

Dynamic Valuation and NonForfeiture Interest Rate Calculations

Report through: Jan-25	Current Year Averages Ending: June 2025		Prior Year Averages Ending: June 2024	
Date Prepared: 02/10/25	12 Month: 5.59%	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	8.06	4.99	10 or Less	3.75	4.75
10+ - 20	3.75	4.75	1.59	6.26	10+ - 20	3.75	4.75
More than 20	3.50	4.50	0.43	6.26	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 5 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: 5.21	High Break Point: 5.96
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SINGLE PREMIUM or ANNUAL PREMIUM DEFERRED ANNUITY : Issue Year Basis

Duration	Issue Year Basis: 2025 Projected			Cash Settlement	Future Int. Guar.	Type A Break Pt.		Type C Break Pt.	
	A	B	C			Lower	Higher	Lower	Higher
5 or Less	5.00	4.50	4.25			5.21	5.96	4.99	6.20
5+ - 10	5.00	4.50	4.25	Yes	Yes	5.59	6.40	4.99	6.20
10+ - 20	4.50	4.25	4.00			4.66	6.26	4.25	6.26
More than 20	4.00	3.75	3.75			4.25	6.26	3.87	6.26
5 or Less	5.25	4.75	4.50			5.59	6.30	5.59	6.68
5+ - 10	5.00	4.75	4.50	Yes	No	5.21	5.96	5.59	6.68
10+ - 20	4.75	4.25	4.25			5.16	7.48	4.99	8.06
More than 20	4.25	4.00	4.00			4.99	8.06	4.83	8.49
5 or Less	5.00					5.21	5.96		
5+ - 10	5.00	N/A	N/A	No	Yes/No	5.59	6.40	N/A	N/A
10+ - 20	4.75					5.59	6.52		
More than 20	4.25					5.59	6.92		

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

Duration	Change in Fund Basis: 2025 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			5.59	6.23	5.59	6.68
5+ - 10	5.25	5.25	4.50	Yes	Yes	5.26	5.92	5.59	6.68
10+ - 20	5.00	5.00	4.25			5.21	5.96	4.99	6.20
More than 20	4.50	4.50	4.00			5.09	6.08	4.83	6.35
5 or Less	5.50	5.25	4.50			5.28	5.89	5.09	6.08
5+ - 10	5.50	5.25	4.50	Yes	No	5.59	6.23	5.09	6.08
10+ - 20	5.25	5.00	4.50			5.59	6.30	5.59	6.68
More than 20	4.75	4.75	4.25			5.59	6.52	5.59	6.92

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 Jan 2025: 12 Month - 4.17% 3 Month - 4.31% 1 Month - 4.43%
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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 Jan 2025: 12 Month - 2.90% 3 Month - 3.00% 1 Month - 3.00%
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