

RAP/Pension Interest Rate Chart



Retiring: September 2026

Benefit Commencement: October 1st 2026

Treasury Rate	4.95
1 st Corporate	4.49
2 nd Corporate	5.43
3 rd Corporate	6.18

Actual Rates

Retiring: October 2026

Benefit Commencement: November 1st 2026

Treasury Rate	5.10
1 st Corporate	4.62
2 nd Corporate	5.62
3 rd Corporate	6.51

Actual Rates

Retiring: November 2026

Benefit Commencement: December 1st 2026

Treasury Rate	5.23
1 st Corporate	4.65
2 nd Corporate	5.75
3 rd Corporate	6.73

Actual Rates

Retiring: December 2026

Benefit Commencement: January 1st 2027

Treasury Rate	5.30
1 st Corporate	5.00
2 nd Corporate	5.99
3 rd Corporate	6.83

Estimated Future Rates – Actual Rates May Vary

Retiring: Jan – June 2027

Benefit Commencement: Various

Treasury Rate	5.30
1 st Corporate	5.25
2 nd Corporate	6.25
3 rd Corporate	7.00

Estimated Future Rates – Actual Rates May Vary

Retiring: After June 2027

Benefit Commencement: Various

Treasury Rate	5.25
1 st Corporate	5.25
2 nd Corporate	6.00
3 rd Corporate	6.50

Estimated Future Rates – Actual Rates May Vary

Capstone RIA is not affiliated with or endorsed by BP. Information was obtained from sources believed to be reliable as of the current date, but no representative is being made as to its accuracy and completeness. Benefits may be subject to change at your employer's discretion.

This material was created for educational and informational purposes only and is not intended as ERISA, tax, legal or investment advice. If you are seeking advice specific to your needs, such advice services must be obtained on your own separate from this educational material.

Capstone RIA and its representative are separate and apart from any other named entity.