

Significant Index No. 0430.00-00

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TAX EXEMPT AND
GOVERNMENT ENTITIES
DIVISION

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

AUG 16 2011

T:EP:RA:A2

Re: Request for the use of plan-specific substitute mortality tables for the plans comprising the following Permissive Group:

<u>Plan Name</u>	<u>Plan Number</u>	<u>EIN</u>
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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 plans in the Permissive Group 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 years commencing January 1, . 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 for plans in the Permissive Group to use the male and female substitute mortality rates shown in the tables below:

<u>Age</u>	<u>Bargaining Unit</u>		<u>Non-Bargaining Unit</u>	
	<u>Males</u>	<u>Females</u>	<u>Males</u>	<u>Females</u>
1	0.000553	0.000496	0.000553	0.000496
2	0.000373	0.000323	0.000373	0.000323
3	0.000310	0.000241	0.000310	0.000241
4	0.000241	0.000181	0.000241	0.000181
5	0.000221	0.000163	0.000221	0.000163
6	0.000212	0.000153	0.000212	0.000153
7	0.000203	0.000143	0.000203	0.000143
8	0.000188	0.000128	0.000188	0.000128
9	0.000181	0.000122	0.000181	0.000122
10	0.000184	0.000122	0.000184	0.000122
11	0.000190	0.000124	0.000190	0.000124
12	0.000198	0.000128	0.000198	0.000128
13	0.000208	0.000135	0.000208	0.000135
14	0.000222	0.000143	0.000222	0.000143
15	0.000235	0.000152	0.000235	0.000152
16	0.000248	0.000159	0.000248	0.000159
17	0.000263	0.000167	0.000263	0.000167
18	0.000276	0.000170	0.000276	0.000170
19	0.000289	0.000171	0.000289	0.000171
20	0.000302	0.000171	0.000302	0.000171
21	0.000314	0.000170	0.000314	0.000170
22	0.000325	0.000172	0.000325	0.000172

<u>Age</u>	<u>Bargaining Unit</u>		<u>Non-Bargaining Unit</u>	
	<u>Males</u>	<u>Females</u>	<u>Males</u>	<u>Females</u>
23	0.000336	0.000176	0.000336	0.000176
24	0.000343	0.000181	0.000343	0.000181
25	0.000350	0.000188	0.000350	0.000188
26	0.000362	0.000197	0.000362	0.000197
27	0.000369	0.000205	0.000369	0.000205
28	0.000406	0.000216	0.000379	0.000216
29	0.000493	0.000228	0.000398	0.000228
30	0.000622	0.000246	0.000429	0.000246
31	0.000782	0.000290	0.000482	0.000290
32	0.000965	0.000331	0.000543	0.000331
33	0.001162	0.000384	0.000609	0.000370
34	0.001362	0.000464	0.000678	0.000405
35	0.001556	0.000573	0.000746	0.000440
36	0.001736	0.000711	0.000812	0.000472
37	0.001892	0.000879	0.000873	0.000506
38	0.002014	0.001078	0.000928	0.000558
39	0.002093	0.001309	0.000981	0.000643
40	0.002121	0.001574	0.001032	0.000760
41	0.002137	0.001858	0.001083	0.000906
42	0.002214	0.002079	0.001133	0.001079
43	0.002359	0.002176	0.001183	0.001277
44	0.002559	0.002193	0.001234	0.001498
45	0.002798	0.002224	0.001286	0.001740
46	0.003064	0.002361	0.001340	0.002000
47	0.003342	0.002699	0.001396	0.002277
48	0.003642	0.003321	0.001531	0.002568
49	0.003974	0.004164	0.001788	0.002872
50	0.004322	0.005104	0.002103	0.003185
51	0.004670	0.006015	0.002416	0.003507
52	0.005004	0.006772	0.002664	0.003835
53	0.005279	0.007339	0.002802	0.004166
54	0.005503	0.007801	0.002871	0.004499
55	0.005746	0.008209	0.002940	0.004832
56	0.006075	0.008619	0.003077	0.005162
57	0.006558	0.009085	0.003352	0.005488
58	0.007160	0.009575	0.003767	0.006039
59	0.007838	0.010054	0.004278	0.006871
60	0.008640	0.010568	0.004878	0.007860
61	0.009619	0.011161	0.005562	0.008881
62	0.010824	0.011879	0.006324	0.009813
63	0.012327	0.012751	0.007066	0.010658

<u>Age</u>	<u>Bargaining Unit</u>		<u>Non-Bargaining Unit</u>	
	<u>Males</u>	<u>Females</u>	<u>Males</u>	<u>Females</u>
64	0.014092	0.013749	0.007791	0.011499
65	0.016015	0.014825	0.008648	0.012330
66	0.017990	0.015935	0.009782	0.013145
67	0.019911	0.017032	0.011343	0.013936
68	0.021574	0.017951	0.013514	0.014494
69	0.023048	0.018722	0.016197	0.014824
70	0.024641	0.019594	0.019116	0.015240
71	0.026662	0.020816	0.021991	0.016055
72	0.029419	0.022636	0.024545	0.017584
73	0.033034	0.025134	0.026335	0.019980
74	0.037301	0.028143	0.027547	0.023034
75	0.042038	0.031546	0.028844	0.026515
76	0.047059	0.035224	0.030892	0.030194
77	0.052181	0.039059	0.034354	0.033840
78	0.057110	0.042940	0.039200	0.037143
79	0.061966	0.046946	0.044986	0.040256
80	0.067194	0.051244	0.051760	0.043645
81	0.073236	0.055997	0.059568	0.047777
82	0.080533	0.061373	0.068455	0.053120
83	0.089156	0.067254	0.078640	0.059566
84	0.098810	0.073530	0.090091	0.066804
85	0.109389	0.080376	0.102483	0.074995
86	0.120791	0.087967	0.115489	0.084300
87	0.132910	0.096475	0.128785	0.094881
88	0.145741	0.105344	0.143818	0.106583
89	0.159353	0.114457	0.160805	0.119299
90	0.173755	0.124651	0.177574	0.133260
91	0.188955	0.136764	0.191953	0.148699
92	0.204961	0.151632	0.201769	0.165848
93	0.221364	0.169412	0.214419	0.182798
94	0.238158	0.189519	0.229383	0.199497
95	0.255957	0.211371	0.246140	0.215892
96	0.275375	0.234384	0.264170	0.231931
97	0.297026	0.257974	0.282952	0.247562
98	0.317035	0.281558	0.301967	0.262732
99	0.335253	0.304553	0.320694	0.277389
100	0.351530	0.326375	0.338612	0.291479
101	0.365714	0.346440	0.355201	0.304952
102	0.377657	0.364166	0.369941	0.317755
103	0.387207	0.378968	0.382311	0.329834
104	0.394214	0.390263	0.391791	0.341138

<u>Age</u>	<u>Bargaining Unit</u>		<u>Non-Bargaining Unit</u>	
	<u>Males</u>	<u>Females</u>	<u>Males</u>	<u>Females</u>
105	0.398529	0.397468	0.397861	0.351614
106	0.400000	0.400000	0.400000	0.361210
107	0.400000	0.400000	0.400000	0.369873
108	0.400000	0.400000	0.400000	0.377551
109	0.400000	0.400000	0.400000	0.384192
110	0.400000	0.400000	0.400000	0.389743
111	0.400000	0.400000	0.400000	0.394152
112	0.400000	0.400000	0.400000	0.397366
113	0.400000	0.400000	0.400000	0.399332
114	0.400000	0.400000	0.400000	0.400000
115	0.400000	0.400000	0.400000	0.400000
116	0.400000	0.400000	0.400000	0.400000
117	0.400000	0.400000	0.400000	0.400000
118	0.400000	0.400000	0.400000	0.400000
119	0.400000	0.400000	0.400000	0.400000
120	1.000000	1.000000	1.000000	1.000000

The above tables will be used for all bargaining and non-bargaining unit male and female participants, respectively, in the plans comprising the Permissive Group. The above rates were developed based on an experience study period from January 1, 2005, through December 31, 2009, and were calculated using the Karup-King method. The base year for the resulting tables is 2007. The Internal Revenue 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 populations within the Plan.

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