

201710030

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

NOV 30 2016

T. EP. RA. A2

Re: (EIN: - , Plan No.)

Dear :

This letter constitutes notice that approval has been granted for the change in assumptions as described below. The ruling applies for the plan year beginning January 1, 20 . 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. Your authorized representatives reviewed and confirmed each of the rates contained in this ruling on November 28, 2016.

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.

This approval applies to the following changes in assumptions:

- Retirement rates
- Termination rates
- Transfer rates
- Commencement age for current and future Vested Terminations
- Spouse Age Difference
- Percent Married and Percent electing a J&S option
- Assumed Reciprocity
- Future Service assumption for Part Time Teamsters

The following retirement rates have been approved.

Age	Part-Time Teamsters and other non-Freight		Transfers	
	Less than 25 years	25 or more years	Less than 30 years	30 or more years
<50				
50				
51				
52				
53				
54				
55				
56				
57				
58				
59				
60				
61				
62				
63				
64				
65				
66				
67				
68				
69				
70				

Freight	
<u>Age</u>	<u>Rates</u>
55	
56	
57	
58	
59	
60	
61	
62	
63	
64	
65	
66	
67	
68	
69	
70	

The following termination rates have been approved.

<u>Age</u>	<u>Teamsters</u>					
	<u>Service at termination</u>					
	<u>0</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5+</u>
21						
22						
23						
24						
25						
26						
27						
28						
29						
30						
31						
32						
33						
34						
35						
36						
37						
38						
39						
40						
41						
42						
43						
44						
45						
46						
47						
48						
49						
50+						

	Freight					
	<u>Service at termination</u>					
Age	<u>0</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5+</u>
<=22						
23						
24						
25						
26						
27						
28						
29						
30						
31						
32						
33						
34						
35						
36						
37						
38						
39						
40						
41						
42						
43						
44						
45						
46						
47						
48						
49						
50						
51						
52						
53						
54						
55+						

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<u>Service</u>	Plan	<u>Rate</u>
0		
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		
25+		

The following transfer rates have been approved.

Transfer From Active Status					
<u>Age</u>	<u>Male</u>	<u>Female</u>	<u>Age</u>	<u>Male</u>	<u>Female</u>
21			43		
22			44		
23			45		
24			46		
25			47		
26			48		
27			49		
28			50		
29			51		
30			52		
31			53		
32			54		
33			55		
34			56		
35			57		
36			58		
37			59		
38			60		
39			61		
40			62		
41			63		
42			64		

The following commencement ages for current and future Vested Terminations have been approved.

	<u>Age</u>
Non-Freight	60
Freight	62

The spousal age difference assumption that wives are 2 years younger than their husbands has been approved.

The following Percent Married assumption has been approved. Eighty percent of all participants are assumed to be married, with the following percentage of such participants assumed to elect a joint and survivor annuity upon commencement.

	<u>Percentage</u>
Non-Freight	
Freight	

The Reciprocity assumption that _____ of transfers are eligible for reciprocity has been approved.

The Future Service Assumption for Part-Time Teamsters that worked less than 750 hours in _____ would earn 0.75 years of benefit service in each future year has been approved.

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 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.*"

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We have sent a copy of this letter to your authorized representative pursuant to a power of attorney (Form 2848) on file in this office. If you have any questions regarding this matter, please contact (ID#) at () - .

Sincerely yours,

David M. Ziegler, Manager
Employee Plans Actuarial Group 2

cc: