

## Dynamic Valuation and NonForfeiture Interest Rate Calculations

Report through: <b>Feb-26</b>	Current Year Averages Ending: June 2026		Prior Year Averages Ending: June 2025	
Date Prepared: 03/09/26	12 Month: 5.61%	36 Month: 5.59%	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	3.02	11.57	10 or Less	4.25	5.25
10+ - 20	4.25	5.25	9.77	5.27	10+ - 20	3.75	4.75
More than 20	4.00	5.00	11.21	5.27	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 4 Mo's. 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: 5.00%	Low Break Point: 4.79	High Break Point: 5.73
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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	5.00	4.50	4.25			4.79	5.73	4.52	6.03
5+ - 10	5.00	4.50	4.25	Yes	Yes	5.27	6.27	4.52	6.03
10+ - 20	4.75	4.25	4.25			5.27	8.24	5.27	9.77
More than 20	4.25	4.00	4.00			5.27	9.77	5.27	11.21
5 or Less	5.25	4.75	4.50			5.27	6.15	5.27	6.63
5+ - 10	5.00	4.75	4.50	Yes	No	4.79	5.73	5.27	6.63
10+ - 20	4.75	4.50	4.25			4.73	6.35	4.52	7.07
More than 20	4.25	4.00	4.00			4.52	7.07	4.31	7.61
5 or Less	5.00					4.79	5.73		
5+ - 10	5.00	N/A	N/A	No	Yes/No	5.27	6.27	N/A	N/A
10+ - 20	4.75					5.27	6.42		
More than 20	4.25					5.27	6.93		

#### 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			5.27	6.06	5.27	6.63
5+ - 10	5.25	5.25	4.50	Yes	Yes	4.85	5.67	5.27	6.63
10+ - 20	5.00	5.00	4.25			4.79	5.73	4.52	6.03
More than 20	4.50	4.50	4.00			4.64	5.88	4.31	6.21
5 or Less	5.50	5.25	4.50			4.88	5.64	4.64	5.88
5+ - 10	5.50	5.25	4.50	Yes	No	5.27	6.06	4.64	5.88
10+ - 20	5.25	5.00	4.50			5.27	6.15	5.27	6.63
More than 20	4.75	4.75	4.25			5.27	6.42	5.27	6.93

### 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 Feb 2026: 12 Month - 3.82% 3 Month - 3.72% 1 Month - 3.68%
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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 Feb 2026: 12 Month - 2.55% 3 Month - 2.45% 1 Month - 2.45%
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