

# Annual Interest Crediting Rate

The amount of the annual interest crediting rate which determines the amount of interest added to your account balance is based on the following formula:

Effective yield for three-month Treasury bills on  
the FIRST business day of the year

PLUS

Effective yield for three-month Treasury bills on  
the LAST business day of the year.

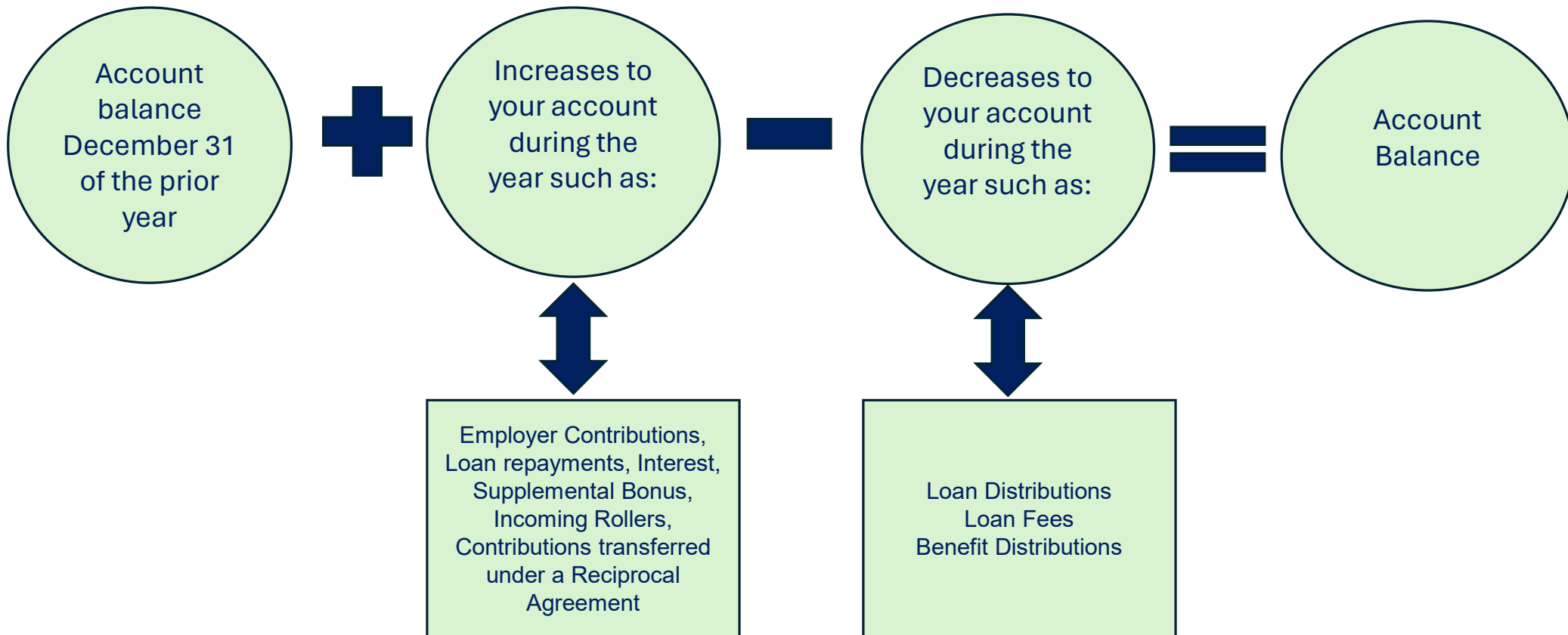
DIVIDED BY TWO

PLUS

1.5%

Inclusion of the Interest Crediting Rate is Guaranteed  
regardless of the Fund's Investment Performance.

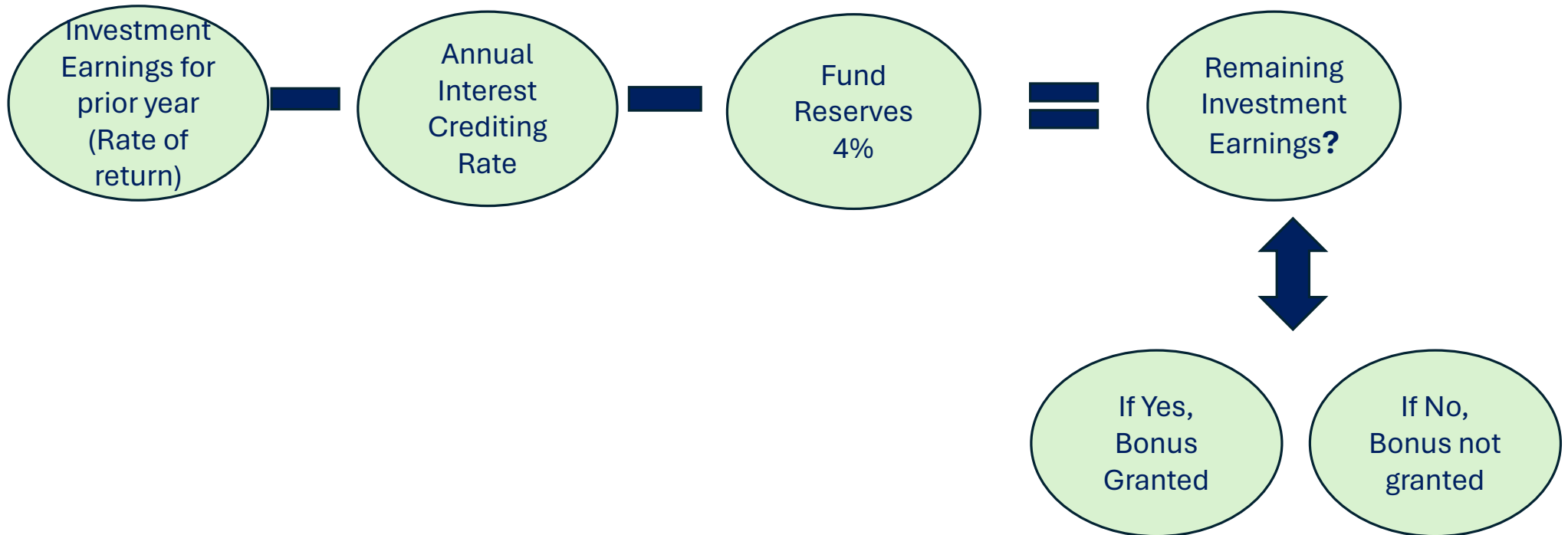
# Annuity Account Balance Determination



# Supplemental Bonus Payment

A Supplemental Bonus is not guaranteed each year. There is a formula to determine whether a Supplemental Bonus is granted to participants.

## Formula:



## Frequently Asked Questions

### **When is the interest crediting rate applied to my account?**

The interest crediting rate is applied to your account on a monthly basis, taking in account any pluses and minuses for the previous month.

### **If the Fund experiences an Investment loss for the year, is my account still credited interest?**

Yes, the interest crediting rate is guaranteed regardless of the Fund's Investment Performance for that year.

### **If I am retired and elected fixed monthly or annual payments, will I receive a Supplemental Bonus?**

Once you elect an option, your payments whether monthly or annual are fixed payments. If a Supplemental Bonus Payment is granted, you will be issued a one-time lump sum payment for the bonus amount in the year in which it is approved.