SOUTHERN FARM BUREAU LIFE INSURANCE COMPANY

P.O. Box 78 | Jackson, MS 39205 | 601-981-7422 | www.sfbli.com

Your Friends for Life. FARM BUREAU INSURANCE

#BWNGSSS
#011581299L9#
JAY LANDON WALLER
3364 FIELD PLANTERS RD
JOHNS ISLAND SC 29455

For any questions, you may contact our Policy Service Department at 800-457-9611, visit our website at www.sfbli.com , or contact your agent. Your agent's contact information is located on page 2 of this statement.

Policy Anniversary Statement as of August 25, 2021

Policy Number
011581299L

Issue Date
August 26, 2015

Mode of Payment
Monthly

Owner
JAY LANDON WALLER

Issue Age
51

Amount of Premium
$186.98

Primary Insured
JAY LANDON WALLER

Policy Status
PREMIUM PAYING

Information only, this is not a bill.

Base Plan, Riders, and Benefits

Base Plan and Riders	Insurance Amount	Annual Contract Premium
20 PAY LIFE	$49,423.00	$1,731.22
10 YEAR TERM PREMIER BASE RIDER	$100,000.00	$430.00
SINGLE PREMIUM PUA RIDER	$34,128.00	$0.00

Guaranteed Cash Value, Loans, and Dividends (assumes premiums are paid to the policy anniversary date)

Guaranteed Cash Value
$21,563.40

Policy Surrender Value*
$22,628.14

Current Death Benefit
$185,752.71

Advanced Premium Deposit
$0.00

Current Year Dividend Earned
$139.86

Total Cash Value of Paid Up Insurance
$871.80

Total Paid Up Additional Insurance
$2,008.70

Total Dividends on Deposit
$0.00

Current Dividend Option
ADDITIONAL PAID-UP INSURANCE

Policy Loan Balance
$0.00

Policy Loan Interest Rate
8.00%

*Policy Surrender Value (Current Cash Surrender Value) is calculated as the guaranteed cash value plus any dividends on deposit, plus cash value of paid up insurance, less any policy loan(s) and loan interest, and may include premiums paid past the policy year ending date.

SCHEDULE PAGE

BENEFIT	BENEFIT AMOUNT	YEARS PREMIUM PAYABLE	ANNUAL PREMIUM
20 PAY LIFE	$49,423	20	$1,731.22
SINGLE PREMIUM PUA RIDER	$34,128	1	$13,683.28
10 YEAR PREMIER TERM RIDER	$100,000	1	$430.00 *
ACCELERATED BENEFIT RIDER			

* PREMIUMS SHOWN ABOVE SUBJECT TO RENEWAL. RENEWAL PREMIUMS SHOWN ON FOLLOWING PAGES.

TOTAL PREMIUMS AT DATE OF ISSUE

*MONTHLY	SEMIANNUAL	ANNUAL
$186.98	$1,126.23	$2,161.22

ADDITIONAL SINGLE PREMIUM PUA RIDER PREMIUM
$13,683.28

*THIS PREMIUM IS APPLICABLE IF PREMIUMS ARE PAYABLE MONTHLY BY PRE-AUTHORIZED PAYMENT. ON TERMINATION, FOR ANY REASON, OF THE AGREEMENT PERMITTING PREMIUMS TO BE PAID MONTHLY, THE METHOD OF PREMIUM PAYMENT WILL AUTOMATICALLY CHANGE TO ANNUAL.

PREMIUMS PAYABLE MONTHLY ON DATE OF ISSUE.

AUTOMATIC PREMIUM LOAN PROVISION ELECTED ON DATE OF ISSUE

POLICY LOAN INTEREST RATE 8.00%

BENEFICIARY AS NAMED IN THE APPLICATION, UNLESS CHANGED BY THE OWNER

OWNER AS NAMED IN THE APPLICATION, UNLESS OTHERWISE PROVIDED BY ENDORSEMENT

INSURED JAY LANDON WALLER

POLICY NUMBER 011581299L

ISSUE AGE AND SEX 51 MALE DATE OF ISSUE AUGUST 26, 2015

UNDERWRITING CLASSIFICATION NON-TOBACCO

FACE AMOUNT $49,423

TABLE OF GUARANTEED VALUES 20 PAY LIFE

INSURED JAY LANDON WALLER
POLICY NUMBER 011581299L DATE OF ISSUE AUGUST 26, 2015
FACE AMOUNT $49,423 ISSUE AGE AND SEX 51 MALE
UNDERWRITING CLASSIFICATION NON-TOBACCO

END OF POLICY YEAR	ATTAINED AGE OF INSURED	CASH VALUE	REDUCED PAID-UP INSURANCE	EXTENDED INSURANCE YEARS	EXTENDED INSURANCE DAYS	PURE ENDOWMENT
1	52	$0	$49	0	1	$0
2	53	1,285	3,361	4	364	0
3	54	2,604	6,623	8	128	0
4	55	3,955	9,736	10	249	0
5	56	5,339	12,702	12	180	0
6	57	6,757	15,568	13	362	0
7	58	8,213	18,385	15	67	0
8	59	9,712	21,104	16	54	0
9	60	11,253	23,723	16	347	0
10	61	12,833	26,293	17	224	0
11	62	14,452	28,764	18	61	0
12	63	16,108	31,186	18	232	0
13	64	17,803	33,558	19	22	0
14	65	19,542	35,881	19	174	0
15	66	21,331	38,155	19	329	0
16	67	23,179	40,379	20	143	0
17	68	25,093	42,652	20	361	0
18	69	27,080	44,876	21	322	0
19	70	29,149	47,150	23	193	0
20	71	31,305	49,423		PAID-UP	N/A

VALUES ARE INCREASED BY PAID UP ADDITIONS AND DIVIDEND ACCUMULATIONS AND ARE DECREASED BY INDEBTEDNESS. PLEASE REFER TO THE SECTION ENTITLED "GUARANTEED POLICY VALUES" FOR AN EXPLANATION OF THE ABOVE VALUES AND THEIR USES.

CASH VALUES ARE COMPUTED BY THE STANDARD NONFORFEITURE METHOD. THE NONFORFEITURE FACTOR PER $1,000 FACE AMOUNT IS 27.80084.

RIDER SCHEDULE PAGE SINGLE PREMIUM PARTICIPATING PAID UP ADDITIONS RIDER

INSURED JAY LANDON WALLER
POLICY NUMBER 011581299L
RIDER PAID UP ADDITIONS $34,128
SINGLE PREMIUM $13,683.28
UNDERWRITING CLASSIFICATION: NON-TOBACCO

EFFECTIVE DATE AUGUST 26, 2015
ISSUE AGE AND SEX 51 MALE

TABLE OF GUARANTEED RIDER VALUES

END OF RIDER YEAR	ATTAINED AGE OF INSURED	RIDER CASH VALUE
1	52	$12,656
2	53	13,072
3	54	13,497
4	55	13,929
5	56	14,367
6	57	14,812
7	58	15,265
8	59	15,728
9	60	16,199
10	61	16,676
11	62	17,157
12	63	17,640
13	64	18,125
14	65	18,612
15	66	19,102
16	67	19,596
17	68	20,094
18	69	20,598
19	70	21,106
20	71	21,617

VALUES ARE DECREASED BY INDEBTEDNESS. PLEASE REFER TO THE SECTION ENTITLED "GUARANTEED RIDER VALUES" FOR AN EXPLANATION OF THE ABOVE VALUES AND THEIR USES.

CASH VALUES ARE EQUAL TO THE NET SINGLE PREMIUM ROUNDED TO NEAR CENT AT ATTAINED AGES.

DIVIDENDS ARE NOT GUARANTEED.

RIDER SCHEDULE PAGE PREMIER TERM RIDER RENEWABLE FOR 10 YEARS

INSURED	JAY LANDON WALLER	EFFECTIVE DATE	AUGUST 26, 2015
POLICY NUMBER	011581299L	FIRST RIDER EXPIRY DATE	AUGUST 26, 2016
FACE AMOUNT	$100,000.00	FINAL RIDER EXPIRY DATE	AUGUST 26, 2025
ISSUE AGE AND SEX	51 MALE	FINAL CONVERSION DATE	AUGUST 26, 2020
TERM PERIOD	1 YEAR		

UNDERWRITING CLASSIFICATION: NON-TOBACCO

PREMIUMS FOR RENEWABLE TERM INSURANCE RIDER

APPLICABLE TO ONE YEAR PERIODS BEGINNING ON DATE SHOWN

ONE YEAR PERIOD BEGINNING	ANNUAL PREMIUMS
August 26, 2016	430.00
August 26, 2017	430.00
August 26, 2018	430.00
August 26, 2019	430.00
August 26, 2020	430.00
August 26, 2021	430.00
August 26, 2022	430.00
August 26, 2023	430.00
August 26, 2024	430.00