

## **Benefit Accumulation Account Overview**

	Base Rate*	<b>Good Experience Credits</b> *	<b>Annualized Returns</b>	Year	2019
1976	6.00%	0.00%	6.18%		
1977	6.00%	3.00%	9.21%	Annualized	Returns
1978	6.00%	2.54%	8.73%	1 Year	3.13%
1979	6.00%	2.71%	8.90%	3 Years	6.75%
1980	6.00%	3.94%	10.13%	5 Years	5.84%
1981	6.00%	4.81%	10.99%	10 Years	5.48%
1982	6.00%	6.835%	13.00%	15 Years	5.93%
1983	6.00%	5.50%	11.65%	20 Years	6.42%
1984	6.00%	4.95%	11.11%	42 Years	8.54%
1985	6.00%	4.215%	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%	2.972%	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%	8.305%	14.53%		
1997	6.00%	7.40%	13.51%		
1998	6.00%	4.536%	10.69%		
1999	6.00%	5.007%	11.18%		
2000	6.00%	6.419%	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%

<sup>\*</sup> Base rate listed is the average of the quarterly base rates for the year. Good Experience Credits are listed in the year they were received in accounts. Annualized return includes compounding.

<sup>\*\*</sup> Data above is based on historical performance and does not guarantee future performance.