

Dynamic Valuation and NonForfeiture Interest Rate Calculations

Report through: Apr-26	Current Year Averages Ending: June 2026		Prior Year Averages Ending: June 2025	
Date Prepared: 05/06/26	12 Month: 5.67%	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

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	0.28	17.36	10 or Less	4.25	5.25
10+ - 20	4.25	5.25	13.76	4.78	10+ - 20	3.75	4.75
More than 20	4.00	5.00	16.64	4.78	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 2 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: 5.25%	Low Break Point: 5.68	High Break Point: 7.55
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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	5.25	4.50	4.25			5.68	7.55	3.28	6.29
5+ - 10	5.00	4.50	4.25	Yes	Yes	4.78	6.77	3.28	6.29
10+ - 20	4.75	4.25	4.25			4.78	10.70	4.78	13.76
More than 20	4.25	4.00	4.00			4.78	13.76	4.78	16.64
5 or Less	5.25	4.75	4.50			4.78	6.53	4.78	7.49
5+ - 10	5.25	4.75	4.50	Yes	No	5.68	7.55	4.78	7.49
10+ - 20	4.75	4.50	4.25			3.70	6.92	3.28	8.36
More than 20	4.25	4.00	4.00			3.28	8.36	2.86	9.44
5 or Less	5.25					5.68	7.55		
5+ - 10	5.00	N/A	N/A	No	Yes/No	4.78	6.77	N/A	N/A
10+ - 20	4.75					4.78	7.07		
More than 20	4.25					4.78	8.09		

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			4.78	6.35	4.78	7.49
5+ - 10	5.50	5.25	4.50	Yes	Yes	5.56	7.25	4.78	7.49
10+ - 20	5.25	5.00	4.25			5.68	7.55	3.28	6.29
More than 20	4.50	4.50	4.00			3.52	5.99	2.86	6.65
5 or Less	5.75	5.50	4.50			5.50	7.01	3.52	5.99
5+ - 10	5.50	5.50	4.50	Yes	No	4.78	6.35	3.52	5.99
10+ - 20	5.25	5.25	4.50			4.78	6.53	4.78	7.49
More than 20	4.75	4.75	4.25			4.78	7.07	4.78	8.09

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 Apr 2026: 12 Month - 3.81% 3 Month - 3.83% 1 Month - 3.94%
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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 Apr 2026: 12 Month - 2.55% 3 Month - 2.60% 1 Month - 2.70%
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