GENERAL ACCOUNT ANNUITY QUESTIONNAIRE
ACCUMULATION–TYPE ANNUITIES

Name of Domestic Company_____

Contract Category _____

RESERVE VALUATION AS OF DECEMBER 31, 2025

This questionnaire should be completed electronically by the Actuary responsible for the valuation of Accumulation-Type Annuities inforce and saved to electronic media. A copy of the file should be returned to the Life Bureau, along with the submission of the supporting valuation material by March 1, 2026. Do not submit a hard copy response.

NOTE: *Provide separate questionnaires for each major contract category. Any additional information required in reply to the following questions should be entered on pages attached to this Questionnaire. If the company has no applicable business inforce, the Questionnaire does not need to be returned. An indication to that effect should be made on the Valuation Filing Check-List.*

This questionnaire applies to:

(1) individual deferred annuities (SPDA, FPDA)
(2) individually allocated group deferred annuities
(3) group unallocated contracts

1. a. Create and submit an electronic reconciliation on a spreadsheet from 12/31/2024 to 12/31/2025 year-end, showing deposits, withdrawals, interest credited, and reserve as prescribed in Attachment A of this Questionnaire. Identify the name of the file.

_____

b. Have you also created an **aggregate** reconciliation for all contracts as prescribed in Attachment A? Identify the name of the file.

_____

2. What long-term interest rates are guaranteed over the life of the contracts?

_____

3. a. Are any short-term interest rates declared in excess of the long term rates noted above?

_____

b. Are such rates credited on a portfolio basis or a new money basis?

_____

c. What short-term interest rate or rates were declared during calendar year 2025? If such rates vary by issue date, market category or other parameters, give the range of rates and identify such parameters.

_____

d. For how long are such short-term rates guaranteed for a particular contract or consideration?

_____

e. Do the short-term interest rate guarantees run on a policy year or a calendar year basis?

_____

4. a. Are the short-term rates in 3.a. guaranteed for a period extending beyond 2025 year-end?

_____

b. If the answer to 4.a. is “Yes”, then enumerate all such rates by issue year and major contract category.

_____

5. a. What valuation interest rate or rates were used for all applicable issue years for the 12/31/2025 valuation? Valuation interest rates should be submitted in tabular form by issue year, and separated by major plan type**.** Indicate whether the change in fund or issue year basis is used.

_____

b. Has the Company complied with the Maximum Reserve Valuation and Maximum Life Policy Nonforfeiture Interest Rates?

_____

6. a. Are surrender charges deducted from the accumulation values in arriving at the reserves held for 2025 year-end? If yes, enumerate the schedules of surrender charge rates and applicable duration's.

_____

b. If the answer to 6.a. is "Yes", describe all situations in which the surrender charge is waived (even if not considered meaningful) such as bail out provisions; free partial withdrawal provisions or waiver in the event of early annuitization, death, disability, unemployment, etc.

_____

c. Does the Company guarantee return of premiums paid? If yes, please explain how such provision is accounted for in the reserve calculation?

_____

d. List any supplemental reserve items held in addition to the basic reserves, e.g.; reserve for waiver of surrender charges at death.

_____

e. Does the Company have policies that contain guaranteed living income benefits or enhanced death benefits? If so, please describe each benefit.

_____

7. a. Is your Company holding a 12/31/2025 reserve liability for accumulation-type contracts in a line other than line 1 on page 3 of the Annual Statement?

_____

b. If the answer to 7.a. is "Yes", on what line or lines are such liabilities held?

_____

c. Please identify each liability item held and the associated liability amount for each of the lines indicted in 7.b. that pertain to said accumulation-type contracts?

_____

8. a. Does the Company currently have any equity indexed annuity products in-force?

_____

b. If so, please describe the key features of each product.

_____

c. For each product described above please indicate what reserve methodology (as outlined in Actuarial Guideline XXXV) the Company uses to calculate reserves.

_____

d. Has this changed since last year?

_____

e. Please indicate the location of the certification required by Actuarial Guideline XXXV. These certifications should be included as part of the part of the Company's valuation submission.

_____

f. In addition, provide the aggregate fund value and aggregate reserve associated with these policies.

_____

g. Also, state specifically where the seriatim reserve detail associated with this business is located within the valuation filing (noting the plan code).

_____

9. a. Has the Company established any reserves per Regulation 213? If so, provide the amount.

_____

b. Provide the plan identification key(s) and detail file location(s) associated with the reserve amout provided in item a. above.

_____

_____

10. Identify, both by product type and policy form*, all new issues.
(*For forms approved 1/1/91 and later.)

_____

Name of Actuary completing this General Account Accumulation-Type Annuity Questionnaire

_____

Title (Specify Firm, if Consulting Actuary)

_____

Date Completed _____

ANQACC

Attachment A

Account Value 12/31/2024

Additions

- First Year Premiums
- Renewal Premiums
- <Front-end loads>
- Transfers in from Separate Account
- *Total Additions*

Interest Credited

Subtractions

- Withdrawals
- Surrenders
- <Surrender Charges>
- Annuitizations
- Deaths
- Transfers out to Separate Account
- *Total Subtractions*

Account Value 12/31/2025

Reserves 12/31/2025