



Tax-Deferred Retirement Account Overview

	Base Rate *	Good Experience		Year	2018	
		Credits *	Annualized Returns		Annualized Returns	
1976	6.00%	0.00%	6.18%			
1977	6.00%	3.00%	9.21%			
1978	6.00%	2.54%	8.73%	1 Year	14.10%	
1979	6.00%	2.71%	8.90%	3 Years	7.13%	
1980	6.00%	3.94%	10.13%	5 Years	8.08%	
1981	6.00%	4.81%	10.99%	10 Years	6.28%	
1982	6.00%	6.84%	13.00%	15 Years	7.49%	
1983	6.00%	5.50%	11.65%	20 Years	7.67%	
1984	6.00%	4.95%	11.11%	42 Years	9.06%	
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%	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%			



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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%

* 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.