



Benefit Accumulation Account Overview

	Base Rate*	Good Experience Credits*	Annualized Returns	Year	2025	
					Annualized Returns	
1976	6.00%	0.00%	6.18%	1 Year	10.11%	
1977	6.00%	3.00%	9.21%	3 Years	6.50%	
1978	6.00%	2.54%	8.73%	5 Years	7.13%	
1979	6.00%	2.71%	8.90%	10 Years	6.34%	
1980	6.00%	3.94%	10.13%	15 Years	6.17%	
1981	6.00%	4.81%	10.99%	20 Years	6.06%	
1982	6.00%	6.84%	13.00%	Since 1976	8.32%	
1983	6.00%	5.50%	11.65%			
1984	6.00%	4.95%	11.11%			
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%			
2024	4.00%	2.10%	6.20%			
2025	4.00%	6.00%	10.11%			

* Base rate listed is the average of the quarterly base rates for the year. Good Experience Credits are listed in the year they were credited to accounts. Annualized returns are since 1/1/76 and include compounding. Data above is based on historical performance and does not guarantee future performance.