

Index Universal Life (IUL)

Annual Statement How-To Guide



Max Accumulator+ II | Max Accumulator+ III | QoL Max Accumulator+ III
Value+ Protector III | QoL Value+ Protector III | Protection Extend IUL | ImperIUL Plus

Annual Statement of Life Insurance



September 8, 2023 – September 8, 2024 | Policy: A030923014

Your Policy Information

1	Policy Number:	A030923014	Product:	PRODUCT NAME
	Policy Owner:	YhTctPXH gVbYtCqqeP	Plan:	Fixed Index Interest Flexible Premium Adjustable Life
	Policy Owner Email:	Alpha@AA.COM	Product Type:	Index Universal Life
	Insured:	YhTctPXH gVbYtCqqeP	Premium Class:	PreferredNonTobacco
2	Issue Date:	September 8, 2020	Issue State:	California
	Periodic Premium:	\$11,800.00	State of Residency:	California
	Payment Mode:	Annual	Policy Status at End of Period:	Active
	Life Insurance Test:	Guideline Premium Test	Death Benefit Amount*:	\$2,000,000.00
7			Rider:	See Rider Section
8			Death Benefit Option:	Level (1)
9			Dollar Cost Averaging:	Yes
			Modified Endowment Contract:	Yes

3	Policy Value Summary¹	9/8/2023 - 9/8/2024
	Accumulation Value at start of period	\$100,473.43
	+ Premiums	\$11,800.00
	+ Index Account Interest ²	\$6,713.51
	+ Declared and Guaranteed Interest ³	\$553.29
	- Policy Charges	\$7,570.86
	- Withdrawals	\$0.00
4	Accumulation Value at end of period	\$111,969.37
5	- Surrender Charge	\$46,000.00
6	Cash Value	\$65,969.37
	- Loans	\$0.00
6	Cash Surrender Value at end of period	\$65,969.37

* Death Benefit Amount at End of Period. Any outstanding loans have been deducted from the Death Benefit Amount shown above.
¹ Refer to Policy Activity Summary by Month section for more information.
² Includes Index interest for matured accounts only and in select years, the Account Value Enhancement. See Interest Crediting Summary section.
³ Includes any interest credited to the Declared Account, Interim Account and Guaranteed Interest for Index Accounts and in select years, the Account Value Enhancement. See Interest Crediting Summary section.

Did You Know?

You can easily request to add, remove or update beneficiaries and allocations via our online customer portal. Sign up or log in at www.corebridgefinancial.com/lifeportal.

Questions? Start with your financial professional!

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For additional information please visit
corebridgefinancial.com/lifeportal
or call 800-340-2765

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1. Your contact information
2. The amount of premium you will pay based on your payment mode/frequency
3. The amount of cash accumulation at the beginning of this statement period
4. The amount of cash accumulation at the end of this statement period
5. The amount of cash value in your policy if you were to surrender your policy (as of the statement end date) -excluding outstanding loans
6. The amount of cash value you are entitled to receive, as of the statement end date, if this policy is surrendered
7. Your death benefit amount, including your accumulation value
8. Your death benefit option, either Level (1), which typically is the specified amount or Increasing (2), which generally is the specified amount plus accumulation value
9. If the policy is a Modified Endowment Contract, then all distributions, including loans, may be taxable if there is a gain in the policy. In addition, such distributions prior to age 59 1/2 may be subject to an additional 10% penalty. If appropriate, the policy owner should discuss the transaction with his/her insurance, legal, and/or tax advisors.
10. Information on whom to contact for questions

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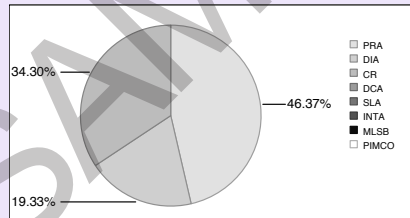


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YOUR ACCOUNT VALUES AND ALLOCATION as of 9/8/2024

1 Interest Crediting Account(s)	Accumulation Value ¹	% of Accumulation Value
Index Account Strategies		
ML Strategic Balanced Index Account (Blend Participation Rate Index)	\$0.00	0.00%
PIMCO Global Optima Index Account (Global Blend Participation Rate Index)	\$0.00	0.00%
S&P 500 Participation Rate Index Account	\$51,917.43	46.37%
S&P 500 Cap Rate Index Account	\$38,409.15	34.30%
Total of Index Accounts	\$90,326.58	80.67%
Declared Interest Account (DIA)	\$21,642.79	19.33%
Dollar Cost Average Account (DCA)	\$0.00	0.00%
Interim Account (INTA)	\$0.00	0.00%
Standard Loan Account (SLA)	\$0.00	0.00%
Total of All Accounts	\$111,969.37	100.00%

% of Accumulation Value



TERMINATION DATES² as of 9/8/2024

Termination dates for the policy are shown below assuming both guaranteed and current rates of interest and expense charges. They also assume that coverage remains the same, no new loans are made, and loan interest, if any, is paid annually.

	2 GUARANTEED ⁴	3 CURRENT
Termination dates if periodic premiums paid ³	12/08/2073	09/08/2106
Termination dates if NO further premiums paid	01/07/2045	06/09/2059

¹ Includes any index interest, guaranteed interest, interim account interest and in select years, the Account Value Enhancement, less any policy charges and withdrawals. See Interest Crediting Summary section.

² Termination date is the projected date policy will lapse. Refer to Policy Lapse Projection section.

³ If you pay periodic premiums for a number of years that is less than to policy maturity, your guaranteed and current dates may be earlier than shown above. Please ask your financial professional for assistance if you believe your guaranteed and current termination dates may be impacted.

⁴ Refer to the Continuation Guarantee Benefit section.

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1. Distribution of Accumulation Value by Index Account(s) and Other Fixed Accounts
2. Termination dates based on guaranteed assumptions (guaranteed rates of interest and expense charges)
3. Termination dates based on current policy assumptions (current rates of interest and expense charges)

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YOUR PREMIUM ALLOCATION SUMMARY

1	Index Account Strategy	Allocation
	ML Strategic Balanced Index Account (Blend Participation Rate Index)	0.00%
	PIMCO Global Optima Index Account (Global Blend Participation Rate Index)	0.00%
	S&P 500 Participation Rate Index Account	30.00%
	S&P 500 Cap Rate Index Account	30.00%
	Declared Interest Account	40.00%
	Dollar Cost Average Account	0.00%

UNDERSTANDING YOUR INTEREST CREDITING ACCOUNT(S)

Your premiums are directed to one or more of the four available Index Accounts and one available Declared Interest Account depending upon your selection. Each Index Account has a duration of one year, referred to as Account Period. At the end of the Account Period, you will earn index interest for each account according to the parameters of the Index Account Strategy.

- **Matured Index Account:** Index Account that has reached the end of the Account Period and earned interest has been applied.
- **Open Account:** An account that has not yet matured. **You will not see any index interest credited to the account until it matures.**

Guaranteed interest, if applicable, will be credited monthly to both matured and open index accounts during the Account Period.

3 Account Value Enhancement

Account Value Enhancement is credited during select policy years to each Index Account and the Declared Interest Account. See Policy for details.

1. Explanation of the index account(s) your future premiums are directed to – can range from one to four index accounts and one declared interest account
2. Open Account refers to an account that has not yet reached 1-year period (“matured”) as of the Annual Statement date. As each index segment has a duration of one year, premiums swept into index segment after issue date will “mature” after the Annual Statement date and Index Interest if any will be credited on the Ending Date specified for the Index Segment.
3. Account Value Enhancement, also known as persistent bonus, is available after policy 5 in addition to Index Account Interest. It may vary by index accounts.

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EXTERNAL INDICES PERFORMANCE DETAIL – Matured Index Account(s)¹

1 Account Period		2 Underlying Index				3 Index Account			
Beginning Date	Ending Date	Underlying Index	Beginning Index Value	Ending Index Value	Underlying Index Growth Rate	Floor	Participation Rate	Cap Rate	Index Account Growth Rate ³
8 S&P 500 Participation Rate Index Account									
9/8/2023	9/8/2024	S&P 500	4,451.14	5,503.41	23.64%	0.00%	35.00%	N/A	8.27%
S&P 500 Cap Rate Index Account									
9/8/2023	9/8/2024	S&P 500	4,451.14	5,503.41	23.64%	0.00%	N/A	7.70%	7.70%

Your Initial Premium may be credited with a date after your Issue Date, therefore your Index Account Interest may be reflected on your next annual statement. This annual statement will only reflect your Index Account Interest that was earned within this annual statement's time period.

¹ Only accounts with renewed rates are included.

³ Index Account Growth Rates may have minor variances due to rounding.

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- Each index has the duration of one year. This is referred to as your Account Period.
- The market index that serves as the basis for returns on the policy index account strategy
- Reflects the associated participation or cap rate applicable to your index interest accounts for the Account Period
- The minimum rate ("floor") that is credited on the policy index account strategy. If the floor is greater than 0%, it is credited daily to the index account. However, the amount will be reflected in the "Declared and Guaranteed Interest" section.
- Determines the percentage of the return of the indices which is used to set the Index Account Growth Rate
- Determines the maximum amount of the return of the indices which is used to set the Indexed Interest Percentage
- If it is a Cap Rate, then the underlying Index Growth Rate is set to the minimum of the Cap or the Index Growth Rate, and then reduced by the Guaranteed Interest Rate. If it is a Par Rate, it is the Index Growth Rate multiplied by the Par Rate, and then reduced by the Guaranteed Interest Rate.
- Each Index Account that has matured during the Account Period

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INTEREST CREDITING – Matured Index Account(s)

Index Account Strategy	Account Periods	Eligible Value ¹	Index Account Growth Rate ²	Account Value Enhancement ³	Index Account Interest Credited ²	Weighted Average Interest Rate for the Statement Period ⁴
S&P 500 Participation Rate Index Account	9/8/2023–9/8/2024	\$47,949.97	8.27%	0.00%	\$3,967.46	8.27%
S&P 500 Cap Rate Index Account	9/8/2023–9/8/2024	\$35,663.10	7.70%	0.00%	\$2,746.05	7.7%
Total of Index Accounts		\$83,613.07			\$6,713.51	8.03%

¹ The Eligible Value is calculated by averaging the ending account value of the previous 12 months.

² Index Account Growth Rates and Index Account Interest Credited may have minor variances due to rounding.

³ Account value enhancement is not effective until the end of Year 5.

⁴ Weighted Average is calculated as total interest earned divided by total eligible value.

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- Eligible Value is used as the basis to apply Index Account Growth Rate to calculate Index Account Interest. It is calculated by averaging the ending account value of the previous 12 months for each segment.
- If it is a Cap Rate, then the underlying Index Growth Rate is set to the minimum of the Cap or the Index Growth Rate, and then reduced by the Guaranteed Interest Rate. If it is a Par Rate, it is the Index Growth Rate multiplied by the Par Rate. Calculation of the Index Growth Rate can be found on previous page.
- A persistency bonus available that is credited to the index accounts or fixed account after policy year 5
- Calculated as Index Account Growth Rate plus Account Value Enhancement multiplied by the Eligible Value
- Calculated as total interest earned divided by total Eligible value

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1 EXTERNAL INDICES PERFORMANCE DETAIL – Open Index Account(s)

2 Account Period		3		4 Index Account	
Beginning Date	Ending Date	Underlying Index	Floor	Participation Rate	Cap Rate
S&P 500 Participation Rate Index Account					
9/8/2024	9/8/2025	S&P 500	0.00%	35.00%	N/A
S&P 500 Cap Rate Index Account					
9/8/2024	9/8/2025	S&P 500	0.00%	N/A	7.80%

1. Open Account refers to an account that has not yet reached 1-year period (“matured”) as of the Annual Statement date. As each index segment has a duration of one year, premiums swept into index segment after issue date will “mature” after the Annual Statement date and Index Interest if any will be credited on the Ending Date specified for the Index Segment.
2. Each index has the duration of one year. This is referred to as your Account Period.
3. The market index that serves as the basis for returns on the policy index account strategy
4. Reflects the participation or cap rate applicable to your index segment(s). Different Index Segments may have different cap or participation rate depending on when premiums are swept into Index Accounts.

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POLICY ACTIVITY SUMMARY BY MONTH

1	2	3	4	5	6	7	8 Interest Crediting		9	10
Month Ending Date	Beginning Accumulation Value	Premiums Received	Premiums Expenses	Policy Cost of Insurance	Rider(s) Charges	Expense Charges	Declared and Guaranteed Interest ¹	Index Account Interest ²	Withdrawals	Ending Accumulation Value
10/08/23	\$100,473.43	\$11,800.00	\$1,770.00	\$51.96	\$37.25	\$394.08	\$48.66	\$0.00	\$0.00	\$110,068.80
11/08/23	\$110,068.80	\$0.00	\$0.00	\$51.97	\$37.26	\$394.08	\$48.77	\$0.00	\$0.00	\$109,634.26
12/08/23	\$109,634.26	\$0.00	\$0.00	\$51.98	\$37.27	\$394.08	\$45.73	\$0.00	\$0.00	\$109,196.66
01/08/24	\$109,196.66	\$0.00	\$0.00	\$51.99	\$37.28	\$394.08	\$45.70	\$0.00	\$0.00	\$108,759.01
02/08/24	\$108,759.01	\$0.00	\$0.00	\$52.01	\$37.29	\$394.08	\$44.09	\$0.00	\$0.00	\$108,319.72
03/08/24	\$108,319.72	\$0.00	\$0.00	\$52.02	\$37.30	\$394.08	\$39.81	\$0.00	\$0.00	\$107,876.13
04/08/24	\$107,876.13	\$0.00	\$0.00	\$52.03	\$37.30	\$394.08	\$41.03	\$0.00	\$0.00	\$107,433.75
05/08/24	\$107,433.75	\$0.00	\$0.00	\$52.04	\$37.31	\$394.08	\$38.22	\$0.00	\$0.00	\$106,988.54
06/08/24	\$106,988.54	\$0.00	\$0.00	\$52.06	\$37.32	\$394.08	\$38.43	\$0.00	\$0.00	\$106,543.51
07/08/24	\$106,543.51	\$0.00	\$0.00	\$52.07	\$37.33	\$394.08	\$48.17	\$0.00	\$0.00	\$106,108.20
08/08/24	\$106,108.20	\$0.00	\$0.00	\$52.08	\$37.34	\$394.08	\$57.90	\$0.00	\$0.00	\$105,682.60
09/08/24	\$105,682.60	\$0.00	\$0.00	\$52.09	\$37.35	\$394.08	\$56.78	\$6,713.51	\$0.00	\$111,969.37

¹ Includes any interest credited to the Declared Account, Interim Account and Guaranteed Interest for Index Accounts and, in select years the Account Value Enhancement. See Interest Crediting Summary section.

² Includes index interest for matured accounts only. See Interest Crediting Summary section. Includes Account Value Enhancement, if applicable. See Policy for details.

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1. Your policy summary is broken down into 12 months. Each row shows activities for the month with an ending date listed in the table.
2. Beginning Accumulation Value for your policy for the given month
3. Premium amount paid each month
4. Premium load deductions made from any gross payment reflected in #3, premiums received
5. Cost of having insurance protection based on your age, gender, health and death benefit amount
6. Cost of riders associated with the policy
7. Monthly charges deducted for policy expenses including policy administration fee and other monthly expenses
8. Amount of fixed or Indexed interest credited to your policy for the month
9. Amount of cash value withdrawn from the policy in the given month
10. Ending balance of Accumulation Value in your policy for the month

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1. Reflects loan activity for the account period including charge rates in effect based on loan type, loan balance, interest charged and any repayments made



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1 LOANS

		Loan Type	Current Rate Charged	Maximum Amount Available
Beginning Loan Balance	\$0.00	Standard Loan	3.00%	\$65,969.37
+ New Loans	\$0.00	Preferred Loan	2.00%	\$0.00
+ Loan Interest Charged	\$0.00	Participating Loan	5.00%	\$65,969.37
– Loan Repayments	\$0.00			
Ending Loan Balance	\$0.00			

Loan Activity Summary

No Activity This Period

If your policy is classified a Modified Endowment Contract (MEC), any loans and loan interest on a loan if capitalized made at any time during the life of the policy (other than death) will be included in your taxable income to the extent that the policy reflects an accumulation value in excess of premiums paid. Such distributions will also be subject to a 10% penalty tax (on amounts included as income) unless you have attained the age of 59 ½, become disabled, or you annuitize the entire cash value. (If the policy owner is a corporation, such proceeds are subject to the 10% penalty tax at any time.)

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1. Current beneficiaries listed on your policy
2. Listing of all riders associated with your policy

1 POLICY BENEFICIARY

BeneTwo Two 100.00%

2 LIQUIDITY BENEFIT OPTIONS (Cash Access Features)

You have the right, under certain policy conditions, to exercise one or more of the policy's Liquidity Benefit Options either in policy year 20 or at age 85, depending on your age at issue.

You currently do not qualify to exercise any of the Liquidity Benefit Options.

POLICY RIDERS

See the most current policy and rider language for terms, conditions and more information.

Guaranteed Minimum Death Benefit Rider (GMDB) / Continuation Guarantee Account (CGA):

Your policy includes a rider that contains a Continuation Guarantee Account (CGA) that is designed to continue your insurance coverage if your accumulation value less surrender charge less any outstanding loan amount is not large enough to cover the monthly deductions. When the policy's accumulation value less surrender charge less any outstanding loan amount is zero, the CGA benefit will keep the policy in force as long as: 1) The value of the Continuation Guarantee Account ("CG Account Value") is greater than or equal to zero; and 2) The Accumulation Value less surrender charge less any outstanding loan amount is enough to cover any loan interest when due. Future actions (such as failing to pay interest on outstanding loans, taking withdrawals or partial surrenders) may adversely affect your CGA benefit and may affect the premiums required to keep the CGA benefit in effect.

QoL SelectChoice II Accelerated Death Benefit Riders

Built-in Critical, Chronic and Terminal Illness Riders allow access to all or a portion of the policy death benefit if the Insured suffers a qualifying critical, chronic or terminal illness. Benefit amount available depends on the qualifying critical, chronic or terminal illness.

- Maximum amount of life insurance benefit that may be accelerated is up to \$2 million or any lesser amount set forth in your policy.
- The specified amount, policy values and outstanding loan balances will be reduced if an accelerated death benefit is paid.

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