

CAPSTONE RIA

114 W Magnolia St STE #444 Bellingham, WA 98225
www.capstoneria.com • 877.739.6007

RAP/Pension InterestRate CHART

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 | 5.29 |
| 3 rd Corporate | 6.08 |

Actual Rates

Retiring: December 2025

Benefit Commencement: January 1st 2026

| | |
|---------------------------|------|
| Treasury Rate | 4.74 |
| 1 st Corporate | 4.07 |
| 2 nd Corporate | 5.11 |
| 3 rd Corporate | 5.92 |

Estimated Future Rates – Actual Rates May Vary

Retiring: January – June 2026

Benefit Commencement: Various

| | |
|---------------------------|------|
| Treasury Rate | 4.60 |
| 1 st Corporate | 3.75 |
| 2 nd Corporate | 5.00 |
| 3 rd Corporate | 5.80 |

Estimated Future Rates – Actual Rates May Vary

Retiring: After June 2026

Benefit Commencement: Various

| | |
|---------------------------|------|
| Treasury Rate | 4.55 |
| 1 st Corporate | 3.50 |
| 2 nd Corporate | 4.85 |
| 3 rd Corporate | 5.50 |

Estimated Future Rates – Actual Rates May Vary

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