

## Dynamic Valuation and NonForfeiture Interest Rate Calculations

Report through: <b>Jan-26</b>	Current Year Averages Ending: June 2026		Prior Year Averages Ending: June 2025	
Date Prepared: 02/06/26	12 Month: 5.63%	36 Month: 5.60%	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	3.53	10.37	10 or Less	4.25	5.25
10+ - 20	4.25	5.25	8.93	5.33	10+ - 20	3.75	4.75
More than 20	4.00	5.00	10.08	5.33	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 5 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: 4.95	High Break Point: 5.70
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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			4.95	5.70	4.73	5.94
5+ - 10	5.00	4.50	4.25	Yes	Yes	5.33	6.14	4.73	5.94
10+ - 20	4.75	4.25	4.25			5.33	7.71	5.33	8.93
More than 20	4.25	4.00	4.00			5.33	8.93	5.33	10.08
5 or Less	5.25	4.75	4.50			5.33	6.04	5.33	6.42
5+ - 10	5.00	4.75	4.50	Yes	No	4.95	5.70	5.33	6.42
10+ - 20	4.75	4.50	4.25			4.90	6.19	4.73	6.77
More than 20	4.25	4.00	4.00			4.73	6.77	4.57	7.20
5 or Less	5.00					4.95	5.70		
5+ - 10	5.00	N/A	N/A	No	Yes/No	5.33	6.14	N/A	N/A
10+ - 20	4.75					5.33	6.26		
More than 20	4.25					5.33	6.66		

#### 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			5.33	5.97	5.33	6.42
5+ - 10	5.25	5.25	4.50	Yes	Yes	5.00	5.66	5.33	6.42
10+ - 20	5.00	5.00	4.25			4.95	5.70	4.73	5.94
More than 20	4.50	4.50	4.00			4.83	5.82	4.57	6.09
5 or Less	5.75	5.25	4.50			5.62	6.23	4.83	5.82
5+ - 10	5.50	5.25	4.50	Yes	No	5.33	5.97	4.83	5.82
10+ - 20	5.25	5.00	4.50			5.33	6.04	5.33	6.42
More than 20	4.75	4.75	4.25			5.33	6.26	5.33	6.66

### 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 Jan 2026: 12 Month - 3.87% 3 Month - 3.72% 1 Month - 3.78%
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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 Jan 2026: 12 Month - 2.60% 3 Month - 2.45% 1 Month - 2.55%
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