

Benefit Accumulation Account Annual Returns

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	Base	Good Experience	Annual		2022
	Rate ¹	Credits ¹	Return	Year	2023
1976	6.00%	0.00%	6.18%		
1977	6.00%	3.00%	9.21%	Annualized Returns ²	
1978	6.00%	2.54%	8.73%	1 Year	3.31%
1979	6.00%	2.71%	8.90%	3 Years	6.47%
1980	6.00%	3.94%	10.13%	5 Years	5.51%
1981	6.00%	4.81%	10.99%	10 Years	6.45%
1982	6.00%	6.84%	13.00%	15 Years	5.52%
1983	6.00%	5.50%	11.65%	20 Years	6.15%
1984	6.00%	4.95%	11.11%	Since 1976	8.33%
1985	6.00%	4.22%	10.39%		
1986	6.00%	4.42%	10.60%		
1987	6.00%	3.96%	10.14%		
1988	6.00%	2.60%	8.78%		
1989	6.00%	2.97%	9.16%		
1990	6.00%	5.05%	11.24%		
1991	6.00%	2.84%	9.01%		
1992	6.00%	5.29%	11.48%		
1993	6.00%	3.55%	9.72%		
1994	6.00%	4.00%	10.18%		
1995	6.00%	1.50%	7.68%		
1996	6.00%	8.31%	14.53%		
1997	6.00%	7.40%	13.51%		
1998	6.00%	4.54%	10.69%		
1999	6.00%	5.01%	11.18%		
2000	6.00%	6.42%	12.58%		
2001	6.00%	0.00%	6.18%		
2002	6.00%	0.00%	6.18%		
2003	5.00%	0.00%	5.13%		
2004	4.50%	5.00%	9.62%		
2005	4.00%	4.50%	8.54%		
2006	3.50%	2.10%	5.64%		
2007	4.50%	6.39%	11.04%		
2008	4.25%	1.25%	5.58%		
2009	3.50%	0.00%	3.56%		
2010	3.00%	0.00%	3.05%		



2011	2.94%	1.70%	4.69%
2012	1.70%	0.00%	1.71%
2013	2.00%	3.40%	5.44%
2014	2.50%	8.50%	11.02%
2015	2.50%	4.00%	6.47%
2016	2.50%	0.00%	2.53%
2017	2.50%	3.25%	5.79%
2018	2.50%	9.00%	11.49%
2019	2.50%	0.60%	3.13%
2020	2.50%	2.50%	5.04%
2021	2.75%	10.60%	13.37%
2022	3.00%	0.00%	3.05%
2023	3.25%	0.00%	3.31%

¹Base rate listed is the average of the quarterly base rates for the year.

²Returns are based on historical performance and do not guarantee future performance.