Dynamic Valuation and NonForfeiture Interest Rate Calculations

Report through:	Oct-26	Current Year Averages Ending: June 2027				Prior Year Averages Ending: June 2026			
Date Prepared:	11/04/26	12 Month:	6.30%	36 Month:	5.85%	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	4.04	8.18	10 or Less	4.25	5.25
10+ - 20	4.25	5.25	4.33	9.80	10+ - 20	4.25	5.25
More than 20	4.00	5.00	4.09	11.19	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 8 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:	5.75%	Low Break Point:	6.34	High Break Point:	6.81

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	5.75	5.00	4.75			6.34	6.81	6.29	7.05
5+ - 10	5.50	5.00	4.75	Yes	Yes	6.16	6.68	6.29	7.05
10+ - 20	4.75	4.50	4.25			5.17	6.51	5.17	7.28
More than 20	4.25	4.00	4.00			5.17	7.28	5.17	8.00
5 or Less	5.75	5.25	4.75			6.04	6.50	5.84	6.53
5+ - 10	5.75	5.25	4.75	Yes	No	6.34	6.81	5.84	6.53
10+ - 20	5.00	4.50	4.50			5.56	7.19	5.92	8.18
More than 20	4.50	4.25	4.25			5.92	8.18	6.19	8.99
5 or Less	5.75					6.34	6.81		
5+ - 10	5.50	N/A	N/A	No	Yes/No	6.16	6.68	N/A	N/A
10+ - 20	5.25					6.31	6.90		
More than 20	4.50					5.99	6.84		

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	6.25	5.75	4.75			6.34	6.75	5.84	6.53
5+ - 10	6.00	5.75	4.75	Yes	Yes	6.20	6.63	5.84	6.53
10+ - 20	5.75	5.50	4.75			6.34	6.81	6.29	7.05
More than 20	5.00	5.00	4.25			6.10	6.74	5.63	6.57
5 or Less	6.25	6.00	5.00			6.10	6.48	6.10	6.74
5+ - 10	6.25	6.00	5.00	Yes	No	6.34	6.75	6.10	6.74
10+ - 20	5.75	5.75	4.75			6.04	6.50	5.84	6.53
More than 20	5.25	5.25	4.50			6.31	6.90	5.99	6.84

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 2026: 4.02%	For the Indicated Periods Ending Oct 2026: 12 Month - 4.12% 3 Month - 4.71% 1 Month - 4.93%

If one of the above rates is your basis, then the Minimum Nonforfeiture Interest Rate would be:

12 Month Average Ending Sep 2026: 2.75%	For the Indicated Periods Ending Oct 2026: 12 Month - 2.85% 3 Month - 3.00% 1 Month - 3.00%

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