

Dalhousie PTF & RTF
"INTEREST RATES"

Preliminary - final approved rates to be provided by the Funds' actuary

PTF

RTF

Without Adverse Mortality

With Adverse Mortality

Year Ending June 30	Annual RoR net of Expenses	"Interest Rate" 3 Yr. Annualized *	Annual RoR net of Expenses	"Interest Rate" 3 Yr. Annualized **	Annual RoR net of Expenses	"Interest Rate" 3 Yr. Annualized **	PRIA Holdback	plus	Warranted Indexation without adverse mortality	Warranted Indexation with adverse mortality	CPI (Permitted Indexation)	Indexation Granted	Indexation Shortfall	Negative Return Current Year	Negative Return Cumulative Balance	Catch-up Funded
1983						11.66%										
1984						11.82%	11.74%	6.00%	5.74%		4.089%	4.089%	0.0000%			
1985						11.53%	11.67%	6.00%	5.67%		4.092%	4.092%	0.0000%			
1986						14.59%	12.64%	6.00%	6.64%		3.695%	3.695%	0.0000%			
1987						11.20%	12.43%	6.00%	6.43%		4.770%	4.770%	0.0000%			
1988						7.18%	10.95%	6.00%	4.95%		3.907%	3.907%	0.0000%			
1989						8.10%	8.81%	6.00%	2.81%		5.300%	2.804%	-2.4279%			
1990						7.10%	7.46%	6.00%	1.46%		4.3000%	1.4583%	-2.8009%	0.0000%	0.0000%	Dec-96, Sep-97
1991									2.4528%		4.2870%	2.4528%	-1.7903%	0.0000%	0.0000%	Dec-96, Sep-97
1992									2.3487%		6.2919%	2.3487%	-3.8527%	0.0000%	0.0000%	Dec-96, Sep-97
1993									3.0890%		1.6393%	1.6393%	0.0000%	0.0000%	0.0000%	
1994	3.000%		0.723%		0.590%				0.2868%		0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	
1995	16.036%		12.059%		11.708%				0.9041%		2.6882%	0.9041%	-1.7681%	0.0000%	0.0000%	Sep-97
1996	15.287%	11.2765%	9.620%	7.3548%	9.677%	7.214%	5.050%	2.3048%	2.164%	1.421%	1.421%	0.0000%	0.0000%	0.0000%	0.0000%	
1997	21.216%	17.4837%	20.431%	13.9441%	20.569%	13.888%	5.050%	8.8941%	8.838%	1.770%	1.770%	0.0000%	0.0000%	0.0000%	0.0000%	
1998	15.867%	17.4267%	11.668%	13.8115%	11.703%	13.887%	5.050%	8.7615%	8.837%	1.014%	1.014%	0.0000%	0.0000%	0.0000%	0.0000%	
1999	8.306%	15.0068%	8.281%	13.3460%	8.225%	13.382%	5.050%	8.2960%	8.332%	1.562%	1.562%	0.0000%	0.0000%	0.0000%	0.0000%	
2000	16.659%	13.5471%	19.244%	12.9725%	19.400%	13.014%	5.050%	7.9225%	7.964%	2.896%	2.896%	0.0000%	0.0000%	0.0000%	0.0000%	
2001	-3.160%	6.9566%	-1.260%	8.4327%			5.050%	3.3827%		3.342%	3.342%	0.0000%	0.0000%	0.0000%	0.0000%	
2002	-0.517%	3.9696%	-0.681%	5.3548%		5.050%	0.3048%		0.3048%	1.277%	0.3048%	-0.9693%	0.0000%	0.0000%	0.0000%	Jan-15
2003	2.295%	-0.4858%	2.196%	0.0737%		5.050%	-4.9763%		-4.9763%	2.605%	0.0000%	-2.6050%	-4.9763%	-4.9763%	2.6050%	Jan-15
2004	15.084%	5.4077%	16.823%	5.8439%		5.050%	0.7939%		0.7939%	2.457%	0.0000%	-2.4570%	0.0000%	-4.1824%	2.457%	Jan-15
2005	12.555%	9.8360%	12.369%	10.2902%		5.050%	5.2402%		5.2402%	1.679%	1.0578%	-0.6147%	0.0000%	0.0000%	0.614%	Jan-15
2006	6.191%	11.2131%	6.593%	11.8496%		5.050%	6.7996%		6.7996%	2.516%	2.5160%	0.0000%	0.0000%	0.0000%	0.0000%	
2007	15.135%	11.2295%	13.659%	10.8307%		5.050%	5.7807%		5.7807%	2.192%	2.1920%	0.0000%	0.0000%	0.0000%	0.0000%	
2008	-5.648%	4.8774%	-3.134%	5.4794%		5.050%	0.4294%		0.4294%	3.128%	0.4295%	-2.6870%	0.0000%	0.0000%	2.687%	Jan-15
2009	-11.720%	-1.3856%	-9.026%	0.0531%		5.050%	-4.9969%		-4.9969%	-0.260%	0.0000%	0.0000%	-4.9969%	-4.9969%		
2010	8.751%	-3.2430%	8.057%	-1.6185%		5.050%	-6.6685%		-6.6685%	0.693%	0.0000%	-0.6932%	-6.6685%	-11.6654%	0.693%	Jan-15
2011	14.141%	3.0969%	13.287%	3.6534%		5.050%	-1.3966%		-1.3966%	3.098%	0.0000%	-3.0980%	-1.3966%	-13.0620%	1.6017%	Jan-15
2012	2.233%	8.2650%	2.661%	7.9143%		5.050%	2.8643%		2.8643%	1.502%	0.0000%	-1.5020%	0.0000%	-10.1977%		
2013	11.712%	9.2388%	10.328%	8.6651%		5.050%	3.6151%		3.6151%	1.151%	0.0000%	-1.1510%	0.0000%	-6.5826%		
2014	15.662%	9.7219%	14.304%	8.9893%		5.050%	3.9393%		3.9393%	2.358%	0.0000%	-2.3580%	0.0000%	-2.6433%		
2015	9.819%	12.3715%	7.645%	10.7253%		5.050%	5.6753%		5.6753%	1.033%	1.0330%	0.0000%	0.0000%	0.0000%	0.0000%	
2016	2.970%	9.3604%	1.794%	7.7936%		5.050%	2.7436%		2.7436%	1.494%	1.4937%	0.0000%	0.0000%	0.0000%	0.0000%	
2017	10.452%	7.6930%	9.704%	6.3277%		5.050%	1.2777%		1.2777%	1.007%	1.0070%	0.0000%	0.0000%	0.0000%	0.0000%	
2018	8.834%	7.3701%	7.638%	6.3254%		5.050%	1.2754%		1.2754%	2.454%	1.2754%	-1.1638%	0.0000%	0.0000%	0.0000%	

* PTF rate applied Oct 1 - Sep 30

** RTF rates applied Jan 1 - Dec 31