

Additional Benefit Program Accounts

Earned Interest Rates 1985 - 2009. Base Rate through June 2010*

Tax Deferred Retirement Account	Benefit Accumulation Account
1985 - 10.88%	1985 - 10.88%
1986 - 10.39%	1986 - 10.39%
1987 - 8.94%	1987 - 8.94%
1988 - 9.34%	1988 - 9.34%
1989 - 11.55%	1989 - 11.55%
1990 - 9.20%	1990 - 9.20%
1991 - 11.80%	1991 - 11.80%
1992 - 9.95%	1992 - 9.95%
1993 - 10.43%	1993 - 10.43%
1994 - 7.78%	1994 - 7.78%
1995 - 15.00%	1995 - 15.00%
1996 - 14.04%	1996 - 14.04%
1997 - 11.00%	1997 - 11.00%
1998 - 11.50%	1998 - 11.50%
1999 - 13.00%	1999 - 13.00%
2000 - 6.00%	2000 - 6.00%
2001 - 6.00%	2001 - 6.00%
2002 - 6.00%	2002 - 6.00%
2003 - 11.40%	2003 - 10.35%
2004 - 14.00%	2004 - 9.28%
2005 - 7.39%	2005 - 6.25%
2006 - 11.72%	2006 - 10.17%
2007 - 7.45%	2007 - 5.88%
2008 - 4.25%	2008 - 4.25%
2009 - 3.50%	2009 - 3.00%
Twenty Five Year Average 9.709%	Twenty Five Year Average 11.59%
Past Five Year Average 6.86%	Past Five Year Average 5.91%



**The base interest rate is 3.5% for TDRA and 3% for BAA Accounts through June 30, 2010
(the interest rate for the second six months of 2010 will be reviewed in June 2010).*

Unlike federally insured bank deposits, your contributions to the Additional Benefits Program of the Pension Fund of the Christian Church (Disciples of Christ) are not insured or guaranteed by any agency of the United States government (including FDIC), or any state of the United States.

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