



TAX EXEMPT AND
GOVERNMENT ENTITIES
DIVISION

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

201652031

OCT 19 2016

SE: T: EP: RA: A2

Re:

(EIN: - , Plan No.)

Dear :

This letter constitutes notice that approval has been granted for the change in retirement rate assumptions as described below. The ruling applies for the plan year beginning January 1, 2015. This ruling is made in accordance with section 430(h)(5) of the Internal Revenue Code (Code) and section 303(h)(5) of the Employee Retirement Income Security Act of 1974.

In issuing this ruling, we have considered only the acceptability of the new assumptions and, as necessary, the method by which the transition is to be made between the prior and the new assumptions. Accordingly, we are not expressing any opinion as to the accuracy or acceptability of any calculation or other material submitted with your request. Please note that this letter addresses only specific issues arising under section 430 of the Code and the approval granted herein should not be read to imply that the Plan as it stands satisfies the requirements of other sections of the Code.

The retirement rates that have been approved are as follows:

FT Management			
Age	Less than 25 years		25 or more years
55	5.00%		20.00%
56	5.00%		30.00%
57	5.00%		15.00%
58	5.00%		15.00%
59	5.00%		10.00%
60	5.00%		10.00%
61	5.00%		10.00%
62	10.00%		15.00%
63	10.00%		15.00%
64	10.00%		15.00%
65	20.00%		25.00%

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FT Management - continued		
Age	Less than 25 years	25 or more years
66	30.00%	25.00%
67	50.00%	100.00%
68	50.00%	100.00%
69	100.00%	100.00%
70	100.00%	100.00%

1/1/2015	
Other Non-Union	
Age	Rates
55	5%
56	5%
57	5%
58	5%
59	5%
60	5%
61	5%
62	10%
63	10%
64	10%
65	20%
66	30%
67	50%
68	50%
69	100%
70	100%

When filing Form 5500 for the plan year beginning, please indicate on line 24 of the Schedule SB by checking the "Yes" box that a change in non-prescribed assumptions has been made for the current year. You should also include a copy of this letter as an attachment to the Schedule SB labeled: *"Schedule SB, line 24 – Change in Non-Prescribed Actuarial Assumptions."*

If you have any questions regarding this matter, please contact
(ID#) at () - .

Sincerely yours,

David M. Ziegler, Manager
Employee Plans Actuarial Group 2

CC: