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

TAX EXEMPT AND
GOVERNMENT ENTITIES
DIVISION

201639024

JUN 3 0 2016

T: EP: RA: A2

Re:

        ("Plan")

EIN/PN: -   , 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 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, 2017. 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 herby granted to use the following male and female substitute mortality rates shown in the tables below for the Plan.

Substitute Mortality Tables

	Male		Female
Age	Base	Age	Base
1	0.000500	1	0.000448
2	0.000337	2	0.000292
3	0.000280	3	0.000218
4	0.000218	4	0.000163
5	0.000200	5	0.000148
6	0.000191	6	0.000138
7	0.000184	7	0.000129
8	0.000169	8	0.000115
9	0.000164	9	0.000110
10	0.000166	10	0.000111

Substitute Mortality Tables

Age	Male Base	Age	Female Base
11	0.000172	11	0.000112
12	0.000179	12	0.000116
13	0.000188	13	0.000122
14	0.000202	14	0.000130
15	0.000214	15	0.000140
16	0.000226	16	0.000148
17	0.000239	17	0.000155
18	0.000251	18	0.000159
19	0.000263	19	0.000158
20	0.000274	20	0.000157
21	0.000287	21	0.000156
22	0.000298	22	0.000158
23	0.000311	23	0.000162
24	0.000321	24	0.000168
25	0.000333	25	0.000175
26	0.000352	26	0.000185
27	0.000360	27	0.000193
28	0.000370	28	0.000203
29	0.000388	29	0.000215
30	0.000418	30	0.000234
31	0.000470	31	0.000279
32	0.000529	32	0.000318
33	0.000594	33	0.000353
34	0.000661	34	0.000386
35	0.000728	35	0.000416
36	0.000792	36	0.000445
37	0.000851	37	0.000473
38	0.000897	38	0.000505
39	0.000938	39	0.000541
40	0.000980	40	0.000589
41	0.001025	41	0.000646
42	0.001078	42	0.000711
43	0.001140	43	0.000782
44	0.001216	44	0.000858
45	0.001303	45	0.000926
46	0.001343	46	0.000976
47	0.001421	47	0.001077
48	0.001539	48	0.001228
49	0.001696	49	0.001429
50	0.001892	50	0.001680
51	0.002128	51	0.001982
52	0.002403	52	0.002334
53	0.002717	53	0.002736
54	0.003070	54	0.003189
55	0.003463	55	0.003691
56	0.003723	56	0.003916

Substitute Mortality Tables

	Male		Female
Age	Base	Age	Base
57	0.004000	57	0.004162
58	0.004298	58	0.004435
59	0.004623	59	0.004741
60	0.004982	60	0.005089
61	0.005384	61	0.005488
62	0.005840	62	0.005949
63	0.006361	63	0.006483
64	0.006962	64	0.007102
65	0.007658	65	0.007819
66	0.008468	66	0.008650
67	0.009412	67	0.009608
68	0.010514	68	0.010712
69	0.011799	69	0.011978
70	0.013295	70	0.013427
71	0.015032	71	0.015079
72	0.017045	72	0.016955
73	0.019373	73	0.019079
74	0.022055	74	0.021476
75	0.025139	75	0.024171
76	0.028674	76	0.027192
77	0.032713	77	0.030567
78	0.037316	78	0.034329
79	0.042548	79	0.038509
80	0.048478	80	0.043142
81	0.055182	81	0.048265
82	0.062743	82	0.053916
83	0.071249	83	0.060136
84	0.080798	84	0.066968
85	0.091495	85	0.074459
86	0.103456	86	0.082661
87	0.116810	87	0.091630
88	0.131698	88	0.101433
89	0.148278	89	0.112143
90	0.166725	90	0.123846
91	0.184097	91	0.134924
92	0.201469	92	0.146003
93	0.218841	93	0.157082
94	0.236213	94	0.168161
95	0.253585	95	0.179239
96	0.270956	96	0.190318
97	0.288328	97	0.201397
98	0.305700	98	0.212476
99	0.323072	99	0.223554
100	0.340444	100	0.234633
101	0.358628	101	0.244834
102	0.371685	102	0.254498

Substitute Mortality Tables

201639024

	Male		Female
Age	Base	Age	Base
103	0.383040	103	0.266044
104	0.392003	104	0.279055
105	0.397886	105	0.293116
106	0.400000	106	0.307811
107	0.400000	107	0.322725
108	0.400000	108	0.337441
109	0.400000	109	0.351544
110	0.400000	110	0.364617
111	0.400000	111	0.376246
112	0.400000	112	0.386015
113	0.400000	113	0.393507
114	0.400000	114	0.398308
115	0.400000	115	0.400000
116	0.400000	116	0.400000
117	0.400000	117	0.400000
118	0.400000	118	0.400000
119	0.400000	119	0.400000
120	1.000000	120	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 January 1, 2010, through December 31, 2014, and were calculated using the Type B Whittaker-Henderson method with Lowrie's Variation. The base year for the resulting tables is 2012. 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 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: