

SUMMARY

<b>POLICY NUMBER</b> LB09173490		<b>ISSUE DATE</b> 01/21/2023	
<b>Insured Information</b>			
<b>INSURED</b> SANDHYARANI MADDIPATI		<b>ISSUE AGE</b> 39	
<b>RATE CLASS</b> Super Preferred Non Tobacco		<b>RATED?</b> No	
<b>Basic Information</b>			
<b>MEC STATUS</b> NON-MEC		<b>FORM (or State Variation)</b> LS191	
<b>PRODUCT</b> Builder Plus 3 IUL			
<b>PRODUCT TYPE</b> Universal Life			
<b>PRIMARY BENEFICIARY</b> TYAGARAJU PARIMI			
<b>Policy Detail</b>		<b>BILLING STATUS</b>	
<b>PLANNED PREMIUM</b> \$500.00 /Monthly		<b>Billing</b>	
<b>GUARANTEED FIXED INTEREST RATE</b> 1.50%		<b>CURRENT INTEREST RATE<sup>(1)</sup></b> 3.00%	

▶ **Death Benefit**  
**\$305,109.29**

CURRENT SPECIFIED AMOUNT **\$300,000.00** DEATH BENEFIT OPTION **Increasing**

▶ **Net Cash Surrender Value**  
**\$0.00**

**▲ \$5,109.29**  
BEGINNING ACCOUNT VALUE **\$0.00** ENDING ACCOUNT VALUE **\$5,109.29**

▶ **Endorsements & Riders**

As of January 23, 2024, your policy has the following Additional Benefits and Riders attached to it:

- Accelerated Benefit Rider- Chronic Trio
- Accelerated Benefit Rider- Critical Trio
- Accelerated Benefit Rider- Terminal Trio
- Overloan Protection Benefit
- Protected Death Benefit

▶ **Summary of Account Values**

<b>As of January 21, 2023</b>	
Beginning Account Value	\$0.00
+ Plus	
Premium Payments:	+\$6,500.00
Interest / Index Credits(s):	+\$22.27
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- Less Total Charges	
Premium Load:	\$325.00
Cost of Insurance:	\$286.00
Other Expense Charges <sup>(2)</sup> :	\$801.98
Rider Charges:	\$0.00
Withdrawals <sup>(3)</sup> :	\$0.00
<b>As of January 21, 2024</b>	
Ending Account Value:	\$5,109.29
Minimum Account Value:	\$5,142.08
- Less	
Surrender Charges <sup>(4)</sup> :	\$7,350.00
Outstanding Total Policy Debt:	\$0.00
<b>Ending Net Cash Surrender Value<sup>(5)</sup>:</b>	<b>\$0.00</b>
<b>Average Index Credit Return<sup>(6)</sup></b>	
Current Period:	2.34%
Since Inception:	0.34%

Your policy may qualify for an Interest Bonus (may also be called Bonus Interest). See the Interest Bonus Definition in the Additional Information section for details.

(1) Current Interest Rate is subject to change and is the rate in effect on the date this report was printed (2) Other Expense Charges may include Percent of Account/Fund Charge, Expense/Monthly Expense Charge, and Unit Expense Charge. Please refer to the Policy Schedule page in the Policy for details. (3) This amount includes any fee or surrender charge that is applied. (4) If the Policy has the Waiver of Surrender Charge Option, the surrender charge is waived at time of surrender unless the Policy is exchanged under Section 1035 of the Internal Revenue Code. (5) The Ending Net Cash Surrender Value displayed may be based on the Minimum Account Value (MAV) if it is greater than the Ending Account Value. The Minimum Account Value is applicable only with respect to termination of this Policy, including death, surrender or maturity and is not available for loans or withdrawals. It is also used to determine if the Policy has entered the grace period. (6) This is an average of the past years index credits. The timing of actual premium payments are not factored in but do impact the credit earned.