Benefit Accumulation Account Annual Returns

|  | Base <br> Rate ${ }^{1}$ | Good Experience Credits ${ }^{1}$ | Annual <br> 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\% |  |  |

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| 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 | $3.25 \%$ | $0.00 \%$ | $3.31 \%$ |

${ }^{1}$ Base rate listed is the average of the quarterly base rates for the year.
${ }^{2}$ Returns are based on historical performance and do not guarantee future performance.

