

RAP/Pension InterestRate CHART

Retiring: January 2020

Benefit Commencement: February 1st 2020

| | |
|---------------------------|------|
| Treasury Rate | 2.19 |
| 1 st Corporate | 2.01 |
| 2 nd Corporate | 3.06 |
| 3 rd Corporate | 3.65 |

Actual Rates

Retiring: February 2020

Benefit Commencement: March 1st 2020

| | |
|---------------------------|------|
| Treasury Rate | 2.28 |
| 1 st Corporate | 2.04 |
| 2 nd Corporate | 3.09 |
| 3 rd Corporate | 3.68 |

Actual Rates

Retiring: March 2020

Benefit Commencement: April 1st 2020

| | |
|---------------------------|------|
| Treasury Rate | 2.30 |
| 1 st Corporate | 2.03 |
| 2 nd Corporate | 3.06 |
| 3 rd Corporate | 3.59 |

Actual Rates

Retiring: April 2020

Benefit Commencement: May 1st 2020

| | |
|---------------------------|------|
| Treasury Rate | 2.22 |
| 1 st Corporate | 1.97 |
| 2 nd Corporate | 3.03 |
| 3 rd Corporate | 3.60 |

Estimated Rates – Actual Rates May Vary

Retiring: May – October 2020

Benefit Commencement: Various

| | |
|---------------------------|------|
| Treasury Rate | 2.30 |
| 1 st Corporate | 2.05 |
| 2 nd Corporate | 3.15 |
| 3 rd Corporate | 3.70 |

Estimated Rates – Actual Rates May Vary

Retiring: After October 2020

Benefit Commencement: Various

| | |
|---------------------------|------|
| Treasury Rate | 2.35 |
| 1 st Corporate | 2.10 |
| 2 nd Corporate | 3.20 |
| 3 rd Corporate | 3.80 |

Estimated Rates – Actual Rates May Vary

www.refineryretirement.com

Refinery Retirement is not affiliated with or endorsed by BP. 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.

Refinery Retirement and its representative are separate and apart from any other named entity