


Policy Issue Confirmation



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

6106696

12/16/2022

ANDREW PANKO


Thank you for entrusting us with your life insurance needs.

For over 130 years, we've been entrusted with protecting families, businesses and loved ones, and we take this trust seriously. While other companies focus on acquiring new clients, we care for all clients – both current and future.

When you purchase one of our policies, it's not only backed by experience and financial strength – it's backed by a company that believes in treating policyholders like partners. We understand the importance of treating our loyal policyholders well, and we demonstrate our commitment to them by offering new agreements and policy features year after year.

We want to encourage you to register on our client website, securianservice.com. There you can access important policy information, documents and educational materials.

Whenever you have questions about your policy you can contact your advisor and/or our customer support center for help with anything you may need.

Your new Balanced Growth Accumulator II IUL Insurance policy has been issued.

Premiums

The initial payment of \$5,483.00 was applied effective 12/16/2022.

You have elected to pay premiums annually. The first payment notice will be mailed to you 11/25/2023.

If you want to make changes to the billing frequency, please contact us at the toll-free Minnesota Life number listed below.

The maximum total payment to avoid violating the Guideline Premium Test limit this policy year, through 12/15/2023, is \$24,125.64.

To prevent your policy from becoming a Modified Endowment Contract through 12/15/2023, the maximum additional payment which can be accepted from you is \$1,598.44.

Your policy includes the Overloan Protection Agreement, as you requested. Please note that this agreement cannot be exercised if your policy is a Modified Endowment Contract status. See your policy for more information regarding this agreement.



Account Allocation

The value in the interim account will be allocated to the following account(s) on each transfer date, as you authorized:

Balanced Indexed Account 2	33%
Balanced Indexed Account 7	34%
Balanced Indexed Account 9	33%

The Growth Caps and Participation Rates for the Segments of your initial premium are the Growth Caps and Participation Rates in effect as of the Interim Account Transfer Date on or following the effective date of your initial premium. The Growth Caps and Participation Rates in effect as of the Policy Date are shown in your Policy Data Pages. We will notify you in your Annual Report or by written notice of the Growth Caps for the new Segments beginning after the date of the Annual Report.

Please take a moment to verify the accuracy of this information and notify Minnesota Life in writing if there is an error. If Minnesota Life receives notification of an error, in our home office, within 30 days of the date of this confirmation, the correction will be made as of the effective date noted above. If notification of an error is received later than 30 days from the date of this confirmation, the correction will be made effective the date notification is received by Minnesota Life.

We appreciate the opportunity to provide your life insurance protection and look forward to answering any questions you may have about your policy.

Policy Information

Insured(s): [REDACTED]
Policyowner: ANDREW PANKO
Policy Number: [REDACTED]

Who to Contact

How to Contact Minnesota Life
Life Customer Contact Center 1-800-643-5728
400 Robert Street North
St. Paul, MN 55101-2098
Access your policy information 24 hours a day
at www.securian.com/myaccount

Your Advisor's Contact Information
[REDACTED]