

TDRA 403(b)/Roth 403(b) Annual Returns

	Base Rate ¹	Good Experience Credits	Annualized Returns	Year	2023
1976	6.18%	0.00%	6.18%	Annualized	Returns ²
1977	9.21%	3.00%	9.21%	1 Year	4.08%
1978	8.73%	2.54%	8.73%	3 Years	9.25%
1979	8.90%	2.71%	8.90%	5 Years	7.58%
1980	10.13%	3.94%	10.13%	10 Years	7.83%
1981	10.99%	4.81%	10.99%	15 Years	6.71%
1982	13.00%	6.84%	13.00%	20 Years	7.51%
1983	11.65%	5.50%	11.65%	Since 1976	8.91%
1984	11.11%	4.95%	11.11%		
1985	10.39%	4.22%	10.39%		
1986	10.60%	4.42%	10.60%		
1987	10.14%	3.96%	10.14%		
1988	8.78%	2.60%	8.78%		
1989	9.16%	2.97%	9.16%		
1990	11.24%	5.05%	11.24%		
1991	9.01%	2.84%	9.01%		
1992	11.48%	5.29%	11.48%		
1993	9.72%	3.55%	9.72%		
1994	10.18%	4.00%	10.18%		
1995	7.68%	1.50%	7.68%		
1996	14.53%	8.31%	14.53%		
1997	13.51%	7.40%	13.51%		
1998	10.69%	4.54%	10.69%		
1999	11.18%	5.01%	11.18%		
2000	12.58%	6.42%	12.58%		
2001	6.18%	0.00%	6.18%		
2002	6.18%	0.00%	6.18%		
2003	5.13%	0.00%	5.13%		
2004	4.50%	6.00%	10.62%		
2005	4.00%	9.01%	12.99%		
2006	3.50%	3.20%	6.71%		
2007	4.50%	7.89%	12.53%		
2008	4.25%	2.75%	7.06%		
2009	3.75%	0.00%	3.82%		



2010	3.50%	0.00%	3.56%
2011	3.63%	1.80%	5.50%
2012	3.00%	0.00%	3.05%
2013	3.25%	3.40%	6.72%
2014	3.50%	8.50%	12.05%
2015	3.50%	3.50%	7.01%
2016	3.50%	0.00%	3.56%
2017	3.50%	0.50%	4.06%
2018	3.50%	10.50%	14.10%
2019	3.50%	2.10%	5.67%
2020	3.50%	1.00%	4.56%
2021	3.75%	16.50%	20.38%
2022	4.00%	0.00%	4.08%
2023	4.00%	0.00%	4.08%

- 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.
- 3 Inception Date for Roth 403(b): 2022