



INCREASE YOUR EFFICIENCY WITH OUR DEFINED BENEFIT SYSTEM

The ASC DB Valuation System administers, values and tests all types of defined benefit plans including cash balance, DB/DC combo plans and plans with ancillary benefits.

How does the powerful and flexible DB System increase your efficiency?

- Continuously enhanced since 1981
- 3 actuaries support the system and our users
- Integrates with ASC's DGEM Documents, DGEM 5500 for Schedule SB and PBGC filings (including one-step generation of required SB attachments printed separately), Gemini, Client & Task Tracking System, and PensionPal
- Handles traditional, multiple formula, hybrid, DB/DC combo and pre-PPA plans
- Cash balance plans with multiple formula options for multiple groups and meaningful benefit determination
- Floor Offset arrangements with DC plans on ASC or outside ASC
- Multiple decrement funding with sample life output
- PPA funding (including MAP-21 and HATFA) with lump sum and subsidized early retirement options
- Minimum funding contribution requirements, including quarterly contributions and applicable penalty interest, with the ability to solve for the final contribution amount based on the date of deposit
- AFTAP certification report
- IRC §401(a)(26) Minimum Participation, IRC §410(b) Minimum Coverage, and IRC §416 Top Heavy tests
- IRC §401(a)(4) testing on single and DB/DC combo plans including rate banding option
- Budget routine including calculation of self-employment taxes for unincorporated entities
- FAS/ASC-715 valuations and reports
- Determines eligibility, vesting, individual costs and maintains complete employee history records
- PPA valuation report including ASOP 41 certification for up to 15 actuaries
- Short plan year calculations and reporting
- PPA proposal reports for cash balance, traditional and DB/DC combo plans
- Access to custom report writer
- Employee reports including benefit statements (individual and combined plan) and individual calculation check reports
- Participant termination program with lump sum and other optional forms plus PBGC Notice of Plan Benefits
- Programmed for 1-D and 2-D generational mortality projections

PPA Funding Assumptions

Tiered Rates

Yield Curve: No, MAP-21

Interest Rate 1	1.81	1.57	3.92	4.16
Interest Rate 2	3.68	3.77	5.52	5.72
Interest Rate 3	4.53	4.73	6.29	6.48

Number of Years: 5, 15

Curve: []

Prior Curve: []

Apply MAP-21 for 2012: No

At Risk Loads

Loading Factor	4.00	\$ per Part	700
Apply \$ Load only when Indiv. Funding Target > 0	No		

Tables

Male Pre-Retirement Mortality: RP18NA M

Female Pre-Retirement Mortality: RP18NA F

Male Pre-Retirement Turnover: T-3

Female Pre-Retirement Turnover: T-3

Pre-Retirement Disability: []

Early Retirement Rates: ER55, ER55

Salary Scales: S3, S3

Salary Scales for Principals: []

Post-Retirement Mortality: RP18A M, RP18A F

412(e)(3) Annuity Cash Values: []

Disability Mortality: []

Disability Annuity: []

Soc Sec Salary Scale: S6, S6

Projected Mortality

Mortality Projection: 0 - Static

M: [], F: []

Social Security Projection

Wage Base: [], CPI: []

OK, Cancel

Formula Retirement Benefits

Benefit Formula Table: []

Group Formula Tables

Group 1	Group 2
Group 3	Group 4
Group 5	Group 6
Group 7	Group 8
Group 9	Group A

Cash Bal Contribution

Group	Percent	Dollar Amt
Group 1	75.000	
Group 2	2.000	
Group 3	5.000	
Group 4		500.00
Group 5		
Group 6		
Group 7		
Group 8		
Group 9		
Group A		

OK, Cancel

Name and Identification - Jack Jones

Name: Jack Jones, Social Security Number: 000-00-0001, Number: []

Memo: []

Corporate and Family Info

Officer: Y - Yes, Principal: 3 - Group 3

Ownership Pct: [], Family Code: [], Family Prior Year: [], Lineal Desc. Code: []

Key and HCE

Key: Y - Yes, HCE: Y - Yes, HCE Prior: Y - Yes

Miscellaneous

Location: [], Eligible for Secondary Vesting: 1 - No, Sex: M - MALE, Print Multi-Decrement Support: Y - PPA

Eligible for Unifized Minimum Benefit: Y - Yes, Force All Benefits: N - No

Eligible for Vesting Override: N - No, Eligible for 415 Service Override: N - No

OK, Cancel, Key: 1

Accrued Benefits - Jack Jones

Accrued Benefits

Accrued Benefit Base	13,154.05
Prior Accrued Benefit	3,027.27
Accrued Benefit	3,638.35
Begin. of Yr. Accrued Benefit	3,638.35
BOY 415 Accrued Benefit	8,750.00

Statement/Compliance

BOY CB Accrued Benefit	3,682.09
EOY CB Accrued Benefit	4,239.01

Maximum Accrual

Current Year 415 Max	1,625.00
----------------------	----------

Annuity Normal Form

Type: 0 - Plan Normal Form

Certain Period: [], Percent to Survivor: []

Vesting

Vested Percent	100.00
Prior Vested Pct	100.00

Present Value of Accrued Benefit

Actuarial Equiv. for Top Heavy	136,941
for 417(e)	125,100
of Accord ER Ben	226,712
PVAB for PBGC Prem	128,680
PVVAB for Lookback PBGC for PPA	105,269.01
	4,287.00

Early Retirement

Eligibility Code	6
Accrued Benefit	6,023

Disability

Disability Benefit: []

Annuity Rate

Actuarial Equiv. for Top Heavy	144.576
for 417(e)	35.112
of Accord ER Ben	144.576
for Cash Bal Conv	144.576
for PBGC Prem	35.368

OK, Cancel