



TAX EXEMPT AND  
GOVERNMENT ENTITIES  
DIVISION

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

201849014

SEP 10 2018

SE:T:EP:RA:A2

Re: Request for the use of plan-specific substitute mortality tables for:

Taxpayer =

Plan =

( )  
EIN/PN: - /

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 plan years beginning with the plan year 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").

Specifically, this approval applies to the following populations:

- Union Male – Healthy and disabled, annuitant and non-annuitant male participants or the primary male spouse or beneficiary of a former union participant who retired from the Taxpayer, including its wholly-owned subsidiaries, as a member of a union subject to collective bargaining agreements with the Taxpayer, including its wholly-owned subsidiaries.
- Non-Union Male – Healthy and disabled, annuitant and non-annuitant male participants or the primary male spouse or beneficiary of a former non-unionized participant who retired from the Taxpayer, including its wholly owned subsidiaries, in a salaried or wage position, not subject to a collective bargaining agreement with the Taxpayer, including its wholly-owned subsidiaries.
- Female Annuitant – Healthy and disabled, both unionized and non-unionized, retired, in-pay status female participants of the Plan or the primary female beneficiaries of a former union or non-unionized participant who retired from the Taxpayer, including its wholly-owned subsidiaries.

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Based on the information provided by the Taxpayer, the following population does not have credible mortality experience, and therefore the standard mortality tables will be used for calculations under section 430 of the Code:

- Female Nonannuitant – All female active participants, sold participants still employed by other employers and deferred vested participants who are not yet in receipt of their benefits.

In granting this approval, we have only considered whether the substitute mortality rates were developed correctly in accordance with section 1.430(h)(3)-2 of the Treasury Regulations (“Regulations”) and Revenue Ruling 2017-55. 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 substitute mortality rates shown in the tables below for the Plan:

**Substitute Mortality Tables**  
**Approved for use beginning with the plan year commencing January 1,**  
**Base year**

Age	Union Male	Non-Union Male	Female Annuitant
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<b>Age</b>	<b>Union Male</b>	<b>Non-Union Male</b>	<b>Female Annuitant</b>
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