

RAP/Pension Interest Rate CHART

Retiring: January 2019

Benefit Commencement: February 1st 2019

Treasury Rate	3.34
1 st Corporate	3.33
2 nd Corporate	4.39
3 rd Corporate	4.72

Actual Rates

Retiring: February 2019

Benefit Commencement: March 1st 2019

Treasury Rate	3.36
1 st Corporate	3.43
2 nd Corporate	4.46
3 rd Corporate	4.88

Actual Rates

Retiring: March 2019

Benefit Commencement: April 1st 2019

Treasury Rate	3.10
1 st Corporate	3.38
2 nd Corporate	4.32
3 rd Corporate	4.69

Actual Rates

Retiring: April 2019

Benefit Commencement: May 1st 2019

Treasury Rate	3.03
1 st Corporate	3.23
2 nd Corporate	4.22
3 rd Corporate	4.64

Estimated Rates – Actual Rates May Vary

Retiring: May – June 2019

Benefit Commencement: Various

Treasury Rate	3.25
1 st Corporate	3.35
2 nd Corporate	4.30
3 rd Corporate	4.75

Estimated Rates – Actual Rates May Vary

Retiring: After June 2019

Benefit Commencement: Various

Treasury Rate	3.40
1 st Corporate	3.45
2 nd Corporate	4.50
3 rd Corporate	4.90

Estimated Rates – Actual Rates May Vary

www.multop.com • Providing financial confidence since 1976

Multop Financial and LPL Financial are not affiliated with or endorsed by BP or Heritage. Information was obtained from sources believed to be reliable as of the current date, but no representation 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.

Securities and advisory services offered through LPL Financial, a registered investment advisor. Member FINRA/SIPC. Multop Financial is not affiliated with, and offered tax services separate from, LPL Financial.