



DEPARTMENT OF THE TREASURY
INTERNAL REVENUE SERVICE
WASHINGTON, D.C. 20224

TAX EXEMPT AND
GOVERNMENT ENTITIES
DIVISION

201218038

AUG 21 2009

SE: T: EP: RA: A2

Re:

Dear

This letter is to inform you that your request to use substitute mortality tables for making computations under section 430 of the Internal Revenue Code (the "Code") for the Plan has been granted with respect to the populations specified in this letter, effective for a period of up to 10 years beginning with the plan year commencing October 1, 2009. Your request has been granted in accordance with section 430(h)(3) of the Code and section 303(h)(3) of the Employee Retirement Income Security Act of 1974 ("ERISA").

In granting this approval, we have considered only the development of the substitute mortality rates and whether they sufficiently reflect the mortality experience of the applicable plan populations. Accordingly, we are not expressing any opinion as to the accuracy or acceptability of any calculations or other material submitted with your request.

Permission is hereby granted to use the male and female substitute mortality rates shown in the tables below:

<u>Age</u>	<u>Males</u>	<u>Females</u>	<u>Age</u>	<u>Males</u>	<u>Females</u>
1	0.000576	0.000516	8	0.000195	0.000133
2	0.000389	0.000336	9	0.000189	0.000127
3	0.000323	0.000251	10	0.000192	0.000127
4	0.000251	0.000188	11	0.000198	0.000129
5	0.000230	0.000170	12	0.000206	0.000134
6	0.000221	0.000159	13	0.000217	0.000140
7	0.000212	0.000149	14	0.000231	0.000148

<u>Age</u>	<u>Males</u>	<u>Females</u>	<u>Age</u>	<u>Males</u>	<u>Females</u>
15	0.000244	0.000157	57	0.004003	0.003765
16	0.000258	0.000164	58	0.004544	0.004096
17	0.000273	0.000171	59	0.005138	0.004395
18	0.000287	0.000175	60	0.005785	0.004726
19	0.000301	0.000176	61	0.006480	0.005152
20	0.000313	0.000176	62	0.007221	0.005736
21	0.000326	0.000176	63	0.007930	0.006464
22	0.000336	0.000178	64	0.008609	0.007294
23	0.000346	0.000182	65	0.009375	0.008247
24	0.000352	0.000186	66	0.010346	0.009346
25	0.000358	0.000193	67	0.011638	0.010612
26	0.000367	0.000201	68	0.013277	0.012056
27	0.000373	0.000210	69	0.015184	0.013664
28	0.000383	0.000219	70	0.017322	0.015420
29	0.000402	0.000226	71	0.019656	0.017307
30	0.000433	0.000233	72	0.022150	0.019311
31	0.000487	0.000239	73	0.024683	0.021285
32	0.000548	0.000246	74	0.027280	0.023241
33	0.000603	0.000253	75	0.030121	0.025395
34	0.000642	0.000263	76	0.033385	0.027968
35	0.000667	0.000275	77	0.037250	0.031178
36	0.000681	0.000290	78	0.041460	0.034872
37	0.000689	0.000310	79	0.045895	0.038904
38	0.000693	0.000333	80	0.050941	0.043503
39	0.000696	0.000362	81	0.056986	0.048899
40	0.000702	0.000396	82	0.064416	0.055320
41	0.000714	0.000437	83	0.073132	0.062690
42	0.000735	0.000485	84	0.082875	0.070857
43	0.000768	0.000541	85	0.093795	0.079935
44	0.000816	0.000606	86	0.106043	0.090038
45	0.000882	0.000679	87	0.119770	0.101282
46	0.000971	0.000762	88	0.135061	0.112590
47	0.001084	0.000856	89	0.151816	0.123885
48	0.001226	0.001006	90	0.169906	0.136783
49	0.001398	0.001221	91	0.189201	0.152896
50	0.001598	0.001481	92	0.209571	0.173838
51	0.001829	0.001768	93	0.230811	0.201632
52	0.002100	0.002062	94	0.253008	0.235200
53	0.002405	0.002366	95	0.276469	0.264752
54	0.002737	0.002695	96	0.301501	0.290543
55	0.003107	0.003041	97	0.328410	0.312829
56	0.003525	0.003399	98	0.349910	0.331865

<u>Age</u>	<u>Males</u>	<u>Females</u>	<u>Age</u>	<u>Males</u>	<u>Females</u>
99	0.366607	0.347908	110	0.400000	0.400000
100	0.379109	0.361213	111	0.400000	0.400000
101	0.388022	0.372037	112	0.400000	0.400000
102	0.393953	0.380635	113	0.400000	0.400000
103	0.397509	0.387264	114	0.400000	0.400000
104	0.399298	0.392178	115	0.400000	0.400000
105	0.399926	0.395634	116	0.400000	0.400000
106	0.400000	0.397888	117	0.400000	0.400000
107	0.400000	0.399196	118	0.400000	0.400000
108	0.400000	0.399813	119	0.400000	0.400000
109	0.400000	0.399996	120	1.000000	1.000000

The above tables will be used for all male and female participants, respectively, in the Plan. The above rates were developed based on an experience study period from October 1, 20 , through September 30, 20 , and were calculated using the Karup-King. The base year for the resulting tables is 20 . The Service has reviewed the substitute mortality rates and supporting information, and has determined that based on the information submitted, the rates sufficiently reflect the mortality experience of the applicable plan populations.

Your attention is called to section 430(h)(3)(C)(ii) of the Code, section 303(h)(3)(C)(ii) of ERISA, and section 1.430(h)(3)-2(d)(4) of the regulations, which describe the circumstances in which the use of the substitute mortality table will terminate before the end of the 10-year period described above. In general, the substitute mortality tables can no longer be used as of the earliest of:

- (1) The plan year in which the plan fails to satisfy the requirements of paragraph 1.430(h)(3)-2(c)(1) of the regulations, requiring that the groups for which substitute mortality tables is used must have credible mortality experience,
- (2) The plan year in which the plan fails to satisfy the requirements of paragraph 1.430(h)(3)-2(d)(1) of the regulations, regarding the requirement that other plans and populations in the controlled group must use substitute mortality tables unless it can be demonstrated that they do not have credible mortality experience,
- (3) The second plan year following the plan year in which there is a significant change in individuals covered by the plan as described in paragraph 1.430(h)(3)-2(d)(4)(ii) of the regulations (generally applicable when there is a change of 20% or more in the number of individuals in the population for which the substitute mortality table is used),
- (4) The plan year following the plan year in which a substitute mortality table used for a plan population is no longer accurately predictive of future mortality of that population, as determined by the Commissioner or as certified by the plan's actuary to the satisfaction of the Commissioner, and

- (5) The date specified in guidance published in the Internal Revenue Bulletin pursuant to a replacement of mortality tables specified under section 430(h)(3)(A) and 1.430(h)(3)-1, other than annual updates to the static mortality tables issued pursuant to 1.430(h)(3)-1(a)(3) of the regulations.

This ruling is directed only to the taxpayer that requested it. Section 6110(k)(3) of the Code provides that it may not be used or cited by others as precedent.

When filing Form 5500 for the plan years for which the substitute mortality tables are used, please note the information that is required to be attached to Schedule SB (Actuarial Information) in accordance with the instructions to that form.

We have sent a copy of this letter to your Authorized Representative pursuant to a power of attorney on file in this office and to the
and to the

If you require further assistance in this matter, please contact

Sincerely,



David M. Ziegler, Manager
Employee Plans Actuarial Group 2