

## Dynamic Valuation and NonForfeiture Interest Rate Calculations

Report through: <b>Apr-25</b>	Current Year Averages Ending: June 2025		Prior Year Averages Ending: June 2024	
Date Prepared: 05/07/25	12 Month: 5.58%	36 Month: 5.44%	12 Month: 5.58%	36 Month: 4.75%

**The rates displayed on this sheet may not apply to contracts that are subject to a principle-based valuation.**

### LIFE INSURANCE CALCULATIONS

Projected 2026 Interest Rates			Val. Break Pt. Rate***		2025 Actual Interest Rates		
Duration	Val*	NFF**	+ -25 or 50	+ or - 50	Duration	Val	NFF**
10 or Less	4.25	5.25	11.56	3.91	10 or Less	3.75	4.75
10+ - 20	3.75	4.75	-4.61	7.06	10+ - 20	3.75	4.75
More than 20	3.50	4.50	-7.49	7.06	More than 20	3.50	4.50

\*Minimum change from previous year's rate is 50 basis points. \*\*Function of Valuation Rate. \*\*\*If 2026 Projected Rate = 2025 Actual Rate, then '+-25 or 50' and '+or- 50' Columns reflect the avg. actual rate over next 2 Mo's. required to cause a 50 basis points change from the 2025 Actual Rate. Else, the '+-25 or 50' Col. reflects the rate required to further inc. or dec. the 2026 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 2025 Actual Rate.

### ANNUITY CALCULATIONS

#### SINGLE PREMIUM IMMEDIATE ANNUITY

2024 Actual Valuation Interest Rate: 5.00%

Projected 2025 Valuation Interest Rate: 5.00%	Low Break Point: 4.45	High Break Point: 6.32
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#### SINGLE PREMIUM or ANNUAL PREMIUM DEFERRED ANNUITY : Issue Year Basis

Issue Year Basis: 2025 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			4.45	6.32	3.91	6.92
5+ - 10	5.00	4.50	4.25	Yes	Yes	5.41	7.40	3.91	6.92
10+ - 20	4.50	4.25	4.00			3.07	7.06	2.05	7.06
More than 20	4.00	3.75	3.75			2.05	7.06	1.09	7.06
5 or Less	5.25	4.75	4.50			5.41	7.16	5.41	8.12
5+ - 10	5.00	4.75	4.50	Yes	No	4.45	6.32	5.41	8.12
10+ - 20	4.75	4.25	4.25			4.33	10.12	3.91	11.56
More than 20	4.25	4.00	4.00			3.91	11.56	3.49	12.64
5 or Less	5.00					4.45	6.32		
5+ - 10	5.00	N/A	N/A	No	Yes/No	5.41	7.40	N/A	N/A
10+ - 20	4.75					5.41	7.70		
More than 20	4.25					5.41	8.72		

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

Change in Fund Basis: 2025 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			5.41	6.98	5.41	8.12
5+ - 10	5.25	5.25	4.50	Yes	Yes	4.57	6.20	5.41	8.12
10+ - 20	5.00	5.00	4.25			4.45	6.32	3.91	6.92
More than 20	4.50	4.50	4.00			4.15	6.62	3.49	7.28
5 or Less	5.50	5.25	4.50			4.63	6.14	4.15	6.62
5+ - 10	5.50	5.25	4.50	Yes	No	5.41	6.98	4.15	6.62
10+ - 20	5.25	5.00	4.50			5.41	7.16	5.41	8.12
More than 20	4.75	4.75	4.25			5.41	7.70	5.41	8.72

### 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 2024: 4.20%	For the Indicated Periods Ending Apr 2025: 12 Month - 4.11% 3 Month - 4.08% 1 Month - 3.91%
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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 2024: 2.95%	For the Indicated Periods Ending Apr 2025: 12 Month - 2.85% 3 Month - 2.85% 1 Month - 2.65%
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