

CAPSTONE RIA

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RAP/Pension InterestRate CHART

Retiring: August 2025

Benefit Commencement: September 1st 2025

Treasury Rate	4.91
1 st Corporate	4.50
2 nd Corporate	5.57
3 rd Corporate	6.23

Actual Rates

Retiring: September 2025

Benefit Commencement: October 1st 2025

Treasury Rate	4.89
1 st Corporate	4.43
2 nd Corporate	5.46
3 rd Corporate	6.13

Actual Rates

Retiring: October 2025

Benefit Commencement: November 1st 2025

Treasury Rate	4.92
1 st Corporate	4.38
2 nd Corporate	5.41
3 rd Corporate	6.13

Actual Rates

Retiring: November 2025

Benefit Commencement: December 1st 2025

Treasury Rate	4.87
1 st Corporate	4.20
2 nd Corporate	5.26
3 rd Corporate	6.02

Estimated Future Rates – Actual Rates May Vary

Retiring: December – June 2026

Benefit Commencement: Various

Treasury Rate	4.90
1 st Corporate	4.00
2 nd Corporate	5.30
3 rd Corporate	6.00

Estimated Future Rates – Actual Rates May Vary

Retiring: After June 2026

Benefit Commencement: Various

Treasury Rate	4.70
1 st Corporate	3.50
2 nd Corporate	5.20
3 rd Corporate	6.00

Estimated Future Rates – Actual Rates May Vary

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