

## Dynamic Valuation and NonForfeiture Interest Rate Calculations

|                               |                                         |                 |                                       |                 |
|-------------------------------|-----------------------------------------|-----------------|---------------------------------------|-----------------|
| Report through: <b>Sep-26</b> | Current Year Averages Ending: June 2027 |                 | Prior Year Averages Ending: June 2026 |                 |
| Date Prepared: 10/05/26       | 12 Month: 6.21%                         | 36 Month: 5.82% | 12 Month: 5.68%                       | 36 Month: 5.61% |

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

### LIFE INSURANCE CALCULATIONS

| Projected 2028 Interest Rates |      |       | Val. Break Pt. Rate*** |        | 2027 Actual Interest Rates |      |       |
|-------------------------------|------|-------|------------------------|--------|----------------------------|------|-------|
| Duration                      | Val* | NFF** | Lower                  | Higher | Duration                   | Val  | NFF** |
| 10 or Less                    | 4.25 | 5.25  | 4.30                   | 7.98   | 10 or Less                 | 4.25 | 5.25  |
| 10+ - 20                      | 4.25 | 5.25  | 4.55                   | 9.42   | 10+ - 20                   | 4.25 | 5.25  |
| More than 20                  | 4.00 | 5.00  | 4.34                   | 10.66  | More than 20               | 4.00 | 5.00  |

\*Minimum change from previous year's rate is 50 basis points.    \*\*Function of Valuation Rate.  
 \*\*\*These Columns reflect the average actual rate over the next 9 Months required to cause a 50 basis points change from the 2027 Actual Rate.

### ANNUITY CALCULATIONS

#### SINGLE PREMIUM IMMEDIATE ANNUITY

2026 Actual Valuation Interest Rate: 5.25%

|                                               |                       |                        |
|-----------------------------------------------|-----------------------|------------------------|
| Projected 2027 Valuation Interest Rate: 5.50% | Low Break Point: 5.91 | High Break Point: 6.35 |
|-----------------------------------------------|-----------------------|------------------------|

#### SINGLE PREMIUM or ANNUAL PREMIUM DEFERRED ANNUITY : Issue Year Basis

| Issue Year Basis: 2027 Projected |      |      |      | Cash Settlement | Future Int. Guar. | Type A Break Pt. |        | Type C Break Pt. |        |
|----------------------------------|------|------|------|-----------------|-------------------|------------------|--------|------------------|--------|
| Duration                         | A    | B    | C    |                 |                   | Lower            | Higher | Lower            | Higher |
| 5 or Less                        | 5.50 | 5.00 | 4.50 | Yes             | Yes               | 5.91             | 6.35   | 5.63             | 6.31   |
| 5+ - 10                          | 5.50 | 5.00 | 4.50 |                 |                   | 6.18             | 6.64   | 5.63             | 6.31   |
| 10+ - 20                         | 4.75 | 4.50 | 4.25 |                 |                   | 5.30             | 6.50   | 5.30             | 7.18   |
| More than 20                     | 4.25 | 4.00 | 4.00 |                 |                   | 5.30             | 7.18   | 5.30             | 7.82   |
| 5 or Less                        | 5.75 | 5.00 | 4.75 | Yes             | No                | 6.07             | 6.48   | 5.90             | 6.51   |
| 5+ - 10                          | 5.50 | 5.00 | 4.75 |                 |                   | 5.91             | 6.35   | 5.90             | 6.51   |
| 10+ - 20                         | 5.00 | 4.50 | 4.50 |                 |                   | 5.65             | 7.10   | 5.97             | 7.98   |
| More than 20                     | 4.50 | 4.25 | 4.25 |                 |                   | 5.97             | 7.98   | 6.21             | 8.70   |
| 5 or Less                        | 5.50 | N/A  | N/A  | No              | Yes/No            | 5.91             | 6.35   | N/A              | N/A    |
| 5+ - 10                          | 5.50 |      |      |                 |                   | 6.18             | 6.64   |                  |        |
| 10+ - 20                         | 5.00 |      |      |                 |                   | 5.81             | 6.32   |                  |        |
| More than 20                     | 4.50 |      |      |                 |                   | 6.03             | 6.79   |                  |        |

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

| Change in Fund Basis: 2027 Projected |      |      |      | Cash Settlement | Future Int. Guar. | Type A Break Pt. |        | Type C Break Pt. |        |
|--------------------------------------|------|------|------|-----------------|-------------------|------------------|--------|------------------|--------|
| Duration                             | A    | B    | C    |                 |                   | Lower            | Higher | Lower            | Higher |
| 5 or Less                            | 6.00 | 5.75 | 4.75 | Yes             | Yes               | 5.99             | 6.35   | 5.90             | 6.51   |
| 5+ - 10                              | 6.00 | 5.75 | 4.75 |                 |                   | 6.22             | 6.60   | 5.90             | 6.51   |
| 10+ - 20                             | 5.50 | 5.50 | 4.50 |                 |                   | 5.91             | 6.35   | 5.63             | 6.31   |
| More than 20                         | 5.00 | 5.00 | 4.25 |                 |                   | 6.13             | 6.70   | 5.71             | 6.55   |
| 5 or Less                            | 6.25 | 6.00 | 5.00 | Yes             | No                | 6.13             | 6.47   | 6.13             | 6.70   |
| 5+ - 10                              | 6.00 | 6.00 | 5.00 |                 |                   | 5.99             | 6.35   | 6.13             | 6.70   |
| 10+ - 20                             | 5.75 | 5.50 | 4.75 |                 |                   | 6.07             | 6.48   | 5.90             | 6.51   |
| More than 20                         | 5.00 | 5.00 | 4.50 |                 |                   | 5.81             | 6.32   | 6.03             | 6.79   |

### 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 2026: 4.02% | For the Indicated Periods Ending Sep 2026: 12 Month - 4.02% 3 Month - 4.51% 1 Month - 4.80% |
|-----------------------------------------|---------------------------------------------------------------------------------------------|

If one of the above rates is your basis, then the Minimum Nonforfeiture Interest Rate would be:

|                                         |                                                                                             |
|-----------------------------------------|---------------------------------------------------------------------------------------------|
| 12 Month Average Ending Sep 2026: 2.75% | For the Indicated Periods Ending Sep 2026: 12 Month - 2.75% 3 Month - 3.00% 1 Month - 3.00% |
|-----------------------------------------|---------------------------------------------------------------------------------------------|