

Dynamic Valuation and NonForfeiture Interest Rate Calculations

Report through: **Aug-26**
Date Prepared: 09/08/26

Current Year Averages Ending: June 2027

12 Month: 6.08% 36 Month: 5.78%

Prior Year Averages Ending: June 2026

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	4.50	7.80	10 or Less	4.25	5.25
10+ - 20	4.25	5.25	4.72	9.10	10+ - 20	4.25	5.25
More than 20	4.00	5.00	4.53	10.22	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 10 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: 5.50% Low Break Point: 5.95 High Break Point: 6.34

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	5.50	4.75	4.50			5.95	6.34	5.70	6.31
5+ - 10	5.25	4.75	4.50	Yes	Yes	5.79	6.20	5.70	6.31
10+ - 20	4.75	4.50	4.25			5.40	6.47	5.40	7.08
More than 20	4.25	4.00	4.00			5.40	7.08	5.40	7.66
5 or Less	5.50	5.00	4.75			5.74	6.10	5.94	6.49
5+ - 10	5.50	5.00	4.75	Yes	No	5.95	6.34	5.94	6.49
10+ - 20	5.00	4.50	4.50			5.71	7.01	5.99	7.80
More than 20	4.50	4.00	4.00			5.99	7.80	5.01	6.22
5 or Less	5.50					5.95	6.34		
5+ - 10	5.25	N/A	N/A	No	Yes/No	5.79	6.20	N/A	N/A
10+ - 20	5.00					5.85	6.32		
More than 20	4.50					6.06	6.74		

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	6.00	5.50	4.75			6.02	6.34	5.94	6.49
5+ - 10	5.75	5.50	4.75	Yes	Yes	5.89	6.23	5.94	6.49
10+ - 20	5.50	5.25	4.50			5.95	6.34	5.70	6.31
More than 20	4.75	4.75	4.25			5.64	6.15	5.77	6.52
5 or Less	6.00	5.75	4.75			5.84	6.15	5.64	6.15
5+ - 10	6.00	5.75	4.75	Yes	No	6.02	6.34	5.64	6.15
10+ - 20	5.50	5.50	4.75			5.74	6.10	5.94	6.49
More than 20	5.00	5.00	4.50			5.85	6.32	6.06	6.74

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 Aug 2026: 12 Month - 3.92% 3 Month - 4.31% 1 Month - 4.38%

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 Aug 2026: 12 Month - 2.65% 3 Month - 3.00% 1 Month - 3.00%