

Dynamic Valuation and NonForfeiture Interest Rate Calculations

Report through:	Oct-25	Current Year Averages Ending: June 2026				Prior Year Averages Ending: June 2025			
Date Prepared:	11/07/25	12 Month:	5.51%	36 Month:	5.56%	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	4.31	8.59		10 or Less	4.25	5.25
10+ - 20	4.25	5.25	7.69	5.44		10+ - 20	3.75	4.75
More than 20	4.00	5.00	8.41	5.44		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 8 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:	5.20	High Break Point:	5.67
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SINGLE PREMIUM or ANNUAL PREMIUM DEFERRED ANNUITY : Issue Year Basis

Issue Year Basis: 2026 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	5.00	4.50	4.25	Yes	Yes	5.20	5.67	5.06	5.82
5+ - 10	5.00	4.50	4.25			5.44	5.94	5.06	5.82
10+ - 20	4.75	4.25	4.25			5.44	6.92	5.44	7.69
More than 20	4.25	4.00	4.00			5.44	7.69	5.44	8.41
5 or Less	5.25	4.75	4.50	Yes	No	5.44	5.88	5.44	6.12
5+ - 10	5.00	4.75	4.50			5.20	5.67	5.44	6.12
10+ - 20	4.75	4.50	4.25			5.17	5.98	5.06	6.34
More than 20	4.25	4.00	4.00			5.06	6.34	4.96	6.61
5 or Less	5.00	N/A	N/A	No	Yes/No	5.20	5.67	N/A	N/A
5+ - 10	5.00					5.44	5.94		
10+ - 20	4.75					5.44	6.02		
More than 20	4.25					5.44	6.27		

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

Change in Fund Basis: 2026 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	5.25	4.50	Yes	Yes	5.44	5.84	5.44	6.12
5+ - 10	5.25	5.25	4.50			5.23	5.64	5.44	6.12
10+ - 20	5.00	5.00	4.25			5.20	5.67	5.06	5.82
More than 20	4.50	4.50	4.00			5.12	5.75	4.96	5.91
5 or Less	5.50	5.25	4.50	Yes	No	5.24	5.63	5.12	5.75
5+ - 10	5.50	5.25	4.50			5.44	5.84	5.12	5.75
10+ - 20	5.25	5.00	4.50			5.44	5.88	5.44	6.12
More than 20	4.75	4.75	4.25			5.44	6.02	5.44	6.27

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 Oct 2025: 12 Month - 4.02% 3 Month - 3.70% 1 Month - 3.65%
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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 Oct 2025: 12 Month - 2.75% 3 Month - 2.45% 1 Month - 2.40%
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