

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

NOV 19 2015

T. EP. RA. A2

Re:

EIN: , Plan No. (the "Plan")

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 male subpopulation of 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 January 1, 2016. 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 substitute mortality rates shown in the following table:

<u>Age</u>	<u>Males</u>	<u>Age</u>	<u>Males</u>	<u>Age</u>	<u>Males</u>	<u>Age</u>	<u>Males</u>
1	0.000510	10	0.000170	19	0.000268	28	0.000372
2	0.000344	11	0.000175	20	0.000279	29	0.000390
3	0.000286	12	0.000183	21	0.000292	30	0.000420
4	0.000223	13	0.000192	22	0.000303	31	0.000472
5	0.000204	14	0.000206	23	0.000316	32	0.000532
6	0.000195	15	0.000218	24	0.000326	33	0.000597
7	0.000187	16	0.000230	25	0.000337	34	0.000664
8	0.000173	17	0.000244	26	0.000354	35	0.000732
9	0.000167	18	0.000256	27	0.000362	36	0.000796

<u>Age</u>	<u>Males</u>	<u>Age</u>	<u>Males</u>	<u>Age</u>	<u>Males</u>	<u>Age</u>	<u>Males</u>
37	0.000856	58	0.003854	79	0.045520	100	0.343266
38	0.000902	59	0.004278	80	0.051642	101	0.358489
39	0.000945	60	0.004743	81	0.058213	102	0.371800
40	0.000988	61	0.005252	82	0.065129	103	0.382901
41	0.001034	62	0.005804	83	0.071920	104	0.391499
42	0.001089	63	0.006528	84	0.078657	105	0.397297
43	0.001153	64	0.007445	85	0.086043	106	0.400000
44	0.001231	65	0.008528	86	0.094779	107	0.400000
45	0.001321	66	0.009752	87	0.105753	108	0.400000
46	0.001410	67	0.011091	88	0.118952	109	0.400000
47	0.001509	68	0.012489	89	0.134079	110	0.400000
48	0.001619	69	0.013964	90	0.150839	111	0.400000
49	0.001739	70	0.015599	91	0.168938	112	0.400000
50	0.001870	71	0.017476	92	0.188079	113	0.400000
51	0.001983	72	0.019681	93	0.207966	114	0.400000
52	0.002136	73	0.022084	94	0.228305	115	0.400000
53	0.002330	74	0.024631	95	0.248800	116	0.400000
54	0.002559	75	0.027512	96	0.269155	117	0.400000
55	0.002825	76	0.030919	97	0.289075	118	0.400000
56	0.003129	77	0.035043	98	0.308263	119	0.400000
57	0.003471	78	0.039952	99	0.326426	120	1.000000

The above tables will be used for all males in the Plan. The above rates were developed based on an experience study period from January 1, 2010, through December 31, 2013, and were calculated using the Karup-King method. The base year for the resulting tables is 2011. 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 Representatives pursuant to a power of attorney on file in this office and to the Manager, EP Classification in Baltimore, Maryland and to the Manager, EP Compliance Unit in Chicago, Illinois.

If you require further assistance in this matter, please contact
(ID#) at () - .

Sincerely,

David M. Ziegler, Manager
Employee Plans Actuarial Group 2

cc: