prepaid529℠ Reasonable Rate of Return

The Prepaid529 reasonable rate of return is used to determine the total benefit for a beneficiary planning to attend a college or university outside of Virginia and to calculate the Prepaid529 minimum benefit.

Date Range	Yield
9/1/1996 – 8/31/1997	4.00%
9/1/1997 – 8/31/1998	4.50%
9/1/1998 – 8/31/1999	5.00%
9/1/1999 – 8/31/2000	5.00%
9/1/2000 – 9/30/2001	5.00%
10/1/2001 – 12/31/2001	4.00%
1/1/2002 – 3/31/2002	2.11%*
4/1/2002 – 6/30/2002	1.57%
7/1/2002 – 9/30/2002	1.49%
10/1/2002 – 12/31/2002	1.43%
1/1/2003 – 3/31/2003	1.22%
4/1/2003 – 6/30/2003	0.95%
7/1/2003 – 9/30/2003	0.85%
10/1/2003 – 12/31/2003	0.67%
1/1/2004 – 3/31/2004	0.67%
4/1/2004 – 6/30/2004	0.66%
7/1/2004 – 9/30/2004	0.68%
10/1/2004 – 12/31/2004	1.03%
1/1/2005 – 3/31/2005	1.52%
4/1/2005 – 6/30/2005	2.04%
7/1/2005 – 9/30/2005	2.56%
10/1/2005 – 12/31/2005	3.05%
1/1/2006 – 3/31/2006	3.59%
4/1/2006 – 6/30/2006	4.07%
7/1/2006 – 9/30/2006	4.52%
10/1/2006–12/31/2006	4.89%
1/1/2007 – 3/31/2007	4.92%
4/1/2007 – 6/30/2007	4.93%
7/1/2007 – 9/30/2007	4.91%
10/1/2007–12/31/2007	4.82%
1/1/2008 – 3/31/2008	4.39%
4/1/2008 – 6/30/2008	3.19%
7/1/2008 – 9/30/2008	2.12%
10/1/2008–12/31/2008	1.98%
1/1/2009 – 3/31/2009	1.23%
4/1/2009 – 6/30/2009	0.47%
7/1/2009 – 9/30/2009	0.22%
10/1/2009–12/31/2009	0.10%
1/1/2010 – 3/31/2010	0.05%

Date Range	Yield
4/1/2010 – 6/30/2010	0.03%
7/1/2010 – 9/30/2010	0.04%
10/1/2010 – 12/31/2010	0.07%
1/1/2011 – 3/31/2011	0.05%
4/1/2011 – 6/30/2011	0.04%
7/1/2011 – 9/30/2011	0.03%
10/1/2011 – 12/31/2011	0.02%
1/1/2012 – 3/31/2012	0.03%
4/1/2012 – 6/30/2012	0.04%
7/1/2012 – 9/30/2012	0.04%
10/1/2012 – 12/31/2012	0.04%
1/1/2013 – 3/31/2013	0.04%
4/1/2013 – 6/30/2013	0.03%
7/1/2013 – 9/30/2013	0.02%
10/1/2013 – 12/31/2013	0.02%
1/1/2014 – 3/31/2014	0.02%
4/1/2014 – 6/30/2014	0.02%
7/1/2014 – 9/30/2014	0.02%
10/01/2014 – 12/31/2014	0.02%
1/1/2015 – 3/31/2015	0.02%
4/1/2015 – 6/30/2015	0.02%
7/1/2015 – 9/30/2015	0.02%
10/1/2015 – 12/31/2015	0.03%
1/1/2016 – 3/31/2016	0.04%
4/1/2016 – 6/30/2016	0.13%
7/1/2016 – 9/30/2016	0.16%
10/1/2016 – 12/31/2016	0.16%
1/1/2017 – 3/31/2017	0.20%
4/1/2017 – 6/30/2017	0.37%
7/1/2017 – 9/30/2017	0.57%
10/1/2017 – 12/31/2017	0.77%
1/1/2018 – 3/31/2018	0.86%
4/1/2018 – 6/30/2018	1.15%
7/1/2018 – 9/30/2018	1.50%
10/1/2018 – 12/31/2018	1.70%
1/1/2019 – 3/31/2019	1.97%
4/1/2019 – 6/30/2019	2.16%
7/1/2019 – 9/30/2019	2.15%
10/1/2019 – 12/31/2019	1.93%

Date Range	Yield
1/1/2020 – 3/31/2020	1.48%
4/1/2020 – 6/30/2020	1.16%
7/1/2020 – 9/30/2020	0.16%
10/1/2020 – 12/31/2020	0.04%
1/1/2021 – 3/31/2021	0.02%
4/1/2021 – 6/30/2021	0.02%
7/1/2021 – 9/30/2021	0.02%
10/1/2021 – 12/31/2021	0.02%
1/1/2022 – 3/31/2022	0.02%
4/1/2022 – 6/30/2022	0.03%
7/1/2022 – 9/30/2022	0.48%
10/1/2022 – 12/31/2022	1.81%
1/1/2023 – 3/31/2023	3.32%
4/1/2023 – 6/30/2023	4.21%
7/1/2023 – 9/30/2023	4.71%
10/1/2023 – 12/31/2023	5.02%
1/1/2024 – 3/31/2024	5.12%
4/1/2024 – 6/30/2024	5.08%
7/1/2024 – 9/30/2024	5.06%
10/1/2024 – 12/31/2024	4.99%

The Prepaid529 reasonable rate of return currently tracks quarterly performance of the Institutional Money Funds Index (reported in the Money Fund Monitor™ by iMoneyNet) and its measure is subject to change without notice. Prior to 1/1/2002, the Prepaid529 reasonable rate of return was set by the Virginia529 Board.