CAPSTONE RIA

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RAP/Pension InterestRate CHART

Retiring: May 2025

Benefit Commencement: June 1st 2025

Treasury Rate 4.68

1st Corporate 4.65

2nd Corporate 5.38

3rd Corporate 5.81

Actual Rates

Retiring: June 2025

Benefit Commencement: July 1st 2025

Treasury Rate 4.60 1st Corporate 4.50 2nd Corporate 5.33 3rd Corporate 5.86

Actual Rates

Retiring: July 2025

Benefit Commencement: August 1st 2025

Treasury Rate	4.66
1 st Corporate	4.51
2 nd Corporate	5.50
3 rd Corporate	6.07

Actual Rates

Retiring: August 2025

Benefit Commencement: September 1st 2025

Treasury Rate 4.93 1st Corporate 4.49 2nd Corporate 5.48 3rd Corporate 6.17

Estimated Future Rates – Actual Rates May Vary

Retiring: September - Dec 2025

Benefit Commencement: Various

Treasury Rate	4.90
1 st Corporate	4.45
2 nd Corporate	5.30
3 rd Corporate	6.00

Estimated Future Rates – Actual Rates May Vary

Retiring: After Dec 2025

Benefit Commencement: Various

Treasury Rate	4.70
1 st Corporate	4.25
2 nd Corporate	5.25
3 rd Corporate	5.75

Estimated Future Rates – Actual Rates May Vary

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