

# Premium Payment Confirmation



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

L \* 20220 \* 6091300

12/01/2022

DANIEL MACKENZIE YERGER  
[REDACTED]  
LONGMONT CO 80504-2920

Thank you for entrusting us with your life insurance needs.

A payment in the amount of \$488.83 was applied to your policy effective 12/01/2022.

Your net premium is calculated as follows:

Premium	\$488.83
Less Premium Charge	\$19.55
	<hr/>
	\$469.28

This net premium increased the number of account units. The accounts affected are:

<u>Account</u>	<u>Transaction Amount</u>	<u>Unit Value</u>	<u>Number of Units</u>
MstarAggrGro1	\$469.28	2.423525	193.6353

This net premium increases your accumulation value. As of 12/01/2022:

Your accumulation value is \$13,786.70  
Your surrender value is \$486.98

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): DANIEL MACKENZIE YERGER  
Policyowner: DANIEL MACKENZIE YERGER  
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](http://www.securian.com/myaccount)

### Your Advisor's Contact Information

[REDACTED]

Minnesota Life Insurance Company provides this confirmation on behalf of LPL FINANCIAL LLC, which acted as agent for Minnesota Life Insurance Company in the sale of this product.

Variable products are distributed by **Securian Financial Services, Inc.**  
Member FINRA/SIPC  
400 Robert Street North, St. Paul, MN 55101-2098  
1-888-237-1838

[Redacted]

[Redacted]

**Minnesota Life Insurance Company**

A Securian Financial company  
Individual Life Administration  
400 Robert Street North  
St. Paul, MN 55101-2098



Account Access is easy as 1-2-3!  
Visit us at:



[securian.com](http://securian.com)



1-800-643-5728

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**DANIEL MACKENZIE YERGER**

**LONGMONT CO 80504-2920**

**Introducing Securian Financial's new look.**

It's a brand new day here at Securian Financial.

Our bright new brand identity represents our commitment to helping you find solutions that let you focus on your most important asset: family — however you define it.

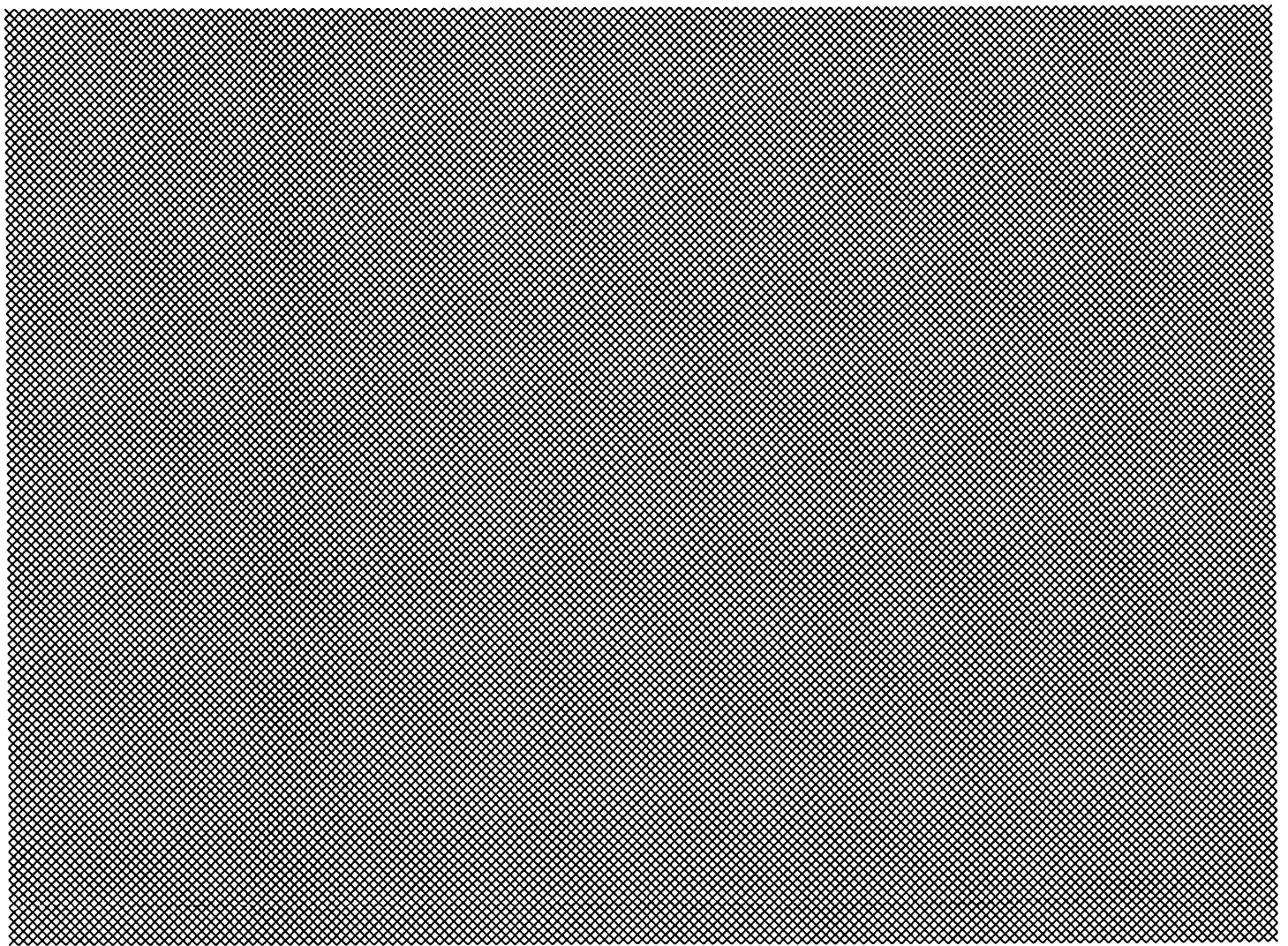
We have a new look, but we're still the same company people have trusted to protect what they care about most for almost 140 years.

**What does this change mean for you?**

Your policies or accounts with us won't be affected in any way, and there's no action needed from you — other than to watch for our new identity to start appearing on communications you receive from us.

Find out more at [securian.com/newlook](http://securian.com/newlook).





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Individual Policyowner Services • 400 Robert Street North, St. Paul, MN 55101-2098  
1-800-643-5728

6091300

## Your Contact Information

DANIEL MACKENZIE YERGER  
[REDACTED]  
LONGMONT CO 80504-2920

## Your Financial Professional's Contact Information

Financial Professional: [REDACTED]

## How to Contact Minnesota Life

Phone Number: 1-800-643-5728  
Website: [www.securianservice.com](http://www.securianservice.com)

## Policy/Client Information

Policy Number: ~~29159232~~  
Insured: DANIEL MACKENZIE YERGER

Risk Class: Preferred Non-Tobacco  
Issue Age: 28      Gender: Male

Policyowner: DANIEL MACKENZIE YERGER  
Product: Accumulator VUL  
(a Variable Universal Life)  
Policy Date: December 1, 2018

## Policy Value Summary (as of 12/01/2022 )

Total Death Benefit	\$1,013,786.70
Accumulation Value	\$13,786.70
Surrender Value	\$486.98

See the Surrender Value Summary section for more information.



**Annual Policy Review**  
12/01/2021 through 12/01/2022

<b>Effective Date</b>	<b>Transaction</b>	<b>Net Dollar Amount</b>	<b>Dollar Amount Per Account</b>	<b>Account Affected</b>	<b>Unit Value</b>	<b># of Units</b>
10/03/2022	Net Premium Invested	\$469.28				
			\$469.28	MstarAggrGro1	2.142586	219.0250
10/03/2022	Monthly Charges					
	Cost of Insurance	\$-38.61				
	Monthly Policy Chrg	\$-8.00				
	LTC/ADB-CIA COI	\$-21.24				
	M & E Risk Charge	\$-3.59				
	Policy Issue Charge	\$-158.33				
	Total	\$-229.77				
			\$-229.77	MstarAggrGro1	2.142586	-107.2396
11/01/2022	Net Premium Invested	\$469.28				
			\$469.28	MstarAggrGro1	2.265280	207.1620
11/01/2022	Monthly Charges					
	Cost of Insurance	\$-38.61				
	Monthly Policy Chrg	\$-8.00				
	LTC/ADB-CIA COI	\$-21.22				
	M & E Risk Charge	\$-3.87				
	Policy Issue Charge	\$-158.33				
	Total	\$-230.03				
			\$-230.03	MstarAggrGro1	2.265280	-101.5459
12/01/2022	Net Premium Invested	\$469.28				
			\$469.28	MstarAggrGro1	2.423525	193.6353
12/01/2022	Monthly Charges					
	Cost of Insurance	\$-38.11				
	Monthly Policy Chrg	\$-8.00				
	LTC/ADB-CIA COI	\$-21.20				
	M & E Risk Charge	\$-4.20				
	Policy Issue Charge	\$-158.33				
	Total	\$-229.84				
			\$-229.84	MstarAggrGro1	2.423525	-94.8373





**Annual Policy Review**  
12/01/2021 through 12/01/2022

Effective Date	Transaction	Net Dollar Amount	Dollar Amount Per Account	Account Affected	Unit Value	# of Units
07/01/2022	Net Premium Invested	\$469.28	\$469.28	MstarAggrGro1	2.255938	208.0199
07/01/2022	Monthly Charges					
	Cost of Insurance	\$-38.61				
	Monthly Policy Chrg	\$-8.00				
	LTC/ADB-CIA COI	\$-21.24				
	M & E Risk Charge	\$-3.57				
	Policy Issue Charge	\$-158.33				
	Total	\$-229.75	\$-229.75	MstarAggrGro1	2.255938	-101.8423
08/01/2022	Net Premium Invested	\$469.28	\$469.28	MstarAggrGro1	2.373297	197.7334
08/01/2022	Monthly Charges					
	Cost of Insurance	\$-38.61				
	Monthly Policy Chrg	\$-8.00				
	LTC/ADB-CIA COI	\$-21.23				
	M & E Risk Charge	\$-3.82				
	Policy Issue Charge	\$-158.33				
	Total	\$-229.99	\$-229.99	MstarAggrGro1	2.373297	-96.9074
09/01/2022	Net Premium Invested	\$469.28	\$469.28	MstarAggrGro1	2.286369	205.2512
09/01/2022	Monthly Charges					
	Cost of Insurance	\$-38.61				
	Monthly Policy Chrg	\$-8.00				
	LTC/ADB-CIA COI	\$-21.23				
	M & E Risk Charge	\$-3.75				
	Policy Issue Charge	\$-158.33				
	Total	\$-229.92	\$-229.92	MstarAggrGro1	2.286369	-100.5594



**Annual Policy Review**  
12/01/2021 through 12/01/2022

Effective Date	Transaction	Net Dollar Amount	Dollar Amount Per Account	Account Affected	Unit Value	# of Units
			\$-229.83	MstarAggrGro1	2.498792	-91.9764
04/01/2022	Net Premium Invested	\$469.28				
			\$469.28	MstarAggrGro1	2.598379	180.6049
04/01/2022	Monthly Charges					
	Cost of Insurance	\$-38.61				
	Monthly Policy Chrg	\$-8.00				
	LTC/ADB-CIA COI	\$-21.22				
	M & E Risk Charge	\$-3.86				
	Policy Issue Charge	\$-158.33				
	Total	\$-230.02				
			\$-230.02	MstarAggrGro1	2.598379	-88.5244
05/02/2022	Net Premium Invested	\$469.28				
			\$469.28	MstarAggrGro1	2.422670	193.7036
05/02/2022	Monthly Charges					
	Cost of Insurance	\$-38.61				
	Monthly Policy Chrg	\$-8.00				
	LTC/ADB-CIA COI	\$-21.24				
	M & E Risk Charge	\$-3.68				
	Policy Issue Charge	\$-158.33				
	Total	\$-229.86				
			\$-229.86	MstarAggrGro1	2.422670	-94.8788
06/01/2022	Net Premium Invested	\$469.28				
			\$469.28	MstarAggrGro1	2.428120	193.2689
06/01/2022	Monthly Charges					
	Cost of Insurance	\$-38.61				
	Monthly Policy Chrg	\$-8.00				
	LTC/ADB-CIA COI	\$-21.23				
	M & E Risk Charge	\$-3.76				
	Policy Issue Charge	\$-158.33				
	Total	\$-229.93				
			\$-229.93	MstarAggrGro1	2.428120	-94.6947







# Annual Policy Review

12/01/2021 through 12/01/2022

## Account Transaction Detail

Effective Date	Transaction	Net Dollar Amount	Dollar Amount Per Account	Account Affected	Unit Value	# of Units
01/03/2022	Net Premium Invested	\$469.28	\$469.28	MstarAggrGro1	2.686791	174.6619
01/03/2022	Monthly Charges					
	Cost of Insurance	\$-38.61				
	Monthly Policy Chrg	\$-8.00				
	LTC/ADB-CIA COI	\$-21.23				
	M & E Risk Charge	\$-3.76				
	Policy Issue Charge	\$-158.33				
	Total	\$-229.93	\$-229.93	MstarAggrGro1	2.686791	-85.5779
02/01/2022	Net Premium Invested	\$469.28	\$469.28	MstarAggrGro1	2.601677	180.3760
02/01/2022	Monthly Charges					
	Cost of Insurance	\$-38.61				
	Monthly Policy Chrg	\$-8.00				
	LTC/ADB-CIA COI	\$-21.23				
	M & E Risk Charge	\$-3.72				
	Policy Issue Charge	\$-158.33				
	Total	\$-229.89	\$-229.89	MstarAggrGro1	2.601677	-88.3622
03/01/2022	Net Premium Invested	\$469.28	\$469.28	MstarAggrGro1	2.498792	187.8027
03/01/2022	Monthly Charges					
	Cost of Insurance	\$-38.61				
	Monthly Policy Chrg	\$-8.00				
	LTC/ADB-CIA COI	\$-21.24				
	M & E Risk Charge	\$-3.65				
	Policy Issue Charge	\$-158.33				
	Total	\$-229.83				



**Accumulation Value Detail**

As of 12/01/2022, your policy's accumulation value is allocated as follows:

**Variable Sub-Account(s)**

The accumulation value may increase or decrease in accordance with the investment experience of the separate account.

<b>Account</b>	<b>Accumulation Value</b>	<b>% of Accumulation Value</b>
MstarAggrGro1	\$13,786.70	100.0%
<b>Total Variable Sub-Account Value</b>	<b>\$13,786.70</b>	<b>100.0%</b>

**Fixed Account(s)**

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

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

**Performance Summary 12/01/2021 - 12/01/2022**

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

**Variable Sub-Accounts**

<b>Account</b>	<b>Value as of 12/01/2021</b>	<b>Total Additions*</b>	<b>Total Subtractions**</b>	<b>Investment Gain/Loss</b>	<b>Ending Value as of 12/01/2022</b>
MstarAggrGro1	\$11,423.41	\$5,631.36	\$-2,758.76	\$-509.31	\$13,786.70

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

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



**Annual Policy Review**  
12/01/2021 through 12/01/2022

Persistency Bonus	\$0.00
Subaccount Net Investment Results	\$-509.31
Accumulation Value as of 12/01/2022	\$13,786.70

**Surrender Value Summary**

As of 12/01/2022	
Accumulation Value	\$13,786.70
Surrender Charges	\$-13,299.72
Surrender Value	\$486.98

**Allocation Summary**

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

Variable Sub-Account(s)	100%	Fixed Account(s)	0%
MstarAggrGro1	100%		

**Important Policyowner Information**

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

Account names can change from time to time. If you do not see the account name as it was previously shown on your Annual Policy Review and have questions, you can contact your financial professional, log on to [www.securianservice.com](http://www.securianservice.com) or call us at 1-800-643-5728.

As of September 19, 2016, no money may be allocated or transferred to the Vanguard Variable Insurance Money Market Portfolio.

Minnesota Life Insurance Company provides this confirmation on behalf of LPL FINANCIAL LLC, which acted as agent for Minnesota Life in the sale of this product.

Variable products are distributed by **Securian Financial Services, Inc.**  
Member FINRA/SIPC  
400 Robert Street North, St. Paul, MN 55101-2098  
1-888-237-1838

## Premium Summary

### Billing Information

Planned Annual Premium \$5,865.96  
This is the amount you have asked us to bill you every year.

Planned Premium Frequency Monthly  
This is the billing frequency you have chosen.

Billing Method Bank Deduction

### Protection Against Unintended Lapse

Secondary Addressee None

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

### Premium Information

Premium payments made 12/01/2021 through 12/01/2022 \$5,865.96

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

To avoid violating the Tax Code's Guideline Premium Test over the next policy year, the maximum premium you can pay, through 12/01/2023 is \$96,357.07

To prevent your policy from becoming a Modified Endowment Contract (MEC) under Tax Code, the maximum premium you can pay, through 12/01/2023 is \$108,928.87

## Accumulation/Surrender Value Summary

### Accumulation Value Summary

Accumulation Value as of 12/01/2021	\$11,423.41
Premiums Paid	\$5,865.96
Charges	\$-2,993.36



**Annual Policy Review**  
12/01/2021 through 12/01/2022

**Coverage Summary**

**Death Benefit**

**Benefit Amount**

Base Face Coverage	\$1,000,000.00
Coverage provided by Death Benefit Option	\$13,786.70
Total Death Benefit	\$1,013,786.70

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

**Death Benefit Qualification Test:**

Guideline Premium Test

**Additional Benefits**

Agreement	Value	Additional Information
Accelerated Death Benefit for Chronic Illness	\$1,000,000.00	2.00% Monthly Benefit Percentage

**Additional Agreements**

Accelerated Death Benefit for Terminal Illness Agreement  
Overloan Protection Agreement

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