

## Dynamic Valuation and NonForfeiture Interest Rate Calculations

Report through: <b>May-26</b>	Current Year Averages Ending: June 2026		Prior Year Averages Ending: June 2025	
Date Prepared: 06/04/26	12 Month: 5.68%	36 Month: 5.62%	12 Month: 5.59%	36 Month: 5.44%

**The rates displayed on this sheet may not apply to contracts that are subject to a principle-based valuation.**

### LIFE INSURANCE CALCULATIONS

Projected 2027 Interest Rates			Val. Break Pt. Rate***		2026 Actual Interest Rates		
Duration	Val*	NFF**	+ -25 or 50	+ or - 50	Duration	Val	NFF**
10 or Less	4.25	5.25	-5.28	28.86	10 or Less	4.25	5.25
10+ - 20	4.25	5.25	21.66	3.72	10+ - 20	3.75	4.75
More than 20	4.00	5.00	27.42	3.72	More than 20	3.50	4.50

\*Minimum change from previous year's rate is 50 basis points. \*\*Function of Valuation Rate. \*\*\*If 2027 Projected Rate = 2026 Actual Rate, then '+-25 or 50' and '+or- 50' Columns reflect the avg. actual rate over next Mo. required to cause a 50 basis points change from the 2026 Actual Rate. Else, the '+-25 or 50' Col. reflects the rate required to further inc. or dec. the 2027 Projected Rate by an additional 25 basis points and the '+or- 50' Column reflects the rate required to bring the Projected Rate back to the 2026 Actual Rate.

### ANNUITY CALCULATIONS

#### SINGLE PREMIUM IMMEDIATE ANNUITY

2025 Actual Valuation Interest Rate: 5.00%

Projected 2026 Valuation Interest Rate: 5.25%	Low Break Point: 5.52	High Break Point: 9.25
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#### SINGLE PREMIUM or ANNUAL PREMIUM DEFERRED ANNUITY : Issue Year Basis

Duration	Issue Year Basis: 2026 Projected			Cash Settlement	Future Int. Guar.	Type A Break Pt.		Type C Break Pt.	
	A	B	C			Lower	Higher	Lower	Higher
5 or Less	5.25	4.50	4.25			5.52	9.25	0.72	6.73
5+ - 10	5.00	4.50	4.25	Yes	Yes	3.72	7.69	0.72	6.73
10+ - 20	4.75	4.25	4.25			3.72	15.54	3.72	21.66
More than 20	4.25	4.00	4.00			3.72	21.66	3.72	27.42
5 or Less	5.25	4.75	4.50			3.72	7.21	3.72	9.13
5+ - 10	5.25	4.75	4.50	Yes	No	5.52	9.25	3.72	9.13
10+ - 20	4.75	4.50	4.25			1.56	7.98	0.72	10.86
More than 20	4.25	4.00	4.00			0.72	10.86	-0.12	13.02
5 or Less	5.25					5.52	9.25		
5+ - 10	5.00	N/A	N/A	No	Yes/No	3.72	7.69	N/A	N/A
10+ - 20	4.75					3.72	8.29		
More than 20	4.25					3.72	10.33		

#### SINGLE PREMIUM or ANNUAL PREMIUM DEFERRED ANNUITY : Change in Fund Basis

Duration	Change in Fund Basis: 2026 Projected			Cash Settlement	Future Int. Guar.	Type A Break Pt.		Type C Break Pt.	
	A	B	C			Lower	Higher	Lower	Higher
5 or Less	5.50	5.25	4.50			3.72	6.85	3.72	9.13
5+ - 10	5.50	5.25	4.50	Yes	Yes	5.28	8.65	3.72	9.13
10+ - 20	5.25	5.00	4.25			5.52	9.25	0.72	6.73
More than 20	4.50	4.50	4.00			1.20	6.13	-0.12	7.45
5 or Less	5.75	5.50	4.50			5.16	8.17	1.20	6.13
5+ - 10	5.50	5.50	4.50	Yes	No	3.72	6.85	1.20	6.13
10+ - 20	5.25	5.25	4.50			3.72	7.21	3.72	9.13
More than 20	4.75	4.75	4.25			3.72	8.29	3.72	10.33

### INDIVIDUAL DEFERRED ANNUITY MINIMUM NONFORFEITURE VALUES

Five-Year Constant Maturity Treasury Rates (Based on averages of the published Monthly rates.)

12 Month Average Ending Sep 2025: 4.04%	For the Indicated Periods Ending May 2026: 12 Month - 3.82% 3 Month - 3.98% 1 Month - 4.15%
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If one of the above rates is your basis, then the Minimum Nonforfeiture Interest Rate would be:

12 Month Average Ending Sep 2025: 2.80%	For the Indicated Periods Ending May 2026: 12 Month - 2.55% 3 Month - 2.75% 1 Month - 2.90%
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