

**DEFINED BENEFIT SAMPLE PLAN  
SAMPLE FOR MULTIPLE DECREMENT SUPPORT**

Case: D28:0016  
March 14, 2022 (16:42:26)

**Compensations and Benefits (PPA) - Adams, John Q**

<u>Age</u>	<u>Plan Comp</u>	<u>Minimum Comp</u>	<u>Maximum Comp</u>	<u>Cov Comp/ PIA</u>	<u>415 Limit</u>	<u>Projected Benefit</u>	<u>Accr Bnft</u>	<u>Service</u>			
								<u>415 \$</u>	<u>415 %</u>	<u>Flat Bnft</u>	<u>Unit Bnft</u>
41 <sup>1</sup>	1,257.29	1,257.29	1,257.29	7,665.00	0.00	0.00					
42 <sup>2</sup>	2,029.78	2,029.78	2,029.78	7,665.00	202.98	81.19					
43	2,318.55	2,318.55	2,318.55	7,665.00	463.71	139.11					
44	2,543.25	2,543.25	2,971.90	7,665.00	891.57	203.46					
45	2,543.25	2,543.25	2,971.90	7,665.00	1,188.76	254.32					
46	2,543.25	2,543.25	2,971.90	7,665.00	1,485.95	305.19					
47	2,543.25	2,543.25	2,971.90	7,665.00	1,783.14	356.05					
48	2,543.25	2,543.25	2,971.90	7,665.00	2,080.33	406.92					
49	2,543.25	2,543.25	2,971.90	7,665.00	2,377.52	457.78					
50	2,543.25	2,543.25	2,971.90	7,665.00	2,674.71	508.65					
51	2,543.25	2,543.25	2,971.90	7,665.00	2,971.90	559.51					
52	2,543.25	2,543.25	2,971.90	7,665.00	2,971.90	610.38					
53	2,034.60	2,034.60	2,971.90	7,665.00	2,971.90	610.38					
54	2,034.60	2,034.60	2,971.90	7,665.00	2,971.90	610.38					
55	2,034.60	2,034.60	2,971.90	7,665.00	2,971.90	610.38					
56	2,497.83	2,497.83	3,228.96	7,665.00	3,228.96	799.31					
57	3,278.66	3,278.66	3,558.89	7,665.00	3,558.89	1,114.74					
58	3,544.87	3,544.87	3,887.50	7,665.00	3,887.50	1,276.15					
59	3,812.00	3,812.00	4,095.83	7,665.00	4,095.83	1,448.56					
60	4,049.50	4,049.50	4,239.44	7,665.00	4,239.44	1,619.80					
61	4,226.18	4,226.18	4,364.47	7,665.00	4,364.47	1,775.00					
62	4,374.08	4,374.08	4,495.70	7,665.00	4,495.70	1,924.60					
63 <sup>3</sup>	4,504.01	4,504.01	4,645.02	7,665.00	4,645.02	2,071.84	23.00	22.00	22.00	23.00	23.00
64	4,629.72	4,629.72	4,768.39	7,665.00	4,768.39	2,222.27					
65 <sup>4</sup>	4,629.72	4,629.72	4,768.39	7,665.00	4,768.39	2,222.27	25.00	24.00	24.00	25.00	24.00

<sup>1</sup> Entry age for EAN  
<sup>2</sup> Entry age  
<sup>3</sup> Current age  
<sup>4</sup> Normal retirement age

**DEFINED BENEFIT SAMPLE PLAN  
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**Present Values (PPA) - Adams, John Q**

<u>Description @ Age</u>	<u>63</u> <sup>3</sup>	<u>64</u>	<u>65</u> <sup>4</sup>
1. Segment rate	0.88%	0.88%	0.88%
2. Mortality	0.007113	0.007930	0.000000
3. Turnover	0.000000	0.000000	0.000000
4. Disability	0.019980	0.021300	0.000000
5. Early retirement	0.000000	0.000000	0.000000
6. Vested percent	100.00%	100.00%	100.00%
7. Probability of survival (all decs)	1.000000	0.973049	0.944771
8. Probability of survival (mort only)	0.985013	0.992070	1.000000
9. Interest discount	1.000000	0.991277	0.982630
10. Present value factor	173.664	173.664	173.664
11. Actuarial equivalence APR	148.650	145.106	141.529
<b><u>Normal Retirement</u></b>			
12. Accrued benefit	2,071.84	2,222.27	2,222.27
13. Present value factor	0.00000	0.00000	164.07245
14. Present value EOY benefit	0.00	0.00	364,612.55
<b><u>Employee Mandatory</u></b>			
15. Contribution	0.00	0.00	0.00
16. Accumulated contribs	0.00	0.00	0.00
17. Benefit by contribs	0.00	0.00	0.00
18. Expected contrib	0.00	0.00	0.00
19. Present value EOY contrib	0.00	0.00	0.00
<b><u>Early Retirement</u></b>			
20. Reduction	0.880000	0.940000	1.000000
21. Benefit [12x20]	1,823.22	2,088.93	2,222.27
22. Pres val factor ERA to val	193.558	183.546	173.664
23. Present value factor [5x6x7x20x22]	0.00000	0.00000	0.00000
24. Present value EOY benefit [12x23]	0.00	0.00	0.00
<b><u>Termination</u></b>			
25. Present value factor [3x6x7x8x10]	0.00000	0.00000	0.00000
26. Present value EOY benefit [12x25]	0.00	0.00	0.00
<b><u>Pre-retirement Death (Annuity)</u></b>			
27. Reduction	0.399919	0.425561	0.451000
28. Benefit [6x12x27]	828.57	945.71	1,002.24
29. Spouse's PVF	219.038	208.357	197.847
30. Present value factor [2x7x27x29]	0.62312	0.68415	0.00000
31. Present value EOY benefit [12x30]	1,384.74	1,520.37	0.00
<b><u>Pre-retirement Death (Lump Sum)</u></b>			
32. Benefit	0.00	0.00	0.00
33. Present value factor [2x7x9x32/12]	0.00000	0.00000	0.00000
34. Present value EOY benefit [12x33]	0.00	0.00	0.00
<b><u>Disability</u></b>			
35. Reduction	1.000000	1.000000	1.000000
36. Benefit [12x35]	2,071.84	2,222.27	2,222.27
37. Present value factor	157.355	147.630	138.122
38. Pres val factor [4x7x8x37/(1^(Calc-Eoy))]	3.14396	6.20372	6.20372
39. Present value EOY benefit [12x38]	6,986.72	13,786.35	13,786.35
<b><u>Compensations</u></b>			
40. Compensation	57,395.76	58,542.24	0.00
41. PVComp	57,395.76	108,278.09	108,278.09
42. PVComp @ entry	329,537.28	343,750.14	343,750.14
43. PV \$10K/year	10,000.00	18,691.56	18,691.56
44. PV \$10K/year @ entry	139,109.46	141,537.26	141,537.26

**DEFINED BENEFIT SAMPLE PLAN  
SAMPLE FOR MULTIPLE DECREMENT SUPPORT**

Case: D28:0016  
March 14, 2022 (16:45:45)

**Compensations and Benefits (FAS) - Adams, John Q**

<u>Age</u>	<u>Plan Comp</u>	<u>Minimum Comp</u>	<u>Maximum Comp</u>	<u>Cov Comp/ PIA</u>	<u>415 Limit</u>	<u>Projected Benefit</u>	<u>Accr Bnft</u>	<u>Service</u>			
								<u>415 \$</u>	<u>415 %</u>	<u>Flat Bnft</u>	<u>Unit Bnft</u>
41 <sup>1</sup>	1,257.29	1,257.29	1,257.29	0.00	0.00	0.00					
42 <sup>2</sup>	2,029.78	2,029.78	2,029.78	0.00	202.98	0.00					
43	2,318.55	2,318.55	2,318.55	0.00	463.71	0.00					
44	2,543.25	2,543.25	2,971.90	0.00	891.57	0.00					
45	2,543.25	2,543.25	2,971.90	0.00	1,188.76	0.00					
46	2,543.25	2,543.25	2,971.90	0.00	1,485.95	0.00					
47	2,543.25	2,543.25	2,971.90	0.00	1,783.14	0.00					
48	2,543.25	2,543.25	2,971.90	0.00	2,080.33	0.00					
49	2,543.25	2,543.25	2,971.90	0.00	2,377.52	0.00					
50	2,543.25	2,543.25	2,971.90	0.00	2,674.71	0.00					
51	2,543.25	2,543.25	2,971.90	0.00	2,971.90	0.00					
52	2,543.25	2,543.25	2,971.90	0.00	2,971.90	0.00					
53	2,034.60	2,034.60	2,971.90	0.00	2,971.90	0.00					
54	2,034.60	2,034.60	2,971.90	0.00	2,971.90	0.00					
55	2,034.60	2,034.60	2,971.90	0.00	2,971.90	0.00					
56	2,497.83	2,497.83	3,228.96	0.00	3,228.96	0.00					
57	3,278.66	3,278.66	3,558.89	0.00	3,558.89	0.00					
58	3,544.87	3,544.87	3,887.50	0.00	3,887.50	0.00					
59	3,812.00	3,812.00	4,095.83	0.00	4,095.83	0.00					
60	4,049.50	4,049.50	4,239.44	0.00	4,239.44	0.00					
61	4,226.18	4,226.18	4,364.47	0.00	4,364.47	0.00					
62	4,374.08	4,374.08	4,495.70	0.00	4,495.70	0.00					
63 <sup>3</sup>	4,504.01	4,504.01	4,645.02	0.00	4,645.02	2,071.84	23.00	22.00	22.00	23.00	23.00
64	4,610.61	4,610.61	4,736.54	0.00	4,878.64	2,213.09					
65 <sup>4</sup>	4,610.61	4,610.61	4,736.54	0.00	5,025.00	2,213.09	25.00	24.00	24.00	25.00	24.00

<sup>1</sup> Entry age for EAN

<sup>2</sup> Entry age

<sup>3</sup> Current age

<sup>4</sup> Normal retirement age

**DEFINED BENEFIT SAMPLE PLAN  
SAMPLE FOR MULTIPLE DECREMENT SUPPORT**

Case: D28:0016  
March 14, 2022 (16:45:45)

**Present Values (FAS) - Adams, John Q**

<u>Description @ Age</u>	<u>63</u> <sup>3</sup>	<u>64</u>	<u>65</u> <sup>4</sup>
1. Segment rate	4.00%	4.00%	4.00%
2. Mortality	0.004981	0.005386	0.000000
3. Turnover	0.000000	0.000000	0.000000
4. Disability	0.019980	0.021300	0.000000
5. Early retirement	0.100000	0.080000	0.000000
6. Vested percent	100.00%	100.00%	100.00%
7. Probability of survival (all decs)	1.000000	0.877624	0.785961
8. Probability of survival (mort only)	0.989660	0.994614	1.000000
9. Interest discount	1.000000	0.961538	0.924556
10. Present value factor	149.443	149.443	0.000
<b><u>Normal Retirement</u></b>			
11. Accrued benefit	2,071.84	2,213.09	2,213.09
12. Present value of benefit (ABO)	0.00	0.00	243,351.34
13. Present value of benefit (PBO)	0.00	0.00	244,887.39
14. Service cost	0.00	0.00	10,647.28
<b><u>Employee Mandatory</u></b>			
15. Contribution	0.00	0.00	0.00
16. Accumulated contribs	0.00	0.00	0.00
17. Benefit by contribs	0.00	0.00	0.00
18. Present value of contrib	0.00	0.00	0.00
19. Expected contrib	0.00	0.00	0.00
<b><u>Early Retirement</u></b>			
20. Reduction	0.880000	0.940000	1.000000
21. Benefit	1,823.22	2,088.93	2,222.27
22. Pres val factor ERA to val	169.338	159.177	149.443
23. Present value of benefit (ABO)	30,873.95	52,639.22	0.00
24. Present value of benefit (PBO)	30,873.95	52,639.22	0.00
25. Service cost	30,874.02	31,842.73	0.00
<b><u>Termination</u></b>			
26. Present value of benefit (ABO)	0.00	0.00	0.00
27. Present value of benefit (PBO)	0.00	0.00	0.00
28. Service cost	0.00	0.00	0.00
<b><u>Pre-retirement Death (Annuity)</u></b>			
29. Reduction	0.399919	0.425561	0.451000
30. Benefit	828.57	945.71	1,002.24
31. Present value of benefit (ABO)	786.32	749.25	0.00
32. Present value of benefit (PBO)	786.32	766.98	0.00
33. Service cost	786.32	33.35	0.00
<b><u>Pre-retirement Death (Lump Sum)</u></b>			
34. Benefit	0.00	0.00	0.00
35. Present value of benefit (ABO)	0.00	0.00	0.00
36. Present value of benefit (PBO)	0.00	0.00	0.00
37. Service cost	0.00	0.00	0.00
<b><u>Disability</u></b>			
38. Reduction	1.000000	1.000000	1.000000
39. Benefit	2,071.84	2,213.09	0.00
40. Pres val factor NRA to val	159.177	149.443	0.000
41. Present value of benefit (ABO)	6,589.21	12,377.11	0.00
42. Present value of benefit (PBO)	6,589.22	12,514.12	0.00
43. Service cost	6,589.22	6,846.82	0.00
<b><u>Compensations</u></b>			
44. Compensation	57,395.76	58,542.24	0.00

# CASH BALANCE SAMPLE PLAN

## FOR PARTICIPANT SUPPORT PAGE

PPA Actuarial Data - BOY Cash Balance  
Val Date: 12/31/2021

3/14/2022 4:53:17 PM

**John Q Adams**

xxx-xx-7800

EE#:

Loc: 0

### Personal Information

Officer: Y    Key: Y    HCE: Y  
Sex: M    Stat Code: A  
Form: 0    #YrsCC    0    J&S%: 0

Spouse's DOB: None  
Primary beneficiary: None

Formula Group: 1

Elig Unitized? Y

### History

### Dates and Values

Plan Year	Elig Comp	Tot Comp Hours
12/31/2013	255,469.31	255,469.31 1,000
12/31/2014	265,000.00	265,000.00 1,000
12/31/2015	265,000.00	265,000.00 1,000
12/31/2016	265,000.00	265,000.00 1,000
12/31/2017	270,000.00	270,000.00 1,000
12/31/2018	278,100.00	278,100.00 1,000
12/31/2019	294,786.00	294,786.00 1,000
12/31/2020	303,629.58	303,629.58 1,000
12/31/2021	312,738.47	312,738.47 0

Date	Age	Years	---415 Years---
DOB 10/20/1963	58	Acc Yr	9.00 VD-prt 9.00
DOH 01/01/2005	41	Max Acc	13.00 VD-svc 17.00
DOE 01/01/2013	49	Vest Yr	9.00 RD-prt 13.00
NRD 10/20/2025	62	Vest Pct	100.00 RD-svc 21.00
ERD 10/20/2025	62	Vst Strt	01/01/2013
SSRA	67	Acc Strt	01/01/2013
DOT		Exp Fut Svc	4.000
REH			

#### -----Average Comp for-----

Benefits	Top Heavy	415	Benefits	Max Ben
Projected 20,947.31	24,083.33	24,166.67	11,511.29	19,166.66
Funding 20,947.31	24,083.33	24,166.67	11,511.29	19,166.66
Accrued 24,166.67	23,333.33	23,750.00	8,455.36	17,249.99
Prior		23,333.33	7,535.59	15,333.32
Cert PIA 3,283.50	End of Yr Accrued		8,455.36	

#### -----Benefit Adjustments-----

Forced Max	Offsets	Add ons	Int Lvl	AEQ	161.192
Projected 0.00	0.00	0.00	0	TH	161.192
Funding 0.00	0.00	0.00	0	417e	187.421
Accrued 0.00	0.00	0.00	0	PBGC	187.421

#### -----APRs-----

---- PVABs for ----	----- 430 Min -----	----- 404 Max -----
AEQ 1,121,289	Fdg Tgt 1,072,246.00	Fdg Tgt 1,190,021.00
TH 1,121,289	Tgt NC 118,565.00	Tgt NC 131,587.00
417(e) 1,584,709	PVFund 141.45094	PVFund 155.39411
PBGC 1,211,657	EIR % 3.85%	

-- BOY Cash Bal --	----- PVFBs -----	----- Ins. Policy -----
Beg Bal 999,087.85	PVFB 1,229,721.68	Face Amount 0
Int Cred 49,954.39	PVER 0.00	Curr CSV 0
Pr Ctb 0.00	PV Term 0.00	CSV @ NRD 0
Dst Dt	PV Dis 0.00	Premium 0.00
Distrib 0.00	PV Dth 0.00	-- FASB dx 5.00% --
Dst Int 0.00	PVFCom 1,453,539.75	ABO 1,121,289
Curr Bl 1,049,042.24		PBO 999,316
Exp Ctb 116,000.00		PBO SC 127,212
Basis 843,640.00		PVFAS 132.61285

#### -----ASSUMPTIONS-----

Lump Sum Y	Recalculate N	Prior Int 5.00%
Disregard Prior Y	Unitized 1	Curr Int 5.00%
Ctb Input N		Future Int 4.00%

# TRADITIONAL DEFINED BENEFIT PLAN

PPA Actuarial Data  
Val Date: 01/01/2022

4/18/2022 12:54:53 PM

## ACTIVE PARTICIPANT

xxx-xx-0003

EE#:                      Loc:                      2

### Personal Information

Officer: N	Key: N	HCE: N	Spouse's DOB: None	Formula Group: N
Sex: M	Stat Code: A		Primary beneficiary: None	
Form: 0	#YrsCC 0	J&S%: 0		Force All Benefits: N

### History

### Dates and Values

Plan Year	Elig Comp	Tot Comp Hours	Date	Age	Years	----415----					
12/31/1999	82,815.75	82,815.75	1,000	DOB 11/19/1961	60	Acc Yr	27.00	VD-prt	26.00		
12/31/2000	127,526.89	127,526.89	1,000	DOH 01/03/1995	33	Max Acc	31.99	VD-svc	27.00		
12/31/2001	126,833.05	126,833.05	1,000	DOE 02/01/1996	34	Vest Yr	27.00	RD-prt	31.00		
12/31/2002	146,270.00	146,270.00	1,000	NRD 11/19/2026	65	Vest Pct	100.00	RD-svc	32.00		
12/31/2003	0.00	0.00	0	ERD 11/19/2016	55	Vst Strt 01/01/1995		VD-\$	17,720.46		
12/31/2004	0.00	0.00	0	SSRA	67	Acc Strt 01/03/1995		VD-%	14,943.27		
12/31/2005	0.00	0.00	0	DOT		Exp Fut Svc 4.724		VD-LS	2,376,126.00		
12/31/2006	0.00	0.00	0	REH				End/Yr	15,388.06		
12/31/2007	0.00	0.00	0	-----Average Comp for-----							
12/31/2008	0.00	0.00	0	Benefits	Top Heavy	415		Benefits 415 \$ Max			
12/31/2009	0.00	0.00	0	Projected	15,435.10	15,435.10	15,435.10	12,240.10	20,416.66		
12/31/2011	127,526.89	127,526.89	1,000	Funding	16,065.32	16,065.32	16,382.64	12,845.10	20,416.66		
12/31/2012	132,627.97	132,627.97	1,000	Accrued	14,453.63	14,453.63	14,943.27	9,532.59	20,416.66		
12/31/2013	143,238.21	143,238.21	1,000	Prior	14,054.94		14,416.57	8,868.55			
12/31/2014	157,300.00	157,300.00	1,000	End/Yr	14,885.67	14,885.67	15,388.06	10,248.56			
12/31/2015	159,450.00	159,450.00	1,000	----- Benefit Adjustments -----							
12/31/2016	161,300.00	161,300.00	1,000	Forced Max	Offsets	Add ons		Int Lvl	AEQ 141.529		
12/31/2017	163,000.00	163,000.00	1,000	Projected	0.00	0.00	0.00	8,055	TH 130.389		
12/31/2018	166,260.00	166,260.00	1,000	Funding	0.00	0.00	0.00	8,055	417e 156.606		
12/31/2019	172,910.00	172,910.00	1,000	Accrued	0.00	0.00	0.00	8,055	PBGC 147.534		
12/31/2020	179,826.40	179,826.40	1,000								
12/31/2021	185,221.19	185,221.19	0								

---- PVABs for ----	-----430 MIN-----	---PV MIN EOY---
AEQ 1,015,540	FT 1,030,675.00	PVNR 990,541.81
TH 928,799	TNC 77,412.00	PVER 0.00
417(e) 1,492,865	FT Pr 962,717.00	PVTerm 0.00
PBGC 1,478,066	TNC Pr 69,431.00	PVDis 100,541.97
	PVFund 96.65177	PVDth 17002.85

-----404 MAX-----	---PV Max EOY---	----- Ins. Policy -----
FT 1478066.00	PVNR 1,426,723.73	Face Amount 0
TNC 111,015.00	PVER 0.00	Curr CSV 0
FT Pr 1,237,166.00	PV Term 0.00	CSV @ NRD 0
TNC Pr 89,224.00	PVDis 138,238.93	Premium 0.00
PVFund 139.21208	PV Dth 24,117.81	-- FASB dx 4.00% ---

-----OTHER-----		
Lump Sum N	EIR 5.38%	PBO 1,280,655
Ret Year 2	ExAccSvc	PBO 1,346,646
Assumed RA N	ExSvc	PBO SC 50,726