

Your illustration for
**Balanced Growth Accumulator II Indexed
Universal Life**

Prepared for: Valued Client

Presented in:

Prepared by:

Date:



Balanced Growth Accumulator II Indexed Universal Life

Valued Client, Female, 44, Preferred, Non-Tobacco

Initial death benefit: \$100,000, Initial annual premium outlay: \$5,483.00



Your supplemental illustration

For guaranteed values, please see the Basic Illustration.

Year	Age	Premium outlay	Partial surrender	Policy loan	Loan interest	Net outlay	Non-guaranteed values					
							3.50% alternative crediting rate and current charges			Using illustrated crediting rates and current charges [†]		
							Cash value	Surrender value	Death benefit	Cash value	Surrender value	Death benefit
1	44	\$5,483	\$0	\$0	\$0	\$5,483	\$4,731	\$1,929	\$104,767	\$4,761	\$1,929	\$104,767
2	45	\$5,483	\$0	\$0	\$0	\$5,483	\$9,622	\$6,834	\$109,623	\$9,765	\$6,975	\$109,765
3	46	\$5,483	\$0	\$0	\$0	\$5,483	\$14,620	\$11,880	\$114,620	\$15,101	\$12,360	\$115,101
4	47	\$5,483	\$0	\$0	\$0	\$5,483	\$19,779	\$17,088	\$119,779	\$20,706	\$18,015	\$120,706
5	48	\$5,483	\$0	\$0	\$0	\$5,483	\$25,001	\$22,361	\$125,001	\$26,423	\$23,783	\$126,423
		\$27,415	\$0	\$0	\$0	\$27,415						
6	49	\$5,483	\$0	\$0	\$0	\$5,483	\$30,441	\$27,852	\$130,441	\$32,683	\$30,094	\$132,683
7	50	\$5,483	\$0	\$0	\$0	\$5,483	\$35,951	\$33,413	\$135,951	\$39,085	\$36,548	\$139,085
8	51	\$5,483	\$0	\$0	\$0	\$5,483	\$41,636	\$39,481	\$141,636	\$45,799	\$43,644	\$145,799
9	52	\$5,483	\$0	\$0	\$0	\$5,483	\$47,442	\$46,364	\$147,442	\$52,944	\$51,866	\$152,944
10	53	\$5,483	\$0	\$0	\$0	\$5,483	\$53,434	\$53,434	\$153,434 #	\$60,447	\$60,447	\$160,447 #
		\$54,830	\$0	\$0	\$0	\$54,830						
11	54	\$0	\$0	\$0	\$0	\$0	\$55,045	\$55,045	\$86,421	\$63,671	\$63,671	\$99,964
12	55	\$0	\$0	\$0	\$0	\$0	\$56,822	\$56,822	\$85,233	\$67,454	\$67,454	\$101,180
13	56	\$0	\$0	\$0	\$0	\$0	\$58,611	\$58,611	\$85,572	\$71,133	\$71,133	\$103,854
14	57	\$0	\$0	\$0	\$0	\$0	\$60,466	\$60,466	\$85,861	\$75,022	\$75,022	\$106,531
15	58	\$0	\$0	\$0	\$0	\$0	\$62,448	\$62,448	\$86,178	\$79,477	\$79,477	\$109,678
		\$54,830	\$0	\$0	\$0	\$54,830						
16	59	\$0	\$0	\$0	\$0	\$0	\$64,437	\$64,437	\$86,346	\$83,838	\$83,838	\$112,342
17	60	\$0	\$0	\$0	\$0	\$0	\$66,515	\$66,515	\$86,470	\$88,431	\$88,431	\$114,960
18	61	\$0	\$0	\$0	\$0	\$0	\$68,716	\$68,716	\$87,956	\$93,704	\$93,704	\$119,941
19	62	\$0	\$0	\$0	\$0	\$0	\$70,943	\$70,943	\$89,388	\$98,851	\$98,851	\$124,552
20	63	\$0	\$0	\$0	\$0	\$0	\$73,250	\$73,250	\$90,830	\$104,288	\$104,288	\$129,317
		\$54,830	\$0	\$0	\$0	\$54,830						

This Supplemental Illustration is valid only when accompanied by a complete Basic Illustration.

Balanced Growth Accumulator II Indexed Universal Life

Valued Client, Female, 44, Preferred, Non-Tobacco

Initial death benefit: \$100,000, Initial annual premium outlay: \$5,483.00



Your supplemental illustration

For guaranteed values, please see the Basic Illustration.

Year	Age	Premium outlay	Partial surrender	Policy loan	Loan interest	Net outlay	Non-guaranteed values					
							3.50% alternative crediting rate and current charges			Using illustrated crediting rates and current charges [†]		
							Cash value	Surrender value	Death benefit	Cash value	Surrender value	Death benefit
21	64	\$0	\$0	\$0	\$0	\$0	\$75,703	\$75,703	\$92,358	\$110,497	\$110,497	\$134,806
22	65	\$0	\$0	(\$8,678)	(\$178)	(\$8,678)	\$78,174	\$69,286	\$84,921	\$116,567	\$107,679	\$130,993
23	66	\$0	\$0	(\$8,678)	(\$576)	(\$8,678)	\$80,745	\$62,568	\$77,910	\$122,930	\$104,754	\$128,110
24	67	\$0	\$0	(\$8,678)	(\$993)	(\$8,678)	\$83,451	\$55,568	\$70,590	\$130,182	\$102,299	\$125,732
25	68	\$0	\$0	(\$8,678)	(\$1,428)	(\$8,678)	\$86,192	\$48,167	\$62,819	\$137,244	\$99,219	\$122,550
		\$54,830	\$0	(\$34,712)	(\$3,174)	\$20,118						
26	69	\$0	\$0	(\$8,678)	(\$1,882)	(\$8,678)	\$89,022	\$40,397	\$54,641	\$144,668	\$96,044	\$119,191
27	70	\$0	\$0	(\$8,678)	(\$2,358)	(\$8,678)	\$92,021	\$32,320	\$46,123	\$153,097	\$93,396	\$116,361
28	71	\$0	\$0	(\$8,678)	(\$2,854)	(\$8,678)	\$95,058	\$23,782	\$36,140	\$161,367	\$90,091	\$111,069
29	72	\$0	\$0	(\$8,678)	(\$3,373)	(\$8,678)	\$98,231	\$14,860	\$25,665	\$170,058	\$86,688	\$105,394
30	73	\$0	\$0	(\$8,678)	(\$3,916)	(\$8,678)	\$101,581	\$5,571	\$14,713	\$179,973	\$83,962	\$100,160
		\$54,830	\$0	(\$78,102)	(\$17,557)	(\$23,272)						
31	74	\$0	\$0	(\$8,678)	(\$4,482)	(\$8,678)	\$0	\$0	\$0	\$189,701	\$80,481	\$93,760
32	75	\$0	\$0	(\$8,678)	(\$5,074)	(\$8,678)	\$0	\$0	\$0	\$199,987	\$76,964	\$86,964
33	76	\$0	\$0	(\$8,678)	(\$5,693)	(\$8,678)	\$0	\$0	\$0	\$211,627	\$74,180	\$84,762
34	77	\$0	\$0	(\$8,678)	(\$6,340)	(\$8,678)	\$0	\$0	\$0	\$223,064	\$70,544	\$81,697
35	78	\$0	\$0	(\$8,678)	(\$7,016)	(\$8,678)	\$0	\$0	\$0	\$235,056	\$66,785	\$78,538
		\$54,830	\$0	(\$121,493)	(\$46,163)	(\$66,663)						
36	79	\$0	\$0	(\$8,678)	(\$7,722)	(\$8,678)	\$0	\$0	\$0	\$248,654	\$63,922	\$76,355
37	80	\$0	\$0	(\$8,678)	(\$8,460)	(\$8,678)	\$0	\$0	\$0	\$261,975	\$60,042	\$73,141
38	81	\$0	\$0	(\$8,678)	(\$9,231)	(\$8,678)	\$0	\$0	\$0	\$275,977	\$56,069	\$69,868
39	82	\$0	\$0	(\$8,678)	(\$10,037)	(\$8,678)	\$0	\$0	\$0	\$291,766	\$53,074	\$67,662
40	83	\$0	\$0	(\$8,678)	(\$10,879)	(\$8,678)	\$0	\$0	\$0	\$307,274	\$48,953	\$64,317
		\$54,830	\$0	(\$164,883)	(\$92,493)	(\$110,053)						

Balanced Growth Accumulator II Indexed Universal Life

Valued Client, Female, 44, Preferred, Non-Tobacco

Initial death benefit: \$100,000, Initial annual premium outlay: \$5,483.00



Your supplemental illustration

For guaranteed values, please see the Basic Illustration.

Year	Age	Premium outlay	Partial surrender	Policy loan	Loan interest	Net outlay	Non-guaranteed values					
							3.50% alternative crediting rate and current charges			Using illustrated crediting rates and current charges [†]		
							Cash value	Surrender value	Death benefit	Cash value	Surrender value	Death benefit
41	84	\$0	\$0	(\$8,678)	(\$11,759)	(\$8,678)	\$0	\$0	\$0	\$323,501	\$44,667	\$60,842
42	85	\$0	\$0	(\$8,678)	(\$12,679)	(\$8,678)	\$0	\$0	\$0	\$341,825	\$41,556	\$58,647
43	86	\$0	\$0	(\$8,678)	(\$13,640)	(\$8,678)	\$0	\$0	\$0	\$359,748	\$37,079	\$55,066
44	87	\$0	\$0	(\$8,678)	(\$14,645)	(\$8,678)	\$0	\$0	\$0	\$378,538	\$32,460	\$51,387
45	88	\$0	\$0	(\$8,678)	(\$15,694)	(\$8,678)	\$0	\$0	\$0	\$399,644	\$29,105	\$49,087
		\$54,830	\$0	(\$208,273)	(\$160,910)	(\$153,443)						
46	89	\$0	\$0	(\$8,678)	(\$16,791)	(\$8,678)	\$0	\$0	\$0	\$420,327	\$24,225	\$45,242
47	90	\$0	\$0	(\$8,678)	(\$17,937)	(\$8,678)	\$0	\$0	\$0	\$441,898	\$19,083	\$41,178
48	91	\$0	\$0	\$0	(\$18,957)	\$0	\$0	\$0	\$0	\$466,220	\$24,379	\$43,028
49	92	\$0	\$0	\$0	(\$19,810)	\$0	\$0	\$0	\$0	\$490,072	\$28,347	\$43,050
50	93	\$0	\$0	\$0	(\$20,702)	\$0	\$0	\$0	\$0	\$515,196	\$32,694	\$42,998
		\$54,830	\$0	(\$225,629)	(\$255,106)	(\$170,799)						
51	94	\$0	\$0	\$0	(\$21,633)	\$0	\$0	\$0	\$0	\$543,601	\$39,387	\$44,823
52	95	\$0	\$0	\$0	(\$22,607)	\$0	\$0	\$0	\$0	\$571,712	\$44,808	\$44,808
53	96	\$0	\$0	\$0	(\$23,624)	\$0	\$0	\$0	\$0	\$600,883	\$50,268	\$50,268
54	97	\$0	\$0	\$0	(\$24,687)	\$0	\$0	\$0	\$0	\$633,485	\$58,092	\$58,092
55	98	\$0	\$0	\$0	(\$25,798)	\$0	\$0	\$0	\$0	\$665,124	\$63,839	\$63,839
		\$54,830	\$0	(\$225,629)	(\$373,455)	(\$170,799)						
56	99	\$0	\$0	\$0	(\$26,959)	\$0	\$0	\$0	\$0	\$697,989	\$69,646	\$69,646
57	100	\$0	\$0	\$0	(\$28,172)	\$0	\$0	\$0	\$0	\$734,606	\$77,987	\$77,987
58	101	\$0	\$0	\$0	(\$29,440)	\$0	\$0	\$0	\$0	\$770,542	\$84,376	\$84,376
59	102	\$0	\$0	\$0	(\$30,764)	\$0	\$0	\$0	\$0	\$808,142	\$91,098	\$91,098
60	103	\$0	\$0	\$0	(\$32,149)	\$0	\$0	\$0	\$0	\$850,641	\$101,330	\$101,330
		\$54,830	\$0	(\$225,629)	(\$520,938)	(\$170,799)						

Balanced Growth Accumulator II Indexed Universal Life

Valued Client, Female, 44, Preferred, Non-Tobacco

Initial death benefit: \$100,000, Initial annual premium outlay: \$5,483.00



Your supplemental illustration

For guaranteed values, please see the Basic Illustration.

Year	Age	Premium outlay	Partial surrender	Policy loan	Loan interest	Net outlay	Non-guaranteed values					
							3.50% alternative crediting rate and current charges			Using illustrated crediting rates and current charges [†]		
							Cash value	Surrender value	Death benefit	Cash value	Surrender value	Death benefit
61	104	\$0	\$0	\$0	(\$33,596)	\$0	\$0	\$0	\$892,212	\$109,182	\$109,182	
62	105	\$0	\$0	\$0	(\$35,107)	\$0	\$0	\$0	\$935,860	\$117,594	\$117,594	
63	106	\$0	\$0	\$0	(\$36,687)	\$0	\$0	\$0	\$985,030	\$129,942	\$129,942	
64	107	\$0	\$0	\$0	(\$38,338)	\$0	\$0	\$0	\$1,033,290	\$139,723	\$139,723	
65	108	\$0	\$0	\$0	(\$40,063)	\$0	\$0	\$0	\$1,083,787	\$150,010	\$150,010	
		\$54,830	\$0	(\$225,629)	(\$704,730)	(\$170,799)						
66	109	\$0	\$0	\$0	(\$41,866)	\$0	\$0	\$0	\$1,140,865	\$165,068	\$165,068	
67	110	\$0	\$0	\$0	(\$43,750)	\$0	\$0	\$0	\$1,196,701	\$176,992	\$176,992	
68	111	\$0	\$0	\$0	(\$45,719)	\$0	\$0	\$0	\$1,255,329	\$189,734	\$189,734	
69	112	\$0	\$0	\$0	(\$47,776)	\$0	\$0	\$0	\$1,321,377	\$207,830	\$207,830	
70	113	\$0	\$0	\$0	(\$49,926)	\$0	\$0	\$0	\$1,386,206	\$222,550	\$222,550	
		\$54,830	\$0	(\$225,629)	(\$933,767)	(\$170,799)						
71	114	\$0	\$0	\$0	(\$52,173)	\$0	\$0	\$0	\$1,454,044	\$238,023	\$238,023	
72	115	\$0	\$0	\$0	(\$54,521)	\$0	\$0	\$0	\$1,530,725	\$259,983	\$259,983	
73	116	\$0	\$0	\$0	(\$56,974)	\$0	\$0	\$0	\$1,605,741	\$277,816	\$277,816	
74	117	\$0	\$0	\$0	(\$59,538)	\$0	\$0	\$0	\$1,684,514	\$296,832	\$296,832	
75	118	\$0	\$0	\$0	(\$62,217)	\$0	\$0	\$0	\$1,773,259	\$323,131	\$323,131	
		\$54,830	\$0	(\$225,629)	(\$1,219,189)	(\$170,799)						
76	119	\$0	\$0	\$0	(\$65,017)	\$0	\$0	\$0	\$1,860,371	\$344,987	\$344,987	
77	120	\$0	\$0	\$0	(\$67,943)	\$0	\$0	\$0	\$1,951,530	\$367,954	\$367,954	
Total		\$54,830	\$0	(\$225,629)	(\$1,352,149)	(\$170,799)						

Surrender value, cash value and death benefit columns reflect end-of-year values. Age reflects beginning-of-year value.

Denotes a change to the Death Benefit Option.

Balanced Growth Accumulator II Indexed Universal Life

Valued Client, Female, 44, Preferred, Non-Tobacco

Initial death benefit: \$100,000, Initial annual premium outlay: \$5,483.00



Your supplemental illustration

For guaranteed values, please see the Basic Illustration.

Your non-guaranteed illustrated crediting rates per account are shown below.

† Illustrated non-guaranteed values reflect premiums, charges, and credits made based on the illustrated account allocation and interest rate for each account below.

Illustrated account	Allocation	Years and illustrated rates ‡
		1-77
Balanced Indexed Account 2: S&P 500® 2 Year Uncapped	33%	5.22%
Balanced Indexed Account 7: S&P PRISM (SM) 3 Year Uncapped	34%	5.22%
Balanced Indexed Account 9: SG Global Alpha Index 1 year, uncapped	33%	5.18%

‡ Variable rate loaned values are illustrated to receive a Non-guaranteed Interest Rate credited that is the minimum of 5.00% and the Illustrated Interest Rate for Indexed Accounts where the Cash Value is allocated.

This is an illustration, not a contract. This illustration assumes that the currently illustrated non-guaranteed elements will remain unchanged for all years shown. This is not likely to occur and actual results may be more or less favorable than those shown. Administrative and insurance charges are deducted every month regardless of whether premium outlays are made. Depending upon actual policy experience, the Owner may need to increase premium payments to maintain coverage for the desired duration. Any policy loans and partial surrenders will affect policy values and may require additional premiums to avoid policy termination.

Balanced Growth Accumulator II Indexed Universal Life

Insurance products issued by: MINNESOTA LIFE INSURANCE COMPANY

This is your Basic Illustration and is valid only if all pages are included.



Important information about your life insurance illustration

For the purpose of this illustration, only the account options and optional agreements selected are shown.

Proposed insured	Valued Client , Female, Issue age 44, Preferred, Non-Tobacco	
Initial base death benefit¹	\$100,000	
Initial death benefit option	Increasing	
Initial annual premium outlay	\$5,483.00	
Annual planned premium amount	\$5,483.00	
Illustrated premium frequency	Annual (\$5,483.00)	
Minimum initial premium	\$135.54	
Death benefit qualification test	GPT	
Modified endowment contract (MEC) status	This contract is not a MEC at issue.	
Illustrated account allocations	33%	Balanced Indexed Account 2: S&P 500® 2 Year Uncapped
	34%	Balanced Indexed Account 7: S&P PRISM(SM) 3 Year Uncapped
	33%	Balanced Indexed Account 9: SG Global Alpha Index 1 year, uncapped
Optional agreements	Accelerated Death Benefit for Terminal Illness Agreement	Chronic Illness Access Agreement
	Overloan Protection Agreement	

¹ A Minimum Face solve was used to determine this value.

IMPORTANT: This is a life insurance illustration, not a contract. This illustration assumes that the currently illustrated non-guaranteed elements will remain unchanged for all years shown. This is not likely to occur and actual results may be more or less favorable than those shown. Administrative and insurance charges are deducted every month regardless of whether premium outlays are made. Depending upon actual policy experience, the Owner may need to increase premium payments to maintain coverage for the desired duration. Any policy loans and partial surrenders will affect policy values and may require additional premiums to avoid policy termination.

The non-guaranteed values in this illustration assume that all premium outlays, net of premium charges, are allocated 0% into the Fixed Account and 100% into the Indexed and/or Balanced Indexed Accounts. This illustration is intended to demonstrate the impact of premium payments and policy charges on the cash value under a set of assumptions; it reflects certain assumptions about the amount and timing of your premium payments.

Please review your policy for a complete description of all policy features and benefits.

Prepared on: 01-10-2023

Presented in: NJ

Balanced Growth Accumulator II Indexed Universal Life

Valued Client, Female, 44, Preferred, Non-Tobacco

Initial death benefit: \$100,000, Initial annual premium outlay: \$5,483.00



Optional agreements

The following optional agreements were selected for this illustration. Additional agreements may be available. Additional monthly charges may apply when these agreements are exercised or added. For detailed information and limitations, please ask your agent or refer to your contract.

Accelerated Death Benefit for Terminal Illness Agreement	Provides for an accelerated payment of a portion of the death benefit if the insured is certified as having a terminal condition. The death benefit and surrender value will be reduced upon payment of the accelerated death benefit for terminal illness.
Chronic Illness Access Agreement¹	Provides access to a portion of the death benefit while alive if the insured is certified as chronically ill. Available at no additional cost; however, a discount method is utilized. This means that the benefit payment will be less than the death benefit that is accelerated.
Overloan Protection Agreement²	Prevents an outstanding policy loan from terminating the policy, even if the cash value is insufficient to cover policy charges. There is no charge for this agreement until exercised.

Please review your policy for a complete description of all features and benefits.

For important disclosures, please refer to the Additional Information section at the end of this illustration.

¹ Due to the uncertainty in the tax law, chronic illness or terminal illness benefits paid from a life insurance contract may be taxable. Consult with a tax professional regarding chronic illness or terminal illness benefit payments from a life insurance contract.

² The tax treatment of the Overloan Protection Agreement is uncertain and it is not clear whether the Overloan Protection Agreement will be effective to prevent taxation of any outstanding loan balance as a distribution in those situations where Overloan Protection takes effect. Anyone contemplating exercise of the Policy's Overloan Protection Agreement should consult a tax advisor.

Balanced Growth Accumulator II Indexed Universal Life (Balanced Growth Accumulator II) offers lifetime death benefit protection and tax-advantaged cash value growth you can access throughout your life.¹



Potential lifetime protection

As long as you pay enough premium to keep the policy in force, your family or business will be financially protected when you die.¹



Choice and flexibility

You can pay more or less in premiums, or change your death benefit depending on your circumstances.



Cash value growth potential

A portion of your premium goes into your policy's cash value where it grows tax-advantaged.²



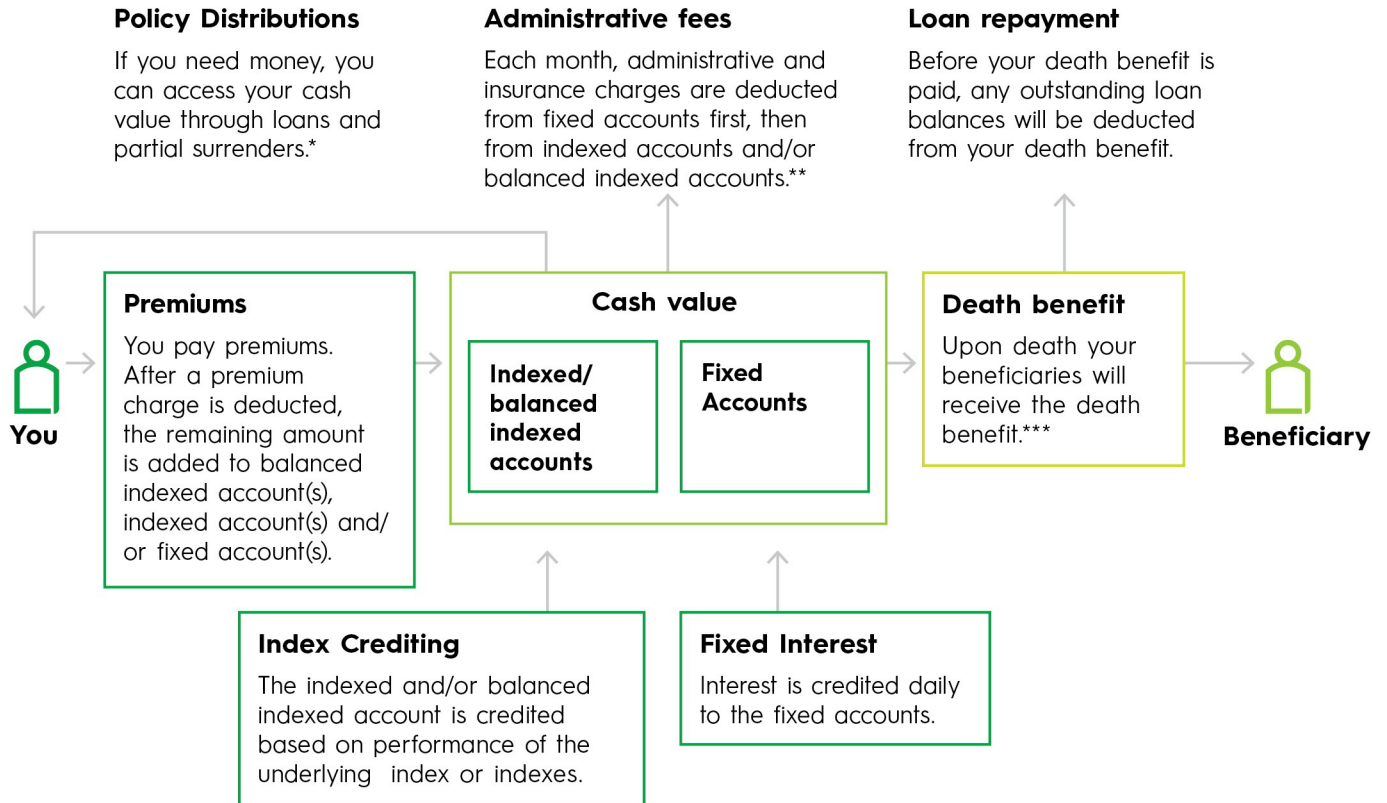
Customization

Add optional agreements to strengthen your coverage and design life insurance protection that's right for you.

¹ If owner/insured are different, the death benefit will be paid upon death of the insured.

² The value in your contract is there to support your death benefit. If you access this cash value it may affect how long your contract is in force.

How Balanced Growth Accumulator II works for your benefit



In addition, transaction charges may apply if you request changes to your policy. Your policy will remain active as long as the cash value less any policy loans and accrued interest remains greater than zero.

* Loans and withdrawals will reduce both the surrender value and death benefit. Under certain circumstances, policy loans and withdrawals may be subject to income taxation. Consult a tax professional for specific information. Any value withdrawn before the end of a segment may not receive index credits. Additionally, if a policy loan with a fixed policy loan interest rate is taken, a lockout period of 12 months will apply, during which no transfers are allowed from the fixed account to any indexed/balanced indexed account.

** Depending upon actual policy experience, you may need to increase premium payments to keep the policy from lapsing. All of the policy fees and charges are subject to adjustment, but will never exceed the maximum amounts shown on your policy's data pages. If any policy charge is adjusted, any such adjustment will be based on future estimated or emerging experience, as well as profit considerations. Those experience factors that could cause a change in the policy charges include, but are not limited to interest, mortality, persistency, policy duration, taxes, expenses and profit considerations.

*** If owner/insured are different, the death benefit will be paid upon death of the insured.

For details regarding how charges affect this illustration, please request the Charges Report from your financial professional.

Interest and index crediting

Indexed Universal Life policies offer a different crediting method than other fixed insurance products.

You may allocate your policy's cash value to a Fixed Account and/or indexed/balanced indexed account(s) for crediting purposes. Your cash value will increase when interest and index credits are applied to the policy.

How index crediting works

1. Premium dollars first go into an interim account, where it earns fixed interest daily. The interim account crediting rate is the policy's guaranteed minimum crediting rate of 2.00%.
2. On the third Friday of each month, the dollars in the interim account are transferred to your chosen indexed/balanced indexed account(s).
3. Any earned index credits are now tied to the movement of that index.

Example

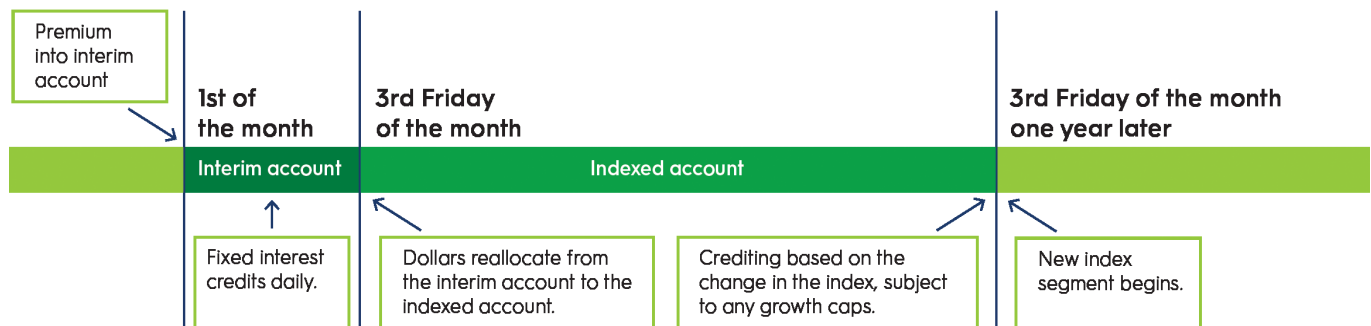
Premium paid date: A premium is paid on November 1, 2021 .

Interim account: Premium dollars, minus the premium charge, earn fixed interest in the interim account.

Segment start date: On the third Friday of November 2021, the money in the interim account is transferred to the indexed/balanced indexed account(s), creating a new index segment.

Segment end date: On the third Friday of November 2022, index credits are calculated and applied to your cash value. The amount credited is a result of the change in the index from the segment's start date to its end date (one year, for example). If the money remains in the indexed/balanced indexed account and is not moved on the segment end date, a new segment begins.

One-Year Index Segment



The performance of the underlying index may exceed the offered fixed indexed growth caps. Interest crediting within these accounts will vary based on the movement of the investments within the underlying index. Should the index have 0% growth or decline, policy owners bear the risk that no Index credit will be given to the account.

Balanced Growth Accumulator II Indexed Universal Life

Valued Client, Female, 44, Preferred, Non-Tobacco

Initial death benefit: \$100,000, Initial annual premium outlay: \$5,483.00

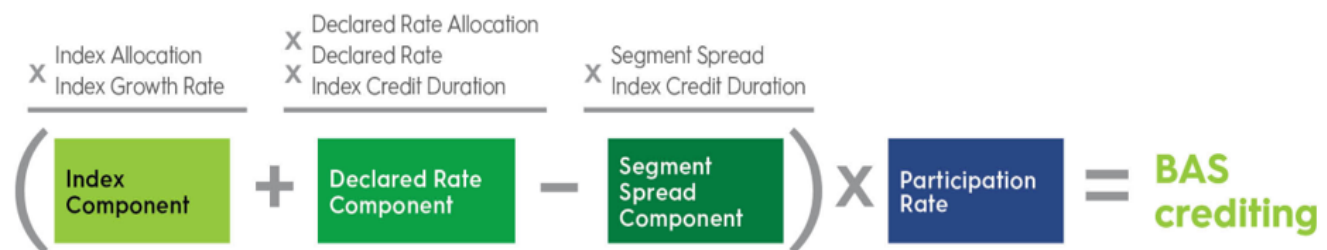


How Indexed Accounts work

Indexed Account A uses an annual point-to-point crediting method to determine the index crediting amount at the end of the segment term. This method uses the percentage of change in the beginning index value and ending index value to determine your crediting amount. Crediting for this account is subject to a growth cap (maximum crediting amount) while providing a 0 percent crediting floor for downward market protection.

How the Balanced Indexed Accounts work

The Balanced Indexed Accounts use the Balanced Allocation StrategySM (BAS) crediting method, which combines an index component, declared rate component, strategy spread component and participation rate to determine the index crediting rate.



The Balanced Indexed Accounts have a 0 percent crediting floor for downward market protection and are uncapped to allow for unlimited growth potential, subject to an index allocation and spread. They also provide BIA partial index credits when money is withdrawn from the account prior to the end of the segment term. The participation rate does not apply to partial index credits.

Our bonus interest credit may enhance your policy's crediting potential

Balanced Growth Accumulator II policies may receive a bonus interest credit, which can help increase your accumulation value through a non-guaranteed reimbursement of expenses.

- The bonus is calculated as a percentage of your policy's accumulation value.
- The initial bonus is credited on the 11th policy year anniversary and may continue to be paid every year thereafter.

Please keep in mind that the guaranteed rate and the guaranteed maximum charges rate do not reflect the incorporation of the bonus interest credit.

Balanced Growth Accumulator II Indexed Universal Life

Valued Client, Female, 44, Preferred, Non-Tobacco

Initial death benefit: \$100,000, Initial annual premium outlay: \$5,483.00

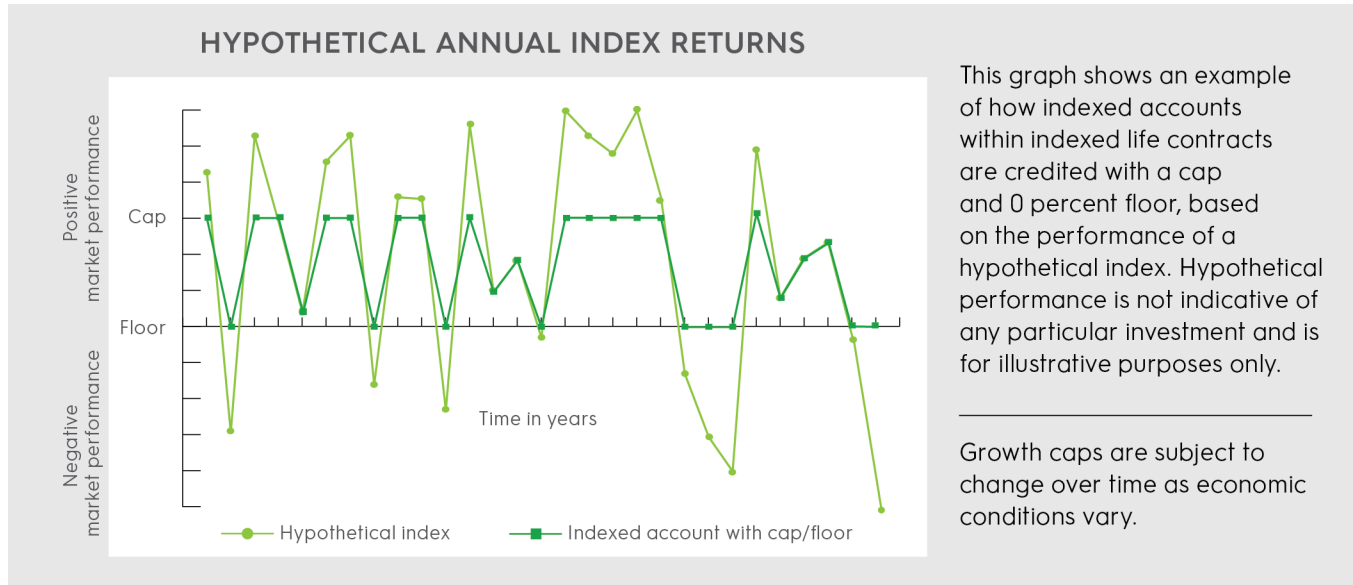


Upside potential with downside protection

Indexed Universal Life policies, like Balanced Growth Accumulator II, use index crediting to credit your policy based on the changes in the underlying index or indices of your chosen indexed accounts.

The crediting potential has a growth cap and floor, or a maximum and minimum. This means index crediting to your policy could potentially be higher than traditional fixed-interest policies, and you are also protected from negative earnings.

Cash value in these accounts may receive index credits based on movement of an underlying index, but do not invest in the market.



Balanced Growth Accumulator II also offers a Fixed Account, which currently credits 3.50% and provides a guaranteed minimum interest credit of 2.00%. Plus with a lifetime interest crediting guaranteed, in the event of death, policy termination or surrender, the policy's cash value will be credited with an annual interest rate of at least 2.00%.¹

¹ Guarantees are based on the issuing company's financial strength and claims-paying ability.

Balanced Growth Accumulator II Indexed Universal Life

Valued Client, Female, 44, Preferred, Non-Tobacco

Initial death benefit: \$100,000, Initial annual premium outlay: \$5,483.00



Indexed account options

	Indexed Account A	Balanced Indexed Account 2	Balanced Indexed Account 6	Balanced Indexed Account 7	Balanced Indexed Account 9
Segment term	1 year	2 years	1 year	3 year	1 year
Underlying index	S&P 500®	S&P 500®	S&P PRISM SM	S&P PRISM SM	SG Global Alpha
Current growth cap	8.00%*	Uncapped	Uncapped	Uncapped	Uncapped
Participation rate	100%	105%*	105%*	115%*	105%*
Growth floor	0%	0%	0%	0%	0%
Segment spread	0%	3.00%*	0%	0%	0%
Partial/BIA partial index credit	No	Yes	Yes	Yes	Yes
Index/declared rate allocation	N/A	70% index* 0% declared*	125% index* 0% declared*	190% index* 0% declared*	130% index* 0% declared*
Annual declared rate	N/A	2%*	2%*	2%*	1%*
Maximum illustrated rate	5.22%	5.22%	5.18%	5.22%	5.18%

Actuarial Guideline 49 provides guidance for life insurance carriers in determining the maximum crediting rate for life insurance illustrations. The maximum illustrated rate is calculated using market standard benchmark of the S&P 500® excluding dividends, and does not reflect past performance or indicate future performance.

* Subject to change. Minnesota Life can change these rates for any reason, including changes in market conditions and the impact it may have on our profit margins, according to the terms of your policy. However, once established at the beginning of a segment term, these rates cannot be changed for that segment.

The following table shows our current maximum illustrated rate along with the lowest and highest cumulative 25-year crediting rate since 1949 for the S&P 500® Index 1-year with 100% participation, 8.00% growth cap and 0% floor.

Current maximum illustrated rate	Minimum average crediting rate (lowest)	Maximum average crediting rate (highest)
5.22%	3.37%	6.69%

For important disclosures, please refer to the Additional Information section at the end of this illustration.

Potentially get more with our Balanced Indexed Accounts

Partial index credits help increase your cash value

Unlike traditional indexed life accounts, our Balanced Indexed Accounts provide partial index credits on money that is withdrawn from these indexed accounts prior to the end of the index segment. This ensures you will not lose out fully on index credits:

- When cash value is used for cost of insurance charges, transaction charges or fixed loans.¹
- If you partially or fully surrender your policy before the index segment end date.
- If you pass away during the index segment term.²

Partial credits use the BAS crediting calculation but do not include the participation rate. Partial credits are also subject to the partial index credit term, which begins on the date coinciding with the beginning of the index credit term and ends on the day the cash value is withdrawn. Please review your policy for complete details about partial index credits.

Uncapped index options for unlimited growth potential subject to an index allocation and spread

The Balanced Indexed Accounts also allow you to benefit more from changes in the underlying index:

- **No cap means higher cash value growth potential than with capped accounts.**
- A 0 percent index crediting floor provides protection against negative market performance, meaning your policy will never have negative index crediting

¹ If cash value is deducted from a Balanced Indexed Account for a policy loan with a fixed policy loan interest rate, a partial index credit will be credited on the amount withdrawn from the Balanced Indexed Account. The partial index credit will be calculated based on the partial index credit term. Additionally, a fixed interest rate loan will begin a 12-month lockout period during which no transfers from the fixed account to an indexed and/or Balanced Indexed Account will apply.

² For policies with the Increasing death benefit only.

Historical data

The 30-year historical index performance table shows past index performance along with a hypothetical crediting rate based on how the indexed account and/or balanced indexed account credits interest. We also provide the historical compound average returns over designated periods for your illustrated indexed account and/or balanced indexed account options. Please keep in mind that historical performance does not represent future performance for these indexed accounts.

Balanced Indexed Account 2: S&P 500® 2 Year Uncapped

30-year historical index performance

Date	S&P 500 Index growth	Hypothetical interest credited	Date	S&P 500 Index growth	Hypothetical interest credited
12/17/92	N/A	N/A	12/18/08	-37.90%	0.00%
12/16/93	21.13%	9.23%	12/17/09	-24.93%	0.00%
12/15/94	4.57%	0.00%	12/16/10	40.39%	23.39%
12/14/95	33.15%	18.06%	12/15/11	10.92%	1.72%
12/19/96	63.78%	40.58%	12/20/12	16.16%	5.58%
12/18/97	54.85%	34.01%	12/19/13	48.85%	29.60%
12/17/98	58.23%	36.50%	12/18/14	42.78%	25.14%
12/16/99	48.52%	29.36%	12/17/15	12.84%	3.13%
12/14/00	13.64%	3.73%	12/15/16	9.74%	0.86%
12/20/01	-19.65%	0.00%	12/14/17	29.88%	15.66%
12/19/02	-34.06%	0.00%	12/20/18	9.08%	0.37%
12/18/03	-4.45%	0.00%	12/19/19	20.87%	9.04%
12/16/04	36.07%	20.21%	12/17/20	50.87%	31.09%
12/15/05	16.69%	5.97%	12/16/21	45.65%	27.25%
12/14/06	18.47%	7.28%	COMPOUND AVERAGE	8.45%	6.20%
12/20/07	14.89%	4.64%			

Historical compound average return

	From	To	Hypothetical average return
10 Year	December 2012	December 2021	7.68%
15 Year	December 2007	December 2021	5.99%
20 Year	December 2002	December 2021	5.42%
25 Year	December 1997	December 2021	5.55%
30 Year	December 1992	December 2021	6.20%

The hypothetical index credited and average return assume 105% participation, 2.0% declared rate, 0% declared rate allocation, 70% index allocation, and 3.0% annual segment spread.

Uncapped indexed account participation rates are subject to change. This could have the impact of the indexed account credit being less than the change in the reference index.

Balanced Indexed Account 7: S&P PRISMSM 3 Year Uncapped

30-year historical index performance

Date	S&P PRISM index growth	Hypothetical interest credited	Date	S&P PRISM index growth	Hypothetical interest credited
12/17/92	0.00%	0.00%	12/18/08	20.47%	44.73%
12/16/93	0.00%	0.00%	12/17/09	18.14%	39.63%
12/15/94	10.16%	22.20%	12/16/10	14.88%	32.52%
12/14/95	21.63%	47.26%	12/15/11	8.62%	18.83%
12/19/96	18.22%	39.80%	12/20/12	18.91%	41.32%
12/18/97	31.06%	67.87%	12/19/13	26.31%	57.49%
12/17/98	20.95%	45.78%	12/18/14	29.12%	63.63%
12/16/99	7.77%	16.98%	12/17/15	19.28%	42.13%
12/14/00	14.28%	31.20%	12/15/16	17.26%	37.72%
12/20/01	7.76%	16.95%	12/14/17	19.31%	42.20%
12/19/02	26.28%	57.42%	12/20/18	14.68%	32.08%
12/18/03	19.97%	43.64%	12/19/19	17.38%	37.99%
12/16/04	24.44%	53.41%	12/17/20	13.55%	29.60%
12/15/05	6.14%	13.41%	12/16/21	27.73%	60.59%
12/14/06	2.91%	6.37%	COMPOUND AVERAGE	5.69%	11.07%
12/20/07	2.42%	5.30%			

Historical compound average return

	From	To	Hypothetical average return
10 Year	December 2012	December 2021	12.93%
15 Year	December 2007	December 2021	12.31%
20 Year	December 2002	December 2021	10.94%
25 Year	December 1997	December 2021	10.70%
30 Year	December 1992	December 2021	11.07%

The hypothetical index credited and average return assume 115% participation, 2.0% declared rate, 0% declared rate allocation, 190% index allocation, and 0.0% annual segment spread.

Uncapped indexed account participation rates are subject to change. This could have the impact of the indexed account credit being less than the change in the reference index.

Balanced Indexed Account 9: SG Global Alpha Index 1 year, uncapped

30-year historical index performance

Date	SG Global Alpha index growth	Hypothetical interest credited	Date	SG Global Alpha index growth	Hypothetical interest credited
12/17/92	N/A	N/A	12/18/08	-5.25%	0.00%
12/16/93	N/A	N/A	12/17/09	10.98%	14.99%
12/15/94	N/A	N/A	12/16/10	8.68%	11.85%
12/14/95	N/A	N/A	12/15/11	5.83%	7.96%
12/19/96	N/A	N/A	12/20/12	8.18%	11.17%
12/18/97	N/A	N/A	12/19/13	11.00%	15.01%
12/17/98	N/A	N/A	12/18/14	9.34%	12.75%
12/16/99	N/A	N/A	12/17/15	0.90%	1.23%
12/14/00	5.83%	7.95%	12/15/16	16.31%	22.27%
12/20/01	-2.98%	0.00%	12/14/17	12.95%	17.68%
12/19/02	10.68%	14.57%	12/20/18	-4.71%	0.00%
12/18/03	14.29%	19.51%	12/19/19	12.22%	16.68%
12/16/04	12.96%	17.68%	12/17/20	8.72%	11.90%
12/15/05	13.29%	18.14%	12/16/21	3.05%	4.16%
12/14/06	7.02%	9.58%	COMPOUND AVERAGE	7.25%	10.73%
12/20/07	3.99%	5.45%			

Historical compound average return

	From	To	Hypothetical average return
10 Year	December 2012	December 2021	11.07%
15 Year	December 2007	December 2021	10.01%
20 Year	December 2002	December 2021	11.44%
22 Year	December 2000	December 2021	10.73%

The hypothetical index credited and average return assume 105% participation, 1.0% declared rate, 0% declared rate allocation, 130% index allocation, and 0.0% annual segment spread.

Uncapped indexed account participation rates are subject to change. This could have the impact of the indexed account credit being less than the change in the reference index.

For important disclosures, please refer to the additional Information section at the end of this illustration.

Historical information is based on previous actual experience of the given indexes. The historical performance of a market index, indexed account and/or Balanced Indexed Account should not be considered a representation of past or future performance for the policy's available indexed accounts and/or Balanced Indexed Accounts. Actual index crediting may be less than or greater than the non-guaranteed assumed index crediting rates used in this illustration. Changes in the participation rate, index rate allocation, declared rate allocation, declared rate or segment spread will likewise affect the average return calculated for the Balanced Indexed Accounts. See the multiple illustrative values in this illustration to better understand how different index crediting rates affect policy accumulation values. Consult with your financial professional about which hypothetical index crediting rate would be appropriate for your situation.

The underlying indexes only recognize changes in stock prices and do not include dividend returns. The policy and indexed/balanced indexed accounts do not actually participate in the stock market. You may not invest directly in an index.

Accessing your cash value

Life insurance is meant to provide a tax-advantaged death benefit upon your death.¹ Permanent policies can also grow cash value that you can access for emergencies, supplemental retirement income or other life opportunities. **You can access money in two ways: loans and partial surrenders.**

Your illustration distribution summary

Distribution type	Loan charge rate	Loan crediting rate	Starting age	Ending age	Distribution frequency
Variable interest rate loan*	4.50%	5.00%	65	120	Monthly

*Note: In compliance with regulations, for purposes of this illustration, the maximum rate credited for variable loans is capped at 0.5% above the selected variable loan charge rate.

This illustration assumes that annual policy loan interest is borrowed and added to the loan balance.

Loans

Loans allow you to borrow money against your policy's cash value to create a tax-advantaged distribution at any time - even before age 59½.²

Balanced Growth Accumulator II offers fixed interest rate, indexed and variable interest rate loan options. The differences between these loans are summarized in the table below.

	Fixed interest rate loan ³	Indexed loan	Variable interest rate loan
What happens to your loan amount	Transferred from your current fixed or indexed accounts into the Fixed Loan Account	Transferred from your current fixed or indexed accounts into the Indexed Loan Account	Remains in your current fixed or indexed accounts
Rate charged	4%; loan rate charged remains constant	4.75%; loan rate charged remains constant	Varies based on Moody's Corporate Bond Yield Average, up to a maximum of 1% above the current fixed account crediting rate
Rate credited	Loan credited at one of two rates based on how long the policy has been in force Years 1-10: 3.00% Years 11+: 4.00%	Directly tied to the performance of the indexed loan account	Directly tied to the performance of your chosen accounts

You have the option to switch between loan types once per year.

While policy loans are an attractive feature, it is important to remember that the growth in your policy's cash value partially maintains your death benefit. Taking loans could negatively impact your policy:

- Withdrawing too much or taking too large of a loan from your life insurance policy could result in a policy overloan.
- A policy overloan will result in policy termination, which could cause significant income tax consequences. You should consult your tax professional regarding your personal circumstances.

How index crediting rates impact variable interest rate loans

Under certain circumstances, variable interest rate policy loans can generate additional growth to the policy's cash value. However, in some instances, they can be more costly than a fixed interest rate loan.

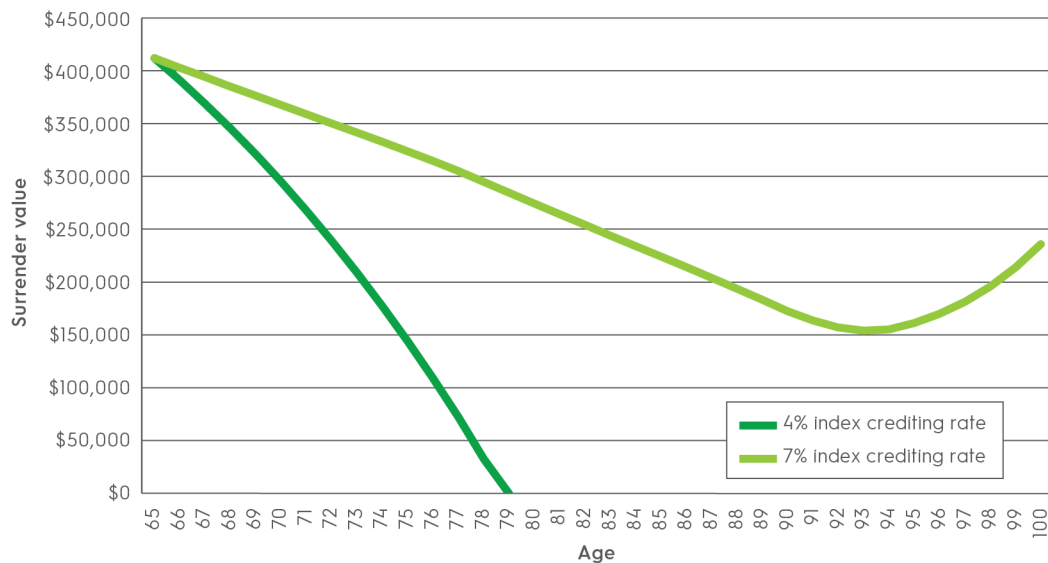
You may choose a variable interest rate loan because you anticipate crediting to be higher than the loan charge rate. However, you must also accept the risk that this may not always occur, and the loan crediting rate may actually be lower than the current loan charge rate. The interest rate environment will have a significant effect on the movement of the loan crediting rate and variable interest rate loan charge rate.

In this hypothetical example, the graph illustrates how the index crediting rate affects variable interest rate loans.

Age	45
Gender	Male
Underwriting class	Preferred
Initial face amount	\$214,456
Death benefit option	Increasing to age 66; change to level

Annual premium	\$10,000
Premium payments end at	Age 65
Distributions begin at	Age 66
Annual distributions	\$37,174
Variable interest rate loan rate charged	6%

- With a **7% index crediting rate**, the contract may **not** lapse under this scenario.
- With a **4% index crediting rate**, the loan balance would exceed the cash value, which may cause the policy to **lapse**.



Balanced Growth Accumulator II Indexed Universal Life

Valued Client, Female, 44, Preferred, Non-Tobacco

Initial death benefit: \$100,000, Initial annual premium outlay: \$5,483.00



Partial surrenders

You can also withdraw money from your policy's cash value by requesting a partial surrender, which reduces your policy's cash value and death benefit. The minimum partial surrender amount is \$500.00. Partial surrenders are taken on a tax-advantaged basis as long as:⁴

1. The amount of the partial surrender is less than or equal to the amount you've paid, minus any previous partial surrenders.
2. Your policy remains active.
3. Your policy is not a modified endowment contract.

A surrender charge is applied in the event of a full policy surrender during the first 10 policy years and for 10 years after any increase in your policy's face amount. The surrender value is illustrated as of the end of the policy year. Surrender charges do not apply when a partial surrender is made; however, partial surrenders incur a transaction charge that is deducted from your cash value.

¹ If owner/insured are different, the death benefit will be paid upon death of the insured.

² As long as your policy is not a modified endowment contract.

³ When you take a fixed interest rate loan a 12 month lockout period begins, during which no transfers are allowed from Fixed Account A to the indexed/balanced indexed accounts. Changes from a fixed interest rate loan to an indexed loan, or to a variable interest rate loan will not be allowed while the policy is in a lockout period.

⁴ Certain partial surrenders occurring during the first 15 policy years could be taxable, especially if you make large premium payments into your policy. Please consult your tax professional.

Loans and withdrawals will reduce both the surrender value and death benefit. Under certain circumstances, policy loans and withdrawals may be subject to income taxation. Consult a tax professional for specific information. Any value withdrawn before the end of a segment may not receive index credits.

Taxation of life insurance contracts

This information is a general discussion of the relevant federal tax laws provided to promote ideas that may benefit a taxpayer. It is not intended for, nor can it be used by any taxpayer for the purpose of avoiding federal tax penalties. **Taxpayers should seek the advice of their own advisors regarding any tax and legal issues specific to their situation.**

A policy will qualify as life insurance under Internal Revenue Code Section 7702 if it meets one of two alternative tests:

- **The Guideline Premium Test**, which is commonly used for accumulation-focused policies, or
- **The Cash Value Accumulation Test**, which is commonly used for protection-focused policies.

Failure to qualify as life insurance will have adverse tax consequences.

Guideline Premium Test

This illustration uses the Guideline Premium Test, which requires that the sum of premiums, less any non-taxable partial surrenders, does not exceed the Guideline Premium Limit. The Guideline Premium Limit is the maximum premium that can be paid into the policy, based on current tax law, if level premiums are paid each year. This Guideline Premium Limit will change if coverage increases, decreases or changes are made to the policy.

Guideline premiums are calculated at policy issue but must be recalculated upon certain changes in the terms or benefits of the policy. This test also requires that the death benefit payable under the policy at any time is at least equal to an applicable percentage of the cash value. The Guideline Premium Limit is the greater of the Guideline Single Premium or the sum of the Guideline Level Premiums at such time.

The policy's cash value may grow to the point where we will increase the death benefit in order to ensure that the policy will continue to satisfy Section 7702 of the Internal Revenue Code. When this happens, we reserve the right to limit premium payments.

Guideline single premium	\$29,608.64
Guideline level premium	\$5,483.33

Modified Endowment Contracts

The Technical and Miscellaneous Revenue Act (TAMRA) of 1988 classifies some policies as Modified Endowment Contracts (MECs). Distributions from Modified Endowment Contracts, excluding death benefit payments, are taxed differently and may be subject to a 10% IRS penalty tax. The annual premium to avoid Modified Endowment Contract status in the first seven years for the policy as shown in this illustration is \$7,081.44. Based upon the assumptions used in this illustration, the policy would not be considered a Modified Endowment Contract (MEC) based upon our interpretation of the Internal Revenue Code.

Maximum non-MEC annual premium	\$7,081.44
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Key terms and definitions

Age	The insured's age on the birthday nearest the beginning of the policy year.
Balanced Allocation Strategy (BAS) components	<p>Index component: Calculated by multiplying the index allocation percentage and the index growth rate.</p> <p>Declared rate component: Calculated by multiplying the declared rate allocation, the declared rate and the BIA index credit term.</p> <p>Segment spread component: Calculated by multiplying the segment spread and the BIA index credit term.</p> <p>All factors within these components are set at the beginning of the segment term and will not change during the term.</p>
Balanced Indexed Account (BIA)	A portion of the accumulation value that credits index credits and BIA partial index credits based on a combination of the declared rate and the index growth rate for the indices associated with that account.
BIA partial index credit	An amount calculated based on the accumulation value withdrawn from balanced indexed accounts. BIA partial index credits will be credited to the interim account.
Cash value	When premiums are paid, the balance, after premium charges are deducted, goes into the policy's cash value. The cash value grows as interest is credited to the policy. Once each month, administrative and insurance charges are deducted from the cash value. Partial surrenders also reduce the cash value. It is illustrated as of the end of the policy year. Referred to as accumulation value in the policy.
Charges	<p>Current charges are the amounts that we currently charge. We can change the current charges at any time but will not charge more than the guaranteed maximum charges.</p> <p>Mid-point charges represent the average of the current and guaranteed maximum charges.</p> <p>Guaranteed maximum charges are the maximum amount we can charge.</p> <p>All of the policy fees and charges are subject to adjustment, but will never exceed the maximum amounts shown on your policy's data pages. If any policy charge is adjusted, any such adjustment will be based on future estimated or emerging experience, as well as profit considerations. Those experience factors that could cause a change in the policy charges are interest, mortality, persistency, policy duration, taxes, expenses and profit considerations.</p>
Death benefit	The amount payable upon the death of the insured. This amount is illustrated as an end of year value and is net of any policy loans, accrued loan interest or partial surrenders taken from the cash value.
Death benefit options	<p>Level death benefit is equal to the face amount.</p> <p>Increasing death benefit is equal to the face amount plus the cash value.</p>
Fixed account interest rate	The Fixed Account is the portion of the cash value that earns interest at a fixed rate. The fixed rate will never be less than the guaranteed interest rate shown on the policy data pages.
Growth cap	The maximum growth rate for any indexed account segment in any index credit term. A separate growth cap will apply to each segment year and for each indexed account. We reserve the right to change the growth cap that is applicable to each of the available indexed accounts and each subsequent index credit terms. And when we do, the new growth cap will apply at the beginning of the index credit term for the applicable indexed account.
Growth floor (rate floor)	The minimum interest rate for any indexed account segment for all index credit terms that is used in the calculation of the interest credit.

Balanced Growth Accumulator II Indexed Universal Life

Valued Client, Female, 44, Preferred, Non-Tobacco

Initial death benefit: \$100,000, Initial annual premium outlay: \$5,483.00



Guaranteed values	The values shown as "guaranteed" in this illustration are calculated using the guaranteed minimum interest rate and guaranteed maximum administrative and insurance charges. These values are also based upon the premiums, partial surrenders and loans displayed in this illustration. A different schedule of premiums, partial surrenders and/or loans will cause the guaranteed values to change.
Indexed account	An indexed account is the portion of the cash value that earns interest based on a change in the indexed account's underlying index.
Indexed/Balanced Indexed account crediting rate	The crediting rate used in the illustration to calculate non-guaranteed values. The crediting rate assumed is hypothetical. The indexed crediting rate shows how the cash values would grow if the assumed crediting rate is applied throughout the life of the policy.
Maximum illustrated rate	The highest rate that can be used to illustrate an indexed crediting rate. The maximum illustrated rate is calculated using the S&P 500® market standard benchmark, as defined by Actuarial Guideline 49, and does not reflect past performance or historical experience.
Net outlay	The amount of premium you intend to pay, plus any loan repayments, less partial surrenders or policy loans.
Non-guaranteed values	<p>The "non-guaranteed" values shown in this illustration are calculated using non-guaranteed crediting rate(s) and non-guaranteed administrative and insurance charges. These non-guaranteed elements may be changed at our discretion but cannot be less favorable to you than the policy's guarantees.</p> <p>This illustration assumes that the non-guaranteed elements will continue unchanged for all years shown; however, non-guaranteed elements are likely to change from time to time. This means that actual results may be more or less favorable than those shown.</p> <p>This illustration shows two types of non-guaranteed values:</p> <ul style="list-style-type: none"> • Alternative crediting rate and charges: Values calculated using the current fixed interest crediting rate and our current administrative and insurance charges. • Illustrated crediting rate and current charges: Values calculated using the illustrated crediting rate(s) and our current administrative and insurance charges.
Participation rate	A percentage of the index growth used in calculating the index credit for each segment.
Premium outlay	The amount of premium that you intend to pay. This illustration assumes that the premium is paid at the beginning of each modal period.
Surrender value	The amount payable in the event of full policy surrender. It is equal to the cash value less any surrender charges and any policy loans and accrued interest. Surrender charges are applied in the event of full policy surrender during the first 10 policy years and for 10 years after any increase in your policy's face amount. The surrender value is illustrated as of the end of the policy year.

Balanced Growth Accumulator II Indexed Universal Life

Valued Client, Female, 44, Preferred, Non-Tobacco

Initial death benefit: \$100,000, Initial annual premium outlay: \$5,483.00



Your policy's illustrated values

Year	Age	Premium outlay	Net outlay	Guaranteed values		Non-guaranteed values					
				2.00% crediting rate and maximum charges		3.50% alternative crediting rate and current charges			Using illustrated crediting rates and current charges [†]		
				Surrender value	Death benefit	Cash value	Surrender value	Death benefit	Cash value	Surrender value	Death benefit
1	44	\$5,483	\$5,483	\$1,546	\$104,385	\$4,731	\$1,929	\$104,767	\$4,761	\$1,929	\$104,767
2	45	\$5,483	\$5,483	\$6,010	\$108,799	\$9,622	\$6,834	\$109,623	\$9,765	\$6,975	\$109,765
3	46	\$5,483	\$5,483	\$10,501	\$113,241	\$14,620	\$11,880	\$114,620	\$15,101	\$12,360	\$115,101
4	47	\$5,483	\$5,483	\$15,016	\$117,706	\$19,779	\$17,088	\$119,779	\$20,706	\$18,015	\$120,706
5	48	\$5,483	\$5,483	\$19,554	\$122,194	\$25,001	\$22,361	\$125,001	\$26,423	\$23,783	\$126,423
		\$27,415	\$27,415								
6	49	\$5,483	\$5,483	\$24,111	\$126,700	\$30,441	\$27,852	\$130,441	\$32,683	\$30,094	\$132,683
7	50	\$5,483	\$5,483	\$28,683	\$131,221	\$35,951	\$33,413	\$135,951	\$39,085	\$36,548	\$139,085
8	51	\$5,483	\$5,483	\$33,601	\$135,756	\$41,636	\$39,481	\$141,636	\$45,799	\$43,644	\$145,799
9	52	\$5,483	\$5,483	\$39,221	\$140,299	\$47,442	\$46,364	\$147,442	\$52,944	\$51,866	\$152,944
10	53	\$5,483	\$5,483	\$44,847	\$144,847 #	\$53,434	\$53,434	\$153,434 #	\$60,447	\$60,447	\$160,447 #
		\$54,830	\$54,830								
11	54	\$0	\$0	\$44,934	\$70,547	\$55,045	\$55,045	\$86,421	\$63,671	\$63,671	\$99,964
12	55	\$0	\$0	\$45,128	\$67,691	\$56,822	\$56,822	\$85,233	\$67,454	\$67,454	\$101,180
13	56	\$0	\$0	\$45,320	\$66,168	\$58,611	\$58,611	\$85,572	\$71,133	\$71,133	\$103,854
14	57	\$0	\$0	\$45,514	\$64,630	\$60,466	\$60,466	\$85,861	\$75,022	\$75,022	\$106,531
15	58	\$0	\$0	\$45,710	\$63,080	\$62,448	\$62,448	\$86,178	\$79,477	\$79,477	\$109,678
		\$54,830	\$54,830								
16	59	\$0	\$0	\$45,911	\$61,520	\$64,437	\$64,437	\$86,346	\$83,838	\$83,838	\$112,342
17	60	\$0	\$0	\$46,118	\$59,954	\$66,515	\$66,515	\$86,470	\$88,431	\$88,431	\$114,960
18	61	\$0	\$0	\$46,326	\$59,297	\$68,716	\$68,716	\$87,956	\$93,704	\$93,704	\$119,941
19	62	\$0	\$0	\$46,535	\$58,634	\$70,943	\$70,943	\$89,388	\$98,851	\$98,851	\$124,552
20	63	\$0	\$0	\$46,746	\$57,965	\$73,250	\$73,250	\$90,830	\$104,288	\$104,288	\$129,317
		\$54,830	\$54,830								

Balanced Growth Accumulator II Indexed Universal Life

Valued Client, Female, 44, Preferred, Non-Tobacco

Initial death benefit: \$100,000, Initial annual premium outlay: \$5,483.00



Your policy's illustrated values

Year	Age	Premium outlay	Net outlay	Guaranteed values		Non-guaranteed values					
				2.00% crediting rate and maximum charges		3.50% alternative crediting rate and current charges			Using illustrated crediting rates and current charges [†]		
				Surrender value	Death benefit	Cash value	Surrender value	Death benefit	Cash value	Surrender value	Death benefit
21	64	\$0	\$0	\$46,959	\$57,290	\$75,703	\$75,703	\$92,358	\$110,497	\$110,497	\$134,806
22	65	\$0	(\$8,678)	\$38,288	\$47,724	\$78,174	\$69,286	\$84,921	\$116,567	\$107,679	\$130,993
23	66	\$0	(\$8,678)	\$29,216	\$38,221	\$80,745	\$62,568	\$77,910	\$122,930	\$104,754	\$128,110
24	67	\$0	(\$8,678)	\$19,724	\$28,294	\$83,451	\$55,568	\$70,590	\$130,182	\$102,299	\$125,732
25	68	\$0	(\$8,678)	\$9,795	\$17,924	\$86,192	\$48,167	\$62,819	\$137,244	\$99,219	\$122,550
		\$54,830	\$20,118								
26	69	\$0	(\$8,678)	\$0	\$0	\$89,022	\$40,397	\$54,641	\$144,668	\$96,044	\$119,191
27	70	\$0	(\$8,678)	\$0	\$0	\$92,021	\$32,320	\$46,123	\$153,097	\$93,396	\$116,361
28	71	\$0	(\$8,678)	\$0	\$0	\$95,058	\$23,782	\$36,140	\$161,367	\$90,091	\$111,069
29	72	\$0	(\$8,678)	\$0	\$0	\$98,231	\$14,860	\$25,665	\$170,058	\$86,688	\$105,394
30	73	\$0	(\$8,678)	\$0	\$0	\$101,581	\$5,571	\$14,713	\$179,973	\$83,962	\$100,160
		\$54,830	(\$23,272)								
31	74	\$0	(\$8,678)	\$0	\$0	\$0	\$0	\$0	\$189,701	\$80,481	\$93,760
32	75	\$0	(\$8,678)	\$0	\$0	\$0	\$0	\$0	\$199,987	\$76,964	\$86,964
33	76	\$0	(\$8,678)	\$0	\$0	\$0	\$0	\$0	\$211,627	\$74,180	\$84,762
34	77	\$0	(\$8,678)	\$0	\$0	\$0	\$0	\$0	\$223,064	\$70,544	\$81,697
35	78	\$0	(\$8,678)	\$0	\$0	\$0	\$0	\$0	\$235,056	\$66,785	\$78,538
		\$54,830	(\$66,663)								
36	79	\$0	(\$8,678)	\$0	\$0	\$0	\$0	\$0	\$248,654	\$63,922	\$76,355
37	80	\$0	(\$8,678)	\$0	\$0	\$0	\$0	\$0	\$261,975	\$60,042	\$73,141
38	81	\$0	(\$8,678)	\$0	\$0	\$0	\$0	\$0	\$275,977	\$56,069	\$69,868
39	82	\$0	(\$8,678)	\$0	\$0	\$0	\$0	\$0	\$291,766	\$53,074	\$67,662
40	83	\$0	(\$8,678)	\$0	\$0	\$0	\$0	\$0	\$307,274	\$48,953	\$64,317
		\$54,830	(\$110,053)								

Balanced Growth Accumulator II Indexed Universal Life

Valued Client, Female, 44, Preferred, Non-Tobacco

Initial death benefit: \$100,000, Initial annual premium outlay: \$5,483.00



Your policy's illustrated values

Year	Age	Premium outlay	Net outlay	Guaranteed values		Non-guaranteed values					
				2.00% crediting rate and maximum charges		3.50% alternative crediting rate and current charges			Using illustrated crediting rates and current charges [†]		
				Surrender value	Death benefit	Cash value	Surrender value	Death benefit	Cash value	Surrender value	Death benefit
41	84	\$0	(\$8,678)	\$0	\$0	\$0	\$0	\$0	\$323,501	\$44,667	\$60,842
42	85	\$0	(\$8,678)	\$0	\$0	\$0	\$0	\$0	\$341,825	\$41,556	\$58,647
43	86	\$0	(\$8,678)	\$0	\$0	\$0	\$0	\$0	\$359,748	\$37,079	\$55,066
44	87	\$0	(\$8,678)	\$0	\$0	\$0	\$0	\$0	\$378,538	\$32,460	\$51,387
45	88	\$0	(\$8,678)	\$0	\$0	\$0	\$0	\$0	\$399,644	\$29,105	\$49,087
		\$54,830	(\$153,443)								
46	89	\$0	(\$8,678)	\$0	\$0	\$0	\$0	\$0	\$420,327	\$24,225	\$45,242
47	90	\$0	(\$8,678)	\$0	\$0	\$0	\$0	\$0	\$441,898	\$19,083	\$41,178
48	91	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$466,220	\$24,379	\$43,028
49	92	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$490,072	\$28,347	\$43,050
50	93	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$515,196	\$32,694	\$42,998
		\$54,830	(\$170,799)								
51	94	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$543,601	\$39,387	\$44,823
52	95	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$571,712	\$44,808	\$44,808
53	96	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$600,883	\$50,268	\$50,268
54	97	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$633,485	\$58,092	\$58,092
55	98	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$665,124	\$63,839	\$63,839
		\$54,830	(\$170,799)								
56	99	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$697,989	\$69,646	\$69,646
57	100	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$734,606	\$77,987	\$77,987
58	101	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$770,542	\$84,376	\$84,376
59	102	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$808,142	\$91,098	\$91,098
60	103	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$850,641	\$101,330	\$101,330
		\$54,830	(\$170,799)								

Balanced Growth Accumulator II Indexed Universal Life

Valued Client, Female, 44, Preferred, Non-Tobacco

Initial death benefit: \$100,000, Initial annual premium outlay: \$5,483.00



Your policy's illustrated values

Year	Age	Premium outlay	Net outlay	Guaranteed values		Non-guaranteed values					
				2.00% crediting rate and maximum charges		3.50% alternative crediting rate and current charges			Using illustrated crediting rates and current charges [†]		
				Surrender value	Death benefit	Cash value	Surrender value	Death benefit	Cash value	Surrender value	Death benefit
61	104	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$892,212	\$109,182	\$109,182
62	105	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$935,860	\$117,594	\$117,594
63	106	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$985,030	\$129,942	\$129,942
64	107	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,033,290	\$139,723	\$139,723
65	108	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,083,787	\$150,010	\$150,010
		\$54,830	(\$170,799)								
66	109	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,140,865	\$165,068	\$165,068
67	110	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,196,701	\$176,992	\$176,992
68	111	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,255,329	\$189,734	\$189,734
69	112	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,321,377	\$207,830	\$207,830
70	113	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,386,206	\$222,550	\$222,550
		\$54,830	(\$170,799)								
71	114	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,454,044	\$238,023	\$238,023
72	115	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,530,725	\$259,983	\$259,983
73	116	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,605,741	\$277,816	\$277,816
74	117	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,684,514	\$296,832	\$296,832
75	118	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,773,259	\$323,131	\$323,131
		\$54,830	(\$170,799)								
76	119	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,860,371	\$344,987	\$344,987
77	120	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,951,530	\$367,954	\$367,954
Total		\$54,830	(\$170,799)								

Surrender value, cash value and death benefit columns reflect end-of-year values. Age reflects beginning-of-year value.

Denotes a change to the Death Benefit Option.

Balanced Growth Accumulator II Indexed Universal Life

Valued Client, Female, 44, Preferred, Non-Tobacco

Initial death benefit: \$100,000, Initial annual premium outlay: \$5,483.00



Your policy's illustrated values

Your non-guaranteed illustrated crediting rates per account are shown below.

† Illustrated non-guaranteed values reflect premiums, charges, and credits made based on the illustrated account allocation and interest rate for each account below.

Illustrated account	Allocation	Years and illustrated rates ‡
		1-77
Balanced Indexed Account 2: S&P 500® 2 Year Uncapped	33%	5.22%
Balanced Indexed Account 7: S&P PRISM (SM) 3 Year Uncapped	34%	5.22%
Balanced Indexed Account 9: SG Global Alpha Index 1 year, uncapped	33%	5.18%

‡ Variable interest rate loaned values are illustrated to receive a Non-guaranteed Interest Rate credited that is the minimum of 5.00% and the Illustrated Interest Rate for Indexed Accounts where the Cash Value is allocated.

IMPORTANT: This is an illustration, not a contract. This illustration assumes that the currently illustrated nonguaranteed elements will remain unchanged for all years shown. This is not likely to occur and actual results may be more or less favorable than those shown. Administrative and insurance charges are deducted every month regardless of whether premium outlays are made. Depending upon actual policy experience, the Owner may need to increase premium payments to maintain coverage for the desired duration. Any policy loans and partial surrenders will affect policy values and may require additional premiums to avoid policy termination.



Numeric summary of illustrated values

Year	Age	Premium outlay	GUARANTEED VALUES		NON-GUARANTEED VALUES			
			Minimum crediting rate and maximum charges		Mid-point crediting rate and mid-point charges		Illustrated crediting rate and current charges †	
			Surrender value	Death benefit	Surrender value	Death benefit	Surrender value	Death benefit
1	44	\$5,483	\$1,546	\$104,385	\$1,737	\$104,576	\$1,929	\$104,767
5	48	\$5,483	\$19,554	\$122,194	\$21,282	\$123,922	\$23,783	\$126,423
10	53	\$5,483	\$44,847	\$144,847	\$50,950	\$150,950	\$60,447	\$160,447
20	63	\$0	\$46,746	\$57,965	\$66,357	\$82,283	\$104,288	\$129,317
27	70	\$0	\$0	\$0	\$20,586	\$32,629	\$93,396	\$116,361
Lapse year			26 (age 69)		29 (age 72)		78 (age 121)	

I have received a copy of this illustration and understand that any non-guaranteed elements, including the interest credit assumptions illustrated, are subject to change and could be higher or lower. The representative has told me they are not guaranteed.

I understand that any policy changes, policy loans and partial surrenders, or the failure to remit premiums as illustrated, will affect policy values and may require additional premiums to avoid policy termination.

I understand that the indexed accounts do not actually participate in the stock market or the indexes and that past performance should not be considered representative of future results. I also understand that Balanced Growth Accumulator II Indexed Universal Life is primarily designed to provide life insurance protection and, accordingly, the fundamental objective of this product is to provide the peace of mind that the life insurance protection provides to families and businesses.

I understand the representative signing below is an appointed agent for and represents Minnesota Life and will provide service with regard to any Minnesota Life product I purchase. I understand Minnesota Life pays cash compensation and may pay non-cash compensation to its representatives, and the amount of the compensation will vary depending on the product purchased, as well as such factors as the product design, benefits, and features that are purchased and incorporated into my insurance program. I also understand that other factors, including the volume of business sold, may impact the amount of cash or non-cash compensation that is paid.

Signature of Policyowner

Date

I certify that this illustration has been presented to the applicant and that I have explained that any non-guaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with the illustration. I have received and reviewed the current product training materials provided by Minnesota Life and have not made any statements that are inconsistent with these materials.

I also certify that I presented and explained to the Applicant that the Balanced Growth Accumulator II Indexed Universal Life policy does not represent an investment in the stock market and does not participate in any stock or equity investments.

I have not made any promises about the expected future indexed/balanced indexed account values within the policy. I believe the information provided is complete and accurate to the best of my knowledge and that the Balanced Growth Accumulator II Indexed Universal Life policy is not unsuitable for the Applicant.

Date

Additional information

- i The "S&P 500 Index" and "S&P PRISM Index" are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI"), and have been licensed for use by Minnesota Life Insurance Company. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Minnesota Life Insurance Company ("Minnesota Life"). The Indexed Universal Life Insurance Policy Series ("the Policies") are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, any of their respective affiliates (collectively, "S&P Dow Jones Indices"). S&P Dow Jones Indices does not make any representation or warranty, express or implied, to the owners of the Policies or any member of the public regarding the advisability of investing in securities generally or in the Policies particularly or the ability of the S&P 500 Index or S&P PRISM Index to track general market performance. Past performance of an index is not an indication or guarantee of future results. S&P Dow Jones Indices only relationship to Minnesota Life with respect to the S&P 500 Index and S&P PRISM Index is the licensing of the Indices and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices and/or its licensors. The S&P 500 Index or S&P PRISM Index are determined, composed and calculated by S&P Dow Jones Indices without regard to Minnesota Life or the Policies. S&P Dow Jones Indices has no obligation to take the needs of Minnesota Life or the owners of the Policies into consideration in determining, composing or calculating the S&P 500 Index or S&P PRISM Index. S&P Dow Jones Indices is not responsible for and has not participated in the determination of the prices, and amount of the Policies or the timing of the issuance or sale of the Policies or in the determination or calculation of the equation by which the Policies are to be converted into cash, surrendered or redeemed, as the case may be. S&P Dow Jones Indices has no obligation or liability in connection with the administration, marketing or trading of the Policies. There is no assurance that investment products based on the S&P 500 Index or S&P PRISM Index will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment advisor or tax advisor. A tax advisor should be consulted to evaluate the impact of any tax-exempt securities on portfolios and the tax consequences of making any particular investment decision. Inclusion of a security within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, nor is it considered to be investment advice.

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The tables that show indexed accounts that track the S&P PRISM index reflect hypothetical historical performance and all information presented prior to the index launch date is back-tested. Back-tested performance is not actual performance, but is hypothetical. The back-test calculations are based on the same methodology that was in effect when the index was officially launched. However, it should be noted that the historic calculations of an Index may change from month to month based on changes to the components that make up the index. Past performance is not an indication or guarantee of future results.

Prospective application of the methodology used to construct the index may not result in performance commensurate with the back-test returns shown. Another limitation of using back-tested information is that the back-tested calculation is generally prepared with the benefit of hindsight. Therefore, the hypothetical historical records used to calculate the back-tested results do not account for the impact the market and future factors will have on actual performance.

Index returns do not reflect payment of any sales charges or fees associated with any products that a policy holder would purchase that tracks the performance of the index. If the fees and expenses associated with such products were included, the results would be lower than that which is shown.

See <https://us.spindices.com/indices/strategy/sp-prism-index>, for more details about the PRISM Index, including the methodology used to calculate the index and the manner and timing for rebalancing and the criteria for additions and deletions to the index.

ii The SG Global Alpha Index (the "Index") is the exclusive property of SG Americas Securities, LLC (SG Americas Securities, LLC, together with its affiliates, "SG"). SG has contracted with S&P Opco, LLC (a subsidiary of S&P Dow Jones Indices LLC ("S&P")) to maintain and calculate the Index. "SG Americas Securities, LLC", "SGAS", "Société Générale", "SG", "Société Générale Indices", "SGI", and "SG Global Alpha Index" (collectively, the "SG Marks") are trademarks or service marks of SG. SG has licensed use of the SG Marks to Minnesota Life Insurance Company ("Licensee") for use in certain life insurance and annuities offered by Licensee (the "Products"). With respect to the Products, SG's sole contractual relationship with Licensee is to license the Index and the SG Marks to Licensee. None of SG, S&P or other third party licensor (collectively, the "Index Parties") to SG is acting, or has been authorized to act, as an agent of Licensee or has in any way sponsored, promoted, solicited, negotiated, endorsed, offered, sold, issued, supported, structured or priced any Products or provided investment advice to Licensee.

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No Index Party is a fiduciary or agent of any purchaser, seller or holder of a Product. None of SG, S&P, or any third party licensor shall have any liability with respect to the Products in which an interest crediting option is based on the Index, nor for any loss relating to the Products, whether arising directly or indirectly from the use of the Index, its methodology, any SG Mark or otherwise. No Index Party has any obligation to make payments under the Products.

In calculating the performance of the Index, SG deducts a maintenance fee of 0.50% per annum on the level of the Index, and fixed transaction and replication costs, each calculated and deducted on a daily basis. The transaction and replication costs cover, among other things, rebalancing and replication costs. The total amount of transaction and replication costs is not predictable and will depend on a number of factors, including the leverage of the Index, which may be as high as 175%, the performance of the indexes underlying the Index, market conditions and the changes in the market environments, among other factors. The transaction and replication costs, which are increased by the Index's leverage, and the maintenance fee will reduce the potential positive change in the Index and increase the potential negative change in the Index. While the volatility control applied by the Index may result in less fluctuation in rates of return as compared to indices without volatility controls, it may also reduce the overall rate of return as compared to products not subject to volatility controls.

Balanced Growth Accumulator II Indexed Universal Life is designed to provide life insurance protection. While the Interest crediting options available with the product are attractive for cash value accumulation, your fundamental objective in buying this product should be the peace of mind that the life insurance protection provides to you and your family or business.

This is an illustration based upon information provided by you (the customer) or your financial professional. Securian Financial Group, and its subsidiaries, are not responsible for the accuracy of the information provided. The illustration and related materials should not be considered investment advice by Securian Financial Group or a recommendation to engage in (or refrain from) a particular course of action. If you are looking for investment advice or recommendations, please contact your financial professional.

Balanced Growth Accumulator II Indexed Universal Life

Valued Client, Female, 44, Preferred, Non-Tobacco



Insurance products are issued by Minnesota Life Insurance Company in all states except New York. In New York, products are issued by Securian Life Insurance Company, a New York authorized insurer. Minnesota Life is not an authorized New York insurer and does not do insurance business in New York. Both companies are headquartered in St. Paul, MN. Product availability and features may vary by state. Each insurer is solely responsible for the financial obligations under the policies or contracts it issues.

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Policy Form Numbers: ICC19-20204, 19-20204~, ICC16-20057, 16-20057~, ICC16-20058, 16-20058~, ICC16-20083, 16-20083~, ICC19-20206, 19-20206~, 16-20082~, ICC09-915, 09-915~, 16-20077~, ICC11-916, 11-916~, ICC16-20081, 16-20081, 12-301~, 14-20005.37, ICC13-937, 13-937~, ICC15-20040, 15-20040~, 06-944R~, ICC18-20141, 18-20141~

~ State variations apply.

Not a deposit - Not FDIC/NCUA insured - Not insured by any federal government agency - Not guaranteed by any bank or credit union

Securian Financial Group, Inc.

securian.com

400 Robert Street North, St. Paul, MN 55101-2098

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Balanced Growth Accumulator II Indexed Universal Life

Valued Client, Female, 44, Preferred, Non-Tobacco

Initial death benefit: \$100,000, Initial annual premium outlay: \$5,483.00



Using your policy's cash value

Your life insurance policy provides death benefit protection and also offers you the potential to build cash value. As your cash value grows, you can use it on a tax-advantaged basis whenever and however you wish -- for unexpected expenses, a down payment on a house, travel opportunities, supplemental retirement income, college funding and other financial needs.

Your Distribution Report

Below is a summary of your illustrated policy distributions.

Year	Age	Premium outlay	Net outlay	Partial surrender	Policy loan	Loan interest ¹	Cumulative loan balance	Non-guaranteed values			
								3.50% alternative crediting rate and current charges		Using illustrated crediting rates and current charges [†]	
								Surrender value	Death benefit	Surrender value	Death benefit
1	44	\$5,483	\$5,483	\$0	\$0	\$0	\$0	\$1,929	\$104,767	\$1,929	\$104,767
2	45	\$5,483	\$5,483	\$0	\$0	\$0	\$0	\$6,834	\$109,623	\$6,975	\$109,765
3	46	\$5,483	\$5,483	\$0	\$0	\$0	\$0	\$11,880	\$114,620	\$12,360	\$115,101
4	47	\$5,483	\$5,483	\$0	\$0	\$0	\$0	\$17,088	\$119,779	\$18,015	\$120,706
5	48	\$5,483	\$5,483	\$0	\$0	\$0	\$0	\$22,361	\$125,001	\$23,783	\$126,423
		\$27,415	\$27,415	\$0	\$0	\$0					
6	49	\$5,483	\$5,483	\$0	\$0	\$0	\$0	\$27,852	\$130,441	\$30,094	\$132,683
7	50	\$5,483	\$5,483	\$0	\$0	\$0	\$0	\$33,413	\$135,951	\$36,548	\$139,085
8	51	\$5,483	\$5,483	\$0	\$0	\$0	\$0	\$39,481	\$141,636	\$43,644	\$145,799
9	52	\$5,483	\$5,483	\$0	\$0	\$0	\$0	\$46,364	\$147,442	\$51,866	\$152,944
10	53	\$5,483	\$5,483	\$0	\$0	\$0	\$0	\$53,434	\$153,434 #	\$60,447	\$160,447 #
		\$54,830	\$54,830	\$0	\$0	\$0					
11	54	\$0	\$0	\$0	\$0	\$0	\$0	\$55,045	\$86,421	\$63,671	\$99,964
12	55	\$0	\$0	\$0	\$0	\$0	\$0	\$56,822	\$85,233	\$67,454	\$101,180
13	56	\$0	\$0	\$0	\$0	\$0	\$0	\$58,611	\$85,572	\$71,133	\$103,854
14	57	\$0	\$0	\$0	\$0	\$0	\$0	\$60,466	\$85,861	\$75,022	\$106,531
15	58	\$0	\$0	\$0	\$0	\$0	\$0	\$62,448	\$86,178	\$79,477	\$109,678
		\$54,830	\$54,830	\$0	\$0	\$0					

This Distribution Report is not valid without a complete basic illustration of policy values which includes values based on guaranteed mortality and expense assumptions as well as 0% rate of return. Please refer to the basic illustration for guaranteed elements.

Balanced Growth Accumulator II Indexed Universal Life

Valued Client, Female, 44, Preferred, Non-Tobacco

Initial death benefit: \$100,000, Initial annual premium outlay: \$5,483.00



Your Distribution Report

Below is a summary of your illustrated policy distributions.

Year	Age	Premium outlay	Net outlay	Partial surrender	Policy loan	Loan interest ¹	Cumulative loan balance	Non-guaranteed values			
								3.50% alternative crediting rate and current charges		Using illustrated crediting rates and current charges [†]	
								Surrender value	Death benefit	Surrender value	Death benefit
16	59	\$0	\$0	\$0	\$0	\$0	\$0	\$64,437	\$86,346	\$83,838	\$112,342
17	60	\$0	\$0	\$0	\$0	\$0	\$0	\$66,515	\$86,470	\$88,431	\$114,960
18	61	\$0	\$0	\$0	\$0	\$0	\$0	\$68,716	\$87,956	\$93,704	\$119,941
19	62	\$0	\$0	\$0	\$0	\$0	\$0	\$70,943	\$89,388	\$98,851	\$124,552
20	63	\$0	\$0	\$0	\$0	\$0	\$0	\$73,250	\$90,830	\$104,288	\$129,317
		\$54,830	\$54,830	\$0	\$0	\$0					
21	64	\$0	\$0	\$0	\$0	\$0	\$0	\$75,703	\$92,358	\$110,497	\$134,806
22	65	\$0	(\$8,678)	\$0	(\$8,678)	(\$178)	(\$8,856)	\$69,286	\$84,921	\$107,679	\$130,993
23	66	\$0	(\$8,678)	\$0	(\$8,678)	(\$576)	(\$18,110)	\$62,568	\$77,910	\$104,754	\$128,110
24	67	\$0	(\$8,678)	\$0	(\$8,678)	(\$993)	(\$27,780)	\$55,568	\$70,590	\$102,299	\$125,732
25	68	\$0	(\$8,678)	\$0	(\$8,678)	(\$1,428)	(\$37,886)	\$48,167	\$62,819	\$99,219	\$122,550
		\$54,830	\$20,118	\$0	(\$34,712)	(\$3,174)					
26	69	\$0	(\$8,678)	\$0	(\$8,678)	(\$1,882)	(\$48,446)	\$40,397	\$54,641	\$96,044	\$119,191
27	70	\$0	(\$8,678)	\$0	(\$8,678)	(\$2,358)	(\$59,482)	\$32,320	\$46,123	\$93,396	\$116,361
28	71	\$0	(\$8,678)	\$0	(\$8,678)	(\$2,854)	(\$71,014)	\$23,782	\$36,140	\$90,091	\$111,069
29	72	\$0	(\$8,678)	\$0	(\$8,678)	(\$3,373)	(\$83,066)	\$14,860	\$25,665	\$86,688	\$105,394
30	73	\$0	(\$8,678)	\$0	(\$8,678)	(\$3,916)	(\$95,659)	\$5,571	\$14,713	\$83,962	\$100,160
		\$54,830	(\$23,272)	\$0	(\$78,102)	(\$17,557)					
31	74	\$0	(\$8,678)	\$0	(\$8,678)	(\$4,482)	(\$108,819)	\$0	\$0	\$80,481	\$93,760
32	75	\$0	(\$8,678)	\$0	(\$8,678)	(\$5,074)	(\$122,572)	\$0	\$0	\$76,964	\$86,964
33	76	\$0	(\$8,678)	\$0	(\$8,678)	(\$5,693)	(\$136,943)	\$0	\$0	\$74,180	\$84,762
34	77	\$0	(\$8,678)	\$0	(\$8,678)	(\$6,340)	(\$151,961)	\$0	\$0	\$70,544	\$81,697
35	78	\$0	(\$8,678)	\$0	(\$8,678)	(\$7,016)	(\$167,655)	\$0	\$0	\$66,785	\$78,538
		\$54,830	(\$66,663)	\$0	(\$121,493)	(\$46,163)					

Balanced Growth Accumulator II Indexed Universal Life

Valued Client, Female, 44, Preferred, Non-Tobacco

Initial death benefit: \$100,000, Initial annual premium outlay: \$5,483.00



Your Distribution Report

Below is a summary of your illustrated policy distributions.

Year	Age	Premium outlay	Net outlay	Partial surrender	Policy loan	Loan interest ¹	Cumulative loan balance	Non-guaranteed values			
								3.50% alternative crediting rate and current charges		Using illustrated crediting rates and current charges [†]	
								Surrender value	Death benefit	Surrender value	Death benefit
36	79	\$0	(\$8,678)	\$0	(\$8,678)	(\$7,722)	(\$184,055)	\$0	\$0	\$63,922	\$76,355
37	80	\$0	(\$8,678)	\$0	(\$8,678)	(\$8,460)	(\$201,193)	\$0	\$0	\$60,042	\$73,141
38	81	\$0	(\$8,678)	\$0	(\$8,678)	(\$9,231)	(\$219,103)	\$0	\$0	\$56,069	\$69,868
39	82	\$0	(\$8,678)	\$0	(\$8,678)	(\$10,037)	(\$237,818)	\$0	\$0	\$53,074	\$67,662
40	83	\$0	(\$8,678)	\$0	(\$8,678)	(\$10,879)	(\$257,375)	\$0	\$0	\$48,953	\$64,317
		\$54,830	(\$110,053)	\$0	(\$164,883)	(\$92,493)					
41	84	\$0	(\$8,678)	\$0	(\$8,678)	(\$11,759)	(\$277,813)	\$0	\$0	\$44,667	\$60,842
42	85	\$0	(\$8,678)	\$0	(\$8,678)	(\$12,679)	(\$299,170)	\$0	\$0	\$41,556	\$58,647
43	86	\$0	(\$8,678)	\$0	(\$8,678)	(\$13,640)	(\$321,488)	\$0	\$0	\$37,079	\$55,066
44	87	\$0	(\$8,678)	\$0	(\$8,678)	(\$14,645)	(\$344,811)	\$0	\$0	\$32,460	\$51,387
45	88	\$0	(\$8,678)	\$0	(\$8,678)	(\$15,694)	(\$369,183)	\$0	\$0	\$29,105	\$49,087
		\$54,830	(\$153,443)	\$0	(\$208,273)	(\$160,910)					
46	89	\$0	(\$8,678)	\$0	(\$8,678)	(\$16,791)	(\$394,652)	\$0	\$0	\$24,225	\$45,242
47	90	\$0	(\$8,678)	\$0	(\$8,678)	(\$17,937)	(\$421,267)	\$0	\$0	\$19,083	\$41,178
48	91	\$0	\$0	\$0	\$0	(\$18,957)	(\$440,224)	\$0	\$0	\$24,379	\$43,028
49	92	\$0	\$0	\$0	\$0	(\$19,810)	(\$460,034)	\$0	\$0	\$28,347	\$43,050
50	93	\$0	\$0	\$0	\$0	(\$20,702)	(\$480,735)	\$0	\$0	\$32,694	\$42,998
		\$54,830	(\$170,799)	\$0	(\$225,629)	(\$255,106)					
51	94	\$0	\$0	\$0	\$0	(\$21,633)	(\$502,368)	\$0	\$0	\$39,387	\$44,823
52	95	\$0	\$0	\$0	\$0	(\$22,607)	(\$524,975)	\$0	\$0	\$44,808	\$44,808
53	96	\$0	\$0	\$0	\$0	(\$23,624)	(\$548,599)	\$0	\$0	\$50,268	\$50,268
54	97	\$0	\$0	\$0	\$0	(\$24,687)	(\$573,286)	\$0	\$0	\$58,092	\$58,092
55	98	\$0	\$0	\$0	\$0	(\$25,798)	(\$599,084)	\$0	\$0	\$63,839	\$63,839
		\$54,830	(\$170,799)	\$0	(\$225,629)	(\$373,455)					

Balanced Growth Accumulator II Indexed Universal Life

Valued Client, Female, 44, Preferred, Non-Tobacco

Initial death benefit: \$100,000, Initial annual premium outlay: \$5,483.00



Your Distribution Report

Below is a summary of your illustrated policy distributions.

Year	Age	Premium outlay	Net outlay	Partial surrender	Policy loan	Loan interest ¹	Cumulative loan balance	Non-guaranteed values			
								3.50% alternative crediting rate and current charges		Using illustrated crediting rates and current charges [†]	
								Surrender value	Death benefit	Surrender value	Death benefit
56	99	\$0	\$0	\$0	\$0	(\$26,959)	(\$626,042)	\$0	\$0	\$69,646	\$69,646
57	100	\$0	\$0	\$0	\$0	(\$28,172)	(\$654,214)	\$0	\$0	\$77,987	\$77,987
58	101	\$0	\$0	\$0	\$0	(\$29,440)	(\$683,654)	\$0	\$0	\$84,376	\$84,376
59	102	\$0	\$0	\$0	\$0	(\$30,764)	(\$714,418)	\$0	\$0	\$91,098	\$91,098
60	103	\$0	\$0	\$0	\$0	(\$32,149)	(\$746,567)	\$0	\$0	\$101,330	\$101,330
		\$54,830	(\$170,799)	\$0	(\$225,629)	(\$520,938)					
61	104	\$0	\$0	\$0	\$0	(\$33,596)	(\$780,163)	\$0	\$0	\$109,182	\$109,182
62	105	\$0	\$0	\$0	\$0	(\$35,107)	(\$815,270)	\$0	\$0	\$117,594	\$117,594
63	106	\$0	\$0	\$0	\$0	(\$36,687)	(\$851,957)	\$0	\$0	\$129,942	\$129,942
64	107	\$0	\$0	\$0	\$0	(\$38,338)	(\$890,295)	\$0	\$0	\$139,723	\$139,723
65	108	\$0	\$0	\$0	\$0	(\$40,063)	(\$930,359)	\$0	\$0	\$150,010	\$150,010
		\$54,830	(\$170,799)	\$0	(\$225,629)	(\$704,730)					
66	109	\$0	\$0	\$0	\$0	(\$41,866)	(\$972,225)	\$0	\$0	\$165,068	\$165,068
67	110	\$0	\$0	\$0	\$0	(\$43,750)	(\$1,015,975)	\$0	\$0	\$176,992	\$176,992
68	111	\$0	\$0	\$0	\$0	(\$45,719)	(\$1,061,694)	\$0	\$0	\$189,734	\$189,734
69	112	\$0	\$0	\$0	\$0	(\$47,776)	(\$1,109,470)	\$0	\$0	\$207,830	\$207,830
70	113	\$0	\$0	\$0	\$0	(\$49,926)	(\$1,159,396)	\$0	\$0	\$222,550	\$222,550
		\$54,830	(\$170,799)	\$0	(\$225,629)	(\$933,767)					
71	114	\$0	\$0	\$0	\$0	(\$52,173)	(\$1,211,569)	\$0	\$0	\$238,023	\$238,023
72	115	\$0	\$0	\$0	\$0	(\$54,521)	(\$1,266,089)	\$0	\$0	\$259,983	\$259,983
73	116	\$0	\$0	\$0	\$0	(\$56,974)	(\$1,323,063)	\$0	\$0	\$277,816	\$277,816
74	117	\$0	\$0	\$0	\$0	(\$59,538)	(\$1,382,601)	\$0	\$0	\$296,832	\$296,832
75	118	\$0	\$0	\$0	\$0	(\$62,217)	(\$1,444,818)	\$0	\$0	\$323,131	\$323,131
		\$54,830	(\$170,799)	\$0	(\$225,629)	(\$1,219,189)					

Balanced Growth Accumulator II Indexed Universal Life

Valued Client, Female, 44, Preferred, Non-Tobacco

Initial death benefit: \$100,000, Initial annual premium outlay: \$5,483.00



Your Distribution Report

Below is a summary of your illustrated policy distributions.

Year	Age	Premium outlay	Net outlay	Partial surrender	Policy loan	Loan interest ¹	Cumulative loan balance	Non-guaranteed values			
								3.50% alternative crediting rate and current charges		Using illustrated crediting rates and current charges [†]	
								Surrender value	Death benefit	Surrender value	Death benefit
76	119	\$0	\$0	\$0	\$0	(\$65,017)	(\$1,509,835)	\$0	\$0	\$344,987	\$344,987
77	120	\$0	\$0	\$0	\$0	(\$67,943)	(\$1,577,778)	\$0	\$0	\$367,954	\$367,954
Total		\$54,830	(\$170,799)	\$0	(\$225,629)	(\$1,352,149)					

¹ Variable Loan interest is charged at an initial illustrated annual rate of 4.50%. For additional loan interest rate information, refer to the Partial Surrenders and Policy Loans section of the Basic Illustration.

Denotes a change to the Death Benefit Option.

Your illustration distribution summary

Distribution type	Loan charge rate	Loan crediting rate	Starting age	Ending age	Distribution frequency
Variable interest rate loan*	4.50%	5.00%	65	120	Monthly

*Note: In compliance with regulations, for purposes of this illustration, the maximum rate credited for variable loans is capped at 0.5% above the selected variable loan charge rate.

This illustration assumes that annual policy loan interest is borrowed and added to the loan balance.

Your non-guaranteed illustrated crediting rates per account are shown below.

[†] Illustrated non-guaranteed values reflect premiums, charges, and credits made based on the illustrated account allocation and interest rate for each account below.

Balanced Growth Accumulator II Indexed Universal Life

Valued Client, Female, 44, Preferred, Non-Tobacco

Initial death benefit: \$100,000, Initial annual premium outlay: \$5,483.00



Illustrated account	Allocation	Years and illustrated rates ‡
Balanced Indexed Account 2: S&P 500® 2 Year Uncapped	33%	1-77 5.22%
Balanced Indexed Account 7: S&P PRISM (SM) 3 Year Uncapped	34%	5.22%
Balanced Indexed Account 9: SG Global Alpha Index 1 year, uncapped	33%	5.18%

‡Variable rate loaned values are illustrated to receive a Non-guaranteed Interest Rate credited that is the minimum of 5.00% and the Illustrated Interest Rate for Indexed Accounts where the Cash Value is allocated.

Please keep in mind that the primary reason to purchase a life insurance policy is the death benefit.

This supplemental illustration assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur and actual results may be more or less favorable than those shown. Please refer to the basic illustration for guaranteed elements.

Insurance charges are deducted every month regardless of whether premium outlays are made. Depending upon actual policy experience, the Owner may need to increase premium payments. Any policy loans and partial surrenders will affect policy values and may require additional premiums to avoid policy termination. Policy loans and distributions may have tax consequences. Please consult your tax advisor.

Internal rate of return

The internal rate of return (IRR) is a calculation commonly used to evaluate the effectiveness of the premiums paid into your life insurance policy.

Two IRR calculations

Your **surrender value IRR** shows the net annual return at which premiums minus distributions up to that year would need to be compounded to generate the surrender value in your contract in a given year. The surrender value IRR takes all of the current life insurance expenses, including surrender charges, into account when determining this rate. Because life insurance cash value generally grows tax-deferred, taxes are not included in the surrender value IRR calculation.

Your **death benefit IRR** shows the net annual return at which premiums minus distributions up to that year would need to be compounded to generate the total death benefit your beneficiaries would receive if the insured passed away in a given year. The death benefit IRR takes any withdrawals and loans into account when determining this rate. Because death benefits are generally paid to beneficiaries tax-free, taxes are not included in the death benefit IRR calculation.

Your internal rate of return summary

The table below shows your surrender value IRR and death benefit IRR when using your illustrated, non-guaranteed values and current charges. For guaranteed values, please see the Basic Illustration.

Year	Age	Net outlay	Surrender value †	Surrender value IRR	Death benefit †	Death benefit IRR
1	44	\$5,483	\$1,929	(64.82%)	\$104,767	999.99%
2	45	\$5,483	\$6,975	(26.62%)	\$109,765	300.22%
3	46	\$5,483	\$12,360	(13.62%)	\$115,101	135.64%
4	47	\$5,483	\$18,015	(7.71%)	\$120,706	81.70%
5	48	\$5,483	\$23,783	(4.70%)	\$126,423	56.19%
		\$27,415				
6	49	\$5,483	\$30,094	(2.54%)	\$132,683	41.82%
7	50	\$5,483	\$36,548	(1.22%)	\$139,085	32.73%
8	51	\$5,483	\$43,644	(0.11%)	\$145,799	26.56%
9	52	\$5,483	\$51,866	1.00%	\$152,944	22.17%
10	53	\$5,483	\$60,447	1.77%	\$160,447	18.92%
		\$54,830				
11	54	\$0	\$63,671	2.30%	\$99,964	9.16%
12	55	\$0	\$67,454	2.76%	\$101,180	8.15%
13	56	\$0	\$71,133	3.07%	\$103,854	7.54%
14	57	\$0	\$75,022	3.31%	\$106,531	7.03%
15	58	\$0	\$79,477	3.55%	\$109,678	6.66%
		\$54,830				
16	59	\$0	\$83,838	3.72%	\$112,342	6.30%
17	60	\$0	\$88,431	3.85%	\$114,960	5.99%
18	61	\$0	\$93,704	4.01%	\$119,941	5.87%
19	62	\$0	\$98,851	4.11%	\$124,552	5.73%
20	63	\$0	\$104,288	4.19%	\$129,317	5.61%
		\$54,830				

This Internal Rate of Return Report is valid only when accompanied by a complete Basic Illustration.

Balanced Growth Accumulator II Indexed Universal Life

Valued Client, Female, 44, Preferred, Non-Tobacco

Initial death benefit: \$100,000, Initial annual premium outlay: \$5,483.00



Year	Age	Net outlay	Surrender value †	Surrender value IRR	Death benefit †	Death benefit IRR
21	64	\$0	\$110,497	4.30%	\$134,806	5.53%
22	65	(\$8,678)	\$107,679	4.37%	\$130,993	5.44%
23	66	(\$8,678)	\$104,754	4.44%	\$128,110	5.41%
24	67	(\$8,678)	\$102,299	4.52%	\$125,732	5.41%
25	68	(\$8,678)	\$99,219	4.57%	\$122,550	5.38%
		\$20,118				
26	69	(\$8,678)	\$96,044	4.62%	\$119,191	5.36%
27	70	(\$8,678)	\$93,396	4.68%	\$116,361	5.35%
28	71	(\$8,678)	\$90,091	4.72%	\$111,069	5.29%
29	72	(\$8,678)	\$86,688	4.76%	\$105,394	5.24%
30	73	(\$8,678)	\$83,962	4.82%	\$100,160	5.20%
		(\$23,272)				
31	74	(\$8,678)	\$80,481	4.85%	\$93,760	5.15%
32	75	(\$8,678)	\$76,964	4.89%	\$86,964	5.10%
33	76	(\$8,678)	\$74,180	4.94%	\$84,762	5.15%
34	77	(\$8,678)	\$70,544	4.98%	\$81,697	5.18%
35	78	(\$8,678)	\$66,785	5.01%	\$78,538	5.20%
		(\$66,663)				
36	79	(\$8,678)	\$63,922	5.05%	\$76,355	5.25%
37	80	(\$8,678)	\$60,042	5.08%	\$73,141	5.27%
38	81	(\$8,678)	\$56,069	5.11%	\$69,868	5.30%
39	82	(\$8,678)	\$53,074	5.16%	\$67,662	5.34%
40	83	(\$8,678)	\$48,953	5.18%	\$64,317	5.36%
		(\$110,053)				
41	84	(\$8,678)	\$44,667	5.21%	\$60,842	5.39%
42	85	(\$8,678)	\$41,556	5.25%	\$58,647	5.42%
43	86	(\$8,678)	\$37,079	5.27%	\$55,066	5.44%
44	87	(\$8,678)	\$32,460	5.30%	\$51,387	5.47%
45	88	(\$8,678)	\$29,105	5.33%	\$49,087	5.50%
		(\$153,443)				
46	89	(\$8,678)	\$24,225	5.36%	\$45,242	5.52%
47	90	(\$8,678)	\$19,083	5.38%	\$41,178	5.54%
48	91	\$0	\$24,379	5.41%	\$43,028	5.53%
49	92	\$0	\$28,347	5.42%	\$43,050	5.52%
50	93	\$0	\$32,694	5.44%	\$42,998	5.50%
		(\$170,799)				
51	94	\$0	\$39,387	5.47%	\$44,823	5.50%
52	95	\$0	\$44,808	5.49%	\$44,808	5.49%
53	96	\$0	\$50,268	5.50%	\$50,268	5.50%
54	97	\$0	\$58,092	5.53%	\$58,092	5.53%
55	98	\$0	\$63,839	5.54%	\$63,839	5.54%
		(\$170,799)				

Balanced Growth Accumulator II Indexed Universal Life

Valued Client, Female, 44, Preferred, Non-Tobacco

Initial death benefit: \$100,000, Initial annual premium outlay: \$5,483.00



Year	Age	Net outlay	Surrender value †	Surrender value IRR	Death benefit †	Death benefit IRR
56	99	\$0	\$69,646	5.55%	\$69,646	5.55%
57	100	\$0	\$77,987	5.57%	\$77,987	5.57%
58	101	\$0	\$84,376	5.57%	\$84,376	5.57%
59	102	\$0	\$91,098	5.58%	\$91,098	5.58%
60	103	\$0	\$101,330	5.60%	\$101,330	5.60%
		(\$170,799)				
61	104	\$0	\$109,182	5.60%	\$109,182	5.60%
62	105	\$0	\$117,594	5.61%	\$117,594	5.61%
63	106	\$0	\$129,942	5.62%	\$129,942	5.62%
64	107	\$0	\$139,723	5.63%	\$139,723	5.63%
65	108	\$0	\$150,010	5.64%	\$150,010	5.64%
		(\$170,799)				
66	109	\$0	\$165,068	5.65%	\$165,068	5.65%
67	110	\$0	\$176,992	5.66%	\$176,992	5.66%
68	111	\$0	\$189,734	5.66%	\$189,734	5.66%
69	112	\$0	\$207,830	5.67%	\$207,830	5.67%
70	113	\$0	\$222,550	5.68%	\$222,550	5.68%
		(\$170,799)				
71	114	\$0	\$238,023	5.68%	\$238,023	5.68%
72	115	\$0	\$259,983	5.70%	\$259,983	5.70%
73	116	\$0	\$277,816	5.70%	\$277,816	5.70%
74	117	\$0	\$296,832	5.70%	\$296,832	5.70%
75	118	\$0	\$323,131	5.72%	\$323,131	5.72%
		(\$170,799)				
76	119	\$0	\$344,987	5.72%	\$344,987	5.72%
77	120	\$0	\$367,954	5.72%	\$367,954	5.72%
Total		(\$170,799)				

This supplemental illustration assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur and actual results may be more or less favorable than those shown. Please refer to the basic illustration for guaranteed elements.

If this illustration shows zero for premium outlay, it does not mean the policy is paid up. Charges for policy costs and expenses continue to be deducted from policy values. Depending upon actual results, the Owner may need to continue premium payments or may need to increase premium payments. Any policy loans and partial surrenders will affect performance and may require additional premiums to avoid policy lapse.

† Illustrated non-guaranteed values reflect premiums, charges, and credits made based on the illustrated account allocation and interest rate for each account.

Historical data

The 30-year historical index performance table shows past index performance along with a hypothetical crediting rate based on how the indexed account and/or balanced indexed account credits interest. We also provide the historical compound average returns over designated periods for your illustrated indexed account and/or balanced indexed account options. Please keep in mind that historical performance does not represent future performance for these indexed accounts.

Indexed Account A: S&P 500® Index 1-year with 100% participation, 8.00% growth cap and 0% floor

30-year historical index performance

Date	S&P 500 Index growth	Hypothetical interest credited	Date	S&P 500 Index growth	Hypothetical interest credited
12/17/92	13.83%	8.00%	12/18/08	-39.37%	0.00%
12/16/93	6.41%	6.41%	12/17/09	23.81%	8.00%
12/15/94	-1.73%	0.00%	12/16/10	13.39%	8.00%
12/14/95	35.49%	8.00%	12/15/11	-2.18%	0.00%
12/19/96	20.88%	8.00%	12/20/12	18.75%	8.00%
12/18/97	28.10%	8.00%	12/19/13	25.35%	8.00%
12/17/98	23.52%	8.00%	12/18/14	13.91%	8.00%
12/16/99	20.24%	8.00%	12/17/15	-0.94%	0.00%
12/14/00	-5.49%	0.00%	12/15/16	10.78%	8.00%
12/20/01	-14.99%	0.00%	12/14/17	17.24%	8.00%
12/19/02	-22.43%	0.00%	12/20/18	-6.96%	0.00%
12/18/03	23.18%	8.00%	12/19/19	29.91%	8.00%
12/16/04	10.47%	8.00%	12/17/20	16.13%	8.00%
12/15/05	5.63%	5.63%	12/16/21	25.42%	8.00%
12/14/06	12.16%	8.00%	COMPOUND AVERAGE	8.70%	5.49%
12/20/07	2.43%	2.43%			

Historical compound average return

	From	To	Hypothetical average return
10 Year	December 2012	December 2021	6.35%
15 Year	December 2007	December 2021	5.43%
20 Year	December 2002	December 2021	5.54%
25 Year	December 1997	December 2021	5.38%
30 Year	December 1992	December 2021	5.49%

Not valid without a complete basic illustration. For guaranteed values, please see the Basic Illustration.

Balanced Indexed Account 2: S&P 500® 2 Year Uncapped

30-year historical index performance

Date	S&P 500 Index growth	Hypothetical interest credited	Date	S&P 500 Index growth	Hypothetical interest credited
12/17/92	N/A	N/A	12/18/08	-37.90%	0.00%
12/16/93	21.13%	9.23%	12/17/09	-24.93%	0.00%
12/15/94	4.57%	0.00%	12/16/10	40.39%	23.39%
12/14/95	33.15%	18.06%	12/15/11	10.92%	1.72%
12/19/96	63.78%	40.58%	12/20/12	16.16%	5.58%
12/18/97	54.85%	34.01%	12/19/13	48.85%	29.60%
12/17/98	58.23%	36.50%	12/18/14	42.78%	25.14%
12/16/99	48.52%	29.36%	12/17/15	12.84%	3.13%
12/14/00	13.64%	3.73%	12/15/16	9.74%	0.86%
12/20/01	-19.65%	0.00%	12/14/17	29.88%	15.66%
12/19/02	-34.06%	0.00%	12/20/18	9.08%	0.37%
12/18/03	-4.45%	0.00%	12/19/19	20.87%	9.04%
12/16/04	36.07%	20.21%	12/17/20	50.87%	31.09%
12/15/05	16.69%	5.97%	12/16/21	45.65%	27.25%
12/14/06	18.47%	7.28%	COMPOUND AVERAGE	8.45%	6.20%
12/20/07	14.89%	4.64%			

Historical compound average return

	From	To	Hypothetical average return
10 Year	December 2012	December 2021	7.68%
15 Year	December 2007	December 2021	5.99%
20 Year	December 2002	December 2021	5.42%
25 Year	December 1997	December 2021	5.55%
30 Year	December 1992	December 2021	6.20%

The hypothetical index credited and average return assume 105% participation, 2.0% declared rate, 0% declared rate allocation, 70% index allocation, and 3.0% annual segment spread.

Uncapped indexed account participation rates are subject to change. This could have the impact of the indexed account credit being less than the change in the reference index.

Balanced Indexed Account 6: S&P PRISMSM 1 Year Uncapped

30-year historical index performance

Date	S&P PRISM index growth	Hypothetical interest credited	Date	S&P PRISM index growth	Hypothetical interest credited
12/17/92	6.38%	8.37%	12/18/08	11.28%	14.81%
12/16/93	9.31%	12.22%	12/17/09	0.61%	0.80%
12/15/94	-5.26%	0.00%	12/16/10	2.61%	3.42%
12/14/95	17.46%	22.91%	12/15/11	5.21%	6.84%
12/19/96	6.24%	8.19%	12/20/12	10.15%	13.32%
12/18/97	5.03%	6.60%	12/19/13	8.99%	11.80%
12/17/98	8.40%	11.02%	12/18/14	7.56%	9.92%
12/16/99	-5.34%	0.00%	12/17/15	1.76%	2.30%
12/14/00	11.37%	14.92%	12/15/16	7.14%	9.37%
12/20/01	2.21%	2.90%	12/14/17	9.44%	12.39%
12/19/02	10.93%	14.35%	12/20/18	-2.19%	0.00%
12/18/03	5.81%	7.62%	12/19/19	9.67%	12.69%
12/16/04	6.02%	7.90%	12/17/20	5.86%	7.69%
12/15/05	-5.39%	0.00%	12/16/21	10.03%	13.16%
12/14/06	2.60%	3.41%	COMPOUND AVERAGE	5.51%	8.07%
12/20/07	5.52%	7.24%			

Historical compound average return

	From	To	Hypothetical average return
10 Year	December 2012	December 2021	9.17%
15 Year	December 2007	December 2021	8.28%
20 Year	December 2002	December 2021	7.84%
25 Year	December 1997	December 2021	7.67%
30 Year	December 1992	December 2021	8.07%

The hypothetical index credited and average return assume 105% participation, 2.0% declared rate, 0% declared rate allocation, 125% index allocation, and 0.0% annual segment spread.

Uncapped indexed account participation rates are subject to change. This could have the impact of the indexed account credit being less than the change in the reference index.

Balanced Indexed Account 7: S&P PRISMSM 3 Year Uncapped

30-year historical index performance

Date	S&P PRISM index growth	Hypothetical interest credited	Date	S&P PRISM index growth	Hypothetical interest credited
12/17/92	0.00%	0.00%	12/18/08	20.47%	44.73%
12/16/93	0.00%	0.00%	12/17/09	18.14%	39.63%
12/15/94	10.16%	22.20%	12/16/10	14.88%	32.52%
12/14/95	21.63%	47.26%	12/15/11	8.62%	18.83%
12/19/96	18.22%	39.80%	12/20/12	18.91%	41.32%
12/18/97	31.06%	67.87%	12/19/13	26.31%	57.49%
12/17/98	20.95%	45.78%	12/18/14	29.12%	63.63%
12/16/99	7.77%	16.98%	12/17/15	19.28%	42.13%
12/14/00	14.28%	31.20%	12/15/16	17.26%	37.72%
12/20/01	7.76%	16.95%	12/14/17	19.31%	42.20%
12/19/02	26.28%	57.42%	12/20/18	14.68%	32.08%
12/18/03	19.97%	43.64%	12/19/19	17.38%	37.99%
12/16/04	24.44%	53.41%	12/17/20	13.55%	29.60%
12/15/05	6.14%	13.41%	12/16/21	27.73%	60.59%
12/14/06	2.91%	6.37%	COMPOUND AVERAGE	5.69%	11.07%
12/20/07	2.42%	5.30%			

Historical compound average return

	From	To	Hypothetical average return
10 Year	December 2012	December 2021	12.93%
15 Year	December 2007	December 2021	12.31%
20 Year	December 2002	December 2021	10.94%
25 Year	December 1997	December 2021	10.70%
30 Year	December 1992	December 2021	11.07%

The hypothetical index credited and average return assume 115% participation, 2.0% declared rate, 0% declared rate allocation, 190% index allocation, and 0.0% annual segment spread.

Uncapped indexed account participation rates are subject to change. This could have the impact of the indexed account credit being less than the change in the reference index.

Balanced Indexed Account 9: SG Global Alpha Index 1 year, uncapped

30-year historical index performance

Date	SG Global Alpha index growth	Hypothetical interest credited	Date	SG Global Alpha index growth	Hypothetical interest credited
12/17/92	N/A	N/A	12/18/08	-5.25%	0.00%
12/16/93	N/A	N/A	12/17/09	10.98%	14.99%
12/15/94	N/A	N/A	12/16/10	8.68%	11.85%
12/14/95	N/A	N/A	12/15/11	5.83%	7.96%
12/19/96	N/A	N/A	12/20/12	8.18%	11.17%
12/18/97	N/A	N/A	12/19/13	11.00%	15.01%
12/17/98	N/A	N/A	12/18/14	9.34%	12.75%
12/16/99	N/A	N/A	12/17/15	0.90%	1.23%
12/14/00	5.83%	7.95%	12/15/16	16.31%	22.27%
12/20/01	-2.98%	0.00%	12/14/17	12.95%	17.68%
12/19/02	10.68%	14.57%	12/20/18	-4.71%	0.00%
12/18/03	14.29%	19.51%	12/19/19	12.22%	16.68%
12/16/04	12.96%	17.68%	12/17/20	8.72%	11.90%
12/15/05	13.29%	18.14%	12/16/21	3.05%	4.16%
12/14/06	7.02%	9.58%	COMPOUND AVERAGE	7.25%	10.73%
12/20/07	3.99%	5.45%			

Historical compound average return

	From	To	Hypothetical average return
10 Year	December 2012	December 2021	11.07%
15 Year	December 2007	December 2021	10.01%
20 Year	December 2002	December 2021	11.44%
22 Year	December 2000	December 2021	10.73%

The hypothetical index credited and average return assume 105% participation, 1.0% declared rate, 0% declared rate allocation, 130% index allocation, and 0.0% annual segment spread.

Uncapped indexed account participation rates are subject to change. This could have the impact of the indexed account credit being less than the change in the reference index.

For important disclosures, please refer to the additional Information section at the end of this illustration.

Historical information is based on previous actual experience of the given indexes. The historical performance of a market index, indexed account and/or Balanced Indexed Account should not be considered a representation of past or future performance for the policy's available indexed accounts and/or Balanced Indexed Accounts. Actual index crediting may be less than or greater than the non-guaranteed assumed index crediting rates used in this illustration. Changes in the participation rate, index rate allocation, declared rate allocation, declared rate or segment spread will likewise affect the average return calculated for the Balanced Indexed Accounts. See the multiple illustrative values in this illustration to better understand how different index crediting rates affect policy accumulation values. Consult with your financial professional about which hypothetical index crediting rate would be appropriate for your situation.

The S&P PRISM (SM) Index was established on February 12, 2018. Information before this date is back-tested by applying the index methodology, which was designed with the benefit of hindsight, to historical financial data. Back-tested performance is retrospectively calculated, is not actual historical performance, and has been provided for informational purposes only. The index is a rules-based strategy and is not actively managed. Live actual returns may differ from, and may be lower than, the back-tested returns. Past performance is not an indication or guarantee of future performance. Please see the performance disclosure at <https://us.spindices.com/regulatory-affairs-disclaimers/> for more information regarding the limitations of back-testing. See <https://us.spindices.com/indices/strategy/sp-prism-index> for additional information, including the index methodology, which includes the manner and timing for rebalancing.

The underlying indexes only recognize changes in stock prices and do not include dividend returns. The policy and indexed/balanced indexed accounts do not actually participate in the stock market. You may not invest directly in an index.

Illustration Input Summary

Run Date: 01-10-2023

Concept: Basic Ledger
 Product: Balanced Growth Accumulator II Indexed
 Universal Life
 Financial Professional Name:

Issue State: NJ

Insured

Valued Client
 Female, Age 44, Preferred, Non-Tobacco

Design

Design option: Max Distribution Design option inputs: Basic

Total face amount

1(A44) - 10(A53)	Minimum Face	\$100,000
11(A54) - 77(A120)	Minimum Face	\$65,066

Death benefit option

1(A44) - 10(A53)	Increasing
11(A54) - 77(A120)	Level

Premium

1(A44) - 10(A53)	Specify Amount	\$5,483.00
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Premium frequency: Annual Additional first year premium: \$0.00

Distributions

Distribution/Loan Repayment:

22(A65) - 47(A90)	Loan	Solve max amt	\$8,678
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Target Cash Value \$0 at 77(A120)
 Avoid DEFRA tax: Yes
 Loan interest method: Borrow Interest

Loan Rate Schedule	Type	Loan rate	Crediting rate
1(A44) - 77(A120)	Variable	4.50%	5.00%

Reduce face upon partial surrender: Yes
 Distribution frequency: Monthly

Agreements

Selected agreements

- Accelerated Death Benefit for Terminal Illness Agreement
- Chronic Illness Access Agreement
- Overloan Protection Agreement

Assumptions

Definition of life insurance: GPT
 MEC testing: Avoid MEC
 See basic illustration for account rates and allocations.

Reports

Selected reports:

This Illustration Input Summary is valid only when accompanied by a complete Basic Illustration.

Illustration Input Summary

IRR
Supplemental
Historical Index Performance

This Illustration Input Summary is valid only when accompanied by a complete Basic Illustration.