

Dynamic Valuation and NonForfeiture Interest Rate Calculations

Report through: Mar-25	Current Year Averages Ending: June 2025	Prior Year Averages Ending: June 2024	
Date Prepared: 04/08/25	12 Month: 5.53% 36 Month: 5.42%	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	9.66	4.56	10 or Less	3.75	4.75
10+ - 20	3.75	4.75	-1.12	6.66	10+ - 20	3.75	4.75
More than 20	3.50	4.50	-3.04	6.66	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 3 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: 4.92	High Break Point: 6.17
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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			4.92	6.17	4.56	6.57
5+ - 10	5.00	4.50	4.25	Yes	Yes	5.56	6.89	4.56	6.57
10+ - 20	4.50	4.25	4.00			4.00	6.66	3.32	6.66
More than 20	4.00	3.75	3.75			3.32	6.66	2.68	6.66
5 or Less	5.25	4.75	4.50			5.56	6.73	5.56	7.37
5+ - 10	5.00	4.75	4.50	Yes	No	4.92	6.17	5.56	7.37
10+ - 20	4.75	4.25	4.25			4.84	8.70	4.56	9.66
More than 20	4.25	4.00	4.00			4.56	9.66	4.28	10.38
5 or Less	5.00					4.92	6.17		
5+ - 10	5.00	N/A	N/A	No	Yes/No	5.56	6.89	N/A	N/A
10+ - 20	4.75					5.56	7.09		
More than 20	4.25					5.56	7.77		

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			5.56	6.61	5.56	7.37
5+ - 10	5.25	5.25	4.50	Yes	Yes	5.00	6.09	5.56	7.37
10+ - 20	5.00	5.00	4.25			4.92	6.17	4.56	6.57
More than 20	4.50	4.50	4.00			4.72	6.37	4.28	6.81
5 or Less	5.50	5.25	4.50			5.04	6.05	4.72	6.37
5+ - 10	5.50	5.25	4.50	Yes	No	5.56	6.61	4.72	6.37
10+ - 20	5.25	5.00	4.50			5.56	6.73	5.56	7.37
More than 20	4.75	4.75	4.25			5.56	7.09	5.56	7.77

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 Mar 2025: 12 Month - 4.16% 3 Month - 4.25% 1 Month - 4.04%
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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 Mar 2025: 12 Month - 2.90% 3 Month - 3.00% 1 Month - 2.80%
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