



TAX EXEMPT AND
GOVERNMENT ENTITIES
DIVISION

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

201849016

SEP 11 2018

SE:T:EP:RA:A2

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

Taxpayer =

Plan 1 =
EIN - ; (Plan No.)

Plan 2 =
EIN - ; (Plan No.)

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 Plan 1 and Plan 2 has been granted with respect to the populations specified in this letter, effective for a period of 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.

Specifically, this approval applies to the following population:

- Plans 1 and 2 combined – Male and female annuitants, including disabled participants

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:

- Plans 1 and 2 combined - male and female nonannuitants

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 Plans 1 and 2:

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

Age	Male Annuitants	Female Annuitants
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		
26		
27		
28		
29		
30		
31		
32		
33		
34		

Age	Male Annuitants	Female Annuitants
35		
36		
37		
38		
39		
40		
41		
42		
43		
44		
45		
46		
47		
48		
49		
50		
51		
52		
53		
54		
55		
56		
57		
58		
59		
60		
61		
62		
63		
64		
65		
66		
67		
68		
69		
70		
71		
72		
73		
74		
75		
76		
77		
78		
79		