

Dynamic Valuation and NonForfeiture Interest Rate Calculations

Report through: Dec-24	Current Year Averages Ending: June 2025		Prior Year Averages Ending: June 2024	
Date Prepared: 01/07/25	12 Month: 5.45%	36 Month: 5.40%	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	7.68	5.13	10 or Less	3.75	4.75
10+ - 20	3.75	4.75	2.29	6.18	10+ - 20	3.75	4.75
More than 20	3.50	4.50	1.33	6.18	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 6 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: 5.31	High Break Point: 5.94
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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			5.31	5.94	5.13	6.14
5+ - 10	4.75	4.50	4.25	Yes	Yes	4.95	5.64	5.13	6.14
10+ - 20	4.50	4.25	4.00			4.85	6.18	4.51	6.18
More than 20	4.00	3.75	3.75			4.51	6.18	4.19	6.18
5 or Less	5.00	4.50	4.25			5.03	5.64	4.71	5.64
5+ - 10	5.00	4.50	4.25	Yes	No	5.31	5.94	4.71	5.64
10+ - 20	4.75	4.25	4.25			5.27	7.20	5.13	7.68
More than 20	4.25	4.00	4.00			5.13	7.68	4.99	8.04
5 or Less	5.00					5.31	5.94		
5+ - 10	4.75	N/A	N/A	No	Yes/No	4.95	5.64	N/A	N/A
10+ - 20	4.50					4.85	5.64		
More than 20	4.00					4.51	5.64		

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	5.25	5.00	4.25			5.09	5.64	4.71	5.64
5+ - 10	5.25	5.00	4.25	Yes	Yes	5.35	5.90	4.71	5.64
10+ - 20	5.00	4.75	4.25			5.31	5.94	5.13	6.14
More than 20	4.50	4.50	4.00			5.21	6.04	4.99	6.26
5 or Less	5.50	5.25	4.50			5.37	5.88	5.21	6.04
5+ - 10	5.25	5.25	4.50	Yes	No	5.09	5.64	5.21	6.04
10+ - 20	5.00	5.00	4.25			5.03	5.64	4.71	5.64
More than 20	4.50	4.50	4.00			4.85	5.64	4.51	5.64

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 Dec 2024: 12 Month - 4.13% 3 Month - 4.13% 1 Month - 4.25%
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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 Dec 2024: 12 Month - 2.90% 3 Month - 2.90% 1 Month - 3.00%
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