

## Annual Policy Review

12/15/2022 through 12/15/2023



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

6106696

### 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](http://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 12/15/2023 )

Total Death Benefit      \$104,929.55

Accumulation Value      \$4,747.03

Surrender Value      \$2,090.89

See the Surrender Value Summary section for more information.



## Annual Policy Review

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### Coverage Summary

#### Death Benefit

#### Benefit Amount

Base Face Coverage

\$100,000.00

Coverage provided by Death Benefit Option

\$4,929.55

Total Death Benefit

\$104,929.55

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 Benefits

##### Agreement

##### Value

##### Additional Information

Chronic Illness Access Agreement

\$100,000.00

Not Applicable

#### Additional Agreements

Accelerated Death Benefit for Terminal Illness Agreement

Overloan Protection Agreement

For more information on your agreements, you can log on to [www.securianservice.com](http://www.securianservice.com) or call us at 1-800-643-5728.

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12/15/2022 through 12/15/2023

### 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
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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.

#### Premium Information

Premium payments made 12/15/2022 through 12/15/2023	\$5,483.00
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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 12/15/2024 is	\$24,125.64
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To prevent your policy from becoming a Modified Endowment Contract (MEC) under Tax Code, the maximum premium you can pay, through 12/15/2024 is	\$8,679.88
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### Accumulation/Surrender Value Summary

#### Accumulation Value Summary

Accumulation Value as of 12/15/2022	\$0.00
Premiums Paid	\$5,483.00
Charges	\$-813.85

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12/15/2022 through 12/15/2023

Indexed Account Credit	\$64.05
Persistency Bonus	\$0.00
Partial Index Credit	\$13.83
Accumulation Value as of 12/15/2023	\$4,747.03

### Surrender Value Summary

As of 12/15/2023

Accumulation Value	\$4,747.03
Partial Index Credit at Surrender	\$182.52
Surrender Charges	\$-2,838.66
Surrender Value	\$2,090.89

### 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.**

## Annual Policy Review

12/15/2022 through 12/15/2023

### Accumulation Value Detail

As of 12/15/2023, 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%	\$1,544.89	32.5%
	11/17/2023	11/21/2025	105%	Unlimited	0%	\$0.48	0.0%
Balanced Indexed Account 7	12/16/2022	12/19/2025	115%	Unlimited	0%	\$1,591.76	33.5%
	11/17/2023	11/20/2026	115%	Unlimited	0%	\$0.49	0.0%
Balanced Indexed Account 9	12/16/2022	12/15/2023	105%	N/A	0%	\$1,608.93	33.9%
	11/17/2023	11/15/2024	105%	N/A	0%	\$0.48	0.0%
<b>Total Indexed Account Value</b>						<b>\$4,747.03</b>	<b>100.0%</b>

\*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 12/15/2022 - 12/15/2023

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

## Annual Policy Review

12/15/2022 through 12/15/2023

### Indexed Account(s)

Account	Segment Start Date	Value as of 12/15/2022	Additions to Segment*	Subtractions from Segment**	Index Credit	Segment End Date***	Ending Value as of 12/15/2023
Balanced Indexed Account 2	12/16/2022	\$0.00	\$1,709.87	\$-164.98	\$0.00	12/20/2024	\$1,544.89
	01/20/2023	\$0.00	\$0.18	\$-0.18	\$0.00	01/17/2025	\$0.00
	02/17/2023	\$0.00	\$0.35	\$-0.35	\$0.00	02/21/2025	\$0.00
	04/21/2023	\$0.00	\$0.30	\$-0.30	\$0.00	04/18/2025	\$0.00
	05/19/2023	\$0.00	\$0.18	\$-0.18	\$0.00	05/16/2025	\$0.00
	06/16/2023	\$0.00	\$0.59	\$-0.59	\$0.00	06/20/2025	\$0.00
	07/21/2023	\$0.00	\$0.80	\$-0.80	\$0.00	07/18/2025	\$0.00
	08/18/2023	\$0.00	\$0.67	\$-0.67	\$0.00	08/15/2025	\$0.00
	10/20/2023	\$0.00	\$0.31	\$-0.31	\$0.00	10/17/2025	\$0.00
	11/17/2023	\$0.00	\$0.48	\$0.00	\$0.00	11/21/2025	\$0.48
Balanced Indexed Account 7	12/16/2022	\$0.00	\$1,761.69	\$-169.93	\$0.00	12/19/2025	\$1,591.76
	01/20/2023	\$0.00	\$0.18	\$-0.18	\$0.00	01/16/2026	\$0.00
	02/17/2023	\$0.00	\$0.36	\$-0.36	\$0.00	02/20/2026	\$0.00
	04/21/2023	\$0.00	\$0.30	\$-0.30	\$0.00	04/17/2026	\$0.00
	05/19/2023	\$0.00	\$0.19	\$-0.19	\$0.00	05/15/2026	\$0.00
	06/16/2023	\$0.00	\$0.61	\$-0.61	\$0.00	06/19/2026	\$0.00
	07/21/2023	\$0.00	\$0.82	\$-0.82	\$0.00	07/17/2026	\$0.00
	08/18/2023	\$0.00	\$0.69	\$-0.69	\$0.00	08/21/2026	\$0.00
	10/20/2023	\$0.00	\$0.32	\$-0.32	\$0.00	10/16/2026	\$0.00
	11/17/2023	\$0.00	\$0.49	\$0.00	\$0.00	11/20/2026	\$0.49
Balanced Indexed Account 9	12/16/2022	\$0.00	\$1,709.87	\$-164.99	\$64.05	12/15/2023	\$1,608.93
	01/20/2023	\$0.00	\$0.18	\$-0.18	\$0.00	01/19/2024	\$0.00
	02/17/2023	\$0.00	\$0.35	\$-0.35	\$0.00	02/16/2024	\$0.00
	04/21/2023	\$0.00	\$0.29	\$-0.29	\$0.00	04/19/2024	\$0.00
	05/19/2023	\$0.00	\$0.18	\$-0.18	\$0.00	05/17/2024	\$0.00
	06/16/2023	\$0.00	\$0.59	\$-0.59	\$0.00	06/21/2024	\$0.00
	07/21/2023	\$0.00	\$0.80	\$-0.80	\$0.00	07/19/2024	\$0.00
	08/18/2023	\$0.00	\$0.67	\$-0.67	\$0.00	08/16/2024	\$0.00
	10/20/2023	\$0.00	\$0.31	\$-0.31	\$0.00	10/18/2024	\$0.00

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11/17/2023	\$0.00	\$0.48	\$0.00	\$0.00	11/15/2024	\$0.48
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\*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 12/15/2022 - 12/15/2023

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

Account	Segment Start Date	Starting Index Value <sup>1</sup>	Ending Index Value <sup>2</sup>	Index Growth Rate <sup>3</sup>	Growth Cap <sup>4</sup>	Part. Rate	Segment Crediting Rate <sup>5</sup>	Segment Accumulation Value Before Credit <sup>6</sup>	Index Credit
Balanced Indexed Account 9	12/16/22	482.9800	497.6500	3.03739%	N/A	105%	4.14604%	\$1,544.88	\$64.05

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

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

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

<sup>4</sup>The maximum growth rate for the segment.

<sup>5</sup>All 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. The additional values needed for this calculation are shown on the policy data pages.

<sup>6</sup>Accumulation Value as of the Interim Account Transfer Date for that segment month.

### Fixed Account(s)

Account	Value as of 12/15/2022	Total Additions*	Total Subtractions**	Interest Credit	Ending Value as of 12/15/2023
Interim Account	\$0.00	\$5,195.26	\$-5,195.26	\$0.00	\$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.



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### Balanced Accounts Partial Index Credit and Growth Rate Detail 12/15/2022 - 12/15/2023

Partial Index Credit Date	Account	Segment Start Date	Starting Index Value <sup>1</sup>	Partial Segment Ending Index Value <sup>2</sup>	Partial Index Growth Rate <sup>3</sup>	Partial Segment Growth Rate <sup>4</sup>	Accumulation Value Withdrawn From Account <sup>5</sup>	Partial Index Credit
12/16/2022	Balanced Indexed 2	12/16/2022	3895.75	3895.75	0.00000%	0.00000%	\$-14.09	\$0.00
	Balanced Indexed 7	12/16/2022	5583.71	5583.71	0.00000%	0.00000%	\$-14.51	\$0.00
	Balanced Indexed 9	12/16/2022	482.98	482.98	0.00000%	0.00000%	\$-14.09	\$0.00
01/15/2023	Balanced Indexed 2	12/16/2022	3895.75	3999.09	2.65260%	1.91660%	\$-14.09	\$0.23
	Balanced Indexed 7	12/16/2022	5583.71	5613.02	0.52490%	1.31230%	\$-14.51	\$0.14
	Balanced Indexed 9	12/16/2022	482.98	487.48	0.93170%	1.39760%	\$-14.09	\$0.17
02/15/2023	Balanced Indexed 2	12/16/2022	3895.75	4136.13	6.17030%	4.51840%	\$-13.91	\$0.53
	Balanced Indexed 2	01/20/2023	3898.85	4136.13	6.08590%	4.69060%	\$-0.18	\$0.01
	Balanced Indexed 7	12/16/2022	5583.71	5664.49	1.44670%	3.61680%	\$-14.33	\$0.39
	Balanced Indexed 7	01/20/2023	5595.28	5664.49	1.23690%	3.09230%	\$-0.18	\$0.00
	Balanced Indexed 9	12/16/2022	482.98	486.52	0.73290%	1.09940%	\$-13.91	\$0.13
	Balanced Indexed 9	01/20/2023	486.53	486.52	-0.00210%	-0.00310%	\$-0.18	\$0.00
03/15/2023	Balanced Indexed 2	12/16/2022	3895.75	3919.29	0.60420%	-0.12620%	\$-13.74	\$0.00
	Balanced Indexed 2	02/17/2023	4090.41	3919.29	-4.18340%	-3.52480%	\$-0.35	\$0.00
	Balanced Indexed 7	12/16/2022	5583.71	5544.29	-0.70600%	-1.76500%	\$-14.15	\$0.00
	Balanced Indexed 7	02/17/2023	5634.60	5544.29	-1.60280%	-4.00690%	\$-0.36	\$0.00
	Balanced Indexed 9	12/16/2022	482.98	476.58	-1.32510%	-1.98770%	\$-13.74	\$0.00
	Balanced Indexed 9	02/17/2023	485.07	476.58	-1.75030%	-2.62540%	\$-0.35	\$0.00
04/15/2023	Balanced Indexed 2	12/16/2022	3895.75	4137.64	6.20910%	4.14530%	\$-14.09	\$0.47
	Balanced Indexed 7	12/16/2022	5583.71	5608.84	0.45010%	1.12510%	\$-14.51	\$0.12
	Balanced Indexed 9	12/16/2022	482.98	0.00	-100.00000%	-150.00000%	\$-14.09	\$0.30
05/15/2023	Balanced Indexed 2	12/16/2022	3895.75	4124.08	5.86100%	3.66140%	\$-13.79	\$0.40
	Balanced Indexed 2	04/21/2023	4129.79	4124.08	-0.13830%	-0.27500%	\$-0.30	\$0.00
	Balanced Indexed 7	12/16/2022	5583.71	5594.75	0.19770%	0.49430%	\$-14.21	\$0.05
	Balanced Indexed 7	04/21/2023	5601.84	5594.75	-0.12660%	-0.31640%	\$-0.30	\$0.00
	Balanced Indexed 9	12/16/2022	482.98	485.75	0.57350%	0.86030%	\$-13.80	\$0.10
	Balanced Indexed 9	04/21/2023	488.38	485.75	-0.53850%	-0.80780%	\$-0.29	\$0.00

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Partial Index Credit Date	Account	Segment Start Date	Starting Index Value <sup>1</sup>	Partial Segment Ending Index Value <sup>2</sup>	Partial Index Growth Rate <sup>3</sup>	Partial Segment Growth Rate <sup>4</sup>	Accumulation Value Withdrawn From Account <sup>5</sup>	Partial Index Credit
06/15/2023	Balanced Indexed 2	12/16/2022	3895.75	4372.59	12.24000%	8.55230%	\$-13.91	\$0.98
	Balanced Indexed 2	05/19/2023	4198.05	4372.59	4.15760%	3.14120%	\$-0.18	\$0.00
	Balanced Indexed 7	12/16/2022	5583.71	5685.79	1.82820%	4.57040%	\$-14.32	\$0.50
	Balanced Indexed 7	05/19/2023	5588.98	5685.79	1.73220%	4.33040%	\$-0.19	\$0.01
	Balanced Indexed 9	12/16/2022	482.98	490.95	1.65020%	2.47530%	\$-13.91	\$0.30
	Balanced Indexed 9	05/19/2023	488.34	490.95	0.53450%	0.80170%	\$-0.18	\$0.00
07/15/2023	Balanced Indexed 2	12/16/2022	3895.75	4505.42	15.64960%	11.07450%	\$-13.50	\$1.24
	Balanced Indexed 2	06/16/2023	4425.84	4505.42	1.79810%	1.23980%	\$-0.59	\$0.01
	Balanced Indexed 7	12/16/2022	5583.71	5729.38	2.60880%	6.52210%	\$-13.90	\$0.69
	Balanced Indexed 7	06/16/2023	5709.72	5729.38	0.34430%	0.86080%	\$-0.61	\$0.00
	Balanced Indexed 9	12/16/2022	482.98	496.17	2.73100%	4.09640%	\$-13.50	\$0.48
	Balanced Indexed 9	06/16/2023	494.30	496.17	0.37830%	0.56750%	\$-0.59	\$0.00
08/15/2023	Balanced Indexed 2	12/16/2022	3895.75	4489.72	15.24660%	10.53980%	\$-13.29	\$1.15
	Balanced Indexed 2	07/21/2023	4534.87	4489.72	-0.99560%	-0.96770%	\$-0.80	\$0.00
	Balanced Indexed 7	12/16/2022	5583.71	5681.16	1.74530%	4.36310%	\$-13.69	\$0.45
	Balanced Indexed 7	07/21/2023	5734.28	5681.16	-0.92640%	-2.31590%	\$-0.82	\$0.00
	Balanced Indexed 9	12/16/2022	482.98	494.88	2.46390%	3.69580%	\$-13.29	\$0.43
	Balanced Indexed 9	07/21/2023	498.05	494.88	-0.63650%	-0.95470%	\$-0.80	\$0.00
09/15/2023	Balanced Indexed 2	12/16/2022	3895.75	4505.10	15.64140%	10.64330%	\$-13.42	\$1.17
	Balanced Indexed 2	08/18/2023	4370.36	4505.10	3.08300%	2.27470%	\$-0.67	\$0.01
	Balanced Indexed 7	12/16/2022	5583.71	5671.18	1.56650%	3.91630%	\$-13.82	\$0.41
	Balanced Indexed 7	08/18/2023	5615.79	5671.18	0.98630%	2.46580%	\$-0.69	\$0.01
	Balanced Indexed 9	12/16/2022	482.98	498.18	3.14710%	4.72070%	\$-13.42	\$0.55
	Balanced Indexed 9	08/18/2023	490.47	498.18	1.57200%	2.35790%	\$-0.67	\$0.01
10/15/2023	Balanced Indexed 2	12/16/2022	3895.75	4327.78	11.08980%	6.79650%	\$-13.38	\$0.71
	Balanced Indexed 7	12/16/2022	5583.71	5459.37	-2.22680%	-5.56710%	\$-13.78	\$0.00
	Balanced Indexed 9	12/16/2022	482.98	0.00	-100.00000%	-150.00000%	\$-13.37	\$0.23
11/15/2023	Balanced Indexed 2	12/16/2022	3895.75	4495.70	15.40010%	10.03240%	\$-13.77	\$1.11

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Partial Index Credit Date	Account	Segment Start Date	Starting Index Value <sup>1</sup>	Partial Segment Ending Index Value <sup>2</sup>	Partial Index Growth Rate <sup>3</sup>	Partial Segment Growth Rate <sup>4</sup>	Accumulation Value Withdrawn From Account <sup>5</sup>	Partial Index Credit
	Balanced Indexed 2	10/20/2023	4278.00	4495.70	5.08880%	3.89300%	\$-0.31	\$0.01
	Balanced Indexed 7	12/16/2022	5583.71	5453.51	-2.33180%	-5.82950%	\$-14.20	\$0.00
	Balanced Indexed 7	10/20/2023	5409.32	5453.51	0.81690%	2.04230%	\$-0.32	\$0.01
	Balanced Indexed 9	12/16/2022	482.98	491.42	1.74750%	2.62120%	\$-13.78	\$0.31
	Balanced Indexed 9	10/20/2023	485.68	491.42	1.18180%	1.77280%	\$-0.31	\$0.01

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

<sup>2</sup>The closing value of the Index at the end of the partial index credit term.

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

<sup>4</sup>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. The additional values needed for this calculation are shown on the policy data pages.

<sup>5</sup>Accumulation Value as of the Interim Account Transfer Date for that segment month.

### Current Growth Caps

As of the date of this statement, 12/15/2023, 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	8.00%
Indexed Loan Account	Unlimited

## Annual Policy Review

12/15/2022 through 12/15/2023

### Account Transaction Detail

Effective Date	Transaction	Net Dollar Amount	Dollar Amount Per Account	Account Affected
12/16/2022	Net Premium Invested	\$5,181.43	\$5,181.43	Interim Account
12/16/2022	Interim Acct Trans	\$-5,181.43	\$-5,181.43	Interim Account
12/16/2022	Interim Acct Trans	\$5,181.43	\$1,709.87 \$1,761.69 \$1,709.87	Balanced Indexed Account 2 Balanced Indexed Account 7 Balanced Indexed Account 9
12/16/2022	Monthly Charges			
	Cost of Insurance	\$-1.77		
	Monthly Policy Chrg	\$-5.00		
	Policy Issue Charge	\$-35.92		
	Total	\$-42.69	\$-14.09 \$-14.51 \$-14.09	Balanced Indexed Account 2 Balanced Indexed Account 7 Balanced Indexed Account 9
01/15/2023	Monthly Charges			
	Cost of Insurance	\$-1.77		
	Monthly Policy Chrg	\$-5.00		
	Policy Issue Charge	\$-35.92		
	Total	\$-42.69	\$-14.09 \$-14.51 \$-14.09	Balanced Indexed Account 2 Balanced Indexed Account 7 Balanced Indexed Account 9
01/15/2023	Partial Index Credit	\$0.54	\$0.54	Interim Account
01/20/2023	Interim Acct Trans	\$-0.54	\$-0.54	Interim Account

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Effective Date	Transaction	Net Dollar Amount	Dollar Amount Per Account	Account Affected
01/20/2023	Interim Acct Trans	\$0.54		
			\$0.18	Balanced Indexed Account 2
			\$0.18	Balanced Indexed Account 7
			\$0.18	Balanced Indexed Account 9
02/15/2023	Monthly Charges			
	Cost of Insurance	\$-1.77		
	Monthly Policy Chrg	\$-5.00		
	Policy Issue Charge	\$-35.92		
	Total	\$-42.69		
			\$-14.09	Balanced Indexed Account 2
			\$-14.51	Balanced Indexed Account 7
			\$-14.09	Balanced Indexed Account 9
02/15/2023	Partial Index Credit	\$1.06		
			\$1.06	Interim Account
02/17/2023	Interim Acct Trans	\$-1.06		
			\$-1.06	Interim Account
02/17/2023	Interim Acct Trans	\$1.06		
			\$0.35	Balanced Indexed Account 2
			\$0.36	Balanced Indexed Account 7
			\$0.35	Balanced Indexed Account 9
03/15/2023	Monthly Charges			
	Cost of Insurance	\$-1.77		
	Monthly Policy Chrg	\$-5.00		
	Policy Issue Charge	\$-35.92		
	Total	\$-42.69		
			\$-14.09	Balanced Indexed Account 2
			\$-14.51	Balanced Indexed Account 7
			\$-14.09	Balanced Indexed Account 9
04/15/2023	Monthly Charges			
	Cost of Insurance	\$-1.77		

## Annual Policy Review

12/15/2022 through 12/15/2023

Effective Date	Transaction	Net Dollar Amount	Dollar Amount Per Account	Account Affected
	Monthly Policy Chrg	\$-5.00		
	Policy Issue Charge	\$-35.92		
	Total	\$-42.69		
			\$-14.09	Balanced Indexed Account 2
			\$-14.51	Balanced Indexed Account 7
			\$-14.09	Balanced Indexed Account 9
04/15/2023	Partial Index Credit	\$0.89		
			\$0.89	Interim Account
04/21/2023	Interim Acct Trans	\$-0.89		
			\$-0.89	Interim Account
04/21/2023	Interim Acct Trans	\$0.89		
			\$0.30	Balanced Indexed Account 2
			\$0.30	Balanced Indexed Account 7
			\$0.29	Balanced Indexed Account 9
05/15/2023	Monthly Charges			
	Cost of Insurance	\$-1.77		
	Monthly Policy Chrg	\$-5.00		
	Policy Issue Charge	\$-35.92		
	Total	\$-42.69		
			\$-14.09	Balanced Indexed Account 2
			\$-14.51	Balanced Indexed Account 7
			\$-14.09	Balanced Indexed Account 9
05/15/2023	Partial Index Credit	\$0.55		
			\$0.55	Interim Account
05/19/2023	Interim Acct Trans	\$-0.55		
			\$-0.55	Interim Account
05/19/2023	Interim Acct Trans	\$0.55		
			\$0.18	Balanced Indexed Account 2
			\$0.19	Balanced Indexed Account 7
			\$0.18	Balanced Indexed Account 9

## Annual Policy Review

12/15/2022 through 12/15/2023

Effective Date	Transaction	Net Dollar Amount	Dollar Amount Per Account	Account Affected
06/15/2023	Monthly Charges			
	Cost of Insurance	\$-1.77		
	Monthly Policy Chrg	\$-5.00		
	Policy Issue Charge	\$-35.92		
	Total	\$-42.69		
			\$-14.09	Balanced Indexed Account 2
			\$-14.51	Balanced Indexed Account 7
			\$-14.09	Balanced Indexed Account 9
06/15/2023	Partial Index Credit	\$1.79		
			\$1.79	Interim Account
06/16/2023	Interim Acct Trans	\$-1.79		
			\$-1.79	Interim Account
06/16/2023	Interim Acct Trans	\$1.79		
			\$0.59	Balanced Indexed Account 2
			\$0.61	Balanced Indexed Account 7
			\$0.59	Balanced Indexed Account 9
07/15/2023	Monthly Charges			
	Cost of Insurance	\$-1.77		
	Monthly Policy Chrg	\$-5.00		
	Policy Issue Charge	\$-35.92		
	Total	\$-42.69		
			\$-14.09	Balanced Indexed Account 2
			\$-14.51	Balanced Indexed Account 7
			\$-14.09	Balanced Indexed Account 9
07/15/2023	Partial Index Credit	\$2.42		
			\$2.42	Interim Account
07/21/2023	Interim Acct Trans	\$-2.42		
			\$-2.42	Interim Account
07/21/2023	Interim Acct Trans	\$2.42		

## Annual Policy Review

12/15/2022 through 12/15/2023

Effective Date	Transaction	Net Dollar Amount	Dollar Amount Per Account	Account Affected
			\$0.80	Balanced Indexed Account 2
			\$0.82	Balanced Indexed Account 7
			\$0.80	Balanced Indexed Account 9
08/15/2023	Monthly Charges			
	Cost of Insurance	\$-1.77		
	Monthly Policy Chrg	\$-5.00		
	Policy Issue Charge	\$-35.92		
	Total	\$-42.69		
			\$-14.09	Balanced Indexed Account 2
			\$-14.51	Balanced Indexed Account 7
			\$-14.09	Balanced Indexed Account 9
08/15/2023	Partial Index Credit	\$2.03		
			\$2.03	Interim Account
08/18/2023	Interim Acct Trans	\$-2.03		
			\$-2.03	Interim Account
08/18/2023	Interim Acct Trans	\$2.03		
			\$0.67	Balanced Indexed Account 2
			\$0.69	Balanced Indexed Account 7
			\$0.67	Balanced Indexed Account 9
09/15/2023	Monthly Charges			
	Cost of Insurance	\$-1.77		
	Monthly Policy Chrg	\$-5.00		
	Policy Issue Charge	\$-35.92		
	Total	\$-42.69		
			\$-14.09	Balanced Indexed Account 2
			\$-14.51	Balanced Indexed Account 7
			\$-14.09	Balanced Indexed Account 9
09/15/2023	Partial Index Credit	\$2.16		
			\$2.16	Interim Account



## Annual Policy Review

12/15/2022 through 12/15/2023

Effective Date	Transaction	Net Dollar Amount	Dollar Amount Per Account	Account Affected
	Cost of Insurance	\$-1.77		
	Monthly Policy Chrg	\$-5.00		
	Policy Issue Charge	\$-35.92		
	Total	\$-42.69		
			\$-13.38	Balanced Indexed Account 2
			\$-13.78	Balanced Indexed Account 7
			\$-13.37	Balanced Indexed Account 9
			\$-2.16	Interim Account
10/15/2023	Partial Index Credit	\$0.94		
			\$0.94	Interim Account
10/20/2023	Interim Acct Trans	\$-0.94		
			\$-0.94	Interim Account
10/20/2023	Interim Acct Trans	\$0.94		
			\$0.31	Balanced Indexed Account 2
			\$0.32	Balanced Indexed Account 7
			\$0.31	Balanced Indexed Account 9
11/15/2023	Monthly Charges			
	Cost of Insurance	\$-1.77		
	Monthly Policy Chrg	\$-5.00		
	Policy Issue Charge	\$-35.92		
	Total	\$-42.69		
			\$-14.08	Balanced Indexed Account 2
			\$-14.52	Balanced Indexed Account 7
			\$-14.09	Balanced Indexed Account 9
11/15/2023	Partial Index Credit	\$1.45		
			\$1.45	Interim Account
11/17/2023	Interim Acct Trans	\$-1.45		
			\$-1.45	Interim Account
11/17/2023	Interim Acct Trans	\$1.45		

## Annual Policy Review

12/15/2022 through 12/15/2023

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<b>Effective Date</b>	<b>Transaction</b>	<b>Net Dollar Amount</b>	<b>Dollar Amount Per Account</b>	<b>Account Affected</b>
			\$0.48	Balanced Indexed Account 2
			\$0.49	Balanced Indexed Account 7
			\$0.48	Balanced Indexed Account 9
12/15/2023	Index Credit	\$64.05	\$64.05	Balanced Indexed Account 9