

Dynamic Valuation and NonForfeiture Interest Rate Calculations

Report through:	Dec-25	Current Year Averages Ending: June 2026				Prior Year Averages Ending: June 2025			
Date Prepared:	01/06/26	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	3.88	9.58		10 or Less	4.25	5.25
10+ - 20	4.25	5.25	8.38	5.38		10+ - 20	3.75	4.75
More than 20	4.00	5.00	9.34	5.38		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 6 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:	5.06	High Break Point:	5.69
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SINGLE PREMIUM or ANNUAL PREMIUM DEFERRED ANNUITY : Issue Year Basis

Issue Year Basis: 2026 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	Yes	Yes	5.06	5.69	4.88	5.89
5+ - 10	5.00	4.50	4.25			5.38	6.05	4.88	5.89
10+ - 20	4.75	4.25	4.25			5.38	7.36	5.38	8.38
More than 20	4.25	4.00	4.00			5.38	8.38	5.38	9.34
5 or Less	5.25	4.75	4.50	Yes	No	5.38	5.97	5.38	6.29
5+ - 10	5.00	4.75	4.50			5.06	5.69	5.38	6.29
10+ - 20	4.75	4.50	4.25			5.02	6.10	4.88	6.58
More than 20	4.25	4.00	4.00			4.88	6.58	4.74	6.94
5 or Less	5.00	N/A	N/A	No	Yes/No	5.06	5.69	N/A	N/A
5+ - 10	5.00					5.38	6.05		
10+ - 20	4.75					5.38	6.15		
More than 20	4.25					5.38	6.49		

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

Change in Fund Basis: 2026 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	Yes	Yes	5.38	5.91	5.38	6.29
5+ - 10	5.25	5.25	4.50			5.10	5.65	5.38	6.29
10+ - 20	5.00	5.00	4.25			5.06	5.69	4.88	5.89
More than 20	4.50	4.50	4.00			4.96	5.79	4.74	6.01
5 or Less	5.75	5.25	4.50	Yes	No	5.62	6.13	4.96	5.79
5+ - 10	5.50	5.25	4.50			5.38	5.91	4.96	5.79
10+ - 20	5.25	5.00	4.50			5.38	5.97	5.38	6.29
More than 20	4.75	4.75	4.25			5.38	6.15	5.38	6.49

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 Dec 2025: 12 Month - 3.93% 3 Month - 3.68% 1 Month - 3.70%
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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 Dec 2025: 12 Month - 2.70% 3 Month - 2.45% 1 Month - 2.45%
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