Balanced Indexed 2	02/21/2025	6117.52	5638.94	-7.82310%	-7.97380%	\$-0.41	\$0.00
	Balanced Indexed 7	12/20/2024	5804.55	5895.28	1.56310%	4.14220%	\$-13.79	\$0.57
	Balanced Indexed 7	02/21/2025	5872.85	5895.28	0.38190%	1.01210%	\$-0.42	\$0.00

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Partial Index Credit Date	Account	Segment Start Date	Starting Index Value ¹	Partial Segment Ending Index Value ²	Partial Index Growth Rate ³	Partial Segment Growth Rate ⁴	Accumulation Value Withdrawn From Account ⁵	Partial Index Credit
	Balanced Indexed 9	01/17/2025	526.38	0.00	-100.00000%	-155.00000%	\$-14.35	\$0.00
	Balanced Indexed 9	02/21/2025	534.13	0.00	-100.00000%	-155.00000%	\$-0.41	\$0.00
04/15/2025	Balanced Indexed 2	12/20/2024	5867.08	5405.97	-7.85930%	-8.65380%	\$-14.95	\$0.00
	Balanced Indexed 2	03/21/2025	5662.89	5405.97	-4.53690%	-4.70810%	\$-0.19	\$0.00
	Balanced Indexed 7	12/20/2024	5804.55	5725.81	-1.35650%	-3.59480%	\$-14.02	\$0.00
	Balanced Indexed 7	03/21/2025	5923.22	5725.81	-3.33280%	-8.83200%	\$-0.19	\$0.00
	Balanced Indexed 9	01/17/2025	526.38	508.18	-3.45760%	-5.35920%	\$-14.57	\$0.00
	Balanced Indexed 9	03/21/2025	524.12	508.18	-3.04130%	-4.71400%	\$-0.19	\$0.00
05/15/2025	Balanced Indexed 2	12/20/2024	5867.08	5892.58	0.43460%	-0.56540%	\$-15.14	\$0.00
	Balanced Indexed 7	12/20/2024	5804.55	5728.88	-1.30360%	-3.45460%	\$-14.21	\$0.00
	Balanced Indexed 9	01/17/2025	526.38	512.91	-2.55900%	-3.96640%	\$-14.76	\$0.00
06/15/2025	Balanced Indexed 2	12/20/2024	5867.08	5976.97	1.87300%	0.66070%	\$-15.14	\$0.04
	Balanced Indexed 7	12/20/2024	5804.55	5755.46	-0.84570%	-2.24110%	\$-14.21	\$0.00
	Balanced Indexed 9	01/17/2025	526.38	515.80	-2.01000%	-3.11540%	\$-14.76	\$0.00
07/15/2025	Balanced Indexed 2	12/20/2024	5867.08	6268.56	6.84290%	5.42510%	\$-15.13	\$0.61
	Balanced Indexed 2	06/20/2025	5980.87	6268.56	4.81020%	4.63890%	\$-0.02	\$0.00
	Balanced Indexed 7	12/20/2024	5804.55	5674.51	-2.24030%	-5.93680%	\$-14.19	\$0.00
	Balanced Indexed 7	06/20/2025	5831.62	5674.51	-2.69410%	-7.13940%	\$-0.01	\$0.00
	Balanced Indexed 9	01/17/2025	526.38	519.56	-1.29560%	-2.00820%	\$-14.75	\$0.00
	Balanced Indexed 9	06/20/2025	517.06	519.56	0.48350%	0.74940%	\$-0.01	\$0.00
08/15/2025	Balanced Indexed 2	12/20/2024	5867.08	6468.54	10.25140%	8.62130%	\$-14.94	\$0.98
	Balanced Indexed 2	07/18/2025	6297.36	6468.54	2.71830%	2.52650%	\$-0.20	\$0.00
	Balanced Indexed 7	12/20/2024	5804.55	5715.00	-1.54280%	-4.08830%	\$-14.00	\$0.00
	Balanced Indexed 7	07/18/2025	5684.36	5715.00	0.53900%	1.42840%	\$-0.21	\$0.00
	Balanced Indexed 9	01/17/2025	526.38	524.01	-0.45020%	-0.69790%	\$-14.56	\$0.00
	Balanced Indexed 9	07/18/2025	521.34	524.01	0.51210%	0.79380%	\$-0.20	\$0.00
09/15/2025	Balanced Indexed 2	12/20/2024	5867.08	6584.29	12.22430%	10.38180%	\$-14.81	\$1.18
	Balanced Indexed 7	12/20/2024	5804.55	5773.43	-0.53610%	-1.42070%	\$-13.89	\$0.00
	Balanced Indexed 9	01/17/2025	526.38	537.91	2.19040%	3.39520%	\$-14.43	\$0.49

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Partial Index Credit Date	Account	Segment Start Date	Starting Index Value ¹	Partial Segment Ending Index Value ²	Partial Index Growth Rate ³	Partial Segment Growth Rate ⁴	Accumulation Value Withdrawn From Account ⁵	Partial Index Credit
10/15/2025	Balanced Indexed 2	12/20/2024	5867.08	6644.31	13.24730%	11.19940%	\$-14.59	\$1.25
	Balanced Indexed 2	09/19/2025	6631.96	6644.31	0.18620%	0.00810%	\$-0.55	\$0.00
	Balanced Indexed 7	12/20/2024	5804.55	5766.08	-0.66280%	-1.75630%	\$-13.64	\$0.00
	Balanced Indexed 7	09/19/2025	5774.88	5766.08	-0.15240%	-0.40380%	\$-0.57	\$0.00
	Balanced Indexed 9	01/17/2025	526.38	547.47	4.00660%	6.21020%	\$-14.21	\$0.88
	Balanced Indexed 9	09/19/2025	539.82	547.47	1.41710%	2.19660%	\$-0.55	\$0.01
11/15/2025	Balanced Indexed 2	12/20/2024	5867.08	6734.11	14.77790%	12.51760%	\$-14.44	\$1.38
	Balanced Indexed 2	10/17/2025	6629.07	6734.11	1.58450%	1.38590%	\$-0.70	\$0.01
	Balanced Indexed 7	12/20/2024	5804.55	5754.65	-0.85970%	-2.27810%	\$-13.48	\$0.00
	Balanced Indexed 7	10/17/2025	5773.83	5754.65	-0.33220%	-0.88030%	\$-0.73	\$0.00
	Balanced Indexed 9	01/17/2025	526.38	552.75	5.00970%	7.76500%	\$-14.05	\$1.09
	Balanced Indexed 9	10/17/2025	549.74	552.75	0.54750%	0.84870%	\$-0.71	\$0.01

¹The closing value of the Index at the beginning of the segment year (as of the day immediately preceding that segment's prior anniversary).

²The closing value of the Index at the end of the partial index credit term.

³The Ending Index Value divided by the Starting Index Value minus one (1), stated as a percentage.

⁴The index allocation multiplied by the index growth rate for the segment; plus the declared rate allocation multiplied by the declared rate multiplied by the index credit term; minus the segment spread multiplied by the index credit term.

⁵Accumulation Value as of the Interim Account Transfer Date for that segment month.

Current Growth Caps

As of the date of this statement, 12/15/2025, the current Growth Caps are as follows:

Account	Cap
Balanced Indexed Account 2	Unlimited
Balanced Indexed Account 6	Unlimited
Balanced Indexed Account 7	Unlimited
Balanced Indexed Account 9	N/A
Index A-S&P 500 100% Participation	8.50%
Indexed Loan Account	Unlimited

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Account Transaction Detail

Effective Date	Transaction	Net Dollar Amount	Dollar Amount Per Account	Account Affected
12/15/2024	Monthly Charges			
	Cost of Insurance	\$-3.19		
	Monthly Policy Chrg	\$-5.00		
	Policy Issue Charge	\$-35.92		
	Total	\$-44.11		
			\$-12.89	Balanced Indexed Account 2
			\$-13.27	Balanced Indexed Account 7
			\$-13.13	Balanced Indexed Account 9
			\$-4.82	Interim Account
12/16/2024	Net Premium Invested	\$5,181.43		
			\$5,181.43	Interim Account
12/20/2024	Index Credit	\$605.76		
			\$473.06	Balanced Indexed Account 2
			\$132.70	Balanced Indexed Account 9
12/20/2024	Interim Acct Trans	\$-5,188.20		
			\$-5,188.20	Interim Account
12/20/2024	Interim Acct Trans	\$5,188.20		
			\$1,712.10	Balanced Indexed Account 2
			\$1,763.99	Balanced Indexed Account 7
			\$1,712.11	Balanced Indexed Account 9
01/15/2025	Monthly Charges			
	Cost of Insurance	\$-3.19		
	Monthly Policy Chrg	\$-5.00		
	Policy Issue Charge	\$-35.92		
	Total	\$-44.11		
			\$-15.29	Balanced Indexed Account 2
			\$-14.34	Balanced Indexed Account 7
			\$-14.48	Balanced Indexed Account 9

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Effective Date	Transaction	Net Dollar Amount	Dollar Amount Per Account	Account Affected
01/17/2025	Index Credit	\$144.59	\$144.59	Balanced Indexed Account 9
02/15/2025	Monthly Charges			
	Cost of Insurance	\$-3.19		
	Monthly Policy Chrg	\$-5.00		
	Policy Issue Charge	\$-35.92		
	Total	\$-44.11		
			\$-15.14	Balanced Indexed Account 2
			\$-14.21	Balanced Indexed Account 7
			\$-14.76	Balanced Indexed Account 9
02/15/2025	Partial Index Credit	\$1.24	\$1.24	Interim Account
02/21/2025	Interim Acct Trans	\$-1.24	\$-1.24	Interim Account
02/21/2025	Interim Acct Trans	\$1.24	\$0.41	Balanced Indexed Account 2
			\$0.42	Balanced Indexed Account 7
			\$0.41	Balanced Indexed Account 9
03/15/2025	Monthly Charges			
	Cost of Insurance	\$-3.19		
	Monthly Policy Chrg	\$-5.00		
	Policy Issue Charge	\$-35.92		
	Total	\$-44.11		
			\$-15.14	Balanced Indexed Account 2
			\$-14.21	Balanced Indexed Account 7
			\$-14.76	Balanced Indexed Account 9
03/15/2025	Partial Index Credit	\$0.57	\$0.57	Interim Account
03/21/2025	Interim Acct Trans	\$-0.57	\$-0.57	Interim Account

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Effective Date	Transaction	Net Dollar Amount	Dollar Amount Per Account	Account Affected
03/21/2025	Interim Acct Trans	\$0.57		
			\$0.19	Balanced Indexed Account 2
			\$0.19	Balanced Indexed Account 7
			\$0.19	Balanced Indexed Account 9
04/15/2025	Monthly Charges			
	Cost of Insurance	\$-3.19		
	Monthly Policy Chrg	\$-5.00		
	Policy Issue Charge	\$-35.92		
	Total	\$-44.11		
			\$-15.14	Balanced Indexed Account 2
			\$-14.21	Balanced Indexed Account 7
			\$-14.76	Balanced Indexed Account 9
05/15/2025	Monthly Charges			
	Cost of Insurance	\$-3.19		
	Monthly Policy Chrg	\$-5.00		
	Policy Issue Charge	\$-35.92		
	Total	\$-44.11		
			\$-15.14	Balanced Indexed Account 2
			\$-14.21	Balanced Indexed Account 7
			\$-14.76	Balanced Indexed Account 9
06/15/2025	Monthly Charges			
	Cost of Insurance	\$-3.19		
	Monthly Policy Chrg	\$-5.00		
	Policy Issue Charge	\$-35.92		
	Total	\$-44.11		
			\$-15.14	Balanced Indexed Account 2
			\$-14.21	Balanced Indexed Account 7
			\$-14.76	Balanced Indexed Account 9
06/15/2025	Partial Index Credit	\$0.04		
			\$0.04	Interim Account
06/20/2025	Interim Acct Trans	\$-0.04		

Annual Policy Review

12/15/2024 through 12/15/2025

Effective Date	Transaction	Net Dollar Amount	Dollar Amount Per Account	Account Affected
			\$-0.04	Interim Account
06/20/2025	Interim Acct Trans	\$0.04		
			\$0.02	Balanced Indexed Account 2
			\$0.01	Balanced Indexed Account 7
			\$0.01	Balanced Indexed Account 9
07/15/2025	Monthly Charges			
	Cost of Insurance	\$-3.19		
	Monthly Policy Chrg	\$-5.00		
	Policy Issue Charge	\$-35.92		
	Total	\$-44.11		
			\$-15.15	Balanced Indexed Account 2
			\$-14.20	Balanced Indexed Account 7
			\$-14.76	Balanced Indexed Account 9
07/15/2025	Partial Index Credit	\$0.61		
			\$0.61	Interim Account
07/18/2025	Interim Acct Trans	\$-0.61		
			\$-0.61	Interim Account
07/18/2025	Interim Acct Trans	\$0.61		
			\$0.20	Balanced Indexed Account 2
			\$0.21	Balanced Indexed Account 7
			\$0.20	Balanced Indexed Account 9
08/15/2025	Monthly Charges			
	Cost of Insurance	\$-3.19		
	Monthly Policy Chrg	\$-5.00		
	Policy Issue Charge	\$-35.92		
	Total	\$-44.11		
			\$-15.14	Balanced Indexed Account 2
			\$-14.21	Balanced Indexed Account 7
			\$-14.76	Balanced Indexed Account 9
08/15/2025	Partial Index Credit	\$0.98		

Annual Policy Review

12/15/2024 through 12/15/2025

Effective Date	Transaction	Net Dollar Amount	Dollar Amount Per Account	Account Affected
			\$0.98	Interim Account
09/15/2025	Monthly Charges			
	Cost of Insurance	\$-3.19		
	Monthly Policy Chrg	\$-5.00		
	Policy Issue Charge	\$-35.92		
	Total	\$-44.11		
			\$-14.81	Balanced Indexed Account 2
			\$-13.89	Balanced Indexed Account 7
			\$-14.43	Balanced Indexed Account 9
			\$-0.98	Interim Account
09/15/2025	Partial Index Credit	\$1.67		
			\$1.67	Interim Account
09/19/2025	Interim Acct Trans	\$-1.67		
			\$-1.67	Interim Account
09/19/2025	Interim Acct Trans	\$1.67		
			\$0.55	Balanced Indexed Account 2
			\$0.57	Balanced Indexed Account 7
			\$0.55	Balanced Indexed Account 9
10/15/2025	Monthly Charges			
	Cost of Insurance	\$-3.19		
	Monthly Policy Chrg	\$-5.00		
	Policy Issue Charge	\$-35.92		
	Total	\$-44.11		
			\$-15.14	Balanced Indexed Account 2
			\$-14.21	Balanced Indexed Account 7
			\$-14.76	Balanced Indexed Account 9
10/15/2025	Partial Index Credit	\$2.14		
			\$2.14	Interim Account
10/17/2025	Interim Acct Trans	\$-2.14		
			\$-2.14	Interim Account

Annual Policy Review

12/15/2024 through 12/15/2025

Effective Date	Transaction	Net Dollar Amount	Dollar Amount Per Account	Account Affected
10/17/2025	Interim Acct Trans	\$2.14		
			\$0.70	Balanced Indexed Account 2
			\$0.73	Balanced Indexed Account 7
			\$0.71	Balanced Indexed Account 9
11/15/2025	Monthly Charges			
	Cost of Insurance	\$-3.19		
	Monthly Policy Chrg	\$-5.00		
	Policy Issue Charge	\$-35.92		
	Total	\$-44.11		
			\$-15.14	Balanced Indexed Account 2
			\$-14.21	Balanced Indexed Account 7
			\$-14.76	Balanced Indexed Account 9
11/15/2025	Partial Index Credit	\$2.49		
			\$2.49	Interim Account
11/21/2025	Interim Acct Trans	\$-2.49		
			\$-2.49	Interim Account
11/21/2025	Interim Acct Trans	\$2.49		
			\$0.82	Balanced Indexed Account 2
			\$0.85	Balanced Indexed Account 7
			\$0.82	Balanced Indexed Account 9