

**Transamerica Financial Foundation IUL**

Policy Number: 015589510

Statement Period: APR 12 2024 - APR 11 2025

Statement Date: APR 14 2025

Riders / Benefits / Policy Changes

If the Terminal Illness Rider, Chronic Illness Rider, and/or Critical Illness Rider are included in your policy, then these riders may provide an acceleration of the death benefit.

<u>Description</u>	<u>Total Benefit Amount</u>	<u>Insured</u>	<u>Change Date</u>
Overloan Protection Rider		ISAAC BAIDEN	
Terminal Illness Benefit		ISAAC BAIDEN	

Changes in Policy Value

Policy Value at beginning of period	\$9,516.57
Premiums Paid	\$1,740.00
Excess Index Interest Earned	\$911.75
Other Interest Earned	\$79.38
Premium Expense Charges	(\$104.40)
Policy Charges	(\$735.37)
(Including any rider charges and Extra Premium Rating if applicable of \$0.00)	
Annual IAMC	(\$77.12)
Withdrawals	\$0.00
Policy Value at end of period	\$11,330.81

Policy Loan and Surrender Value

Index Account(s)	\$11,330.81
Basic Interest Account	\$0.00
Policy Value Net of Loan	\$11,330.81
Loan Reserve	\$0.00
(borrowed amount including interest earned)	
Policy Value Gross of Loan	\$11,330.81
Loan Balance	\$0.00
(borrowed amount including interest charged)	
Surrender Charge	(\$3,211.25)
Cash Surrender Value	\$8,119.56
 Loan Value Available	 \$7,903.03

Planned Periodic Premium	\$145.00	Monthly
Your Premiums Paid as of Statement Date:	\$15,660.00	
(-) Your Withdrawals taken as of Statement Date:	\$0.00	
(-) Your Loan Balance as of Statement Date:	\$0.00	
= Net Cumulative Premiums Paid as of Statement Date:	\$15,660.00	

Any Loan Balance or Withdrawals taken will reduce your Net Cumulative Premiums paid and therefore increase the chance that your No Lapse Guarantee will not be in effect.

Minimum Monthly No Lapse Premium: **\$105.00**

The No Lapse Guarantee Provision of your Policy requires a Minimum Monthly No Lapse Premium of \$105.00 and expires on APR 11 2036. As of the Statement Date, if the Insured is not on LTC Rider claim, you should have paid Net Cumulative Premiums of at least \$11,445.00 in order to keep the No Lapse Guarantee in effect. The No Lapse Guarantee is currently in effect.

Beneficiary Information

Beneficiary	Type
MARGARET DONKOR	Primary