

# Benefit Accumulation Account Overview

	Base Rate*	Good Experience Credits*	Annualized Returns	Year	
				2018	
1976	6.00%	0.00%	6.18%		
1977	6.00%	3.00%	9.21%		
1978	6.00%	2.54%	8.73%		
1979	6.00%	2.71%	8.90%		
1980	6.00%	3.94%	10.13%		
1981	6.00%	4.81%	10.99%		
1982	6.00%	6.835%	13.00%		
1983	6.00%	5.50%	11.65%		
1984	6.00%	4.95%	11.11%		
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%		

  

Annualized Returns	
1 Year	11.49%
3 Years	6.54%
5 Years	7.41%
10 Years	5.53%
15 Years	6.37%
20 Years	6.82%
42 Years	8.66%

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%

\* 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.

\*\* Data above is based on historical performance and does not guarantee future performance.