

Dynamic Valuation and NonForfeiture Interest Rate Calculations

Report through: Jun-26	Current Year Averages Ending: June 2026		Prior Year Averages Ending: June 2025	
Date Prepared: 07/02/26	12 Month: 5.68%	36 Month: 5.61%	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

Actual 2027 Interest Rates			Val. Break Pt. Rate***		2026 Actual Interest Rates		
Duration	Val*	NFF**	Lower	Higher	Duration	Val	NFF**
10 or Less	4.25	5.25	4.75	7.51	10 or Less	4.25	5.25
10+ - 20	4.25	5.25	3.83	5.51	10+ - 20	3.75	4.75
More than 20	4.00	5.00	3.35	5.51	More than 20	3.50	4.50

*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 12 Months required to cause a 50 basis points change from the 2027 Actual Rate.

ANNUITY CALCULATIONS

SINGLE PREMIUM IMMEDIATE ANNUITY

2025 Actual Valuation Interest Rate: 5.00%

Actual 2026 Valuation Interest Rate: 5.25%	Low Break Point: 5.65	High Break Point: 5.97
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SINGLE PREMIUM or ANNUAL PREMIUM DEFERRED ANNUITY : Issue Year Basis

Duration	Issue Year Basis: 2026 Actual			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			5.65	5.97	5.25	5.76
5+ - 10	5.00	4.50	4.25	Yes	Yes	5.50	5.84	5.25	5.76
10+ - 20	4.75	4.25	4.25			5.50	6.40	5.50	6.91
More than 20	4.25	4.00	4.00			5.50	6.91	5.50	7.39
5 or Less	5.25	4.75	4.50			5.50	5.80	5.50	5.96
5+ - 10	5.25	4.75	4.50	Yes	No	5.65	5.97	5.50	5.96
10+ - 20	4.75	4.50	4.25			5.32	5.77	5.25	6.01
More than 20	4.25	4.00	4.00			5.25	6.01	5.18	6.19
5 or Less	5.25					5.65	5.97		
5+ - 10	5.00	N/A	N/A	No	Yes/No	5.50	5.84	N/A	N/A
10+ - 20	4.75					5.50	5.89		
More than 20	4.25					5.50	6.06		

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

Duration	Change in Fund Basis: 2026 Actual			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			5.50	5.77	5.50	5.96
5+ - 10	5.50	5.25	4.50	Yes	Yes	5.63	5.92	5.50	5.96
10+ - 20	5.25	5.00	4.25			5.65	5.97	5.25	5.76
More than 20	4.50	4.50	4.00			5.29	5.71	5.18	5.82
5 or Less	5.75	5.50	4.50			5.62	5.88	5.29	5.71
5+ - 10	5.50	5.50	4.50	Yes	No	5.50	5.77	5.29	5.71
10+ - 20	5.25	5.25	4.50			5.50	5.80	5.50	5.96
More than 20	4.75	4.75	4.25			5.50	5.89	5.50	6.06

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 Jun 2026: 12 Month - 3.84% 3 Month - 4.10% 1 Month - 4.21%
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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 Jun 2026: 12 Month - 2.60% 3 Month - 2.85% 1 Month - 2.95%
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