**GENERAL ACCOUNT INTEREST SENSITIVE LIFE QUESTIONNAIRE**

Part A: Interest Sensitive Life

Part B: Summary of ISL Inforce

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 Interest Sensitive Life 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.*

PART A

INTEREST SENSITIVE LIFE

Applicable Business:

Interest Sensitive Life is defined in Regulation 147 (11 NYCRR 98).

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.

_____

c. If the total reserve or amount of insurance shown does not agree with the sum of the reserves or amounts of insurance in bases labeled "ISL" on the Analysis of Valuation Reserves, provide an explanation for the difference. If so, identify location.

_____

2. What are the long-term interest rate or rates, guaranteed over the life of the contract?

_____

3.a. Are short-term interest rates declared in excess of the long term rates in 2. 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, underwriting class, 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. Does the short-term interest rate guarantee run on a policy year, monthly anniversary or a calendar year basis?

_____

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

_____

b. If the answer to 4.a. is "Yes", the CRVM reserve methodology must reflect such guarantees. If CRVM reserves do not reflect such guarantees separate reserve calculations must be included with the valuation material. Please identify where such calculations are located in the supporting valuation material (binder, section, page number, etc.).

_____

5.a. Please provide a schedule of surrender charges.

_____

b. Describe <u>all</u> situations in which the surrender charge is waived.

_____

6. Does the Company guarantee return of premiums paid? How is such a provision accounted for in the reserve calculation? What events trigger the return of premium?

_____

7. Describe any secondary guarantees as defined in Regulation 147, Subsection 98.7(b) and explain the methodologies used by the Company in reserving for products with these guarantees.

_____

8. a. Does the Company have any universal life with secondary guarantee business that is reserved using the 9-step methodology stated in Section 98.9 (c) (2) (viii) of Regulation 147?

_____

b. If so, provide the aggregate face amount, aggregate reserve, and total amount of premiums associated with the Section 98.9 (c) (2) (viii) business. This information should be provided by issue year for all policies written on or after 1/1/2007; any approximations that are used to determine reserves for these policies should be fully explained.

_____

c. Also, state specifically where the seriatim reserve detail associated with the Section 98.9 (c) (2) (viii) business is located within the valuation filing (noting the plan code).

_____

9. a. Does the Company currently have any equity indexed universal life 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 XXXVI) 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 XXXVI. These certifications should be included as part of the part of the Company's valuation submission.

_____

f. In addition, provide the aggregate face amount, aggregate reserve, and total amount of premiums 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).

_____

10. Is the Company complying with Section 4217(c)(7) of the New York Insurance Law?

_____

11.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.

_____

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

_____

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

_____

13.a. Provide the reserve amount established under section 103.7(b)(1) of Regulation 213 and VM-20 as of the current year-end, if any.

_____

b. Complete the table below such that the total reserve shown reconciles to the anount provided in 13.a. above:

| PLANIDKEY | Reserve Amount | Inforce Amount | Cash Value | Detail File* |
|---|---|---|---|---|
| | | | | |
| | | | | |
| | | | | |
| | | | | |

*this field should reference the seriatim policy listing in the valuation submission where the policies are recorded.

PART B

Summary of ISL Inforce as of 12/31/2025:

| | Issue Year | | | | |
|---|---|---|---|---|---|
| | 2025 | 2024 | 2023 | Prior to 2023 | Total |
| Fund (F) | | | | | |
| Reserve (R) | | | | | |
| R/F | | | | | |
| Amount Inforce (AI) | | | | | |
| R/AI | | | | | |
| Number of Policies (NP) | | | | | |
| AI/NP | | | | | |
| CSV | | | | | |
| CRVM Reserve* | | | | | |
| Reinsurance Assumed Res. | | | | | |
| Reinsurance Ceded Res. | | | | | |
| Average Duration # | 1 | 2 | 3 | | |
| Average r # | | | | | |
| Average Issue Age # | | | | | |

*Please check the applicable issue years if your Company is using this method as a minimum standard.
#Weighted average that are weighted by the reserves held at 12/31/2025.

Name of Actuary completing this General Account Interest Sensitive Life Questionnaire,

_____

Title (Specify Firm, if Consulting Actuary)

_____

Date Completed _____

**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>
- Cost of Insurance
- Deaths
- Transfers out to Separate Account
- *Total Subtractions*

**Account Value 12/31/2025**

**Reserves 12/31/2025**

**Amount of Insurance 12/31/2025**