

Dynamic Valuation and NonForfeiture Interest Rate Calculations

Report through:

Jul-26

Current Year Averages Ending: June 2027

Prior Year Averages Ending: June 2026

Date Prepared:

08/07/26

12 Month:

5.96%

36 Month:

5.74%

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

4.64

7.65

10 or Less

4.25

5.25

10+ - 20

4.25

5.25

4.85

8.83

10+ - 20

4.25

5.25

More than 20

4.00

5.00

4.67

9.84

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 11 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:

5.25%

Low Break Point:

5.62

High Break Point:

5.97

SINGLE PREMIUM or ANNUAL PREMIUM DEFERRED ANNUITY : Issue Year Basis

Issue Year Basis: 2027 Projected

Cash

Future

Type A Break Pt.

Type C Break Pt.

Duration**A****B****C****Settlement****Int. Guar.****Lower****Higher****Lower****Higher**

5 or Less

5.25

4.75

4.50

Yes

Yes

5.62

5.97

5.73

6.29

5+ - 10

5.25

4.75

4.50

Yes

Yes

5.82

6.19

5.73

6.29

10+ - 20

4.75

4.25

4.25

5.46

6.44

5.46

6.99

More than 20

4.25

4.00

4.00

5.46

6.99

5.46

7.52

5 or Less

5.50

5.00

4.75

Yes

No

5.77

6.10

5.95

6.45

5+ - 10

5.25

5.00

4.75

Yes

No

5.62

5.97

5.95

6.45

10+ - 20

5.00

4.50

4.25

5.74

6.93

5.19

6.01

More than 20

4.25

4.00

4.00

5.19

6.01

5.11

6.21

5 or Less

5.25

N/A

N/A

No

Yes/No

5.62

5.97

N/A

N/A

5+ - 10

5.25

N/A

N/A

No

Yes/No

5.82

6.19

N/A

N/A

10+ - 20

5.00

N/A

N/A

No

Yes/No

5.87

6.30

N/A

N/A

More than 20

4.25

N/A

N/A

No

Yes/No

5.46

6.07

N/A

N/A

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

Change in Fund Basis: 2027 Projected

Cash

Future

Type A Break Pt.

Type C Break Pt.

Duration**A****B****C****Settlement****Int. Guar.****Lower****Higher****Lower****Higher**

5 or Less

5.75

5.50

4.75

Yes

Yes

5.74

6.04

5.95

6.45

5+ - 10

5.75

5.50

4.75

Yes

Yes

5.91

6.22

5.95

6.45

10+ - 20

5.25

5.25

4.50

5.62

5.97

5.73

6.29

More than 20

4.75

4.75

4.25

5.68

6.14

5.80

6.48

5 or Less

6.00

5.75

4.75

Yes

No

5.86

6.14

5.68

6.14

5+ - 10

5.75

5.75

4.75

Yes

No

5.74

6.04

5.68

6.14

10+ - 20

5.50

5.25

4.75

5.77

6.10

5.95

6.45

More than 20

5.00

5.00

4.25

5.87

6.30

5.46

6.07

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 Jul 2026: 12 Month - 3.87% 3 Month - 4.23% 1 Month - 4.33%

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 Jul 2026: 12 Month - 2.60% 3 Month - 3.00% 1 Month - 3.00%