



# Tax-Deferred Retirement Account Overview

	Base Rate*	Good Experience Credits*	Annualized Returns*	Year	2020
1976	6.00%	0.00%	6.18%		
1977	6.00%	3.00%	9.21%		
1978	6.00%	2.54%	8.73%	<b>Annualized Returns</b>	
1979	6.00%	2.71%	8.90%	1 Year	4.56%
1980	6.00%	3.94%	10.13%	3 Years	8.03%
1981	6.00%	4.81%	10.99%	5 Years	6.32%
1982	6.00%	6.84%	13.00%	10 Years	6.57%
1983	6.00%	5.50%	11.65%	15 Years	6.61%
1984	6.00%	4.95%	11.11%	20 Years	7.00%
1985	6.00%	4.22%	10.39%	Since 1976	8.89%
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%		



	<b>Base Rate*</b>	<b>Good Experience Credits*</b>	<b>Annualized Returns*</b>
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%

\* Base rate listed is the average of the quarterly base rates for the year. Good Experience Credits are listed in the year they were credited to accounts. Annualized returns are since 1/1/76 and include compounding.

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