

# RAP/Pension Interest Rate Chart



Retiring: December 2025	
Benefit Commencement: January 1 <sup>st</sup> 2026	
Treasury Rate	4.74
1 <sup>st</sup> Corporate	4.06
2 <sup>nd</sup> Corporate	5.12
3 <sup>rd</sup> Corporate	5.93
Actual Rates	

Retiring: January 2026	
Benefit Commencement: February 1 <sup>st</sup> 2026	
Treasury Rate	4.64
1 <sup>st</sup> Corporate	4.01
2 <sup>nd</sup> Corporate	5.04
3 <sup>rd</sup> Corporate	5.83
Actual Rates	

Retiring: February 2026	
Benefit Commencement: March 1 <sup>st</sup> 2026	
Treasury Rate	4.70
1 <sup>st</sup> Corporate	4.07
2 <sup>nd</sup> Corporate	5.15
3 <sup>rd</sup> Corporate	6.01
Actual Rates	

Retiring: March 2026	
Benefit Commencement: April 1 <sup>st</sup> 2026	
Treasury Rate	4.81
1 <sup>st</sup> Corporate	4.00
2 <sup>nd</sup> Corporate	5.14
3 <sup>rd</sup> Corporate	6.07
Estimated Future Rates – Actual Rates May Vary	

Retiring: April – June 2026	
Benefit Commencement: Various	
Treasury Rate	4.60
1 <sup>st</sup> Corporate	3.65
2 <sup>nd</sup> Corporate	4.95
3 <sup>rd</sup> Corporate	5.85
Estimated Future Rates – Actual Rates May Vary	

Retiring: After June 2026	
Benefit Commencement: Various	
Treasury Rate	4.55
1 <sup>st</sup> Corporate	3.50
2 <sup>nd</sup> Corporate	4.85
3 <sup>rd</sup> Corporate	5.50
Estimated Future Rates – Actual Rates May Vary	

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