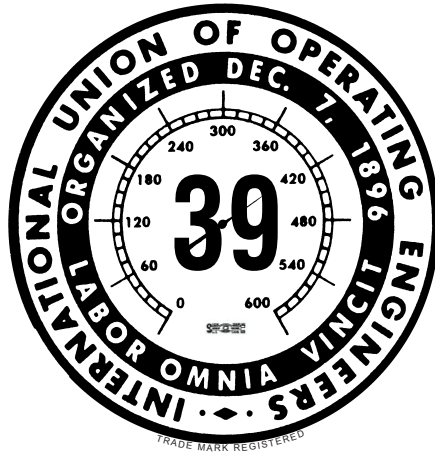


Stationary Engineers Local 39 Pension Plan



**I.U.O.E. STATIONARY ENGINEERS
LOCAL 39**

PENSION PLAN

**Summary Plan Description
Plan Document**

October 1, 2020

I.U.O.E. STATIONARY ENGINEERS LOCAL 39 PENSION PLAN

Summary Plan Description October 1, 2020

To All Participants and Beneficiaries:

This updated Summary Plan Description (SPD) booklet describes the benefits available under the I.U.O.E. Stationary Engineers Local 39 Pension Plan as revised and restated January 1, 2015 and all amendments thereto.

Established in 1955, your Pension Plan has been amended many times to comply with changes in regulations, and to provide improvements for you and your beneficiaries.

The I.U.O.E. Stationary Engineers Local 39 Pension Plan offers Participants and their family's retirement security in conjunction with the I.U.O.E. Stationary Engineers Local 39 Annuity Plan. This SPD also describes disability pension rules and death benefits for you and your family. This SPD describes the current plan provisions for Active Employees. If you are a retiree or terminated vested Participant you will be covered by the provisions in place when you retire or terminate.

We urge you and your family to read this document carefully. We also recommend keeping it handy for future reference.

If you have any questions about this Pension Plan, please contact the Trust Fund Office.

Sincerely,

Board of Trustees

I.U.O.E STATIONARY ENGINEERS LOCAL 39 PENSION PLAN

Trust Fund Office
c/o BeneSys Administrators
7180 Koll Center Parkway
Suite 200
Pleasanton, CA 94566
Telephone: (925) 208-2280 or (800) 622-0547
www.Local39benefits.org

BOARD OF TRUSTEES

EMPLOYER TRUSTEES

Jim Johnson
Danny Murtagh

EMPLOYEE TRUSTEES

Bart Florence
Jerry Kalmar

FUND ADMINISTRATOR

BeneSys Administrators
7180 Koll Center Parkway Suite 200
Pleasanton, CA 4566
Telephone: (925) 208-2280 or (800) 622-0547

LEGAL COUNSEL

Weinberg, Roger & Rosenfeld

CONSULTANTS AND ACTUARIES

Cheiron, Inc.

AUDITOR

Lindquist LLP

This Summary Plan Description (SPD) is a brief explanation of Plan provisions as of January 1, 2015, and as amended thereafter. This SPD should not be taken as an interpretation, extension, or any kind of change in the official I.U.O.E. Stationary Engineers Local 39 Pension Plan document (Plan Document) itself. Your rights as a Plan Participant are governed by the official Plan Document. If any part of this SPD is inconsistent with the terms of the Plan, the actual Plan Document will govern. This SPD pertains to Plan benefits available to currently employed Plan Participants. It supersedes the prior SPD for Plan Participants who have not retired or otherwise terminated Covered Employment before October 1, 2020.

No individual or person may act as an agent for the I.U.O.E. Stationary Engineers Local 39 Pension Plan unless specifically authorized in writing by the Trustees. No Employer or Union, representative of any Employer or Union, in such capacity, is authorized to interpret this Plan, and no such person may act as agent of the Trustees. Only individuals designated by the Trustees and the Board of Trustees are authorized to interpret this Plan within the scope of their respective authorities. Only the Board of Trustees may give binding answers, if, and only if, you furnish full and accurate information concerning your situation.

TABLE OF CONTENTS

1. SUMMARY PLAN DESCRIPTION OVERVIEW	1
What is described in this booklet?	1
Applicable Definitions for Commonly Used Terms	1
2. HOW YOU BECOME A PARTICIPANT IN THE PLAN	6
Becoming Eligible for Plan Participation	6
3. RETIREMENT AND DISABILITY PENSION PLANS	7
Regular Pensions	7
Bonus Provisions	8
Early Retirement Pensions	11
Rule of 70 Early Retirement Pension	12
Suspension of Benefits	13
Disability Pensions	13
Total Disability of an Early Retirement Pensioner	14
Loss of Disability Benefit Entitlement	14
Pro-Rata Pensions	15
Transfer of Contributions (Reciprocity)	16
4. PAYMENT METHODS	17
Single Life Annuity Payment	17
Joint and Survivor Pension Payment	17
75% Qualified Optional Survivor Annuity Payment	18
Pop-up 75% Joint and Survivor Pension Payment	18
Deferring Your Pension	19
Relative Value Statement	19
Payment of Benefits	20
When Benefits May Not Be Payable	20
How Benefits Can Be Reduced, Lost or Delayed	20
5. OTHER SURVIVOR BENEFITS	21
Enrollment/Beneficiary Forms	21
Spouse's Benefit	21
Pre-Retirement Lump Sum Death Benefit	21
Post-Retirement Lump Sum Death Benefit	22
Lack of a Designated Beneficiary	22
6. PENSION ENHANCEMENT OPTIONS	22
Increasing Your Monthly Pension	22
Monthly Pension from Rolled Over Amount	22
Death Benefits	23

7. APPLICATIONS, FEDERAL INCOME TAX WITHHOLDING, AND CLAIMS AND APPEALS PROCEDURES.....	23
How to Apply for Benefits	23
Pre-Retirement Death Benefit Application.....	24
Direct Rollovers	24
Claims and Appeals Procedures.....	26
If Your Application is Denied.....	26
Authorized Representative	28
Review of Documents.....	29
Annual Statements	30
No Refunds	30
Assignment of Benefits	30
Incompetence or Incapacity	30
Qualified Domestic Relations Order (QDRO).....	30
Recovery of Overpayment.....	31
Your Disclosures to the Plan	31
Other General Reminders.....	31
8. PROHIBITED EMPLOYMENT AND SUSPENSION OF BENEFIT PAYMENTS	32
Prohibited Employment in Retirement.....	32
Suspension of Benefits.....	32
9. IMPORTANT PLAN INFORMATION.....	34
Plan Information	34
Plan Financing.....	35
Plan Identification Numbers.....	35
Plan Amendment and Termination	35
Board of Trustees' Discretionary Authority.....	35
Pension Benefit Guaranty Corporation	36
Compliance with Federal Law.....	37
10. FREQUENTLY ASKED QUESTIONS.....	38
Questions and Answers.....	38
11. YOUR ERISA RIGHTS.....	40
Information about Plans and Benefits	40
Prudent Actions by Plan Fiduciaries	41
Enforce Your Rights	41
Assistance with Your Questions	42

1. SUMMARY PLAN DESCRIPTION OVERVIEW

WHAT IS DESCRIBED IN THIS BOOKLET?

This booklet is designed to describe the I.U.O.E. Stationary Engineers Local 39 Pension Plan in an easy to read format. Commonly used terms throughout the Summary Plan Description are defined in the section below for reference. The booklet discusses Pension Plan's, Survivor Benefits, Payment Methods, Filing Procedures and Suspension of Benefits.

Any questions not answered within this document can be found in the official I.U.O.E. Stationary Engineers Local 39 Pension Plan document ("Plan Document") or by contacting the Fund Administrator (contact information located on page ii).

APPLICABLE DEFINITIONS FOR COMMONLY USED TERMS

Throughout this Summary Plan Description are terms that have specific meaning and are defined in this section as follows:

- **Active Employee.** You are considered an Active Employee, for benefit accrual purposes, if you work in the industry under a collective bargaining agreement, are employed by the Union in a position requiring payments be made to the Trust Fund, or serve in the armed services of the United States provided you are not currently receiving benefits. You must also work at least 2,080 hours (Covered Employment) in the 24 months immediately preceding your Annuity Starting Date to be considered an Active Employee at the time of retirement.
- **Annuity Starting Date.** For a Participant, it means the first day of the first calendar month starting after the Participant has fulfilled all the conditions to be entitled to benefits, and after the later of:
 - the first day of the month after the Participant submits a completed application for benefits, **or**
 - 30 days after the Plan advises the Participant of the available benefit payment options, unless:
 1. The benefit is being paid as a Joint and Survivor Pension at or after the Participant's Normal Retirement Age,
 2. The benefit is being paid out automatically as a lump sum (pursuant to Section 9.09 of the Plan Document) because its value is \$5,000 or less,
 3. The Participant and Spouse (if any) consent in writing to the commencement of payments before the end of the 30-day period.

The Annuity Starting Date will not be later than Participant's Required Beginning Date.

The Annuity Starting Date for a Beneficiary or alternate payee designated under a Qualified Domestic Relations Order is determined according to the appropriate eligibility provisions for benefit commencement. References to the Joint and Survivor Pension and spousal consent do not apply.

A Participant who retires before his or her Normal Retirement Age and then earns additional benefit accruals under the Plan through reemployment will have a separate Annuity Starting Date determined for any additional accruals. Any additional benefits earned on or after the Normal Retirement Age shall be paid in the same form in effect commencing on February 1 following the calendar year in which the additional benefit accrued.

- **Beneficiary** is a person (other than an Employee or Pensioner) who is receiving benefits under this Plan because of his or her designation for such benefits by a Participant.
- **Benefit Accrual Rate:** The annual contributions made on your behalf (excluding any Set-Aside Contributions) are used to define the benefit you earn for that year by applying a percent to those contributions. The percent is called the benefit accrual rate. On October 1, 2020, the Benefit Accrual Rate in effect is 2.25%.
- **Contributing Employer:** This is an employer required to make contributions to the Pension Fund under a collective bargaining agreement or a written special agreement with the Union. **Set-Aside** contributions will not be considered for determination of benefits. *Set-Aside* contributions do not affect the crediting of Hours of Work to determine plan participation and benefit eligibility.
- **Continuous Non-Covered Employment:** Continuous employment for an employer in a job not covered by the Plan, which is with a Participant's same Contributing Employer.
- **Covered Employment:** For the period prior to the Effective Date, "Covered Employment" means employment in the industry, by the Union, or in the armed services if entered into after such employment commenced. After the Effective Date, "Covered Employment" means employment with a Contributing Employer for whom you have satisfied the requirement for participation as established by the Trustees.
- **Credited Service:** Means the Participant's combined Credited Past Service and Credited Future Service
 - **Credited Future Service:** If you have 40 or more Hours of Work in a month **after** the Effective Date, you will receive credit for each month of Covered Employment. This credit is called **Credited Future Service**.
 - **Credited Past Service:** Your amount of Credited Past Service for service prior to the Effective Date will be detailed in the initial bargaining agreement between your employer and the Union and then as approved by the Plan's Board of Trustees.

If the employer's Effective Date is prior to and includes June 1, 1955, the maximum Credited Past Service you can receive is 15 years.

- **Credit for Uniformed Service:** If you worked for a Contributing Employer but then served in the United States military, you may qualify for Credited Service and benefits for such period(s) under the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA).

Note:

To qualify for Credit for Uniformed Service you must have:

- **Terminated/been discharged from your uniformed service under honorable conditions**
- **Met USERRA's advance notice requirement before you left Covered Employment**
- **Remained on leave for no more than five years**
- **Reapplied for Covered Employment within the time specified by USERRA.**

- **Early Retirement Pension:** A Participant who is retired and who in the 24 month period immediately preceding his Annuity Starting Date had at least 2,080 Hours of Work in Covered Employment shall be entitled to a pension if they have become at least age 55 and not attained Regular Retirement Age and has 240 months of Credited Future Service excluding any Credited Service earned as a result of Continuous Non-Covered Employment.
- **Effective Date:** An employer's "Effective Date" is the latter of June 1, 1955 or when the employer began contributing to this Trust Fund.
- **Grace Period:** When absent from Covered Employment because of parental responsibilities related to the birth or adoption of a child, you will be credited with a maximum of 501 hours of Vesting Service to prevent a Break in Service in either the Plan Year of the absence or in the next Plan Year. A grace period does not add to your service credits; the grace period should be disregarded in determining whether you worked enough hours to prevent a Break in Service.
- **Hours of Work:** Means each hour for which an Active Employee is paid or entitled to payment by a Contributing Employer for performance of duties during the applicable computation period, including hours for which back pay may be awarded or agreed to by a Contributing Employer, and for each hour for which an Active Employee is directly or indirectly paid or entitled to payment on account of a period of time during which no duties are performed (irrespective of whether the employment relationship has terminated) because of vacation, holiday, illness, incapacity (including disability), layoff, jury duty, military duty or leave of absence.
- **Loss of Credited and Vesting Service:** Before becoming vested, you could lose your Credited Service and Vesting Service if you had a Permanent Break

in Service. You can repair a one-year break in service before incurring a Permanent Break in Service if you subsequently earn one year of Vesting Service.

- **Non-Covered Employment:** This means employment with the same Contributing Employer in a job not covered by the Plan. The Non-Covered Employment is continuous, without a break, from the period of Covered Employment.
- **Normal Retirement Age:** Means age 65, or, if later, the age of the Participant on the fifth anniversary of his or her participation.
- **One-Year Break in Service:** This occurs when you fail to complete at least 500 Hours of Work in Covered Employment or Continuous Non-Covered Employment during a Plan Year (calendar year).
- **Participant:** means a Pensioner, Beneficiary or an Employee who meets the requirements for participation in the Plan or a former employee who is vested.
- **Pensioner:** a person who is currently being paid under the Plan.
- **Permanent Break in Service:** This occurs when you have a number of consecutive One-year Breaks in Service that exceeds the aggregate number of years of Vesting Service or five years if greater.

For example:

Let's say you worked only 450 Hours of Work in 2014, 2015 and 2016; you'd then have three One-year Breaks in Service. However, suppose you worked more than 1,000 Hours of Work in each year from 2010 through 2013. This means you had four years of Vesting Service before your 3-year Break in Service. Because you had more years of Vesting Service, you do not incur a Permanent Break in Service and you only need one more year of Vesting Service to be fully vested.

If you worked less than 1,000 Hours of Work in 2012 and 2013 before your three-year Break in Service, then return to working more than 500 Hours of Work, you will start all over again because your prior Vesting Service was less than your Break in Service and therefore lost. You would permanently lose your Credited Service and Vesting Service.

Fast Fact:
If you had a series of one-year Breaks in Service, you can check with the Fund Administrator to determine if they are permanent.

- **Plan Year:** "Plan Year" means the Trust Fund's fiscal year, the twelve-month period from January 1 of any year through December 31 of the same year.
- **Prohibited Employment:** This is employment that meets the following conditions:

- ❖ It is in the industry. The term "industry" includes any business activity of a type in which employees were employed in Covered Employment at the time that payment of benefits to the Participant commenced.
 - ❖ It is in a trade or craft in which the Participant was employed at any time in Covered Employment.
 - ❖ It is in the geographic area covered by the Plan, including the State of California.
 - ❖ It includes employment meeting the above conditions that is in a supervisory or a self-employed capacity.
- **Qualified Domestic Relations Order (QDRO):** Is a court order or judgment that directs the Plan to pay benefits to the Participant's eligible spouse, former eligible spouse, child, or other dependent in connection with child support, alimony, or marital property rights and has been accepted by the Trustees as meeting the rules and laws governing the Plan. To be acceptable by the Trustees as meeting the rules and laws governing the Plan, the QDRO cannot offer benefits or benefit eligibility that is different from the Plan and the value of the separate benefits cannot exceed the value of the benefit earned by the Participant before applying the QDRO.
 - **Regular Retirement Age:** Means either age 60 or age 65, depending on the age at which the Participant satisfies the eligibility requirements for a Regular Pension.
Reinstatement of Canceled Credits: If you earned at least 31 months of Credited Future Service prior to a Permanent Break in Service, your Past and Future Service Credits will be reinstated when you return to Covered Employment and work at least 500 Hours of Work in a Plan Year.
 - **Required Beginning Date:** Means the April 1 following the calendar year in which the Participant attains age 70 ½ or if later, the calendar year in which the Participant stops working in Covered Employment, whichever the Participant chooses. There are special rules if you are a 5% owner.
 - **Set-Aside Contributions.** A portion of contributions made by employers are designated by the Board of Trustees as Set-Aside Contributions. Set-Aside Contributions assist the Plan in meeting the Plan's funding requirements and will not be considered for determination of benefits. Set-Aside Contributions do not affect the crediting of Hours of Work to determine Plan participation and benefit eligibility.
 - **Spouse:** "Spouse" means a person to whom a Participant is legally married.
 - **Vested Status:** You become vested, or reach "Vested Status" when you accumulate five or more years of Vesting Service resulting from at least 1,000 Hours of Work in each Plan Year (calendar year) or 60 months of Credited Future Service without a Permanent Break in Service if you worked at least 500 Hours of Work in Covered Employment. When you are vested, you have a right to a benefit from the Plan.

- **Vesting Service:** You are credited with one year of Vesting Service for each Plan Year (calendar year) you have at least 1,000 or more Hours of Work in Covered or Continuous Non-Covered Employment.

2. HOW YOU BECOME A PARTICIPANT IN THE PLAN

You become a Participant in the Plan on the first day of your employment in a job category covered by a collective bargaining agreement between a Contributing Employer and the IUOE Stationary Engineers Local 39.

The amount of time you work in a job covered by a collective bargaining agreement counts in several important ways in determining your eligibility for a pension and how much your pension will be.

To begin with, the time you work as a Participant in the Plan is measured in years of Credited Service. You become a Plan Participant and start to receive Credited Service as soon as you begin working for a participating Contributing Employer and your employer contributes to the Plan on your behalf. When you start earning Credited Service, your employer begins contributing to the Plan on your behalf. This period of time is referred to as "Credited Service after the Effective Date," and the credit you earn is called "Credited Future Service." The Effective Date is usually the date your employer first agreed to participate in the Plan and commence contributions to the Trust Fund.

***Fast Fact:
You become a
Participant in The Plan
on the first day of your
employment with a
Contributing
Employer.***

The amount of your Credited Past Service is based on the collective bargaining agreement in effect on the Effective Date.

3. RETIREMENT AND DISABILITY PENSION PLANS

This section includes important information regarding eligibility and benefit amounts under Regular Pensions, Early Retirement Pensions, Disability Pensions and Pro-Rata Pensions.

REGULAR PENSIONS

You are eligible to receive a Regular Pension which represents monthly payments to you on retirement for your lifetime (sometimes referred to as a "Single Life Annuity") when you reach Regular Retirement Age. A Regular Pension at Regular Retirement Age is achieved by meeting one of the following criteria:

- ❖ Attained age 65 with at least 31 months of Credited Future Service, **or**
- ❖ Attained age 60 with at least 60 months of Credited Future Service and at least 500 Hours of Work in Covered Employment in the Plan Year immediately preceding the Annuity Starting Date or in the Plan Year of the Annuity Starting Date for benefit earned through December 31, 2010. The participant must also have at least 2,080 Hours of Work in Covered Employment within the 24 consecutive months immediately preceding the Annuity Starting Date for benefits earned on and after January 1, 2011, provided,
- ❖ You have filed an application in accordance with the Plan provisions. Please refer to Section 7 titled, "How to Apply for Benefits" for instructions.

A Participant shall nonetheless be entitled to a Regular Pension upon attainment of Normal Retirement Age.

Regular Pension Amount

The monthly amount of your Regular Pension effective on or after January 1, 2010, is equal to the sum of the Benefit Accrual Rate times the contributions, net of any *Set-Aside* contributions made during your Covered Employment, as follows:

	Monthly Benefit Accrual Rate	Effective Period
	\$3.00	For each year of Credited Past Service
+	3.50%	For all Contributing Employer contributions made on your behalf during your employment through June 30, 2008*
+	2.25%	For all Contributing Employer contributions made on your behalf for employment after June 30, 2009 and net of any <i>Set Aside</i> contributions on and after August 1, 2010
=		Monthly Amount of Regular Pension

*No pension benefits are credited for contributions related to employment from July 1, 2008 through June 30, 2009.

On reaching the age of 60 and 5 years of Credited Service, your benefit for all Credited Past and Future Service through June 30, 2008, is payable based on the formulas above. For Credited Future Service from July 1, 2008, the benefit will be reduced by of ½ of 1% for each month your retirement age is under age 65.

Suspension of Regular Retirement Pension

If you elect to retire under Regular Pension you must understand that your pension will automatically be suspended if you engage in Prohibited Employment. After such employment ceases, your pension shall be paid again starting with the first month following the cessation of Prohibited Employment.

BONUS PROVISIONS

From time to time the Trustees have adopted one-time increased benefits based on Credited Service during a specific period. If you met the conditions defined by these periodic Bonus grants, they became a part of your accrued benefit payable when you are eligible to receive your Regular Pension. Below is a summary of the Bonus provisions granted in the past; followed by an illustration of how they affect the calculation of your Regular Pension.

1978 Bonus

If Plan contributions were made on your behalf for 500 or more hours of work during 1978 and you retired between January 1, 1979, and December 31, 1984, you would have been entitled to receive a one-third increase in your retirement benefits earned from June 1, 1955, through December 31, 1978. If no contributions were made on your behalf or contributions were for fewer than 500 hours and you had service before December 31, 1978, you were eligible for the bonus if you had worked at least 500 hours during any Plan Year after January 1, 1979, but before December 31, 1985.

1985 Bonus

If you retired between January 1, 1985, and December 31, 1987, you would have received a one-tenth increase in your retirement benefits (including the prior bonuses) earned after June 1, 1955, but before January 1, 1985.

1988 Bonus

If you retired between January 1, 1988, and December 31, 1989, you would have received a one-tenth increase in your retirement benefits (excluding the prior bonuses) earned after June 1, 1955, but before January 1, 1988.

***Fast Fact:
Bonus provisions apply
only to Regular Pension
and do not increase
other benefits you may
become eligible for
under the Plan.***

1990 Bonus

If you retired between January 1, 1990, and December 31, 1995, you would have received an 8% increase in your retirement benefits (including the prior Bonuses) earned after June 1, 1955, but before January 1, 1990.

1996 Bonus

If you retired on or after January 1, 1996, you would have received a 3.25% increase in your retirement benefits (excluding the prior bonuses) earned after June 1, 1955, but before January 1, 1996.

For example:

The following chart illustrates how the monthly amount of a Regular Pension and bonus amounts calculated for an active participant who was employed before 1998 and plans to retire on January 1, 2018.

	Total Accrued	Regular Pension	Bonus Amount	Total Accrued
Years Covered	Contribution	Accrued	Accrued	Benefits by Date
Total through 12/31/1978	\$7,500	\$ 262.50		\$ 262.50
1978 Bonus	(33.3% of \$262.50)		\$87.	\$350.00
1979 -1984	\$9,460	\$331.10		\$681.10
1985	\$2,020	\$70.70		\$751.80
1985 Bonus	(10% x \$681.10)		\$68.11	\$819.91
1986 -1987	\$4,300	\$150.50		\$970.41
1988	\$2,200	\$77.00		\$1,047.41
1988 Bonus	(10% x \$814.80)*		\$81.48	\$1,128.89
1989	\$2,250	\$78.75		\$1,207.64
1990	\$2,250	\$78.75		\$1,286.39
1990 Bonus	(8% x \$1,207.64)		\$96.61	\$1,383.00
1991 -1995	\$12,500	\$437.50		\$1,820.50
1996	\$2,550	\$89.25		\$1,909.75
1996 Bonus	(3.25% x \$1,486.80)*		\$48.32	\$1,958.07
1997	\$2,600	\$91.00		\$2,049.07
1/1/98 -6/30/08	\$31,562.73	\$1,104.70		\$3,153.77
7/1/08-6/30/09	\$3,500	0.00		\$3,153.77
7/1/09 - 12/31/17	\$31,968.03	\$719.28		\$3,873.05

*Represents an increase applied only to the aggregate Regular Pension accrued to the bonus effective date.

Therefore, the monthly amount of Regular Pension as of January 1, 2018, for the illustration in the above example would be \$3,873.05.

EARLY RETIREMENT PENSIONS

You are eligible to receive an Early Retirement Pension if all the following conditions apply to you:

- You have worked in Covered Employment at least 2,080 Hours of Work in the 24 consecutive months immediately before your Annuity Starting Date.
- You are at least age 55, but not yet attained Regular Retirement Age.
- You have at least 240 months (20 years) of Credited Future Service (excluding any Credited Service earned as a result of Continuous Non-Covered Employment).
- You have filed an application in accordance with Plan provisions. (See section 7 titled, "Applying for Benefits" for instructions)

Early Retirement Pension Amount

Because you are likely to receive an Early Retirement Pension over a longer period of time, the monthly amount of your pension is reduced from what you would have received at the Regular Retirement Age. You can calculate the amount as follows:

***Fast Fact:
Early Retirement
Pensions are
reduced because
you are likely to
receive your
pension over a
longer period of
time.***

- ❖ First calculate the total benefit you would be entitled to under a Regular Pension at your Regular Retirement Age.
- ❖ Any pension you earned before July 1, 2008, payable as an Early Retirement Pension, would be reduced by 3/4% for each month that you received it before age 60 (representing a 9% reduction for each year the pension is payable before age 60).
- ❖ Any pension you earned after June 30, 2009, payable as an Early Retirement Pension, would be reduced by 1/2% for each month that you received it before age 65 (representing a 6% reduction for each year the pension is payable before age 65).

For example:

If a Participant wanted to retire on February 1, 2018, just following his or her 58th birthday with 25 years of service we would first identify the accrued benefits to July 1, 2008 and estimate the additional accrued benefits to January 31, 2018.

For this illustration we assume the monthly Regular Pension earned to July 1, 2008 is \$1,683. The number of months between age 58 and 60 is 24 months. Since 24 months multiplied by 3/4% per month is 18%, the Early Retirement Pension for the benefit earned to July 1, 2008 is \$1,380.06 [$\$1,683 \times (100\% - 18\%)$].

We then assume the projected monthly Regular Pension earned from July 1, 2008,

through January 31, 2018, is \$718.50 (reflecting that no benefits are earned between July 1, 2008 through June 30, 2009 in accordance with the Plan). The number of months between age 58 and 65 is 84 months. And, 84 multiplied by 1/2% per month is 42%, so the Early Retirement Pension for the benefit earned through January 31, 2018 is \$416.73 [$\$718.50 \times (100\% - 42\%)$]. Therefore, the total benefit this Participant would receive beginning on his or her early retirement date would be \$1,796.79.

Suspension of Early Retirement Pension Benefit

If you elect to retire under the Plan, you must understand that your pension will automatically be suspended if you engage in Prohibited Employment. After such employment ceases, your pension shall be paid again starting with the first month following the cessation of Prohibited Employment.

RULE OF 70 EARLY RETIREMENT PENSION

You are eligible to receive a Rule of 70 Early Retirement Pension if all of the following conditions apply:

- ❖ You worked at least 2,080 Hours of Work in Covered Employment in the 24 months immediately preceding your retirement date.
- ❖ You are at least age 55, but not yet attained Regular Retirement Age.
- ❖ You have at least 180 months (15 years) of Credited Service, excluding any Credited Service earned as a result of Continuous Non-covered Employment.
- ❖ You have at least 500 hours of work in Covered Employment in the Plan Year immediately preceding your Annuity Starting Date or during the Plan Year of your Annuity Starting Date.
- ❖ You have earned a benefit prior to July 1, 2008.

**IMPORTANT:
Rule of 70 Early
Retirement will only
apply to benefits
earned before
July 1, 2008.**

Rule of 70 Early Retirement Pension Amount

Because you most likely will receive a Rule of 70 Early Retirement Pension over a longer period of time, the monthly amount of your pension is reduced from what you would have received at Regular Retirement Age. There is a reduction of 3/4% for each month that you are younger than age 60.

Suspension of Rule of 70 Early Retirement Pension Benefit

If you elect to retire under the Rule of 70 Early Retirement provision, you must understand that your pension will be automatically suspended if you engage in Prohibited Employment. If your pension is suspended for working in Prohibited Employment you may not retire under the Rule of 70 Early Retirement provision again. Subsequent retirement benefits would begin only at Normal Retirement Age.

Quick Comparison Chart of Early Retirement Options			
	Age	Service	Covered Employment
Early Retirement Pension	At least age 55 and not yet 65	240 Months or 20 years Credited Future Service	<ul style="list-style-type: none"> At least 2,080 Hours of Work in the 24 months immediately before your retirement
Rule of 70 Early Retirement Pension	At least age 55 and not yet 65	180 months or 15 years Credited Service	<ul style="list-style-type: none"> At least 2,080 Hours of Work in the 24 months immediately before your retirement At least 500 Hours of Work in Covered Employment in the Plan Year immediately preceding your retirement date or during the Plan Year of your retirement date Only for benefits earned before July 1, 2008

SUSPENSION OF BENEFITS

If you elect to retire under the Plan, you must understand that your pension will automatically be suspended if you engage in *Prohibited Employment*. After such employment ceases your pension shall be paid again starting with the first month following the cessation of Prohibited Employment. You have an obligation to notify the plan in writing within 21 days after starting work that would be considered *Prohibited Employment* and an obligation to notify the plan your employment has ceased. When your benefit restarts it will be in the amount and form of payment in effect prior to the suspension offset by any overpayment received during *Prohibited Employment*.

DISABILITY PENSIONS

To be eligible for a Disability Pension you must meet the following criteria:

- Not yet reached age 65.
- Earned at least 120 months or 10 years of Credited Future Service excluding any Credited Future Service as a result of work in Continuous Non-covered Employment.
- Worked at least 500 Hours of Work in either the 36 months or 3 years immediately before the date of total disability (as determined by the Social Security Administration).
- Been considered permanently and totally disabled by the Social Security Administration and have received a determination of entitlement to a Social Security Disability Benefit. (A participant who is unable to work in Covered Employment because of disability which is continuous and ultimately becomes totally disabled, eligible for Social Security Disability Benefits will be consider as meeting the requirements at the onset of the disabling condition.)

- Filed an application in accordance with Pension Plan provisions. (See section 7 titled “How to Apply for Benefits”, for instructions.)

Disability Pension Amount

The amount of a Disability Pension is determined in the same way as the amount of a Regular Pension, see page 7.

To make sure Plan benefits become payable as soon as possible you should file an application for a Disability Pension with the Fund's Administrator when you apply for Social Security Disability Benefits (see the section on Applications page 23). You will not begin receiving your Disability Pension until the seventh month following the date of disability, as determined by Social Security Administration, or one month following the receipt of the application, if later. However, if your disability is diagnosed as a terminal illness, you will begin receiving your Disability Pension on the date the terminal illness is diagnosed.

Fast Fact:
The Board of Trustees may require proof of your ongoing disability after you start receiving your Social Security disability benefits and are not yet age 65.

TOTAL DISABILITY OF AN EARLY RETIREMENT PENSIONER

You may be entitled to a Disability Pension if you are receiving an Early Retirement Pension, notified the Fund Administrator that you are applying for a Social Security Disability Benefit, and you are subsequently determined to be totally disabled by the Social Security Administration.

You may receive a Disability Pension instead of an Early Retirement Pension, if the Social Security Administration determines that you are entitled to Social Security Benefits. You must inform the Fund Administrator of your intent to retire on a Disability Pension (upon determination by the Social Security Administration that such Participant is entitled to disability retirement) when applying for your Early Retirement Pension and when the Social Security Administration confirms your disability.

LOSS OF DISABILITY BENEFIT ENTITLEMENT

If you lose your entitlement to Social Security Disability Benefits before you reach age 65, you must notify the Fund Administrator in writing within 15 days after you receive the notice from the Social Security Administration. You must also notify the Fund Administrator immediately if you recover from disability and return to work.

If you do not notify the Fund Administrator about your loss of Social Security Disability Benefits or your recovery, you will, upon subsequent retirement, not be eligible for benefits for a number of months. The number of months for you which you will not be eligible to receive a benefit is equal to the number of months that elapsed since you received notice or since you recovered.

After age 65, your Disability Pension will continue even if you lose entitlement to Social

Security Disability Benefits or you recover from your disability, but only for as long as you remain retired. If you do recover, you may return to work and resume accumulating Credited Service. Your benefits will stop until you retire again in the future.

Suspension of Disability Pension Benefit

If you elect to retire under the Plan, you must understand that your pension will automatically be suspended if you recover from disability or are engaged in Prohibited Employment. After such employment ceases, your pension shall be paid again starting with the first month following the cessation of Prohibited Employment.

PRO-RATA PENSIONS

A Pro-Rata Pension applies to people who may not be eligible for benefits under any one pension plan because they worked for different employers or the same employer where they earned benefits under two or more plans that are under the Pension Reciprocity Agreement for Operating Engineers Pension Funds (Agreement). If you worked under The Local 39 Pension Plan and other pension plans participating in this Agreement you may be entitled to a Pro-Rata Pension.

These related plans have adopted similar provisions so that years of Credited Service earned under the Local 39 Pension Plan can be used toward eligibility for a Pro-Rata pension under those plans.

You are eligible to receive a Pro-Rata Pension when:

- You have retired and are not performing work for which contributions are being made to a related plan.
- You would be eligible for any type of pension under this Plan if your combined credits were treated as Credited Service under this Plan.
- You have at least one year of Credited Service and therefore had contributions made to this Plan
- You are eligible for a Pro-Rata Pension from a related plan.
- You waive your right to any other pension you might be entitled to receive from this Plan.

Pro-Rata Pension Amount

Pro-Rata Pensions are determined in the same way as calculations for Regular, Early, or Disability Pensions, depending on the type of Pro-Rata Pension that applies. Only years of Credited Service and contributions to this Plan are used to determine the Pro-Rata Pension benefit payable from this Plan.

Related hours will be counted when determining whether you meet this Plan's requirements to prevent cancellation of your accumulated Credited Service.

Related credits shall be limited to determining your eligibility for monthly pension benefits or to monthly payments to your beneficiary.

TRANSFER OF CONTRIBUTIONS (RECIPROCITY)

If you are an employee covered by a Cooperating Pension Plan—plans that have executed the *Pension Reciprocity Agreement for Operating Engineers Pension Funds and have adopted the Cooperating Pension Plan portion of the Agreement*— you may choose to have those employer contributions transferred to the Local 39 Pension Plan. In determining whether you are eligible to receive benefits under this Plan, full credit will be given for the time you worked under any Cooperating Pension Plan when the Local 39 Pension Plan receives employer contributions from the Cooperating Pension Plan on your behalf. Also, any hours worked for an employer with a Cooperating Pension Plan will be counted as if they had been worked under this Plan if all the contributions were transferred.

In determining the amount of benefits payable under this Plan, full credit will be given to employer contributions forwarded to this Plan by the Cooperating Pension Plan(s) as well as contributions received by this Plan from Contributing Employers.

Contact the Fund Administrator to find out which pension plans have adopted the *Pension Reciprocity Agreement for Operating Engineers Pension Funds* and are Cooperating Pension Plans.

4. PAYMENT METHODS

When seeking to start your pension from the Plan, you will be asked how you want your pension to be paid. This section describes the forms of payment available to you.

Exception: If the actuarial value of your pension is \$5,000 or less, you or your Beneficiary will receive it as a lump-sum payment. You will not have the choice of an optional form of payment. At the time you can receive this lump-sum you will be given the option to have it automatically rolled over into an Individual Retirement Account or to receive your distribution as a lump-sum with or without appropriate taxes withheld.

Fast Facts:

- ***If you are single when you retire and you do not choose a form of payment, you will automatically receive a Single Life Annuity.***
- ***If you are married when you retire and you do not choose a form of payment, you will automatically receive a Joint and Survivor Pension***

SINGLE LIFE ANNUITY PAYMENT

If you are single when you retire you will receive your pension in the form of a Single Life Annuity which represents monthly payments to you for as long as you are alive. Your heirs will not receive any payments after you die.

A married Participant may not choose the Single Life Annuity form of payment without the consent of his or her Spouse. To select the Single Life Annuity form of payment you and your Spouse must waive the Joint and Survivor form of payment by signing a waiver form before a Notary Public. You and your Spouse must give this signed waiver to the Trust Fund Office within 180 days before your pension is scheduled to begin. There are no adjustments to the monthly amount of your benefit under this option.

JOINT AND SURVIVOR PENSION PAYMENT

If you are married, your pension benefit will automatically be paid in the form of a Joint and Survivor Pension, unless both you and your Spouse reject this form of payment in writing before a Notary Public. The amount you receive under this form of payment will be reduced to consider the combined life expectancies of you and your Spouse. On your death, your Spouse will receive 50% of the amount you were receiving under the Joint and Survivor Pension for his/her lifetime.

For example:

You are about to retire at age 62. Your Spouse is also age 62. Your Regular Pension is \$2,000 a month. Because Joint and Survivor Pension payments will go to your Spouse when you die this amount will be reduced. Based on the current tables published as part of the actual Plan Document, which are available on request from the Fund Administrator, this reduction means you will receive \$1,777.40 a month for life representing 88.87% of your Regular Pension. When you die, your spouse will collect 50% of your payment or \$888.70 a month for life.

Some important facts concerning the Joint and Survivor Pension:

- The Joint and Survivor Pension will not be paid to the surviving spouse if the pensioner and spouse were not married on the Annuity Starting Date and for at least one year preceding the pensioner's death. If you marry after the Annuity Starting Date, your spouse will not be entitled to the Joint and Survivor Pension.
- The Joint and Survivor Pension, once payable, cannot be revoked, and the amount of benefit payable cannot be increased because of divorce or the death of a spouse before the pensioner dies.

75% QUALIFIED OPTIONAL SURVIVOR ANNUITY PAYMENT

If you are married, another option you may elect is the 75% Qualified Optional Survivor Annuity payment to have 75% of your pension payable to your surviving Spouse on your death. This option would require you and your Spouse to make the election. Much like the Joint and Survivor Pension, the initial benefit payable would be reduced to consider the combined life expectancies of you and your Spouse.

For example:

You are about to retire at age 62. Your spouse is also age 62. Your Regular Pension is \$2,000 a month. However, it will be reduced because the 75% Qualified Optional Survivor Annuity payments will go to your Spouse when you die. Based on tables published as part of the Plan Document, this reduction means you will receive \$1,683.80 a month for life, representing 84.19% of your Regular Pension. When you die, your spouse will collect 75% of your pension or \$1,262.85 a month for life.

POP-UP 75% JOINT AND SURVIVOR PENSION PAYMENT

This option is similar to the Joint and Survivor Pension described above. However, under this option your monthly benefit will "pop-up" or increase your monthly benefit to a full Regular Pension amount if your Spouse dies before you. The initial reduction in your Regular Pension is slightly more with this pop-up option because of the possibility that your spouse could die first. Your monthly pension will increase on your spouse's death.

For example:

You are about to retire at age 62. Your spouse is also age 62. Your Regular Pension is \$2,000 a month. If you and your spouse elect the Joint and Survivor Pop-up option, your annuity would be reduced to \$1,756.8, or 87.84% of your Regular Pension. If you die first, your Spouse would receive 50% of that amount, or \$878.40, for life. However, if your Spouse dies first, your monthly benefit would "pop up" or increase to \$2,000 a month for life.

Comparison Chart of Payment Options with a \$2,000 Monthly Regular Pension		
	Monthly Pension Amount	Survivor Pension Amount
Regular Pension (Single Life Annuity)	\$ 2,000.00	\$ 0
Joint and Survivor Pension (50%)	\$ 1,777.40	\$ 888.70
Joint and Survivor Pop-up Pension (50%)	\$ 1,756.80	\$ 878.40 for Spouse \$ 2,000.00 for Self
75% Qualified Optional Survivor Annuity	\$ 1,683.80	\$ 1,262.85
75% Qualified Optional Survivor Annuity Pop-up Pension	\$ 1,656.00	\$ 1,242.00 for Spouse \$ 2,000.00 for Self

DEFERRING YOUR PENSION

You may defer your pension starting date beyond your Normal Retirement Age. In doing so, you effectively agree to delay receiving your Regular Pension until you choose a later Annuity Starting Date. The monthly benefit for a deferred pension is greater than your Regular Pension. Your benefit will be:

- ❖ If you cease Covered Employment before Normal Retirement Age then you will receive your accrued benefit at Normal Retirement Age, increased for each full month between the Normal Retirement Age and the Annuity Starting Date—the date you start to receive your payments—by the amount you would have received if you had retired at your Normal Retirement Age. The increase is calculated as equal to 3/4% per month for each month after your Normal Retirement Age up to your Annuity Starting Date **or**
- ❖ If you continue Covered Employment past Normal Retirement Age you will continue to earn additional accruals until your Annuity Starting Date. If you continue in Covered Employment past the April 1 following the year you attained age 70 ½ (Required Beginning Date), you will continue to accrue benefits and your benefits already accrued will be actuarially increased to reflect the value of the benefits you have deferred receiving and your life expectancy.
- ❖ If you are not in Covered Employment on your Required Beginning Date your benefit will commence being paid at that date.

RELATIVE VALUE STATEMENT

When you apply for a Plan benefit, the Fund Administrator will provide you with a written statement about the available payment options under the Plan within 30 to 180 days before your Annuity Starting Date. This written statement will include each of the following:

- ❖ A description of the Plan's normal and optional forms of payment and the eligibility requirements for each.
- ❖ The amount of your Plan benefit in the normal payment form or in any optional payment forms.
- ❖ A description of the financial effect of choosing an optional form of payment as well as the financial consequences of choosing early retirement versus delaying your pension distribution to your Regular Pension eligibility date.
- ❖ A description of the relative actuarial value of the various optional forms of payment compared to the value of the normal form of payment.

Contact the Fund Administrator for more information about the relative value statement.

PAYMENT OF BENEFITS

Payment of your benefit will begin on your Annuity Starting Date or the first day of the month following the date the Participant has fulfilled all the conditions to receive benefits, and after the later of:

- The month you provide an application for benefits and signed election form
- 30 days after the Plan advises you of your available payment options.

You will receive a written explanation of the forms of payment available under the Plan within 30 to 90 days before payments begin. The Plan is required by law to give you at least 30 days to change your mind after you make your decision. You will not receive payment before the end of those 30 days. However, you may decide to start receiving payments before the end of the 30-day period if you and your Spouse, if you are married, waive the 30-day period.

If you or your Beneficiary are eligible for more than one type of benefit under the Plan, you or your Beneficiary may choose the type of benefit to receive, but neither you nor your Beneficiary may receive more than one pension from the Plan.

WHEN BENEFITS MAY NOT BE PAYABLE

Plan benefits may not be paid under the following circumstances:

- If you do not meet the Plan's eligibility requirements
- If you have a Permanent Break in Service before becoming Vested
- If you die before you become eligible for death benefits
- If you die but had not chosen a Joint and Survivor form of payment
- If you cease to be totally and permanently disabled, or if you fail to furnish evidence of your continued total and permanent disability when requested by the Trustees
- If you do not submit a written claim to the Fund Administrator for payment of benefits
- If you do not appeal the denial of a claim within the required periods
- If the Plan ends except to the extent provided by ERISA.

HOW BENEFITS CAN BE REDUCED, LOST OR DELAYED

Benefits can be reduced, delayed, or lost in certain situations. Most of these circumstances are described above, but your benefits also may be affected if you or your Beneficiary fail to:

- File a claim for benefits properly or on time
- Furnish the information required to complete or verify a claim
- Have your current address on file with the Trust Fund Office.

5. OTHER SURVIVOR BENEFITS

ENROLLMENT/BENEFICIARY FORMS

When working for a Contributing Employer, you must file an enrollment/beneficiary form with the Fund's Administrator. The form will provide basic information necessary for your pension record, and it will give the Fund Administrator the name of your beneficiary. These forms may be obtained from your Local 39 business office or from the Fund Administrator.

Your spousal beneficiary is automatically revoked upon divorce which means you need to update your beneficiary designation if you divorce.

***Fast Fact:
Always have an
up-to-date
beneficiary form
on file with the
Fund
Administrator.***

Remember: Always be sure to have an up-to-date beneficiary enrollment form on file with the Fund Administrator.

SPOUSE'S BENEFIT

If you die before retiring, have reached Vested Status, and were married at least a full year before death, your Spouse will receive 50% of the pension amount you would have been entitled to if you had retired the day before you died and had chosen the 50% Joint and Survivor Pension form of payment.

If you die before reaching earliest eligible retirement age, your Spouse's Benefit will begin the first of the month following the date you would have first been eligible for an Early Retirement Pension. Your Spouse may choose to delay receiving benefits. However, benefits must start before December 1 of the calendar year when you would have turned age 70 1/2; if you are older than 70 1/2 then your benefits must start by December 1 of the year after your death.

PRE-RETIREMENT LUMP SUM DEATH BENEFIT

If you die before retiring, your designated beneficiary will receive a lump-sum payment equal to the contributions made to the Plan on your behalf, up to a maximum of \$4,500, if all of the following apply:

- You had contributions made on your behalf for at least 31 months.
- You had at least 500 Hours of Work in Covered Employment or Continuous Non-covered Employment in the Plan Year preceding your death.
- No benefits are payable under the Spouse's Benefit described above.

***Fast Fact:
If your beneficiary is
not your spouse,
your spouse must
waive in writing
his/her right to any
pre-retirement death
benefits and
consent to your
choice of
beneficiary.***

However, if your designated beneficiary on the enrollment/beneficiary form on file with the Fund Administrator is entitled to a Spouse's Benefit, he or she may choose to receive the lump-sum death benefit payment in addition to the Spouse's Benefit. The Spouse's Benefit would be actuarially reduced to reflect the amount of the lump-sum payment.

POST-RETIREMENT LUMP-SUM DEATH BENEFIT

If you die after retiring, your designated beneficiary on the enrollment/beneficiary form on file with the Fund Administrator will receive \$4,500, reduced by the total amount of pension payments made to you before your death. No death benefits are payable if the Joint and Survivor Pension benefit applies.

LACK OF A DESIGNATED BENEFICIARY

If your designated beneficiary is dead, or you have not designated a beneficiary pursuant to the Plan, your benefits (which are due and payable but not actually paid prior to your death) shall be paid to your Spouse if he or she is alive. If your Spouse is dead, or if he or she dies, such payments may be made to any other person who is related to you or to your estate, as the Board of Trustees in its sole discretion may designate.

6. PENSION ENHANCEMENT OPTIONS

INCREASING YOUR MONTHLY PENSION

***Fast Fact:
Once you convert
your Annuity Plan
Account Balance to
a monthly pension,
that benefit is
payable for your
lifetime.***

If you are a Participant of this Plan then you also earn benefits under the Stationary Engineers Local 39 Annuity Plan (Annuity Plan). Instead of taking a lump-sum payment of your account balance from the Annuity Plan, you may rollover some or all of your account balance, but not less than \$10,000, to the Pension Plan at your Normal Retirement Age. In doing so, it will be converted to an additional monthly benefit payable for life. This is called the Pension Enhancement Option. Once you convert your account balance to a monthly pension, that benefit is payable as an additional life annuity. It is never cancelled.

The amount of the additional benefit will be determined by the Fund Administrator when you elect the Pension Enhancement Option.

MONTHLY PENSION FROM ROLLOVER AMOUNTS

The amount of the monthly pension depends on your age and the conversion factors specifically defined in the Plan document at the time of your request. You will need to contact the Fund Administrator when you are considering this procedure to discuss the amounts in full detail.

For example:

If you are age 60 when you retire and decide to have \$60,000 rolled over to the

Pension Plan, the monthly Pension Enhancement is \$397.19, which is in addition to your Pension Plan benefit.

DEATH BENEFITS

If you die before receiving all of the benefits from your rollover to the Annuity Plan, your designated beneficiary will receive a lump-sum payment equal to the amount you rolled over minus the total monthly benefit enhancement payments you had already received.

For example:

When you retired at age 60, you rolled over \$60,000 to the Pension Plan and are receiving \$397.19 for the conversion. If you died after three years, or 36 months, your beneficiary would receive a lump-sum payment of \$45,701.33.

Rolled Over Account Balance	\$60,000.00
Less 36 Monthly Payments Received (36 x \$397.19)	-\$14,298.84
Lump Sum Remainder Payable to Beneficiary	\$45,701.16

7. APPLICATIONS, FEDERAL INCOME TAX WITHHOLDING, AND CLAIMS AND APPEALS PROCEDURES

HOW TO APPLY FOR BENEFITS

To receive any Plan benefits, you must send a written application and a signed election form showing how you choose to receive benefit payments. You should request these forms from the Fund Administrator well before you want to begin to receive the benefits because you cannot receive any benefits until the office receives your completed forms. No payment, or choices for benefit payment, will be effective retroactively.

You may also apply for a pension directly at the Local 39 Trust Fund Office, in writing, on a form and in a manner prescribed by the Board of Trustees. Your application should be filed at least 30 days before the first month that you want to receive the benefits. Be sure to send any other documents needed, such as proof of age and marriage, to the Trust Fund Office along with your application.

For a Disability Pension, your application and proof of disability notice from the Social Security Administration must be submitted to the Fund Administrator within 60 days after the Social Security Administration confirms that you qualify for disability benefits. Your Disability Pension will begin in the seventh month following your eligible disability provided your application was filed on time. If you do not submit your application and notice of Social Security entitlement within 60 days, your Disability Pension will begin on the first of the month coinciding with, or immediately following, receipt of your application and the Social Security Administration notice by the Trust Fund Office. However if your

disability is diagnosed as a terminal illness, you will receive the Disability Pension benefit payment immediately.

PRE-RETIREMENT DEATH BENEFIT APPLICATION

An application for a pre-retirement death benefit must be made in writing by your beneficiary on a form supplied by the Fund Administrator.

Withheld Amounts

If the Plan makes a direct lump sum payment to you or your beneficiary, 20% of the payment will automatically be withheld to pay federal income taxes because the entire payment is considered taxable income in the year it is received. This rule applies if you or your Beneficiary receives a lump sum payment or installment payments over a period of fewer than 10 years, or a surviving spouse receives a lump sum death benefit.

You may defer paying taxes on the benefit payment by transferring or rolling over the lump sum to an eligible qualified retirement plan within 60 days after receiving it. This 60-day period may be extended in cases of casualty, disaster, or other events beyond your reasonable control.

In addition to the 20% withheld for federal income taxes, a 10% penalty tax may apply if you receive the payment before age 59½. The 10% penalty tax does **not** apply if the payment is received because of any of these reasons:

- Separation from Covered Employment on or after age 55
- Total and permanent disability
- Death
- A Qualified Domestic Relations Order (QDRO).

This tax penalty is in addition to your regular federal income taxes and any applicable state income taxes and penalties. Because tax laws change frequently and are complicated, you should consult a qualified tax advisor before deciding when to receive benefits from the Plan.

DIRECT ROLLOVERS

If you become eligible for a distribution in the form of a lump sum or partial lump sum under the Plan, you may defer paying taxes by directly rolling over part or all of the lump sum to an eligible qualified retirement plan.

To be considered an eligible qualified retirement plan, a plan must accept eligible rollover distributions and be either:

- A traditional or Roth IRA (not a SIMPLE IRA or Coverdell Education Savings Account)

***Fast Fact:
20% of your
payment will
automatically be
withheld to pay
federal income
taxes.***

- An eligible employer plan such as a plan qualified under Section 401(a) of the Internal Revenue Code. Examples are a 401(k) plan, profit-sharing plan, defined benefit plan, stock bonus plan, money purchase plan, Section 403(a) annuity plan, Section 403(b) tax- sheltered annuity, and Section 457(b) plans maintained by governmental employers.

Surviving spouses and beneficiaries who receive a benefit payment as a lump sum or installment over a fixed period of less than 10 years, including alternative payees under a Qualified Domestic Relations Order (“QDRO”), also may roll over payments to an IRA.

Any amount that is not rolled over will be taxable in the year it is received. Keep in mind that 20% must be withheld for federal taxes from any payment to an individual. If you deposit your full amount into an eligible plan or account after receiving the payment, you must replace the 20% that was withheld for taxes. If you do not make up the 20% difference, that 20% will be taxable income to you.

Beginning in the year you reach age 70-1/2, a certain portion of your payment cannot be rolled over because it is a required minimum distribution to you.

If you receive a mandatory distribution of more than \$1,000, and you do not make an election as to whether you want to receive the distribution as a lump sum or rollover, the Fund Administrator will directly roll over the amount on your behalf to an IRA account identified by the Fund Administrator.

CLAIMS AND APPEALS PROCEDURES

Whenever administratively possible, you will receive a decision on your application for benefits and election form within 90 days—or 45 days for a Disability Pension—after the Trust Fund receives the claim for benefits unless special circumstances require an extension of time for processing. If the Trust Fund needs an extension of time, you will receive written notice of the extension within the initial 90-day period or within the initial 45-day period for a Disability Pension. The extension notice will include the reasons for the extension and the deadline for making a decision.

If the application is not for a Disability Pension, the Plan may extend the initial 90-day period up to an additional 90 days. If the application is for a Disability Pension, the Plan may extend the initial 45-day period up to an additional 60 days in 30-day increments.

If your application is for a Disability Pension, the Plan may require additional information to process and make a determination on your application. If such information is required, the Plan will notify you within 45 days of receiving your application. You then have up to 45 days to provide the additional information. If you do not provide the information within this time, your application will be processed without it and your application may be denied. If an extension is required because the necessary information was not received, the extension period for making the benefit determination will start when you have been notified of your opportunity to respond with the additional information.

IF YOUR APPLICATION IS DENIED

If your application for benefits is denied, you will receive a written statement that includes the following:

- The reason(s) for the denial.
- Reference to all related provisions of the Plan or other documents used to make the decision.
- A description of additional information needed to reconsider your application and why the information is needed.
- A statement of your right to bring a civil action under ERISA Section 502(a) following an appeal.
- A detailed explanation of the steps needed to appeal the decision.
- A copy of any internal rule, guideline, protocol, or similar criteria that was relied on or a statement that a copy is available to you at no cost upon request for a Disability Pension application.

In many cases, disagreements about benefit eligibility or amounts can be handled informally by calling the Trust Fund Office. If a disagreement is not resolved, you have the right to have your application reconsidered.

If your application for benefits is denied, you or your authorized representative has the right to:

- Submit additional proof of entitlement to benefits
- Examine any Plan documents related to your application.

If you disagree with a denial or benefit amount, you or your authorized representative may appeal the decision in writing and request that the denial or benefit amount determination be reviewed by the Board of Trustees. You must do so within 60 days, or 180 days for a Disability Pension, of the date you receive the denial of claim notice. The appeal should be sent to the Board of Trustees at the Trust Fund Office. Any denial of a claim that is appealed by a Plan participant or his/her authorized representative may include a written request for a hearing before the Board of Trustees.

***Fast Fact:
Failure to file a request for review of the denial of claim within the appropriate time-frame will constitute a waiver of your right to review.***

Appeals must be in writing and must state, in clear and concise terms, the reason(s) for disputing the denial of claim. It must be accompanied by all pertinent or relevant documents or material not already provided to the Board of Trustees and the request must be filed by you or your authorized representative. Failure to file an appeal of the denial within the 60 or 180-day period will constitute a waiver of your right to a review of the denial.

The Board of Trustees will complete a new, full, and fair review of your appeal using all information available, including any additional information you provide. They will not defer to the initial decision.

The Board of Trustees or the subcommittee appointed by the Board of Trustees will make a decision and not more than 60 days after receiving the appeal, or 45 days if based on a Disability Pension. If special circumstances require an extension of time for processing the appeal, notice of such extension will be furnished to the claimant before the expiration of the 60-day period, or 45-day period for an appeal based on a Disability Pension.

The notice of extension will include the special circumstances requiring an extension of time and the date when the Board of Trustees, or subcommittee, expects to make a decision. If a period of time is extended because a claimant does not submit information needed to decide the appeal, the period for making the benefit determination will start when the claimant has been notified of the opportunity to respond to the request for additional information. A decision will then be made as soon as possible, but no later than 120 days after receiving the appeal or 90 days after receiving the appeal if based on a Disability Pension.

When reviewing an appeal of a Disability Pension that is based on a medical judgment, the Board of Trustees will consult a healthcare professional with training and experience in medicine. You may request the identity of the professional consulted. The consulting healthcare professional must not be the same, or a subordinate of, the professional consulted on the initial determination.

All decisions will be issued in writing. The written notice will include:

- ❖ The specific reason(s) for the denial.
- ❖ Reference to all related Plan provisions or other documents on which the denial was based.
- ❖ A reminder that you have the right to bring a civil action under Section 502(a) of ERISA following an appeal.
- ❖ Notice that you have the right to request a free copy of any rule, guideline, protocol, or similar criteria on which the denial of a Disability Pension benefit was based.
- ❖ A statement saying that you have the right to request a free copy of any explanation about the scientific or clinical judgment on which the denial of a Disability Pension benefit was based if the denial was based on a medical judgment.

The decision made by the Board of Trustees is final and binding. The Board of Trustees' decision will be given judicial deference in any later court action unless it is found to be arbitrary and capricious. You or any person acting on your behalf cannot bring a lawsuit against the Plan to recover a claim for benefits from the Plan if you do not make an appeal requesting a review in accordance with the Plan's claims and appeals procedures.

If you are dissatisfied with the Board of Trustees' written decision, you have the right to request the appointment of an impartial arbitrator to review the matter in accordance with the rules of the American Arbitration Association. Such a request must be filed in writing with the Board of Trustees within thirty (30) days of your receiving the written decision. The decision of the arbitrator shall be final and binding upon the Trustees and upon the appealing party, and upon all other parties whose interests are affected.

No legal action for Plan benefits may begin until you have exhausted the Pension Plan's claims and appeals procedures. And no legal action may be started or maintained against the Pension Plan or the Board of Trustees more than two years after a claim's appeal has been denied. By participating in the Plan, to the fullest extent permitted by law, whether in court or otherwise, Participants as defined by the Pension Plan and alternate payees under a qualified domestic relations order waive any right to commence, be a party to in any way, or be an actual or putative class member of any class, collective, or representative action arising out of or relating to any dispute, claim or controversy, and Participants and alternate payees under a qualified domestic relations order agree that any dispute, claim or controversy may only be initiated or maintained and decided on an individual basis.

AUTHORIZED REPRESENTATIVE

You may appoint an authorized representative to act on your behalf in filing a claim for benefits and seeking review of a denied claim. However, you must first notify the Board of Trustees in writing of the name, address, and phone number of the authorized representative.

REVIEW OF DOCUMENTS

Upon request, you or your authorized representative will be allowed to review relevant documents and submit questions and comments to the Board of Trustees in writing. A document, record, or other information is relevant and required to be made available to you upon request and free of charge only if it was:

- Relied upon in making the benefit determination
- Submitted, considered, or generated when making the determination
- Shown to comply with the Plan's administrative processes and safeguards required under federal law.

ANNUAL STATEMENTS

When contributions have been made to the Local 39 Pension Plan on your behalf, you will receive an annual statement showing the amounts paid into your Plan account the previous year. The statement will include the total accounting of your Credited Future Service and any Past Service Credits.

NO REFUNDS

All contributions to the Local 39 Pension Plan are made by Contributing Employers. Benefit payments to Participants are only in the form of monthly pensions or lump sum death payment of benefits. If you leave the Plan without qualifying for a pension or a death benefit, the Board of Trustees cannot refund any payments made by an employer on your behalf, nor would you be entitled to a refund of those payments.

ASSIGNMENT OF BENEFITS

Benefits under the Plan are only for you. They cannot be sold, transferred, assigned, or pledged to anyone; nor are benefits subject in any manner to anticipation, alienation, encumbrance, or charge. However, the Plan will comply with a Domestic Relations Order they have determined to be qualified (QDRO).

***Fast Fact:
Benefits under the Plan
are only for you. They
cannot be sold,
transferred, assigned, or
pledged to anyone.***

INCOMPETENCE OR INCAPACITY

If it is determined to the satisfaction of the Board of Trustees that you cannot manage your affairs because of legal considerations or a mental or physical incapacity, your benefit payments may be directed to a person(s) or institution who is maintaining you or has custody of you. These payments will be made until a claim is made by a duly appointed guardian or other legal representative. In compliance with such legal directive to make payment of these amounts to other person(s) or institutions, the Plan is fully discharged of the liability of the Fund about the assignment of benefits restrictions of law.

QUALIFIED DOMESTIC RELATIONS ORDER (QDRO)

A QDRO is a court order or judgment that directs the Plan to pay benefits to your eligible spouse, eligible former spouse, child, or other dependent in connection with child support, alimony, or marital property rights and has been accepted by the Board of Trustees as complying with the restrictions and limitations for payment from a qualified plan.

In addition, until the Plan has complied with the terms of the QDRO, The Board of Trustees may restrict the pension benefits that are payable to you. These restrictions could also apply during any period when the Board of Trustees is determining whether a written order satisfies the QDRO requirements described in the Internal Revenue Code.

You will be notified if the Plan ever receives a proposed QDRO for your pension benefit. Contact the Fund Administrator for more information on QDROs, or to receive a free copy of a model QDRO that meets the Board of Trustees' requirements, and the procedures the Board of Trustees follow in determining whether an order is qualified.

RECOVERY OF OVERPAYMENT

If you or your Beneficiary are overpaid or otherwise paid in error, you must return the overpayment. The Board of Trustees have the right to recover any benefit payments made based on false or fraudulent statements, information, or proof submitted, as well as any benefit payments made in error. Amounts recovered may include interest and costs.

If you are overpaid, the Fund Administrator will request a refund. If the Fund Administrator does not receive the refund, the amount of the overpayment will be deducted from future benefits, or a lawsuit may be initiated to recover the overpayment. If any Participant or Beneficiary is ordered by a court or the Department of Labor to repay any amount to the Plan, the Plan may recover that amount by reducing benefits payable to that person in the future.

YOUR DISCLOSURES TO THE PLAN

The Board of Trustees will rely on any information you provide when you apply for benefits from the Plan. If you provide false information to the Plan or commit fraud, you may be required to indemnify and repay the Plan for any losses or damages caused by your false statements or fraudulent actions. Some examples of fraud include altering a check and knowingly cashing a voided check. In addition, if the Plan makes payments because of false statements or fraudulent actions, the Trust Fund Office may pursue the matter by pressing criminal charges.

OTHER GENERAL REMINDERS

- ❖ As with surviving Spouse coverage after you retire, the rights of a former spouse under a divorce decree may reduce or eliminate pre-retirement death benefits for your current Spouse.
- ❖ Your surviving Spouse or Beneficiary must notify the Fund Administrator of your death and provide the required documents, in addition to the formal application for benefits, before any survivor benefits will be paid.
- ❖ The surviving Spouse rules apply only to death benefits from the Pension Plan. They do not affect any job-related insurance coverage or job-related retirement plans.
- ❖ The Spouse of a retiring employee who has a Joint and Survivor pension remains entitled to the survivor benefit even if the couple gets divorced subsequently.
- ❖ Pension plans are required to comply with court orders under state law that are "Qualified Domestic Relations Orders" (QDROs) directing that all or part of an employee's benefit be paid to a third party. A model QDRO and copy of the Plan's QDRO procedures is available from the Fund Administrator.

8. PROHIBITED EMPLOYMENT AND SUSPENSION OF BENEFIT PAYMENTS

PROHIBITED EMPLOYMENT IN RETIREMENT

To keep receiving pension benefits, you must remain retired and not work in Prohibited Employment.

When you work in Prohibited Employment your pension benefits are suspended for each calendar month of work performed. Prohibited Employment is any work in the industry, in the geographic area covered by the Plan (including the State of California) and work in business activities or the type of work you were employed in previously, or work considered as part of the same trade or craft, even if that work is in a supervisory or self-employed capacity.

If you are not sure whether you are working in Prohibited Employment, contact the Trust Fund Office for assistance. Below is a brief explanation of circumstances.

Retirement - Before Normal Retirement Age

Your normal retirement age is 65 or, if later, your age on the fifth anniversary of your participation in the Plan. When retired, you must not work more than 499 Hours of Work in Covered Employment during a Plan Year; any Hours of Work above that amount are considered "Prohibited Employment."

Retirement - After Normal Retirement Age, but Before Your Required Beginning Date

To be considered retired, you may not work in Prohibited Employment for more than 39 Hours of Work per month during the Plan Year. However, the first 500 Hours of Work in Prohibited Employment in a Plan Year is disregarded.

Retirement - After Reaching Your Required Beginning Date

After you reach your Required Beginning Date, you may work in any capacity and still be deemed retired and entitled to a pension under the Plan.

SUSPENSION OF BENEFITS

If you work more than the permitted Hours of Work in Covered Employment after you retire, it is considered working in Prohibited Employment. Plan rules state that you will not receive pension benefits for any calendar month of work in Prohibited Employment. This is called *suspension of benefits*.

When you stop working in Prohibited Employment, you must notify the Trust Fund Office and your benefits will resume, beginning with the first calendar month after the date that you cease Prohibited Employment.

If you take a job performing work of the type that is or may be Prohibited Employment, you must notify the Trust Fund Office within 21 days of starting work, no matter how many hours you plan to work. If you do not notify the Trust Fund Office or the Board of Trustees, when they are made aware, will presume that you are working in Prohibited Employment and will suspend your benefits automatically.

***Fast Fact:
Suspended benefit
payments are
permanently withheld
and will not be paid
by the Plan when you
qualify to begin
receiving your
pension payments.***

You can overcome this action by establishing to the Board of Trustees' satisfaction that your work was not, in fact, prohibited under the Plan. Any overpayment of benefits made during a period of Prohibited Employment rules will be subject to return through deductions made to your pension benefits when they are no longer suspended.

Your pension will be adjusted upon resumption of retirement benefit payments to reflect any additional benefit credits earned during the period of reemployment while your benefits were suspended. If you have worked in Prohibited Employment and received benefits you will be required to pay back the benefits that should have been suspended, or they will be deducted from your benefit when they start again. If you work additional hours but less than those described under the Prohibited Employment rules such that your benefits are not suspended, you will not earn additional benefit credits for such service hours.

9. IMPORTANT PLAN INFORMATION

The Plan is administered and maintained by the joint Board of Trustees at the following address:

Board of Trustees
I.U.O.E Stationary Engineers
Local 39 Pension Plan
c/o BeneSys Administrators
7180 Koll Center Parkway
Suite 200
Pleasanton, CA 94566
(800) 622-0547 or (925) 208-2280
www.Local39benefits.org +staff@Local39benefits.org

Plan members eligible for benefits under the IUOE Stationary Engineers Local 39 Pension Plan will receive defined benefits payable upon retirement.

The Plan's designated agent for service of legal process is:

Sarah Groskopf
c/o BeneSys Administrators
7180 Koll Center Parkway, Suite 200
Pleasanton, CA 94566
(800) 622-0547 or (925) 208-2280

Service of legal process may also be made upon any Trustee.

BeneSys Administrators serves as the contract Fund Administrator to the Board of Trustees for the Plan. The names and addresses of the Trustees are listed below:

EMPLOYER TRUSTEES

Mr. Jim Johnson
Able Engineering Services
868 Folsom Street
San Francisco, CA 94107

Mr. Danny Murtagh
Boston Properties, Inc.
Four Embarcadero Center
Lobby Level Suite One
San Francisco, CA 94111

EMPLOYEE TRUSTEES

Mr. Bart Florence
Stationary Engineers Local 39
1620 N. Market Boulevard
Sacramento, CA 95834

Mr. Jerry Kalmar
Stationary Engineers Local 39
337 Valencia Street
San Francisco, CA 94103

PLAN FINANCING

The Plan is a multiemployer defined benefit plan financed by contributions from Contributing Employers. Contributions are at fixed monthly rates as described in the applicable collective bargaining agreements. You may obtain, upon written request, a list of employer and employee organizations (including their addresses) sponsoring the Plan. A copy of the list is also available for examination by Participants and Beneficiaries from the Fund Administrator during regular office hours.

The contributions made by Contributing Employers go into the I.U.O.E. Stationary Engineers Local 39 Pension Fund ("Pension Fund"), which is managed by the Board of Trustees according to the Plan and Trust Agreement. All Pension Fund assets, including earnings, are used solely for the purpose of paying your benefits and operating expenses.

The Pension Fund's fiscal year ends on December 31.

PLAN IDENTIFICATION NUMBERS

The Plan has an Employer Identification Number and Plan Number.

Fast Facts:

- ***The Employer Identification Number 94-6118939 is assigned to the Plan Sponsor by the Internal Revenue Service.***
- ***The Plan Number 001 is assigned to the Plan by the Plan Sponsor.***

PLAN AMENDMENT AND TERMINATION

The Board of Trustees of the Pension Fund have the authority to amend or terminate the Plan at any time and for any reason. You will be notified in writing if the Pension Plan is amended or terminated; however, the change may not take effect before you receive notice.

No amendment may decrease the accrued benefit of any Participant except as necessary to establish or maintain the qualification of the Plan or Pension Fund.

BOARD OF TRUSTEES' DISCRETIONARY AUTHORITY

The Board of Trustees governs the Pension Fund according to an Agreement and Declaration of Trust. The Board of Trustees have the sole and absolute discretionary authority to interpret the terms of the Plan, determine benefit eligibility, and resolve Plan ambiguities or inconsistencies. All determinations and interpretations made by the Board of Trustees and/or its duly authorized designee(s) will be final and binding on all Participants, Beneficiaries, and any other individuals claiming Plan benefits.

The Board of Trustees have delegated certain administrative and operational functions to the Fund Administrator. You may refer most of your day-to-day questions to the Fund's Administrators' staff as shown on page ii of this document.

PENSION BENEFIT GUARANTY CORPORATION

Your pension benefits under this multiemployer plan are insured by the Pension Benefit Guaranty Corporation (PBGC), a federal insurance agency. A multiemployer plan is a collectively bargained pension arrangement involving two or more unrelated employers, usually in the same industry.

Under the multiemployer plan program, the PBGC provides financial assistance through loans to plans that are insolvent. A multiemployer plan is considered insolvent if the plan is unable to pay benefits at least equal to the PBGC's guaranteed benefit limit when due.

Federal law determines the maximum benefit that the PBGC guarantees. Under the multiemployer program, the PBGC guarantee equals a participant's years of service multiplied by two factors:

- 100% of the first \$11 of the monthly benefit accrual rate, and
- 75% of the next \$33.

The PBGC's maximum guarantee limit is \$35.75 per month multiplied by a participant's years of service. For example, the maximum annual guarantee for a retiree with 30 years of service would be \$12,870 (30 years x \$35.75 per month x 12 months).

The PBGC guarantee generally covers:

- Regular and early retirement pensions
- Disability benefits if you become disabled before the Plan becomes insolvent
- Certain benefits for your survivors.

The PBGC guarantee generally does not cover:

- ❖ Benefits greater than the maximum amount guaranteed by law
- ❖ Benefits based on Plan provisions that have been in effect for fewer than five years at whichever is earlier: the date of Plan termination or the date when the Plan becomes insolvent
- ❖ Benefits that are not vested because you have not worked long enough
- ❖ Benefits for which you have not met all of the requirements at the time the Plan becomes insolvent
- ❖ Non-pension benefits, such as health insurance, life insurance, certain death benefits, vacation pay, and severance pay.

For more information about the PBGC and the benefits that it guarantees, ask the Fund Administrator or contact:

Pension Benefit Guaranty Corporation
Technical Assistance Division
1200 K Street NW, Suite 11123
Washington, DC 20005-4026

You may also call the PBGC at 800-400-7242 (toll-free) or 202-326-4000.

TTY/TDD users may call the federal relay service toll-free at 800-877-8339 and ask to be connected to 202-326-4000.

Additional information about the PBGC's pension insurance program is available at the PBGC's Web site: www.pbgc.gov

COMPLIANCE WITH FEDERAL LAW

The Plan is governed by regulations and rulings of the Internal Revenue Service, the Department of Labor, and federal tax law. The Plan will always be construed to comply with these regulations, rulings, and laws. Generally, federal law takes precedence over state law.

10. FREQUENTLY ASKED QUESTIONS

Q: *Who administers the Plan?*

A Board of Trustees (with an equal number of employee and employer representatives) administers the IUOE Stationary Engineers Local 39 Pension Plan in accordance with the law. Many of the day to day transactions have been delegated by the Board of Trustees to the Fund Administrator, BeneSys Administrators.

Q: *Are owners covered by the Plan?*

No. At this time the Pension Plan does not cover any owner, partner, or self-employed person.

Q: *Does the Pension Plan affect Social Security benefits in any way?*

No.

Q : *Can pensions be paid or assigned or garnered to others?*

No. Pensions cannot be assigned to a third party. The only exceptions are for payments in accordance with a "Qualified Domestic Relations Order," or on death of the Participant to a designated beneficiary.

Q: *If benefits are denied, may a retiree or beneficiary appeal?*

Yes. Any retiree or beneficiary denied a benefit has the right to appeal to the Board of Trustees within 60 days after the date shown on the letter of denial. The rules for filing an appeal are briefly outlined beginning on page 23 in this document as well as in full detail in the actual Plan Document.

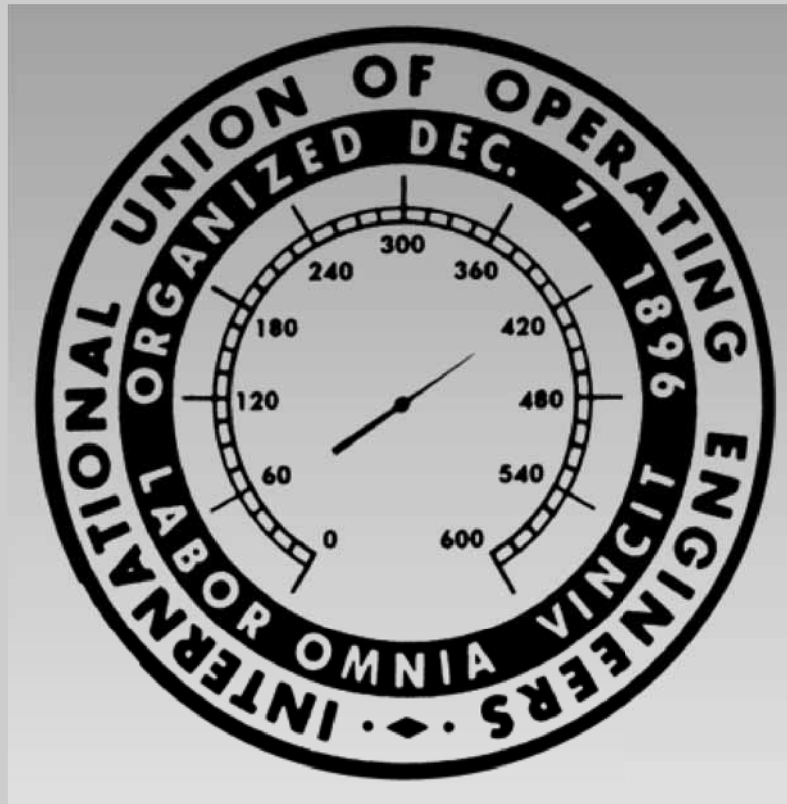
Q: *Are Plan documents available to employees?*

Yes. Copies of the Trust Agreement, Plan Document and Amendments are available for inspection at the Trust Fund Office during regular office hours. You should contact the office beforehand for an appointment. Upon written request, the documents will be sent by mail.

These documents will also be available for inspection within 10 calendar days after being requested at any of the local union offices and the office of any Contributing Employer who employs at least 50 employees.

In addition, copies of the collective bargaining agreements and a full annual report are available for inspection at the office of the Fund Administrator during the hours stated. Upon written request, said documents will be furnished by mail upon payment of a reasonable charge. You should call the Fund Administrator to find out what that charge will be before asking for copies of these documents.

DISCLAIMER: *This explanation of the I.U.O.E. Stationary Engineers Pension Plan is a brief and general statement of the most important provisions. This Summary Plan Description should not be taken as an interpretation, extension or any kind of change in the official Pension Plan itself. No general statement such as this can adequately reflect all of the details of the Plan. An employee's rights can only be determined by consulting the actual text of the Pension Plan Document. Only the individuals as designated by the full Board of Trustees are authorized to interpret this Plan within the scope of their respective authorities. No Employer or Union, representative of any Employer or Union, in such capacity, is authorized to interpret this Pension Plan, and no such person may act as agent of the Trustees. The complete text of the Pension Plan Document is at the end of this booklet.*



11. YOUR ERISA RIGHTS

As a Participant in the Plan, you are entitled to certain rights and protections under federal law via the Employee Retirement Income Security Act of 1974 (ERISA). ERISA entitles all Plan participants to certain rights, as outlined here.

INFORMATION ABOUT PLANS AND BENEFITS

You have the right to:

- Examine, without charge, at the Fund Administrator's Office and at other specified locations such as worksites and union halls, all Trust documents governing the Plan, including insurance contracts, collective bargaining agreements, and a copy of the latest annual report (Form 5500 series) filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration (EBSA).
- Obtain, upon written request to the Fund Administrator, copies of documents governing the operation of the Plan, including insurance contracts, collective bargaining agreements, and copies of the latest annual report (Form 5500 series) and updated Summary Plan Description (there may be a reasonable charge for the copies).
- Receive a summary of the Plan's annual financial report, which the Board of Trustees through the Fund Administrator, is required by law to furnish each participant.
- Obtain a statement telling you whether you have a right to receive a pension at your Normal Retirement Date and, if so, what your benefits would be at your normal retirement date if you stopped working under the Plan now. If you do not have the right to a pension, the statement will tell you how many more years you have to work to earn one. This statement must be requested in writing and may not be provided more than once every 12 months. The Plan must provide the statement free of charge.

PRUDENT ACTIONS BY PLAN FIDUCIARIES

In addition to creating rights for Plan Participants, ERISA imposes duties upon the people responsible for the operation of the Plan, referred to as Plan fiduciaries. Plan fiduciaries have a duty to operate the Plan prudently and in the interest of you and other Plan Participants and Beneficiaries. No one, including your employer, any other person, or your union, may fire you or otherwise discriminate against you in any way to specifically prevent you from obtaining a pension benefit or exercising your rights under ERISA.

ENFORCE YOUR RIGHTS

If your claim for a pension benefit is denied or ignored, in whole or in part, you have the right to learn why this was done, to obtain copies of documents relating to the decision (without charge), and to appeal any denial, all within certain time schedules.

Under ERISA, you can take steps to enforce the above rights. For instance, if you request a copy of the Plan documents or the latest annual report from the Plan and do not receive them within 30 days, you may file suit in a federal court. In such a case, the court may require the Board of Trustees, through the Fund Administrator, to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Board of Trustees.

If you have a claim for benefits that is denied or ignored in whole or in part, you may file suit in a state or federal court. However, you may not begin any legal action, including proceedings before administrative agencies, until you have followed and exhausted the Plan's claims and appeals procedures.

In addition, if you disagree with the Plan's decision, or lack thereof, concerning the qualified status of a domestic relations order (QDRO), you may file suit in federal court.

If Plan fiduciaries misuse the Plan's money or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor or file suit in a federal court. The court will decide which party should pay court costs and legal fees. If you are successful, the court may order the party you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees (if, for example, it finds your claim to be frivolous).

ASSISTANCE WITH YOUR QUESTIONS

If you have any questions about your Plan, you should contact the Fund Administrator as shown at (925) 208-2280 or (800) 622-0547. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the Fund Administrator, you should contact the nearest office of the Employee Benefits Security Administration (EBSA), U.S. Department of Labor, listed in your telephone directory or the national office as follows:

Division of Technical Assistance and Inquiries
Employee Benefits Security Administration
U.S. Department of Labor
200 Constitution Avenue, NW
Washington, DC 20210
866-444-3272

For more information about your rights and responsibilities under ERISA, visit www.dol.gov/ebsa.

**IUOE STATIONARY ENGINEERS LOCAL 39
PENSION PLAN**

PLAN DOCUMENT

**REVISED AND RESTATED EFFECTIVE
JANUARY 1, 2015
(INCORPORATING AMENDMENTS NUMBERS 1-6)**

IUOE STATIONARY ENGINEERS LOCAL 39 PENSION PLAN

Revised and Restated Effective January 1, 2015

The I.U.O.E. Stationary Engineers Pension Plan was adopted June 1, 1955, and was amended January 1, 1976, to comply with the Employee Retirement Income Security Act of 1974 (ERISA), and January 1, 1986, to comply with the Tax Equity and Fiscal Responsibility Act of 1982, the Tax Reform Act of 1984, and the Retirement Equity Act of 1984, and to update the benefits provided thereunder, and has been further amended from time to time and was amended January 1, 1993 to comply with the provisions of the Tax Reform Act of 1986, the Omnibus Budget Reconciliation Acts of 1986, 1987, 1989, 1990 and 1993, the Technical Miscellaneous Revenue Act of 1988, the Unemployment Compensation Amendments Act of 1992, and to update the benefits provided thereunder, and has been further amended from time to time. The Pension Plan was subsequently revised and restated January 1, 2004 to comply with the provisions of the Uniformed Services Employment and Reemployment Act of 1994, the Uruguay Round Agreements Act, the Small Business Job Protection Act of 1996, the Taxpayer Relief Act of 1997, the Internal Revenue Service Restructuring and Reform Act of 1998, the Community Renewal Tax Relief Act of 2000, and the Economic Growth and Tax Relief Reconciliation Act of 2001 and to update the benefits provided thereunder, and has been further amended from time to time. The Plan was restated on January 1, 2011 to comply with the Pension Funding Equity Act of 2004, the Pension Protection Act of 2006 and regulations thereunder, and to update the benefits provided thereunder, and has been further amended from time to time. Except as otherwise noted, this Restated Plan is effective January 1, 2015.

TABLE OF CONTENTS

	PAGE
ARTICLE 1	DEFINITIONS 1
ARTICLE 2	PARTICIPATION 8
ARTICLE 3	PENSION ELIGIBILITY AND AMOUNTS 9
ARTICLE 4	PRO-RATA PENSIONS 16
ARTICLE 5	TRANSFER OF CONTRIBUTIONS 18
ARTICLE 6	CREDITED SERVICE, BREAKS IN SERVICE AND VESTED STATUS 20
ARTICLE 7	JOINT AND SURVIVOR PENSION..... 23
ARTICLE 8	DEATH BENEFITS 29
ARTICLE 9	APPLICATIONS, BENEFIT PAYMENTS AND RETIREMENT 31
ARTICLE 10	ELIGIBLE ROLLOVER DISTRIBUTIONS 46
ARTICLE 10A	PENSION ENHANCEMENT OPTION 48
ARTICLE 11	MISCELLANEOUS PROVISIONS 49
ARTICLE 12	AMENDMENTS 53
ARTICLE 13	TOP HEAVY PROVISIONS 54
ARTICLE 14	MINIMUM DISTRIBUTION REQUIREMENTS 60
 APPENDICES	
A	JOINT AND SURVIVOR REDUCTION FACTORS 68
B	LUMP SUM FACTORS; REGULAR OR EARLY RETIREMENT PENSION 88
C	LUMP SUM FACTORS; DISABILITY PENSION 89
 EXHIBITS	
A	PRO-RATA PENSIONS 91
B	TRANSFER OF CONTRIBUTIONS 93

ARTICLE 1 DEFINITIONS

Unless the context or subject matter otherwise requires, the following definitions shall govern in the Plan:

Section 1.01 Actuarial Present Value

Unless otherwise specified in the Plan, "Actuarial Present Value" means a benefit determined using the interest rate prescribed by the Pension Benefit Guaranty Corporation for valuing annuities under single-employer plans that terminate after November 30, 1980, without Notice of Sufficiency during the first day of the calendar year in which the date on which the benefit is valued. The mortality assumption shall be as follows:

- a. For payment where the Participant is not disabled per Section 3.08, the 1971 Group Annuity Mortality Table shall be used, weighted as follows:
 - (1) for a Participant's benefit, 100% male and 0% female;
 - (2) for the benefit of a Participant's spouse or former spouse, 0% male and 100% female; and
 - (3) in any other case, 50% male and 50% female.
- b. For a Participant who is disabled in accordance with Section 3.08, the PBGC Mortality Tables for Disabled Lives Eligible for Social Security Disability Benefits shall be used, weighted as set forth in a. above.

Section 1.02 Actuarial Equivalent

"Actuarial Equivalent" means two benefits of equal Actuarial Present Value based on the actuarial factors or assumptions specified in the provision in which that phrase is used or, if not otherwise specified, based on the assumptions described in Section 1.01.

Section 1.03 Annuity Starting Date

"Annuity Starting Date" for a Participant means the first day of the first calendar month starting after the Participant has fulfilled all of the conditions for entitlement to benefits and after the later of:

- a. the first day of the month after submission by the Participant of a completed application for benefits, or
- b. 30 days after the Plan advises the Participant of the available benefit payment options, unless:
 - (1) the benefit is being paid as a Joint and Survivor Pension at or after the Participant's Normal Retirement Age,

- (2) the benefit is being paid out automatically as a lump sum under Section 9.09,
- (3) the Participant and Spouse (if any) consent in writing to the commencement of payments before the end of the 30-day period.

The Annuity Starting Date will not be later than the Participant's Required Beginning Date.

The Annuity Starting Date for a Beneficiary or alternate payee designated under a Qualified Domestic Relations Order will be determined under this Section, except that references to the Joint and Survivor Pension and spousal consent do not apply.

A Participant who retires before his Normal Retirement Age and then earns additional benefit accruals under the Plan through reemployment will have a separate Annuity Starting Date determined under this Section with respect to those additional accruals, except that an Annuity Starting Date that is on or after Normal Retirement Age shall apply for any additional benefits accrued through reemployment after that date.

Section 1.04 Collective Bargaining Agreement

"Collective Bargaining Agreement" means an agreement by and between an Employer and the Union.

Section 1.05 Contribution

"Contribution" means the payment made or required to be made to the Trust Fund by any Individual Employer under the provisions of the Collective Bargaining Agreement.

Section 1.06 Covered Employment

"Covered Employment" means:

- a. for periods prior to the Effective Date:
 - (1) Employment in the industry as defined in a collective bargaining agreement;
 - (2) Employment by the Union as herein provided; or
 - (3) Service in the armed services of the United States under Selective Service or during a war or international police action if service was entered from covered employment as defined above.
- b. for periods on and after the Effective Date, employment by an Employer who on account of such employment, has satisfied the requirements for participation as established by the Trustees and who has agreed to be bound by the Trust Agreement.

"Continuous Non-Covered Employment" means employment for an Employer after January 1, 1976, in a job not covered by this Plan which is continuous with a Participant's Covered Employment with the same Contributing Employer. A period of Non-Covered Employment will be considered to be continuous with Covered Employment only if there is no quit, discharge, or other termination of employment between the period of Covered and Non-Covered Employment.

Section 1.07 Credited Service

"Credited Service" means the Participant's combined Credited Past Service and Credited Future Service.

Section 1.08 Earliest Retirement Age

"Earliest Retirement Age" means the earliest age at which, under the Pension Plan, the Participant could elect to receive retirement benefits.

Section 1.09 Effective Date

"Effective Date" means for purposes of computing years of employment means the later of: (a) June 1, 1955, or (2) the date an employer becomes a Contributing Employer to the Trust Fund. The Effective Date to be applied to a Participant shall be the date applicable to the Employer for whom the Participant was employed when the first contribution was made to the Plan with respect to his work.

Section 1.10 Employee

Employee means an "employee" as defined below:

- a. A person who is employed under the terms and conditions of a collective bargaining agreement entered into between an Employer and the Union and on account of whose employment payments are made to the Trust Fund by the Employer; or
- b. Persons employed by the Union, upon being proposed by the Union and after acceptance by the Trustees; and as to such Union personnel, the Union shall be considered an Employer and shall, on account of such employment, make payments to the Trust Fund at the time and at the rate of payment equal to that made by any other Employer who is a party to the Trust Fund; and as to such union personnel, employment by the Union shall be considered employment in the industry and under a collective bargaining agreement; or
- c. Persons employed by the Trust Fund upon acceptance by the Trustees; and as to such Trust Fund personnel, on account of such employment, make payments to the Trust Fund at the time and at the rate of payment, equal to that made by any other Employer who is a party to the Trust Fund; and as to such Trust Fund personnel, employment by the Trust Fund shall be considered employment in the industry and under a collective bargaining agreement.

Section 1.11 Employer, Individual Employer or Contributing Employer

"Employer," "Individual Employer" or "Contributing Employer" means: (1) an employer who is required by the Collective Bargaining Agreement to make Contributions to the Trust Fund, (2) the Union and Local Unions which make Contributions to the Trust Fund on behalf of employees pursuant to regulations adopted by the Board of Trustees, (3) a jointly administered trust fund established pursuant to the Collective Bargaining Agreement which makes Contributions to the Fund on behalf of its employees in accordance with regulations adopted by the Trustees, and (4) a member of an Individual Employer's controlled group of trades or businesses to the extent it is required by a written special agreement to make contributions to the Trust Fund.

Section 1.12 Highly Compensated Employee

"Highly Compensated Employee" means each highly compensated active employee and highly compensated former employee of an Employer. Whether an individual is a highly compensated employee is determined separately with respect to each Employer, based solely on that individual's compensation from or status with respect to that Employer.

A highly compensated active employee is an employee of the Employer who performs service for the Employer during the determination year and who:

- a. During the look-back year received compensation from the Employer in excess of \$80,000 (as adjusted under §414(q) of the Internal Revenue Code) and was one of the top 20 percent of the employees of the Employer during the look-back year when ranked on the basis of the compensation during that year.
- b. Is a 5% owner at any time during the look-back year or the determination year.
- c. The "determination year" is the Plan Year for which the test is being applied, and the look-back year is the 12-month period immediately preceding that Plan Year.

A highly compensated former employee is an employee who was a Highly Compensated Employee when he or she separated from service or was a Highly Compensated Employee at any time after attaining age 55.

Section 1.13 Hours of Work

"Hours of Work" means each hour for which an Employee is paid or entitled to payment by an Employer for performance of duties during the applicable computation period, including hours for which back pay may be awarded or agreed to by an Employer, and for each hour for which an Employee is directly or indirectly paid or entitled to payment on account of a period of time during which no duties are performed (irrespective of whether the employment relationship has terminated) because of vacation, holiday, illness, incapacity (including disability), layoff, jury duty, military duty or leave of absence.

Section 1.14 Normal Retirement Age

"Normal Retirement Age" means age 65 or, if later, the age of the Participant on the fifth anniversary of his participation, provided such Participant has performed at least one Hour of Work on or after January 1, 1988. For Participants who have not performed at least one Hour of Work on or after January 1, 1988, "Normal Retirement Age" means age 65, or if later, the age of the Participant on the tenth anniversary of his participation.

Participation before a Permanent Break in Service shall not be counted.

Section 1.15 Participant

"Participant" means a Pensioner, Beneficiary, or an Employee who meets the requirements for participation in the Plan as set forth in Article 2, or a former Employee who has attained Vested Status under this Plan. A Beneficiary is a person (other than an Employee or a Pensioner) who is receiving benefits under this Plan because of his or her designation for such benefits by a Pensioner or Participant. A "Vested Participant" is an Employee who qualifies for a Vested Status in accordance with the provisions of Section 6.03.

Section 1.16 Pensioner

"Pensioner" means a person to whom a pension is being paid under this Plan or to whom a pension would be paid but for the time required for administrative processing. A Pensioner who has returned to Covered Employment and is accruing benefits on the same basis as other Employees as of the effective date of a benefit increase will not be considered a Pensioner for purposes of that benefit increase.

Section 1.17 Plan

"Plan" means this Pension Plan and any modification, amendment, extension or renewal thereof.

Section 1.18 Plan Year

"Plan Year" means the Trust Fund's fiscal year, the twelve-month period from January 1 of any year through December 31 of the same year. For purposes of ERISA regulations the Plan Year shall serve as the vesting computation period and benefit accrual computation period and beginning with the Plan Year during the initial period of employment, the computation period for eligibility to participate in the Plan.

Section 1.19 Required Beginning Date

"Required Beginning Date", with respect to a Participant who attains age 70½ before 1996 and with respect to a Participant who is a 5% owner, means the April 1 following the calendar year in which the Participant attains age 70½. The "Required Beginning Date" can be no earlier than April 1, 1990.

With respect to a Participant who is not a 5% owner and who attains age 70½ after 1995, the "Required Beginning Date" means the April 1 following the calendar year in which the Participant attains age 70½ or if later, the calendar year in which the Participant stops working in Covered Employment, whichever the Participant chooses.

Section 1.20 Regular Retirement Age

"Regular Retirement Age" means either age 60 or age 65, depending on the age at which the Participant satisfies the eligibility requirements for a Regular Pension under Section 3.02.

Section 1.21 Spouse

"Spouse" means a person to whom a Participant is legally married.

Section 1.22 Trust, Trust Fund or Fund

"Trust", "Trust Fund" or "Fund" means the trust fund created and established by the Trust Agreement, including any insurance policies, monies, investments and other assets held under the Trust Agreement.

Section 1.23 Trust Agreement

"Trust Agreement" means the Agreement and Declaration Trust made and entered into on June 1, 1955, and amended from time to time, by and between the Union Trustees appointed by Stationary Engineers Local 39 and Employer Trustees appointed Employers who are parties to Collective Bargaining Agreements with said Union.

Section 1.24 Trustees" or Board of Trustees or Board

"Trustees" or "Board of Trustees" or "Board" means the Trustees designated in the Trust Agreement together with their successors designated and appointed in accordance with the terms of the Trust Agreement.

Section 1.25 Union

"Union" means Stationary Engineers Local 39 and affiliated Operating and Stationary Engineers local unions located in California and Nevada.

Section 1.26 Prohibited Employment

Prohibited Employment is employment that meets the following conditions:

- (1) It is in the industry. The term "industry" includes any business activity of a type in which employees were employed in Covered Employment at the time that payment of benefits to the Participant commenced if the Participant had not remained in or returned to employment.
- (2) It is in a trade or craft in which the Participant was employed at any time in Covered Employment.
- (3) It is in the geographic area covered by the Plan, including the State of California.
- (4) Prohibited Employment includes employment meeting the above conditions that is in a supervisory or self-employed capacity.

Section 1.27 Compensation

For Plan Years beginning on and after January 1, 1994, the annual Compensation of each Participant taken into account under the Plan shall not exceed \$150,000, as may be adjusted by the Internal Revenue Service for increases in the cost-of-living pursuant to Internal Revenue Code Section 401(a)(17). For plan years beginning on or after January 1, 2002, the annual compensation of each participant taken into account in determining all benefits provided under the plan for any determination period shall not exceed \$200,000.00, as adjusted for cost-of-living increases in accordance with section 401(a)(17)(B) of the Code. The cost-of-living adjustment in effect for a calendar year applies to any determination period beginning with or within such calendar year. Effective for Plan Years beginning after December 31, 2008, Compensation shall include differential wage payments as defined in section 3401(h) of the Code.

Section 1.28 Set-Aside Contributions

The Board of Trustees in its' authority over the benefits provided by the Plan may designate a portion of the Contributions to be set aside for purposes of defining the benefits earned each month under sections 3.03 (b) and (c). This provision for the set aside of contributions is implemented specifically to meet the funding requirements under the Pension Protection Act of 2006. This sub-classification of contributions will remain until otherwise amended.

The Set-Aside of contributions will in no way impact the crediting of Hours of Work as defined in Section 1.13 and thereby have no impact on a Participant's eligibility for participation, benefits or retirement.

ARTICLE 2 PARTICIPATION

Section 2.01 Purpose

This Article contains definitions to meet certain requirements of the Employee Retirement Income Security Act of 1974 (otherwise referred to as ERISA). Once an Employee (as defined in Section 1.10) has become a Participant, he receives Credited Service for employment before he became a Participant in accordance with the provisions of Article 6.

Section 2.02 Participation

An Employee who works in Covered Employment shall become a Participant in the Plan on the first day of his employment in Covered Employment.

Section 2.03 Termination of Participation

A Participant who incurs a Break in Service (defined in Section 6.05) shall cease to be a Participant as of the last day of the Plan Year which constituted the Break in Service, unless he is a Pensioner or Vested Participant.

Section 2.04 Reinstatement of Participation

An Employee who has lost his status as a Participant in accordance with Section 2.03 shall again become a Participant by meeting the requirements of Section 2.02 within a Plan Year on the basis of Hours of Work after the Plan Year during which participation terminated.

ARTICLE 3 PENSION ELIGIBILITY AND AMOUNTS

Section 3.01 General

This Article sets forth the eligibility conditions and amounts payable for the pensions provided by the Plan. The accumulation and retention of Credited Service are subject to the provisions of Article 6. The pension amounts are subject to reduction on account of the Joint and Survivor Pension (Article 7). Entitlement of an eligible Participant to receive pension benefits is subject to his retirement and application for benefits, as provided in Article 9.

Eligibility and pension amounts depend in most instances upon Credited Service, which is defined in Section 1.07 and takes into account creditable employment both before and after the Effective Date.

Section 3.02 Regular Pension - Eligibility

A Participant who has retired shall be entitled to a Regular Pension if:

- a. he has attained age 65 and has at least 31 months of Credited Future Service; or
- b. for benefits earned through December 31, 2010, he has attained age 60 and has at least 60 months of Credited Future Service and has at least 500 hours of Covered Employment in the Plan Year immediately preceding his Annuity Starting Date or in the Plan Year of his Annuity Starting Date – and for benefits earned from January 1, 2011 and thereafter, he has attained age 60 and has at least 60 months of Credited Future Service and has at least 2,080 hours of Covered Employment during the twenty four (24) months immediately preceding his Annuity Starting Date.
- c. he has filed an application in accordance with Section 9.01.

A Participant shall nonetheless be entitled to a Regular Pension upon attainment of Normal Retirement Age.

Section 3.03 Amount of Regular Pension

The amount of the Regular Pension effective on or after January 1, 1996, shall be a monthly amount equal to the sum of the amounts calculated in accordance with the following:

- a. The sum of \$3.00 per month for each year of Credited Past Service to which he is entitled under the provisions of this Pension Plan; and

- b. For Active Employees, the sum of:
- (i) \$3.50 per month for each \$100.00 of Contributions to the Trust Fund due to his/her employment through June 30, 2008; and
 - (ii) \$2.25 per month for each \$100.00 of Contributions to the Trust Fund due to his/her employment after June 30, 2009 net of any Set-Aside Contributions on or after August 1, 2010.

There will be no pension earned for Contributions to the Trust Fund due to employment for the period July 1, 2008 through June 30, 2009.

- c. For Inactive Employees the sum of:
- (i) \$2.25 per month for each \$100.00 of Contributions to the Trust Fund due to his/her employment through June 30, 2008, and
 - (ii) \$2.25 per month for each \$100.00 of Contributions to the Trust Fund due to his/her employment after June 30, 2009 and net of any Set-Aside Contributions on or after August 1, 2010.

There will be no pension earned for Contributions to the Trust Fund due to employment for the period July 1, 2008 through June 30, 2009.

- d. The amount of the Regular Pension payable under Section 3.03 based on Credited Service earned after June 30, 2008 shall be reduced by 1/2 of 1% for each month that the participant is younger than age 65.

e. **1978 Bonus**

Employees who had Contributions made on their behalf for 500 or more hours during 1978 and who retire on or after January 1, 1979 will receive a one-third (1/3) increase in their retirement benefits earned during the period from the Effective Date of June 1, 1955 through December 31, 1978. Employees who did not have any Contributions made on their behalf or had Contributions for less than 500 hours and who had service prior to December 31, 1978, shall be entitled to the foregoing benefit upon working a minimum of 500 hours during any Plan Year subsequent to January 1, 1979 but before December 31, 1985. This bonus applies only to retirement benefits and is not applicable to any other benefits provided by the Plan.

1985 Bonus

For retirements effective on or after January 1, 1985, Employees will receive a one-tenth (1/10) increase in their retirement benefits (inclusive of prior years' bonuses) earned prior to January 1, 1985 but after the Effective Date of June 1, 1955.

1988 Bonus

For retirements effective on or after January 1, 1988, Employees will receive a one-tenth (1/10) increase in their retirement benefits (exclusive of prior years' bonuses) earned prior to January 1, 1988 but after the Effective Date of June 1, 1955.

1990 Bonus

For retirements effective on or after January 1, 1990, Employees will receive an 8% increase in their retirement benefits (inclusive of prior years' bonuses) earned prior to January 1, 1990 but after the Effective Date of June 1, 1955.

1996 Bonus

For retirements effective on or after January 1, 1996, Employees will receive a 3.25% increase in their retirement benefits (exclusive of prior years' bonuses) earned prior to January 1, 1996 but after the Effective Date of June 1, 1955.

For purposes of this Section, an Active Employee is defined as a Participant who in the 24 month period immediately preceding his Annuity Starting Date, had a total of at least 2080 Hours of Work in Covered Employment. An Inactive Employees is a Participant who failed to have a total of at least 2080 Hours of Work in Covered Employment in the 24 month period immediately preceding his Annuity Starting Date.

Section 3.04 Early Retirement Pension - Eligibility

A Participant who is retired and who in the 24 month period immediately preceding his Annuity Starting Date had at least 2,080 Hours of Work in Covered Employment shall be entitled to an Early Retirement Pension, if:

- a. he has become age 55, but not yet attained Regular Retirement Age; and
- b. he has at least 240 months of Credited Future Service excluding any Credited Service earned as a result of Continuous Non-Covered Employment; and
- c. he has filed an application in accordance with Section 9.01.

Section 3.05 Amount of Early Retirement Pension

The Early Retirement Pension shall be a monthly amount determined as follows:

For Credited Service earned prior to July 1, 2008:

- a. The first step is to determine the amount of Regular Pension to which the Participant would be entitled at his Regular Retirement Age based on Credited Service earned prior to July 1, 2008 at the time his Early Retirement Pension is to be effective.
- b. The second step, to take account of the fact that the Participant is younger than his Regular Retirement Age, is to reduce the above amount by $\frac{3}{4}$ of 1% for each month that the Participant is younger than age 60.

For Credited Service earned after June 30, 2008:

- a. The first step is to determine the amount of Regular Pension to which the Participant would be entitled at his Regular Retirement Age based on Credited Service earned after June 30, 2008 at the time his Early Retirement Pension is to be effective.
- b. The second step, to take account of the fact that the Participant is younger than his Regular Retirement Age, is to reduce the above amount by $\frac{1}{2}$ of 1% for each month that the Participant is younger than age 65.

Section 3.06 Disability Pension - Eligibility

A totally disabled Participant shall be entitled to receive a Disability Pension if he meets the following requirements:

- a. he has not become age 65; and
- b. he has at least 120 months of Credited Future Service excluding any Credited Future Service earned as a result of work in Continuous Non-Covered Employment; and
- c. he has worked at least 500 Hours of Work in the 36 months preceding the date on which he became totally disabled as determined by Social Security.

Exception: A Participant who is unable to work in Covered Employment because of a disabling condition which is continuous, and who ultimately becomes totally disabled, (receiving a Social Security Disability Benefit), as a result of such condition, shall be deemed to have satisfied the requirements of Subsection 3.06c., provided such requirements were satisfied at the onset of the disabling condition.

The Board may require medical evidence to substantiate the fact that the condition resulting in the total disability and the condition which prevents the Participant from working in Covered Employment are one and the same and also to determine the date of onset of such disabling condition which prevented work in Covered Employment.

- d. In addition to the above requirements, he has filed an application in accordance with Section 9.01.

Section 3.07 Amount of Disability Pension

The monthly amount of the Disability Pension is the same as the monthly amount of the Regular Pension determined in accordance with Section 3.03.

Section 3.08 Total Disability Defined

A Participant shall be deemed totally disabled upon his receipt of a determination of entitlement to a Social Security Disability Benefit.

If a participant has filed an application for a Social Security Disability Benefit but has not yet received a determination of entitlement, he shall be deemed totally disabled if he submits adequate and reasonable evidence that he is terminally ill. His status as totally disabled shall continue until he receives notice of entitlement for a Social Security Disability Benefit provided the prognosis of terminally ill does not change.

The Board may, at any time, or from time-to-time, require evidence of continued entitlement to a disability award as described above.

Section 3.09 Disability Pension Payments

Payment of the Disability Pension shall not commence until the seventh month of disability or until the requirement for advance application of benefits in Section 9.01(a) has been met, whichever is the later date.

In the case of an exception made for a terminally ill participant, payment of the Disability Benefit shall commence on the date the terminal illness is diagnosed.

Section 3.10 Total Disablement of an Early Retirement Pensioner

If an Early Retirement Pensioner is later determined to be totally disabled, he shall be entitled, should he so elect, to a Disability Pension under the following conditions:

- a. At the time of application for an Early Retirement Pension, such Participant advises the Administrator of his disability and his intent to retire on a Disability Pension upon determination by the Social Security Administration that such Participant is entitled to a disability retirement. Such notification of intent shall be satisfied by submitting a copy of the application for Social Security disability and/or so advising the Administrative Office in writing at the time the application for an Early Retirement Pension is submitted. Forms providing for such notification shall be provided by the Administrative Office.

- b. If the disability retirement date determined by the Social Security Administration is effective coincident with or prior to the Annuity Starting Date of the Participant's Early Retirement Pension, his Disability Pension will be effective retroactively to the Annuity Starting Date of his Early Retirement Pension.
- c. If the disability retirement date determined by the Social Security Administration is effective after the Annuity Starting Date of the Participant's Early Retirement Pension, the higher amount of the Disability Retirement Pension shall not become payable until the first day of the calendar month following the month when the difference between the lower Early Retirement Pension amount and the higher Disability Pension amount equals the total amount paid to the Participant as an Early Retirement Pension prior to his disability retirement date.

A Participant who elects to receive the Disability Pension shall be offered all payment options available under the Plan subject to the provisions of Section 7.02.

Section 3.11 Recovery of a Pensioner on a Disability Pension

If a Pensioner receiving a Disability Pension loses entitlement to a Social Security Disability Benefit, prior to age 65, such fact shall be reported by him in writing to the Board of Trustees within 15 days of the date he received notice from the Social Security Administration of such loss. If such written notice is not provided, he will, upon his subsequent retirement, not be eligible for benefits for a number of months after his requirement equal to the months which may have elapsed since he received notice of the termination of the Social Security Disability Benefit and in which he received Disability Pension payments from the Fund, subject to the provisions of Section 9.11.

Section 3.12 Reemployment of a Pensioner on a Disability Pension

A Pensioner on Disability Pension who is no longer totally disabled may reenter Covered Employment and may resume the accrual of Credited Service.

Section 3.13 Non-Duplication of Pensions

A person shall not be entitled to the payment of more than one type of pension under this Plan at any one time.

Section 3.14 Rule of 70 Early Retirement

A Participant who in the 24 month period immediately preceding his Annuity Starting Date had at least 2,080 Hours of Work in Covered Employment will be eligible for Rule of 70 Early Retirement if:

- a. he has become age 55, but not yet attained Regular Retirement Age; and
- b. he has at least 180 months of Credited Service excluding any Credited Service earned as a result of Continuous Non-Covered Employment; and

- c. he has at least 500 Hours of Work in Covered Employment in the Plan Year immediately preceding his Annuity Starting Date or during the Plan Year of his Annuity Starting Date.

The monthly amount of the Rule of 70 Early Retirement shall be determined as follows:

- a. The first step is to determine the amount of the Regular Pension to which the Participant would be entitled at his Regular Retirement Age at the time his Rule of 70 early Retirement is to be effective.
- b. The second step, to take account of the fact that the Participant is younger than his Regular Retirement Age, is to reduce the above amount by $\frac{3}{4}$ of 1% for each month that the Participant is younger than age 60.

Notwithstanding the foregoing, the Rule of 70 Early Retirement shall not apply to the amount of the Regular Pension based on Credited Service earned after June 30, 2008.

Any Participant who retires pursuant to this Rule of 70 Early Retirement Option shall not engage in any Prohibited Employment as defined in Section 1.26. In the event such retiree recommences such employment, his/her pension shall automatically be suspended and such person shall not again be eligible for retirement under this provision. A person who becomes reemployed in prohibited employment shall thereafter only be entitled to retire at the Normal Retirement Age.

ARTICLE 4 PRO-RATA PENSIONS

Section 4.01 Purpose

Pro-Rata pensions are provided under this Pension Plan for Employees who would otherwise lack sufficient service credit to be eligible for any pension because their years of employment were divided between different plans or, if eligible, whose pensions would be of a lesser amount because of such division of employment.

Section 4.02 Related Pension Plan

By resolution duly adopted, the Trustees recognize each other's pension plan which has executed the Pension Reciprocity Agreement for Operating Engineers Pension Funds and who has adopted Exhibit A of such Reciprocity Agreement as a Related Pension Plan.

Section 4.03 Related Hours

The term "Related Hours" means hours of employment which are creditable under a Related Plan.

Section 4.04 Related Credit

The term "Related Credit" means years of service creditable to an Employee under a Related Plan and certified by the Related Plan to this Pension Plan.

Section 4.05 Combined Pension Credit

The term "Combined Pension Credit" means the total of an Employee's Related Credit plus the Credited Service accumulated under this Pension Plan. The maximum "Combined Pension Credit" counted in any calendar year shall be no more than the maximum Credited Service available in this Pension Plan.

Section 4.06 Eligibility

An Employee shall be eligible for a Pro-Rata Pension under this Pension Plan if he satisfies all of the following requirements:

- a. he has retired and is not performing work for which contributions are being made to a Related Plan; and
- b. he would be eligible for any type of pension under this Pension Plan if his Combined Credits were treated as Credited Service under this Pension Plan; and
- c. he has at least one (1) year of Credited Service based upon actual employment after his Effective Date of Coverage for which contributions have been made to this Pension Plan; and
- d. he is eligible for a Pro-Rata Pension from a Related Plan; and

- e. he waives the right to any other pension he may otherwise be entitled to receive from this Pension Plan.

Section 4.07 Benefit Amount

The amount of the Pro-Rata Pension shall be determined in the same manner as applicable to the calculation of Regular Pension benefits based on the years of Credited Service under this Pension Plan and the Employer contributions to this Pension Plan on account of the employment of the Employee. No payment shall be received from this Pension Plan for Related Credits.

Section 4.08 Payment

The payment of a Pro-Rata Pension shall be subject to all of the conditions applicable to other types of pensions under this Pension Plan.

Section 4.09 Break in Service

Related Hours shall be counted when determining whether an Employee has satisfied the requirements of this Pension Plan in order to prevent cancellation of his accumulated Credited Service.

Section 4.10 Pre-Retirement Death Benefits

Related Credits shall be limited to determining an Employee's eligibility for monthly Pension Benefits to a pensioner (including Vesting in a deferred pension) or to monthly payments (guarantees) to the survivor of a pensioner.

Section 4.11 Effective Date

This Article and the payment of the Pro-Rata Pensions hereunder shall be effective on June 26, 1974.

ARTICLE 5 TRANSFER OF CONTRIBUTIONS

Section 5.01 Purpose

A Pension is provided under this Pension Plan for Employees who would otherwise lack sufficient service credit to be eligible for any pension because their years of employment were divided between different pension plans, or, if eligible, whose pension would be less than the full amount because of such division of employment.

Section 5.02 Home Pension Plan

By resolution duly adopted, the Trustees recognize as the Home Pension Plan, that pension plan which has executed the Pension Reciprocity Agreement for Operating Engineers pension Funds and who has adopted Exhibit B of such Reciprocity Agreements and which was established by the Local Union in which an Employee holds or has applied for membership.

Section 5.03 Cooperating Pension Plan

By resolution duly adopted, the Trustees recognize all other pension plans which have executed the Pension Reciprocity Agreement for Operating Engineers Pension Funds and who have adopted Exhibit B as a Cooperating Pension Plan.

Section 5.04 Transfer of Contributions

Each Cooperating Pension Plan shall collect and forward, at least semi-annually, all Employer contributions required to be paid into said Pension Plan on behalf of any traveling Employee working within its territorial jurisdiction, to the Employee's Home Pension Plan, and, in addition, shall forward said Employee's employment records. In so doing, the Cooperating Pension Plan will act solely as the agent of the Home Pension Plan subject to whose rules of eligibility the Employee will continue to remain.

Section 5.05 Eligibility

In determining whether an Employee is eligible to receive benefits under the Home Pension Plan, full credit shall be given for time worked under any Cooperating Pension Plan from which Employer contributions have been received to be credited to his account. For purposes of any Break in Service rule any hours worked in a Cooperating Pension Plan area shall be counted as if they were worked in the Home Pension Plan provided all contributions are transferred.

Section 5.06 Amount of Pension

In computing the amount of the benefits payable under the Home Pension Plan, full credit shall be given to Employer contributions forwarded to said Pension Plan by Cooperating Pension Plans as well as those Employer contributions received by the Home Pension Plan directly from Employers.

Section 5.07 Payments of Pensions

The payment of the pension shall be subject to the provisions of the Home Pension Plan.

Section 5.08 Effective Date

This Article, and the payment of pensions hereunder, shall be effective on June 26, 1974.

ARTICLE 6
CREDITED SERVICE, BREAKS IN SERVICE AND VESTED STATUS

Section 6.01 Credited Service Before the Effective Date (Credited Past Service)

A Participant shall receive one year of Credited Past Service for each year of employment with an employer which precedes that Employer's Effective Date. If the Effective Date is prior to and including June 1, 1955, a Participant will receive no more than fifteen years of Credited Past Service. If the Effective Date is after June 1, 1955, Credited Past Service shall be as determined by an agreement between the Board of Trustees and the employer as a condition for including that employer's employees in the Pension Plan.

Section 6.02 Credited Service After the Effective Date (Credited Future Service)

A Participant shall receive Credited Future Service for each month of Covered Employment after the Effective Date in which he has 40 or more Hours of Work.

Section 6.03 Conditions for Vesting

A Participant shall achieve Vested Status as follows:

- a. Beginning January 1, 1991, a Participant shall have achieved Vested Status if he has accumulated at least five years of Vesting Service or 60 months of Credited Future Service without a Permanent Break in Service, provided he has worked at least 500 Hours in Covered Employment after January 1, 1991.
- b. Between January 1, 1990 and January 1, 1991, a Participant achieved Vested Status if he had accumulated eight years of Vesting Service or 96 months of Credited Future Service, including at least one hour in Covered Employment on or after January 1, 1990.
- c. Between January 1, 1989 and January 1, 1990, a Participant achieved Vested Status if he had accumulated nine years of Vesting Service or 108 months of Credited Future Service, including at least one hour in Covered Employment on or after January 1, 1989.
- d. Before January 1, 1989, a Participant achieved Vested Status if he had accumulated 10 Years of Vesting Service or 120 months of Credited Future Service.

In any event, a Participant shall achieve vested status upon attainment of his Normal Retirement Age.

Section 6.04 Vesting Service Defined

A Participant who has at least 1,000 Hours of Work in Covered or Continuous Non-Covered Employment in a Plan Year shall receive one Year of Vesting Service.

Section 6.05 Breaks in Service

If a person has a Break in Service before he has achieved Vested Status, it has the effect of canceling his Participation and his previous Credited Service. However, a Break in Service may be temporary, subject to repair by a sufficient amount of subsequent Credited Service or Vesting Service. A longer Break in Service may be permanent. The Break in Service rule does not apply to a Pensioner or a Vested Participant.

a. One-Year Break in Service

- (1) A person has a One-Year Break in Service in any Plan Year in which he fails to complete 500 Hours of Work in Covered Employment or Continuous Non-Covered Employment.
- (2) A One-Year Break in Service is repairable, in the sense that its effects are eliminated if, before incurring a Permanent Break in Service, the Employee subsequently earns one year of Vesting Service. More specifically, previously earned Credited Service is restored. Nothing in this paragraph (2) shall change the effect of a Permanent Break in Service.

b. Permanent Break in Service before January 1, 1986

A person has a Permanent Break in Service if he has consecutive One-Year Breaks in Service that equal or exceed the number of full Years of Vesting Service which he had previously accumulated.

c. Permanent Break in Service after December 31, 1985

A person shall have a Permanent Break in Service if he has consecutive One-Year Breaks in Service, including at least one after December 31, 1985, that equal or exceed the greater of five or the aggregate number of Years of Vesting Service prior to the initial One-Year Break in Service.

d. Maternity or Paternity Absence

A Participant who is absent from Covered Employment after December 31, 1984, because of maternity or Paternity Absence, shall be credited with a maximum of 501 Hours of Vesting Service for the period of such leave to prevent a Break in Service in either the Plan Year in which the absence commenced or in the next following Plan Year.

Maternity/Paternity Absence Defined. A Participant shall be deemed to be on Maternity or Paternity Absence if the Participant is absent from work by reason of the pregnancy of the Participant, by reason of the birth of a child of the Participant, by reason of the placement of a child with the Participant in connection with the adoption of the child by such Participant, or for the purpose of caring for such child during the period immediately following such birth or adoption.

The Board shall determine whether the Participant is entitled to a Maternity or Paternity Absence in accordance with the provisions of this Section.

e. **Effect of a Permanent Break in Service**

If a person who has not achieved status as a Vested Participant has a Permanent Break in Service, his previous Credited Service and Vesting Service are canceled.

Section 6.06 Reinstatement of Canceled Credits

If an employee incurs a Permanent Break in Service but had earned at least 31 months of Credited Future Service, his Past and Future Service Credits will be reinstated once he returns to Covered Employment and works at least 500 Hours in Covered Employment within a Plan Year.

Section 6.07 Military Service

Notwithstanding any provision of the Plan to the contrary, Credited Service and benefit accruals with respect to qualified military service will be provided in accordance with Subsection 414(u) of the Internal Revenue Code. If a Participant dies on or after January 1, 2007 while performing qualified military service, as defined in Code section 414(u)(5), the deceased Participant's beneficiaries shall be entitled to any additional benefits (other than benefit accruals relating to the period of qualified military service) that would have been provided under the Plan if such Participant had resumed covered employment and then terminated covered employment on account of death. In addition, the period of such Participant's qualified military service shall be treated as Vesting Service for vesting purposes under the Plan.

ARTICLE 7 JOINT AND SURVIVOR PENSION

Section 7.01 General

- a. **Joint and Survivor Pension.** Upon retirement, the automatic form of payment shall be the Joint and Survivor Pension. The Joint and Survivor Pension provides a lifetime pension for a married Pensioner who meets the eligibility requirements for any type of Pension under the provisions of Article 3 plus a lifetime pension for his surviving Spouse at retirement, starting after the death of the Pensioner. In the event of death before retirement, the Joint and Survivor Pension provides a lifetime pension to the surviving Spouse of a married Participant who is vested in accordance with Section 6.03. The monthly amount to be paid to the surviving Spouse is one-half the monthly amount which was payable or would have been payable to the deceased Pensioner or Participant. When a Joint and Survivor Pension is in effect, the monthly amount of the Participant's pension is reduced from the full amount otherwise payable in accordance with the provisions of Section 7.04.

- b. **75% Qualified Optional Survivor Annuity Form of Payment.** Subject to the provisions of Internal Revenue Code Section 401(a)(9), a married Participant whose Annuity Starting Date is on or after January 1, 2008 may elect to receive the 75% Qualified Optional Survivor Annuity in lieu of the 50% Joint and Survivor Pension described in Section 7.01(a).

Section 7.02 Upon Retirement

All pensions shall be paid in the form of a Joint and Survivor Pension, unless the Participant has filed with the Board, in writing, a timely rejection of that form of pension, subject to all of the conditions of this Section. No rejection shall be effective unless the Spouse of the Participant has consented in writing to such rejection and acknowledged the effect thereof, and the consent states the specific beneficiary or beneficiaries and that the optional method of payment may not be changed without consent of the spouse, and such rejection is witnessed by an authorized Fund Representative or Notary Public. No consent shall be required if it has been established to the satisfaction of the Board that there is no Spouse or the Spouse cannot be located or if such consent cannot be obtained for extenuating reasons satisfactory to the Board. A Participant and his Spouse may reject the Joint and Survivor Pension (or revoke a previous rejection) at any time not more than 180 days before the Annuity Starting Date, that is, before the first day of the first month for which a pension is payable. A Participant and his Spouse shall in any event have the right to exercise this choice up to 180 days after they have been advised, by the Board, of the effect of such choice of the pension.

Section 7.03 Death of an Eligible Participant Before Retirement - Spouse Benefit

- a. If a Participant dies after achieving Vested Status in accordance with Section 6.03 and after earning one or more Hours of Work after August 22, 1984, the surviving Spouse shall be entitled to a Spouse's Benefit.

If the Participant's death occurred after attainment of his Earliest Retirement Age, the Spouse shall be paid a Spouse's Benefit as if the Participant had retired on a Joint and Survivor Pension on the day before death. If the Participant's death occurred before attainment of his Earliest Retirement Age, the Spouse shall be paid a Spouse's Benefit commencing with the month following the month in which the Participant would have reached his Earliest Retirement Age had he lived and the amount of such pension shall be determined as if the Participant had left Covered Employment on the date of death (or the date he last worked in Covered Employment if earlier) and retired on a Joint and Survivor Pension upon reaching his Earliest Retirement Age and died the next day.

- b. Notwithstanding any other provisions of this Article, a Spouse's Benefit shall not be paid in the form, manner or amount described above if one of the alternatives set forth in this Subsection b. applies.
 - (1) If the Actuarial present Value of the benefit is less than \$5,000, the Board shall make a single-sum payment to the Spouse in an amount equal to the Actuarial Present Value, in full discharge of the Spouse's Benefit.
 - (2) Subject to paragraph (3) below, the Spouse may elect in writing, filed with the Board, and on whatever form it may prescribe, to defer commencement of the Spouse's Benefit until anytime after the death of the Participant. Payments will begin as of the surviving Spouse's Annuity Starting Date. The amount payable at that time shall be determined as described in Subsection a. above, except that the benefit shall be paid in accordance with the terms of the Plan in effect when the Participant last worked in Covered Employment, as if the Participant had retired with the Joint and Survivor Pension on the day before the Spouse's Benefit payments are scheduled to start, and died the next day.
 - (3) Payment of the Spouse's Benefit must start by no later than December 1 of the calendar year in which the Participant would have reached age 70½ or, if later, December 1 of the calendar year following the year of the Participant's death. If the Board confirms the identity and whereabouts of a surviving Spouse who has not applied for benefits by that time, payments to the surviving Spouse in the form of a single life annuity (subject to the provisions of paragraph 1 of this Subsection 7.03b.) will begin automatically as of that date.

- c. Notwithstanding any other provisions of the Plan, if the Annuity Starting Date for the Spouse's Benefit is after the Participant's Earliest Retirement Date, the benefit shall be determined as if the Participant had died on the Spouse's Annuity Starting Date after retiring with a Joint and Survivor Pension the day before, taking into account any actuarial adjustments to the Participant's accrued benefit that would have applied as of that date.
- d. If a surviving Spouse dies before the Annuity Starting Date of the Spouse's Benefit, that benefit will be forfeited and there will be no payments to any other party.

Section 7.04 Adjustment of Pension Amount

When a Joint and Survivor Pension becomes effective, the amount of the Participant's monthly pension is reduced by the appropriate factor in the tables of Joint and Survivor Pension factors, Tables 1 and 2, which appear in Appendix A attached and made part hereof. When a 75% Qualified Optional Survivor Annuity form of payment becomes effective, the amount of the Participant's monthly pension is reduced by the appropriate factors in the tables of 75% Qualified Optional Survivor Annuity factors, Tables 5 and 6, which appear in Appendix A attached and made part hereof.

Section 7.05 Additional Contributions

A Joint and Survivor Pension is not effective under any of the following circumstances:

- a. A Joint and Survivor Pension shall not be effective in the case of the surviving Spouse of a Participant who is not a Pensioner unless the Spouse was married to the Participant throughout the year preceding the Participant's death. A Joint and Survivor Pension shall not be effective in the case of the surviving Spouse of a Pensioner unless the Pensioner and Spouse were married to each other on the Participant's Annuity Starting Date and for at least one year preceding any time before the Pensioner's death.
- b. Subject to the requirements for documentation described in Section 7.02, above, the Participant must file, before his Annuity Starting Date, a written representation, on which the Board is entitled to rely, concerning that Participant's marital status. The Board shall adjust the dollar amount of the pension payments made to the alleged surviving spouse so as to recoup any excess benefits which may have been erroneously paid due to a false representation.
- c. An election or revocation of a Joint and Survivor Pension must be:
 - (1) made (or revoked) prior to the Annuity Starting Date;
 - (2) made on forms furnished by the Fund Office; and
 - (3) filed with the Fund Office.

- d. The Joint and Survivor Pension and 75% Qualified Optional Survivor Annuity, once payable, may not be revoked or the Pensioner's benefits increased, by reason of the subsequent divorce of the Spouse from the Pensioner.
- e. The rights of a prior spouse or other family member to any share of a Participant's pension, as set forth under a qualified domestic relations order, shall take precedence over any claims of the Participant's Spouse at the time of retirement or death.
- f. The Trustees shall make available to the Participant, at least 30 days before but no more than 180 days before the Annuity Starting Date (or at such other time as provided by law), a written explanation of the terms and conditions of the Joint and Survivor Pension and the 75% Qualified Optional Survivor Annuity benefit forms, including:
 - (1) The terms and conditions of the Joint and Survivor Pension and the 75% Qualified Optional Survivor Annuity,
 - (2) The Participant's right to make, and the effect of, an election to waive the Joint and Survivor Annuity form of benefit,
 - (3) The rights of the Participant's spouse, regarding his/her consent to such an election,
 - (4) The right to make, and the effect of, a revocation of such an election,
 - (5) The relative values of the various optional forms of benefit under the Plan, and
 - (6) The right to defer any distribution and the consequences of failing to defer distribution of benefits including a description of how much larger benefits will be if the commencement of distributions is deferred.

Such written explanation shall be made available by mail, personal delivery, or another method which is reasonably calculated to reach the attention of the Participant on or about the prescribed date and to continue reaching the Participant's attention during the election period, such as by permanent posting or repeated publication. At any time after the date such explanation is made available and up until the Participant's Annuity Starting Date, the Participant may request in writing that the Trustees provide a written explanation of the financial effect of an election not to have benefits provided as a Joint and Survivor Annuity, in terms of dollars for each annuity payment. The Trustees need not comply with more than one such request by a particular Participant. This further

explanation will be mailed or personally delivered to the Participant within 30 days of the date of the request. If the initial explanation is mailed or personally delivered, a Participant requesting such further explanation will have until the later of 150 days (180 days if initial explanation furnished by other than mail or personal delivery) after that explanation is mailed or personally delivered and the Participant's Annuity Starting Date in which to elect not to receive benefit in the automatic form. If a Participant does not request the further election, the Participant will have at least until the later of 180 days after the initial explanation is furnished or the Participant's Annuity Starting Date in which to elect not to receive benefits in the automatic form.

Section 7.06 Spousal Consent Not Necessary

- a. Notwithstanding any other provision of the Plan, spousal consent in accordance with Section 7.02 is not required if the Participant establishes to the satisfaction of the Trustee:
 - (1) that there is no Spouse,
 - (2) that the Spouse cannot be located,
 - (3) that the Participant and Spouse are legally separated, or
 - (4) that the Participant has been abandoned by the Spouse as confirmed by court order.
- b. If the Spouse is legally incompetent, consent under Section 7.02 may be given by his or her legal guardian including the Participant if authorized to act as the Spouse's legal guardian.

Section 7.07 Pop-Up Option

- a. **Pop-Up Option – Joint and Survivor Pension.** A Participant and the Spouse of the Participant who select the Joint and Survivor Option described in Section 7.01.a. may also select an option which would revoke the Joint and Survivor option immediately upon the Spouse predeceasing the Participant. In such event the Participant shall thereafter be entitled to benefits as if the Joint and Survivor benefit had never been selected. If this option is selected, the Participant's monthly pension is reduced by the appropriate factor in the tables of Joint and Survivor Pop-Up Option factors, Tables 3 and 4, which appear in Appendix A attached hereto and made a part hereof.
- b. **Pop-Up Option – 75% Qualified Optional Survivor Annuity.** A Participant and the Spouse of the Participant who select the 75% Qualified Optional Survivor Annuity form of payment described in Section 7.01.b. may also select an option which would revoke the 75% Qualified Optional Survivor Annuity form of

payment immediately upon the Spouse predeceasing the Participant. In such event the Participant shall thereafter be entitled to benefits as if the 75% Qualified Optional Survivor Annuity benefit had never been selected. If this option is selected, the Participant's monthly pension is reduced by the appropriate factor in the tables of 75% Qualified Optional Survivor Annuity factors, Tables 7 and 8, which appear in Appendix A attached hereto and made a part hereof.

ARTICLE 8 DEATH BENEFITS

Section 8.01 Death Prior to Retirement

If a Participant dies before retirement and has had Contributions made on his behalf for a period of thirty-one months, and has at least 500 Hours of Work in Covered Employment, or Continuous Non-Covered Employment during the Plan Year preceding the date of death, his designated Beneficiary shall be entitled to a lump sum death benefit equal to the total Contributions paid into the Trust Fund on account of such Participant's work in Covered Employment, but in no event in excess of \$4,500.

The benefits provided by this Section shall not be payable if payments are due under the Spouse's Benefit. However, if the Beneficiary is the Participant's surviving Spouse, and she is entitled to a Spouse's Benefit under Section 7.03, she may elect to receive the lump sum death benefit. In that case, the Actuarial Present Value of Spouse's Benefit shall be reduced (but not below zero) by the Actuarial Present Value of the lump sum death benefit, and any remaining value of the Spouse's Benefit shall be paid to the spouse either:

- a. in a single sum, if the remaining value is \$5,000 or less; or
- b. if the remaining value is greater than \$5,000, as a monthly annuity payable for the Spouse's lifetime commencing with the month following the Participant's death or if later, commencing with the month following the month in which the Participant would have first been eligible for a retirement benefit under the Plan.

Section 8.02 Death After Retirement

Upon the death of a Pensioner, a lump sum death benefit shall be paid to his designated Beneficiary equal to \$4,500 reduced by the total of pension payments made to the Pensioner prior to his death. However, benefits provided by this Section shall not be payable if the Beneficiary is the Participant's surviving Spouse and she is entitled to a Spouse's Benefit under Section 7.03.

Section 8.03 Designation of Beneficiary

- a. Subject to the provisions of Subsection b., a Pensioner or other Participant may designate a beneficiary or beneficiaries to receive any payments due and payable but not actually paid prior to the death of the Pensioner by forwarding such designation on a form acceptance to the Board, to the Fund Office. Subject to the provisions of Subsection b., a Pensioner or other Participant shall have the right to change his designation of beneficiary without the consent of the beneficiary, but no such change shall be effective or binding on the Board unless it is received by the Board prior to the time any payments are made to the beneficiary whose designation is on file with the Fund Office. Any payments due and payable but not actually provided in accordance with this Article shall be paid to such designated beneficiary. If such designated beneficiary who has survived

the Pensioner or other Participant, and is therefore entitled to the benefits and payments stated in this Article, dies prior to the receipt of one or more of the payments or benefits, such payments or benefits shall then be paid in accordance with the procedure provided in Section 8.04.

- b. A married Pensioner or other Participant who designates anyone other than his Spouse as beneficiary shall be required to obtain his Spouse's consent to such designation or any change in such designation, in a form and manner prescribed by the Board.

Section 8.04 Lack of a Designated Beneficiary

If no designated beneficiary is alive at the time benefits are payable as a result of a Participant's or Pensioner's death, any benefits due and payable but not actually paid prior to his death shall be paid to the Spouse of the Participant or Pensioner if then living, or if there is no Spouse then alive, or if the Spouse then living thereafter dies, such payments may be made to any other person who is an object of the natural bounty of the Participant or Pensioner or to his estate, as the Board in its sole discretion may designate.

Section 8.05 Revocation of Beneficiary Designation Upon Divorce

Notwithstanding any other provision of this Article 8 to the contrary, if a Participant designates his or her Spouse as Beneficiary under the Plan, such designation shall automatically become null and void as of the date of any final divorce or similar decree or order unless either (i) the Participant re-designates such former Spouse as his or her Beneficiary after the date of the final decree or order or (ii) such former Spouse is designated as the Participant's Beneficiary under a qualified domestic relations order.

ARTICLE 9
APPLICATIONS, BENEFIT PAYMENTS AND RETIREMENT

Section 9.01 Applications

- a. An application shall be made in writing on a form and in the manner prescribed by the Trustees, and shall be filed with the Board in advance of the first month for which benefits are payable. Except as provided in Section 9.05, pension benefit payments shall commence as of the first of the month coinciding with or immediately following the month in which the application is filled, if the applicant is otherwise entitled to pension benefits.
- b. Notwithstanding the foregoing in Section 9.01a., if an application for a Disability Pension and proof of entitlement to disability benefits from the Social Security Administration are submitted to the Fund Office within 60 days after the notice of the Social Security Administration was issued, such application shall be considered timely and payment of the Disability Pension shall commence as of the seventh month following the date of disability as determined by Social Security Administration. If such application and notice of entitlement to Social Security disability benefits are not timely submitted, benefits shall commence as of the first of the month coinciding with, or immediately following their receipt by the Fund Office. Payment of a Disability Pension to a terminally ill Participant shall be in accordance with Section 3.09.
- c. An application for a Pre-Retirement Death Benefit shall be made in writing on a form and in the manner prescribed by the Board.

Section 9.02 Information and Proof

Every Participant or Pensioner shall furnish, at the request of the Trustees, any information or proof reasonably required to determine his benefit rights. If the claimant willfully makes a false statement material to an application or furnishes fraudulent information or proof material to his claim, or fails to provide the notifications required, benefits under this Plan may be denied, suspended, or discontinued. The Trustees shall have the right to recover any benefit payments made: (1) in reliance on any willfully made false or fraudulent statement, information or proof submitted by a Participant or Pensioner or (2) prior to the receipt of any required notifications.

Section 9.03 Action of Trustees

The Trustees shall, subject to the requirements of the law, be the sole judges of the standard of proof required in any case and the application and interpretation of this Plan, and decisions of the Trustees shall be final and binding on all parties.

Wherever in the Plan the Trustees are given discretionary powers, the Trustees shall exercise such powers in a uniform and non-discriminatory manner.

Section 9.04 Right of Appeal

- a. A Participant, Pensioner, or Beneficiary may file a claim for benefits under the Plan at any time by personally delivering or mailing a written communication making the claim for benefits on forms provided by the Trust Fund, if any, to the Board of Trustees.
- b. A person whose claim for benefits is wholly or partially denied shall be given written notice of such action within a reasonable period of time after receipt of the claim by the Board of Trustees. In no event shall the response to the initial claim be given more than 90 days after the date the claim was filed, unless special circumstances require an extension of time for processing. If there is an extension, such person will be notified within 90 days of the date the claim was filed. The notice shall indicate the special circumstances and the date by which a decision is expected. The extension will not exceed 90 days from the end of the initial response period.

A notice of denial will indicate:

- (1) The specific reason or reasons for the denial;
 - (2) The pertinent provisions of this Plan on which the denial is based;
 - (3) A description of any additional material or information necessary to perfect the claim and an explanation of why such material or information is necessary; and
 - (4) An explanation of the claims review procedure set forth herein. If written notice of the decision wholly or partially denying the claim has not been furnished within 90 days after the claim is filed or if there has been an extension and no notice of a decision is furnished by the end of the extension period, and if the claim has not been granted within such period, the claim shall be deemed denied as of the end of the 90-day or 180-day period for purposes of preceding to the review stage described below.
- c. A person whose claim is denied or deemed denied in whole or in part, pursuant to b., may request in writing review by the Board of Trustees. The request for review is made by personally delivering or mailing a written request for review, prepared by either the claimant or the claimant's authorized representative, to the Board of Trustees. The claimant's request for review must be made within a reasonable period of time, taking into consideration the nature of the benefit that is the subject of the claim and other attendant circumstances. In no event shall the period for requesting review expire less than 60 days after the claimant's receipt of written notification of the denial or after the date on which the claim is deemed denied. If the written request for review is not made on a timely basis, the claimant shall waive any right to review. The claimant or the claimant's duly

authorized representative may, at or after the time of making the request, review all pertinent documents and submit issues and comments in writing.

- d. The Board of Trustees shall review the appeal and shall act thereon either at a meeting or in writing without a meeting. The Board of Trustees may, but need not, hold a hearing at which the claimant may provide evidence and argument in writing or orally.

If a hearing is to be held, within sixty (60) days of the receipt of the written request for review, the Board of Trustees shall notify the claimant of the date, time and place of the hearing before a committee or the full Board, as appropriate. The date, time and place of the hearing shall be fixed by the Board. Such notice shall be mailed by first-class mail to the claimant's address of record. Claimant may, but need not, be represented at his or her expense by an attorney of his or her choice.

A written record shall be made of the proceedings at any such hearing by such method as the Board of Trustees shall determine. In conducting the hearing, the Board shall not be bound by the usual common law or statutory rules of evidence. There shall be copies made of all documents and records introduced at the hearing which shall be attached to the record of the hearing and made a part thereof.

The decision of the Board of Trustees shall be communicated by written notice, delivered to or mailed to the claimant within sixty (60) days of the date the request for review is filed. If special circumstances require an extension of time for processing (such as the need to hold a hearing), a decision shall be made and furnished to the claimant not later than 120 days after such receipt. If an extension is required, the claimant shall be notified of such within sixty (60) days after the request for review was filed. The decision on review shall be in writing and shall set forth the specific reason for the denial of any claim and indicate those portions of the Plan or the rules or regulations upon which the decision is based. If the decision on review is not furnished within the applicable time period, the claim shall be deemed denied on review.

If the claimant is dissatisfied with the written decision of the Trustees, he shall have the right to request the appointment of an impartial arbitrator to review the matter in accordance with the rules of the American Arbitration Association. Such request must be filed, in writing, with the Trustees within thirty (30) days of receipt of the written decision.

If an appeal to arbitration is requested, the Trustees shall submit to the arbitrator a certified copy of the record upon which the Trustees' decision was made. The arbitrator's decision shall be based solely on the record before the Trustees, and no additional evidence can be considered.

In the event the matter is submitted to arbitration, the question for the arbitrator shall be whether, in the particular instance, the Trustees: (1) were in error upon any issue of law, (2) acted arbitrarily or capriciously in the exercise of their discretion, or (3) whether their findings of fact were supported by substantial evidence. The decision of the arbitrator shall be final and binding upon the Trustees and upon the appealing party, and upon all other parties whose interest are affected.

Any further review, judicial or otherwise, of the decision by the arbitrator shall be limited to whether, in the particular instance, the arbitrator acted arbitrarily or capriciously in the exercise of his discretion. In no event shall any such further review, judicial or otherwise, be on the de novo basis as the Board of Trustees has discretionary authority to determine eligibility for benefits and to construe the terms of this Plan.

Section 9.05 Benefit Payments Generally

A Participant who is eligible to receive a pension under this Plan and makes application in accordance with the rules of this Pension Plan shall be entitled upon retirement to receive the monthly benefits provided for the remainder of his life, subject to the provisions of this Plan. Unless the Participant specifies a later date, pension payments shall be payable commencing with the first day of the month following the month in which the Participant has fulfilled the conditions of entitlement to benefits, including submission of a completed application for benefits; or, if later, 30 days after the Plan provides the Participant and Spouse with detailed information concerning their benefit options, unless the Participant and Spouse agree in writing to allow payments to start earlier. Such first day is the Annuity Starting Date for the Participant's pension.

However, in no event, unless the Participant elects otherwise, shall the payment of benefits begin later than the 60th day after the later of the close of the Plan Year in which:

- a. The Participant attains Normal Retirement Age,
- b. The Participant terminates his employment with a Contributing Employer and retires, as that term is defined in Section 9.10, or
- c. The tenth anniversary of the year in which the participant began participation under the Plan.

A Participant may, however, elect in writing filed with the Board to receive benefits first payable for a later month, provided that no such election filed after December 31, 1984, may postpone the commencement of benefits at a date later than the Required Beginning Date.

Pension payments to the pensioner shall not be made in a form other than equal month installments for the pensioner's lifetime, except as necessary to effect: (1) retroactive

adjustments including recoupment of overpayments or (2) increase in the monthly pension amount applicable to all pensioners in a specified class.

Except for an involuntary cashout permitted under Section 9.09, distribution of a Participant's accrued benefit shall not be involuntarily made or commenced before the Participant attains Normal Retirement Age.

Section 9.06 Mandatory Commencement of Benefits

- a. Notwithstanding any provision of the Plan to the contrary, the Fund shall begin benefit payments to all Participants by their Required Beginning Dates, whether or not they apply for benefits.
- b. A Participant's Required Beginning Date is as defined in Section 1.19.
- c. If a Participant who is definitely located fails to file a completed application for benefits on a timely basis, the Fund will establish the Participant's Required Beginning Date as the Annuity Starting Date and begin benefit payments as follows:
 - (1) If the Actuarial Present Value of the Participant's benefit (determined in accordance with Section 9.09 Lump Sum Payment in Lieu of Monthly Benefit) is no more than \$5,000, in a single-sum payment.
 - (2) In any other case, in the form of a Joint and Survivor Pension calculated on the assumption that the Participant is and has been married for at least one year by the date payments start and that the husband is 3 years older than the wife.
 - (3) The benefit payment form specified here will be irrevocable once it begins, with the sole exception that it may be changed to a single-life annuity if the Participant provides that he did not have a qualified spouse (including an alternate payee under a QDRO) on the Required Beginning Date; also, the amounts of future benefits will be adjusted based on the actual age difference between the Participant and Spouse if proven to be different from the foregoing assumptions. Once the actual age is ascertained, the future benefits will be adjusted relative to the benefit determination in Section 9.06(c)(2).
 - (4) Federal, state and local income tax, and any other applicable taxes, will be withheld from the benefit payments as required by law or determined by the Board to be appropriate for the protection of the Board and the Participant.

Section 9.07 Benefits Accrued After Retirement

a. Before Normal Retirement Age

Additional benefits earned by a Participant in Covered Employment before Normal Retirement Age will be determined as of the Participant's new Annuity Starting Date, unaffected by previously suspended pension benefits which may be resumed in accordance with Section 9.12.

b. After Normal Retirement Age

Any additional benefits earned by a Participant in Covered Employment after Normal Retirement Age will be determined at the end of each Plan Year and will be payable as of February 1 following the end of the calendar year in which it accrued, provided payment of benefits at the time is not suspended pursuant to Section 9.11 or postponed due to the Participant's continued employment.

Additional benefits that are not suspended or postponed will be paid in the payment form in effect for the Participant as of the Annuity Starting Date most recently preceding the date the additional benefits become payable.

Section 9.08 Actuarial Adjustment for Delayed Retirement

- a. Effective as of January 1, 1989, if the Annuity Starting Date is after the Participant's Normal Retirement Age, the monthly benefit will be the accrued benefit at Normal Retirement Age, actuarially increased for each complete calendar month between Normal Retirement Age and the Annuity Starting Date for which benefits were not suspended, and then converted as of the Annuity Starting Date to the benefit payment form elected in the pension application of the Participant, or to the automatic form of Joint and Survivor Pension if the Participant is married.
- b. If a Participant first becomes entitled to additional benefits after Normal Retirement Age, whether through additional service or because of a benefit increase, the actuarial increase in those benefits will start from the date they would first have been paid rather than Normal Retirement Age.
- c. The actuarial increase will be .75% per month for each month after Normal Retirement Age or such later date as may be determined in b. above.
- d. Notwithstanding the above, instead of an actuarially increased benefit a Participant may choose to receive at his Annuity Starting Date:
 - (1) a monthly benefit equal to his accrued benefit at Normal Retirement Age, adjusted to include any additional benefits to which he becomes entitled after his Normal Retirement Age and before his Annuity Starting Date as described in b. above ,or

- (2) a one-time cash payment equal to the total of the amounts payable for the months in which benefits were not suspended between his Normal Retirement Age and his Annuity Starting Date adjusted to be the actuarial equivalent of subparagraph (d)(1) above.

Section 9.09 Lump Sum Payment in Lieu of Monthly Benefit

- a. If at the time a monthly benefit becomes payable to a Participant or Beneficiary, the Actuarial Present Value of such monthly benefit has never exceeded \$5,000, the Trustees shall pay to the Participant or Beneficiary in a lump sum the amount of such Actuarial Present Value, in lieu of the monthly benefit otherwise payable.

If a Participant terminates service, and the Actuarial Present Value of the Participant's vested accrued benefit derived from employer contributions is not greater than \$5,000, the Participant will receive a distribution of the present value of the entire vested portion of such accrued benefit and the nonvested portion will be treated as forfeiture. For purposes of this section, if the present value of a Participant's vested accrued benefit is zero, the Participant shall be deemed to have received a distribution of such vested accrued benefit

- b. The basis for determining the actuarial lump sum value is as follows:
 - (1) For a Participant who is eligible for a Regular or Early Retirement Pension, the lump sum amount shall be \$118.00 for each \$1.00 of Pension if the Participant is age 60. The factor is increased by \$.18 for each month the Participant is younger than age 60; or decreased by \$.24 for each month the Participant is older than age 60. These factors appear in table form in Appendix B.
 - (2) For a Participant who is eligible for a Disability Pension, the lump sum amount shall be \$97.00 for each \$1.00 of Pension if the Participant is age 45. The factor is increased by \$.04 for each month the Participant is younger than age 45; or decreased by \$.12 for each month older than age 45. These factors appear in table form in Appendix C.

In no event, however, shall the amount determined in this Subsection b. be less than the Actuarial Present Value as defined in Section 1.01.

- c. In no event will the lump sum amount determined in Subsections (a) and (b) above be less than the amount determined based on the "Applicable Mortality Table" and "Applicable Interest Rates".
 - (1) For determinations made on or after November 1, 1999, and before January 1, 2008, the Applicable Mortality Table means the mortality table prescribed by the Secretary of the Treasury under Section 417(e) of the Internal Revenue Code. The Applicable Interest Rate means the annual

rate of interest on 30 year Treasury securities for the month before the first month of the Plan Year of distribution.

- (2) For determinations made on or after January 1, 2008, the Applicable Mortality Table means the mortality table specified for the calendar year under subparagraph (A) of Code §430(h)(3) (without regard to subparagraph (C) or (D) of such section). The Applicable Interest Rate means the adjusted first, second, and third segment rates applied under rules similar to the rules of Code §430(h)(2)(C) for the month before the Plan Year in which the distribution date occurs or such other time as the Secretary may by regulations prescribe. For this purpose, the segment rates shall be subject to the conditions set forth in Code §417(e)(3)(D).

Section 9.10 Retirement

a. **Before Normal Retirement**

To be deemed retired, a Pensioner must cease and refrain from work in Prohibited Employment of 500 hours or more during a Plan Year.

b. **After Normal Retirement Age and Before the Required Beginning Date**

To be deemed retired, a Pensioner must cease and refrain from work in Prohibited Employment during a Plan Year which exceeds 39 hours per month. For purposes of this Subsection, the first 500 hours of work in a Plan Year shall be disregarded.

c. **After Required Beginning Date**

A Pensioner shall be deemed retired upon attainment of his Required Beginning Date irrespective of the type of employment performed.

Section 9.11 Suspension of Payments

- a. If a Pensioner subsequently becomes employed in work in Prohibited Employment his pension payments shall be suspended for any calendar month in which he is so employed. After he ceases such employment his pension shall commence with the first month following the cessation of his Prohibited Employment.

b. **Notices**

- (1) A Pensioner shall notify the Plan in writing within 21 days after starting any work of a type that is or may be prohibited under the provisions of Section 9.10, and without regard to the number of hours of such work.

If a Pensioner has worked in Prohibited Employment in any month after Normal Retirement Age, and has failed to give timely notice to the Plan of such employment, the Trustees shall presume that he has worked for at

least 500 hours in the Plan Year in Prohibited Employment. The Pensioner shall have the right to overcome such presumption by establishing that his work was not in fact an appropriate basis, under the Plan, for suspension of his benefits, in which event the withheld payment will be forwarded to the Pensioner at the next regularly scheduled time for payment.

The Trustees shall inform all retirees at least once every 12 months of the reemployment notification requirements and the presumptions set forth in this paragraph.

- (2) A Pensioner whose pension has been suspended shall notify the Plan when Prohibited Employment has ended. The Trustees shall have the right to hold back benefit payments until such notice is filed with the Plan.
- (3) A Pensioner may ask the Trustees whether particular employment will be prohibited.
- (4) The Trustees shall inform a Pensioner of any suspension of his benefits as required by applicable federal law.

c. **Review**

A Pensioner shall be entitled to a review of a determination suspending his benefits or regarding contemplated employment by written request filed with the Trustees as provided in Section 9.04.

d. **Waiver of Suspension**

The Trustees may, upon their own motion or on request of a Pensioner, waive suspension of benefits subject to such limitations as the Trustees in their sole discretion may determine, including any limitations based on the Pensioner's previous record of benefit suspensions or noncompliance with reporting requirements under this Article.

e. **Resumption of Benefit Payments**

- (1) Benefits shall be resumed for months after the last month for which benefits were suspended, with payments beginning no later than the first day of the third calendar month after the calendar month in which the Pensioner was again retired, provided the Pensioner has complied with the notification requirements of paragraph b.(2) above.
- (2) Overpayments attributable to payments made for any month or months for which the Pensioner had prohibited employment shall be deducted from pension payments otherwise paid or payable subsequent to the period of suspension. A deduction from a monthly benefit for a month after the Pensioner attained Normal Retirement Age shall not exceed 25 percent of

the pension amount, except for the first pension payment made upon resumption after a suspension. If a Pensioner dies before recoupment of overpayments has been completed, deductions shall be made from the benefits payable to his surviving Spouse, subject to 25 percent limitation on the rate of deduction.

f. **Continued Employment After Normal Retirement Age**

Subsection b. providing for suspension of benefits after Normal Retirement Age, shall not apply to a Participant who remains in Covered Employment and does not retire until after Normal Retirement Age, unless he subsequently returns to prohibited employment after he retires.

Section 9.12

- a. The monthly amount and type of pension when resumed after suspension shall be in the same form and amount received prior to suspension.
- b. A Joint and Survivor Pension in effect immediately prior to suspension of benefits shall remain effective if the Pensioner's death occurs while his benefits are in suspension. If a Pensioner returns to Covered Employment, he shall not be entitled to a new election as to the Joint and Survivor Pension.

Section 9.13 Nonforfeitability and Vested Status

- a. The Employee Retirement Income Security Act requires that certain of the benefits under this plan be nonforfeitable.
- b. An Employee who is a Participant shall acquire a nonforfeitable right to a Regular Pension at Normal Retirement Age or after satisfying the requirements of Section 6.03. ("Years of Service" as used in this Section means those years of service required to be credited in accordance with Section 411 of the Internal Revenue Code and Section 203 of ERISA and as further defined by the applicable regulations.) Periods of service and breaks in service are defined for that purpose under this Plan on the basis of all hours of service.
- c. ERISA also provides certain limitations on any plan amendment that may change the plan's vesting schedule. In accordance with those legal limitations, no amendment of this Plan may take away a Participant's nonforfeitable right to a Regular Pension at Normal Retirement Age, if he has already earned it at the time of the amendment. If an amendment changes the schedule on the basis of which a Participant acquires such a right, any Participant who has at least three Years of Service at the time the amendment is adopted or effective (whichever is later), will achieve such a nonforfeitable right on the basis of the pre-amendment schedule which results in the earliest nonforfeitable right.

- d. If the Plan is amended to change any of the factors applicable to the conversion of any benefit hereunder from one benefit form to another or to determine the benefit payable at an earlier or later date, in no event shall the benefit of the Participant or Beneficiary immediately prior to the change under the old factors.
- e. A Participant's vested benefit shall be forfeited if such distribution cannot be made because the identity or whereabouts of the person entitled to the distribution cannot be ascertained. The Board of Trustees' determination of when such distribution cannot be made shall be final. Notwithstanding the foregoing, if, at any time subsequent to the forfeiture, the person entitled to the distribution makes a claim to the Board of Trustees for such distribution, the amount of the forfeiture, the person entitled to the distribution makes a claim to the Board of Trustees for such distribution, the amount of the forfeiture shall be reinstated and distributed to such person.

Section 9.14 Incompetence or Incapacity of a Pensioner or Beneficiary

In the event that it is determined to the satisfaction of the Board of Trustees that a Pensioner or Beneficiary is unable to care for his affairs because of mental or physical incapacity, any payment due may be applied in the discretion of the Board, to the maintenance and support of such Pensioner or Beneficiary in the manner decided by the Board (except that no payment shall be made to a governmental institution or facility if the Pensioner or Beneficiary is not legally required to pay for his care and maintenance), unless prior to such payment, claim shall have been made for such payment by a legally appointed guardian, committee or other legally appointed representative.

Section 9.15 Non-Assignment of Benefits

No Participant, Pensioner or Beneficiary entitled to any benefits under this Pension Plan shall have the right to assign, alienate, transfer, encumber, pledge, mortgage, hypothecate, anticipate, or impair in any manner his legal or beneficial interest, or any interest in assets of the Pension Trust, or benefits of this Pension Plan. Either the Pension Fund nor any of the assets thereof, shall be liable for the debts of any Participant, Pensioner or Beneficiary entitled to any benefits under this Plan, nor be subject to attachment or execution or process in any court of action or proceeding.

Notwithstanding the foregoing, benefits shall be paid in accordance with the applicable requirements of any "qualified domestic relations order" as defined by Section 4.14(p) of the Internal Revenue Code of 1986, as amended. Any assignment of benefits to a third party as a result of a domestic relations order is subject to approval by the Board of Trustees. The total amount to be paid under the Section 7.03 Spouse's Benefit or the survivor portion of the Section 7.02 Joint and Survivor Pension may not exceed the amount that would be paid if there was only one surviving spouse.

Section 9.16 No Right to Assets

No person other than the Trustees or the Pension Fund shall have any right, title or interest in any of the income, or property of any funds received or held by or for the account of the Pension Fund, and no person shall have any vested right to benefits provided by the Pension Plan except as expressly provided herein.

Section 9.17 Maximum Limitation

- a. **Effective Date.** In addition to any other limitations set forth in the Plan and notwithstanding any other provisions of the Plan, effective for Limitation Years beginning on and after January 1, 2008, benefits under the Plan shall be limited in accordance with section 415 of the Code and the Treasury Regulations thereunder, in accordance with this Section. This Section 9.17 is intended to incorporate the requirements of section 415 of the Code by reference except as otherwise specified herein.
- b. **Effect on Participants.** Benefit increases resulting from the increase in the limitations of section 415(b) of the Code will be provided to all current and former Participants (with benefits limited by section 415(b)) who have an accrued benefit under the Plan immediately prior to the effective date (other than an accrued benefit resulting from a benefit increase solely as a result of the increases in limitations under section 415(b)).
- c. **Definitions**
 - (1) Defined benefit dollar limitation. The “defined benefit dollar limitation” is \$160,000 (\$90,000 for Plan Years ending on or before December 31, 2001), as adjusted, effective January 1 of each year, under Section 415(d) of the Code in such manner as the Secretary shall prescribe, and payable in the form of a straight life annuity. A limitation as adjusted under Code Section 415(d) will apply to limitation years ending with or within the calendar year for which this adjustment applies.
 - (2) Maximum permissible benefit. The “maximum permissible benefit” is the defined benefit dollar limitation (adjusted where required, as provided in (a) and, if applicable, in (b) or (c) below, and limited, if applicable, as provided in (d) below).
 - (a) If the Participant has fewer than 10 years of participation in the Plan, the defined benefit dollar limitation shall be multiplied by a fraction, (i) the numerator of which is the number of years (or part thereof) of participation in the Plan and (ii) the denominator of which is 10.
 - (b) If the benefit of a Participant begins prior to age 62, the defined benefit dollar limitation applicable to the Participant at such earlier age is an annual benefit payable in the form of a straight life annuity

beginning at the earlier age that is the Actuarial Equivalent of the defined benefit dollar limitation applicable to the Participant at age 62 (adjusted under (a) above, if required). The defined benefit dollar limitation applicable at an age prior to age 62 is determined as the lesser of (i) the Actuarial Equivalent (at such age) of the defined benefit dollar limitation computed using the interest rate and mortality table (or other tabular factor) specified in Article 9, Section 9.09(c) of the Plan and (ii) the Actuarial Equivalent (at such age) of the defined benefit dollar limitation computed using a 5 percent interest rate and the applicable mortality table as defined in Article 9, Section 9.09(c) of the Plan. Any decrease in the defined benefit dollar limitation determined in accordance with this paragraph (b) shall not reflect a mortality decrement if benefits are not forfeited upon the death of the Participant. If any benefits are forfeited upon death, the full mortality decrement is taken into account.

- (c) If the benefit of a Participant begins after the Participant attains age 65, the defined benefit dollar limitation applicable to the Participant at the later age is the annual benefit payable in the form of a straight life annuity beginning at the later age that is actuarially equivalent to the defined benefit dollar limitation applicable to the Participant at age 65 (adjusted under (a) above, if required). The Actuarial Equivalent of the defined benefit dollar limitation applicable at an age after age 65 is determined as (i) the lesser of the Actuarial Equivalent (at such age) of the defined benefit dollar limitation computed using the interest rate and mortality table (or other tabular factor) specified in Article 9, Section 9.09(c) of the Plan and (ii) the Actuarial Equivalent (at such age) of the defined benefit dollar limitation computed using a 5 percent interest rate assumption and the applicable mortality table as defined in Article 9, Section 9.09(c) of the Plan. For these purposes, mortality between age 65 and the age at which benefits commence shall be ignored.

- (3) Limitation year. The "limitation year" for purpose of this Section 9.17 is the Plan Year.

- d. For Plan Years beginning after December 31, 1997, Code Section 415(c)(3), compensation shall include elective deferrals under Code Section 402(g)(3) and amounts not includible in gross income by reason of Code Section 401(k) or 457. For Plan Years beginning after December 31, 1999, the defined benefit and defined contribution fraction rules of Code Section 415(e) and 416(h) are no longer applicable. For Plan Years beginning on and after January 1, 2001, for purposes of applying the limitations described in section 9.17 of the Plan, compensation paid or made available during such limitation years shall include elective amounts that are not includible in the gross income of the employee by reason of § 132(f)(4). For Plan Years beginning on or after January 1, 2008,

Compensation shall include amounts paid by the later of 2½ months after an employee's severance from employment or the end of the Limitation Year that includes the employee's severance from employment date in accordance with §1.415(c)-2(e)(3)(i).

- e. **Basic Limitation.** The maximum annual amount of retirement benefit payable with respect to a Participant under this Plan shall not exceed:

- (1) For Plan Years beginning after December 31, 1994 and ending on or before December 31, 2001, \$90,000, which limitation for each Plan Year shall be adjusted automatically without amendment to the Plan for increases in the cost of living, in accordance with regulations issued by the Secretary of Treasury pursuant to the provisions of Code Section 415(d).

For purposes of applying the above limitations, benefits in any form other than a straight life annuity with no ancillary benefits shall be adjusted, as provided by the regulations issued by the Secretary of the Treasury, so that such benefits are the equivalent of a straight life annuity. For purposes of this Section, any ancillary benefit which is not directly related to retirement income benefits and the qualified joint and survivor annuity provided under Article 7, Section 7.01, shall not be taken into account, and any other benefits not required under Code Section 415(b)(1) and regulations thereunder to be taken into account for purposes of the limitation in Code Section 415(b)(1).

- f. **Adjustments.** Effective for Plan Years beginning after December 31, 1997, for purposes of all adjustments set forth in this Section 9.17, Actuarial Equivalent shall mean the lesser of (1) the Actuarial Equivalent computed as described in Section 1.02 and (2) the amount computed using 5 percent interest and the applicable mortality table specified in Section 9.09(c), pursuant to Code Section 415(b)(2)(E). For Plan Years beginning after December 31, 2003, and for purposes of adjusting benefits in a form other than a straight life annuity, the applicable interest rate shall be substituted for "5 percent" in clause (2), except for Plan Years beginning in 2004 or 2005, "5.5 percent" shall be substituted for "5 percent" in clause (2).
- g. **Cost-of-Living Adjustments.** Pursuant to Code Section 415(d), the Secretary of Treasury shall adjust annually the defined benefit plan and defined contribution plan limitations for increases in the cost-of-living in accordance with the regulations prescribed by the Secretary. The method, base period and rounding rules are specified in Code Section 415(d). The Secretary may amend these regulations from time to time.

h. Aggregation of Plans.

- (1) For purposes of applying the limits of this Section 9.17, if a Participant also participates in another tax-qualified defined benefit plan of the Employer that is not a multiemployer plan, only the benefits under this Plan that are provided by the Employer are aggregated with the benefits under the other plan.
- (2) In the event that the aggregate benefit accrued in any Plan Year by a Participant exceeds the limits under section 415 of the Code and the Treasury Regulations thereunder as a result of the mandatory aggregation of the benefits under this Plan with the benefits under another plan maintained by the Employer, the benefits of such other plan shall be reduced to the extent necessary to comply with section 415 of the Code and the Treasury Regulations thereunder.

i. General.

- (1) To the extent that a Participant's benefit is subject to provisions of section 415 of the Code and the Treasury Regulations thereunder that have not been set forth in the Plan, such provisions are hereby incorporated by reference into this plan and for all purposes shall be deemed a part of the Plan.
- (2) This Section 9.17 is intended to satisfy the requirements imposed by section 415 of the Code and the Treasury Regulations thereunder and shall be construed in a manner that will effectuate this intent. This Section 9.17 shall not be construed in a manner that would impose limitations that are more stringent than those required by section 415 of the Code and the Treasury Regulations thereunder.

ARTICLE 10 ELIGIBLE ROLLOVER DISTRIBUTIONS

Section 10.01 Purpose

This Article applies to distributions made from the Fund on or after January 1, 1993. Notwithstanding any provision of the plan to the contrary that would otherwise limit a distributee's election under this Article, a distributee may elect, at the time and in the manner prescribed by the Plan Administrator, to have any portion of any eligible rollover distribution paid directly to an eligible retirement plan specified by the distributee in a direct rollover.

Section 10.02 Definitions

a. Eligible Rollover Distribution

An eligible rollover distribution is any distribution of all or any portion of the balance to the credit of the distributee, except that an eligible rollover distribution does not include:

- (1) any distribution that is one of a series of substantially equal periodic payments (not less frequent than annually) made for the life (or life expectancy) of the distributee, or the joint lives (or joint life expectancies) of the distributee and the distributee's designated Beneficiary, or for a specified period of 10 years or more;
- (2) any distribution to the extent such distribution is required under Section 401(a)(9) of the Internal Revenue Code; or
- (3) the portion of any distribution that is not includible in gross income.

b. Eligible Retirement Plan

An eligible retirement plan is:

- (1) an individual retirement account described in Section 408(a) of the Internal Revenue Code;
- (2) an individual retirement annuity described in Section 408(b) of the Internal Revenue Code;
- (3) qualified trust described in Section 401(a) or 401(k) of the Internal Revenue Code; and
- (4) retirement plans described in Section 403(b) or 457(b).

that accepts the distributee's eligible rollover distribution. However, in the case of an eligible rollover distribution to the surviving Spouse, an eligible retirement plan is an individual retirement account or individual retirement annuity. Effective for

distributions made after December 31, 2007, an eligible retirement plan shall also include a Roth IRA described in Code § 408A, subject to the restrictions that currently apply to rollovers from a traditional IRA into a Roth IRA.

c. **Distributee**

A distributee includes an Employee or former Employee. In addition, the Employee's or former Employee's surviving Spouse and Employee's or former Employee's Spouse or former Spouse who is the alternate payee under a qualified domestic relations order, as defined in Section 414(p) of the Internal Revenue Code, are distributees with regard to the interest of the Spouse or former Spouse. Effective for distributions after December 31, 2008, a distributee also includes the Participant's nonspouse designated beneficiary. In the case of a nonspouse beneficiary, the direct rollover may be made only to an individual retirement account or annuity described in §408(a) or §408(b) ("IRA") that is established on behalf of the designated beneficiary and that will be treated as an inherited IRA pursuant to §402(c)(11).

d. **Direct Rollover**

A direct rollover is a payment by the Plan to the eligible retirement plan specified by the distributee.

e. **Modification of Definition of Eligible Retirement Plan**

Effective January 1, 2002, for purposes of the direct rollover provisions in this Section of the Plan, an Eligible Retirement Plan shall also mean an annuity contract described in Code Section 403(b) and an eligible plan under Code Section 457(b) which is maintained by a state, political subdivision of a state, or any agency or instrumentality of a state or political subdivision of a state and which agrees to separately account for amounts transferred into such plan from this Plan. The definition of Eligible Retirement Plan shall also apply in the case of a distribution to a surviving Spouse, or to a Spouse or former Spouse who is the Alternate Payee under a qualified domestic relation order, as defined in Code Section 414(p).

Section 10.03 Mandatory Distribution

In the event of a mandatory distribution greater than \$1,000 in accordance with the provisions of Article 9, if the Participant does not elect to have such distribution paid directly to an eligible retirement plan specified by the Participant in a direct rollover or to receive the distribution directly, then the Plan Administrator will pay the distribution in a direct rollover to an individual retirement plan designated by the Plan Administrator.

**ARTICLE 10A
PENSION ENHANCEMENT OPTION**

Section 10-A.01 Acceptance of Rollover Distributions

The Plan shall not accept rollover distributions, except for Participants electing the Pension Enhancement Option under Section 10-A.02

Section 10-A.02 Pension Enhancement Option

At the election of the Participant, the Plan may accept transfer of all or part of a lump sum distribution, but not less than \$10,000 from the Participant's account in the Stationary Engineers Local 39 Annuity Trust Fund ("Individual Account Plan") for the purpose of providing additional monthly retirement income from this Plan. The Plan shall not accept a transfer before Participant's Retirement under this Plan, provided that if the Participant retires on a Disability Retirement, the Plan shall not accept a transfer until the Employee reached his Normal Retirement Date.

For retirements before January 1, 2014, the amount of the additional monthly retirement income shall be calculated using the Plan's then current actuarial assumptions used for funding, paid in the same form of retirement benefit elected by the Employee at retirement. For retirements on or after January 1, 2014, the amount of the additional monthly retirement income shall be calculated using the rate of 5.5% and the RP 2000 Combined Healthy Blue Collar Mortality Tables as published by the Society of Actuaries, paid in the form of a single life annuity with the initial rollover guaranteed to be paid out over the life of the participant, or in the event of the participant's death, in a lump sum to the participant's surviving designated beneficiary any balance. Any supplemental benefits and increases approved by the Trustees shall be applied to the additional monthly retirement income.

If monthly benefits alternate under the form of retirement benefit elected by the Participant before the Plan pays out (in additional monthly benefits) the total transferred amount, the balance of the transferred amount shall be paid in a lump sum to the Participant's surviving designated beneficiary. If there is no surviving designated beneficiary, the balance of the transferred amount shall be forfeited.

ARTICLE 11 MISCELLANEOUS PROVISIONS

Section 11.01 Non-Reversion

It is expressly understood that in no event shall any of the corpus or assets of the Trust Fund revert to the Employers or be subject to any claims of any kind or nature by the Employers, except for the return of an erroneous contribution within the time limits prescribed by law.

Section 11.02 Gender

Wherever any words are used in this Pension Plan in the masculine gender, they should be construed as though they were also used in the feminine gender in all situations where they would so apply; wherever any words are used in this Pension Plan in the singular form, they should be construed as though they were also in the plural form in all situations where they would so apply, and vice versa.

Section 11.03 Limitation of Liability

This Pension Plan has been established on the basis of an actuarial calculation which has established, to the extent possible, that the contributions will, if continued, be sufficient to maintain the Plan on a permanent basis, fulfilling the funding requirements of ERISA. Except for liabilities which may result from provisions of ERISA, nothing in this Plan shall be construed to impose any obligation to contribute beyond the obligation of the Employer to make contributions as stipulated in its collective bargaining agreement with the Union.

There shall be no liability upon the Trustees individually, or collectively, or upon the Union to provide the benefits established by this Pension Plan, if the Pension Trust does not have assets to make such payments.

Section 11.04 Addition of New Groups of Employees

The Trustees shall review the relevant actuarial data with respect to any group of employees added to the coverage of this Trust Fund. If the Trustees conclude that modification of previously adopted funding assumptions or changes in the amounts of pension benefits hereunder would result from the inclusion of such group, the appropriate provisions of the Pension Plan shall be modified with respect to the group involved so that the Trust will not be adversely affected by the inclusion of such group for coverage hereunder.

Section 11.05 Terminated Employer

If an Employer terminates its participation in the Trust with respect to a bargaining unit, the Trustees are empowered to reduce or cancel any obligation of the Trust with respect to that part of any pension for which a person was made eligible because of employment in such bargaining unit prior to the contribution date with respect to that unit. Neither the Board, the remaining Contributing Employers, nor the Union shall be obliged to make such payments.

11.06 Termination

a. **Right to Terminate**

If not precluded by the terms of the Collective Bargaining Agreement, the Trustees shall have the right to discontinue or terminate this Plan in whole or in part. The rights of all affected Participants and former Participants who have not incurred a Permanent Break in Service, to benefits accrued to the date of the termination, partial termination, or discontinuance to the extent funded as of such date, shall be nonforfeitable.

b. **Priorities of Allocation**

In the event of termination, the assets then remaining in the Plan, after providing for any administrative expenses, shall be allocated among the Pensioners, Beneficiaries and Participants and former Participants who have not incurred a Permanent Break in Service in the following order:

(1) First, in the case of benefits payable as a pension:

(a) In the case of the pension of a Participant or Beneficiary which was in pay status as of the beginning of the three-year period ending on the termination of the Plan, to each such pension, based on the provisions of the Plan (as in effect during the five-year period ending on such date) under which such pension would be the least.

The lowest pension in pay status during the three-year period shall be considered the pension in pay status for such period.

(b) In the case of a pension of a Participant or Beneficiary which would have been in pay status as of the beginning of such three-year period if the Participant had retired prior to the beginning of the three-year period and if his pension had commenced (in the standard form) as of the beginning of such period, to each such pension based on the provisions of the Plan (as in effect during the five-year period ending on such date) under which the pension would be the least.

(2) Second, to all other benefits (if any) of individuals under the Plan guaranteed under Title IV of ERISA.

(3) Third, to all other vested benefits under this Plan.

(4) Fourth, to all other benefits under this Plan.

c. **Allocation Procedure**

For purposes of Subsection b. hereof:

- (1) The amount allocated under any paragraph of Subsection b. with respect to any benefit shall be properly adjusted for any allocation of assets with respect to that benefit under a prior paragraph of that Subsection.
- (2) If the assets available for allocation under any paragraph of Subsection b. [other than paragraphs (3) and (4)] are insufficient to satisfy in full the benefits of all individuals which are described in the paragraph, the assets shall be allocated pro rata among such individuals on the basis of the present value (as of the termination date) of their respective benefits described in the paragraph.
- (3) This paragraph applies if the assets available for allocation under Subsection (4) are not sufficient to satisfy in full the benefits of individuals described in that paragraph.
 - (a) If this paragraph applies, except as provided in subparagraph (b), the assets shall be allocated to the benefits of individuals described in Subsection b.(3) on the basis of the benefits of individuals which would have been described in such Subsection b.(3) under the Plan as in effect at the beginning of the five-year period ending on the date of the Plan termination.
 - (b) If the assets available for allocation under subparagraph (a) above, are sufficient to satisfy in full the benefits described in such paragraph (without regard to this subparagraph), then for purposes of subparagraph (a), benefits of individuals described in such paragraph shall be determined on the basis of the Plan as amended by the most recent Plan amendment effective during such five-year period under which the assets available for allocation are sufficient to satisfy in full the benefits of individuals described in subparagraph (a) and any assets remaining to be allocated under subparagraph (a) on the basis of the Plan as amended by the next succeeding Plan amendment effective during such period.

Section 11.07 Mergers

In the event this Plan is a party to a transfer of assets and liabilities to or from another income tax qualified plan, is merged into another income tax qualified plan or such plan is merged into it, or is otherwise consolidated with any other retirement or pension plan, then such must be accomplished in accordance with ERISA Section 4231 and so as to ensure that no Participant or Beneficiary's accrued benefit will be lower immediately after the transfer, merger, or consolidation than immediately before the transfer, merger, or consolidation. Any such transfer, merger or consolidation can involve a frozen accrued benefit or such other terms as are consistent with this section. The terms of

any such action shall be set forth in an exhibit to be attached hereto approved by the Trustees.

Section 11.08 Exception to Withdrawal Liability for New Employers

Notwithstanding any other provision in this Plan, pursuant to Section 4210 of ERISA, new Employers that meet the conditions set forth in this Section 11.08 shall have a one-time exemption from withdrawal liability for up to five years.

An Employer must meet the following conditions in order to be exempt from withdrawal liability under this Section 11.08:

- (a) the Employer first contributes to the Plan on or after January 1, 2009;
- (b) the Employer was required to make contributions to the Plan for each year in an amount equal to less than 2% of the sum of all Employer contributions to the Plan for each such year;
- (c) the Employer has not previously been exempted from withdrawal liability under this Plan due to Section 4210 of ERISA; and
- (d) The reduction under Section 411(a)(3)(E) of the Internal Revenue Code applies with respect to the Employees of the Employer, but only if the Employer withdraws from the Plan during the five year period following the date the Employer joins the Plan.

An Employer who meets the above conditions shall have a one-time exemption from withdrawal liability for the first five years after joining the Plan. All years in which an Employer contributes to the Plan shall be counted towards the five-year period. If an Employer withdraws from this Plan and then returns to the Plan, the exception under this Section 11.08 shall not apply to any subsequent withdrawal from the Plan by the Employer.

The purpose of this Section 11.08 is to conform to the requirements of ERISA Section 4210, as now in effect or as hereafter amended, which is incorporated herein by reference, and to the extent this Section shall be inconsistent with ERISA Section 4210, the provisions of ERISA Section 4210 shall govern and control. The Trustees may interpret this Section 11.08 as is necessary in order to comply with requirements of ERISA Section 4210.

ARTICLE 12 AMENDMENTS

Section 12.01 Amendment

This Plan may be amended at any time by the Trustees, consistent with the provisions of the Trust Agreement. However, no amendment may decrease the accrued benefit of any Participant, except:

- a. As necessary to establish or maintain the qualification of the Plan or Trust Fund under the Internal Revenue Code and to maintain compliance of the Plan with the requirements of ERISA; or
- b. If the amendment meets the requirements of applicable federal law, and the Secretary of Labor has been notified of such amendment and has either approved of it, or, within 90 days after the date on which such notice was filed, he failed to disapprove.

ARTICLE 13 TOP HEAVY PROVISIONS

Section 13.01 Rule of Application

If the Plan is determined to be Top-Heavy (as defined in Section 13.02(g)) for any Plan Year, then the provisions of this Article shall apply to any Employee not included in a unit of Employees covered by a Collective Bargaining Agreement between the Union and one or more Employees.

Section 13.02 Top-Heavy Definitions

For purposes of Article 13, the terms used herein shall be defined as follows:

- a. "Determination Date" shall mean for any Plan Year subsequent to the first Plan Year, the last day of the preceding Plan Year. For the first Plan Year of the Plan the Determination Date shall be the last day of that year.
- b. "Determination Period" shall mean the Plan Year containing the Determination Date and the four (4) preceding Plan Years.
- c. "Employer" shall mean the Employer and any affiliated company which is a member of a controlled group, as defined in Section 414(b) or 414(c) of the Code, or a member of an affiliated service group as defined in Section 414(m) of the Code with the Employer, or aggregated with the Employer pursuant to Section 414(o) of the Code and any final regulations thereunder except in determining ownership under subparagraphs (d)(2),(3) and (4), the Employer and any affiliated company shall be treated as a separate employer.
- d. "Key Employee" shall mean any employee, or former employee (and the Beneficiaries of such) who at any time during the Determination Period is:
 - (1) An officer of the Employer having annual compensation greater than \$130,000 (as adjusted under IRC §416(i)(1) for Plan Years beginning after December 31, 2002); or
 - (2) A five percent (5%) owner of the Employer; or
 - (3) A one percent (1%) owner of the Employer and having annual compensation of more than One Hundred Fifty Thousand Dollars (\$150,000).

For this purpose, annual compensation means compensation as defined by IRC §414(q). The determination of who is a Key Employee will be made in accordance with IRC §416(i)(1) and the applicable regulations and other guidance of general applicability issued thereunder.

- e. "Permissive Aggregation Group" shall mean the Required Aggregation Group of plans plus any other plan or plans of the Employer which, when considered as a group with the Required Aggregation Group, would continue to satisfy the requirements of Sections 401(a)(4) and 410 of the Code.
- f. "Required Aggregation Group" shall mean each qualified plan of the Employer in which at least one Key Employee participates or participated at any time during the Determination Period (regardless of whether the plan has terminated) and any other qualified plan of the Employer which enables any of the foregoing to meet the requirements of Sections 401(a)(4) or 410 of the Code.
- g. "Top-Heavy Plan" shall mean a plan under which any of the following conditions exist:
 - (1) If the Top-Heavy Ratio for the Plan exceeds sixty percent (60%) and the plan is not part of any Required Aggregation Group or Permissive Aggregation Group of plans;
 - (2) If the Plan is a part of a Required Aggregation Group of plans but not a part of a Permissive Aggregation Group and the Top-Heavy Ratio for the group exceeds sixty percent (60%); or
 - (3) If the Plan is a part of a Required Aggregation Group and part of a Permissive Aggregation Group of plans and the Top-Heavy Ratio for the Permissive Aggregation Group exceeds sixty percent (60%).
- h. "Top-Heavy Ratio" shall mean:
 - (1) If the Employer maintains one or more defined benefit plans (including any simplified employee pension plan) and has not maintained any defined contribution plan (including any simplified employee pension plan) which during the five (5) year period ending on the Determination Date(s), has or has had account balances, the Top-Heavy Ratio for this Plan alone or for the Required or Permissive Aggregation Group as appropriate is a fraction, the numerator of which is the sum of the present value of accrued benefits of all Key Employees as of the Determination Date(s) (including any part of the accrued benefit distribution in the five (5) year period ending on the Determination Date(s)), and the denominator of which is the sum of the present value of all accrued benefits (including any part of the accrued benefits distributed in the five (5) year period ending on the Determination Date(s), both computed in accordance with Section 415 of the Code and the regulations promulgated thereunder. Both the numerator and denominator of the Top-Heavy Ratio shall be adjusted to reflect any contribution not actually made as of the Determination Date, but which is required to be taken into account on that date under Section 416 of the Code and the regulations promulgated thereunder. Accrual

rates for the defined benefit plans that are aggregated for this purpose shall be the same. If such accrual rates are not the same, the fractional rule will be used to determine the benefit. The Determination Date refers to the date of the actuarial valuation of any defined benefit plan for the year prior to the year in which the determination of top heavy status is made.

- (2) If the Employer maintains one or more defined benefit plans (including any simplified employee pension plan) and the Employer maintains or has maintained one or more defined contribution plans (including any simplified employee pension plan) which during the five (5) year period ending on the Determination Date(s) has or has had any account balances, the Top-Heavy Ratio for any Required or Permissive Aggregation Group as appropriate is a fraction, the numerator of which is the sum of the present value of accrued benefits under the aggregated defined benefit plan or plans of all Key Employees, determined in accordance with subparagraph (1) above and the sum of account balances under the aggregated defined benefit plan or plans for all Key Employees as of the Determination Date(s), and the denominator of which is the sum of the present value of accrued benefits under the aggregated defined benefit plan or plans for all participants, determined in accordance with subparagraph (1) above, and the sum of account balances under the contribution plan or plans for all participants as of the Determination Date(s), all determined in accordance with Section 416 of the Code and the regulations promulgated thereunder. The account balances under a defined contribution plan in both the numerator and denominator of Top-Heavy Ratio shall be adjusted for any distribution of an account balance made in the five (5) year period ending on the Determination Date.
- (3) For purposes of subparagraphs (1) and (2) above, the value of account balances and the present value of accrued benefits will be determined as of the most recent Valuation Date that falls within or ends with the twelve-month period ending on the Determination Date, except as provided in Section 416 of the Code and the Regulations thereunder for the first and second Plan Years of a defined benefit plan. The account balances and accrued benefits of an Employee who is not a Key Employee but who was a Key Employee in a prior year, or who has not been credited with at least one (1) Hour of Service with any Employer maintaining the Plan at any time during the five (5) year period ending on the Determination Date shall be disregarded. The calculation of Top-Heavy ratio, and the extent of which distributions, rollovers, and transfers are taken into account will be made in accordance with Section 416 of the Code and the regulations promulgated thereunder. When aggregating plans, the value of the account balances and the accrued benefits will be calculated with reference to the Determination Dates that all fall within the same calendar year. Such value shall be determined using the Actuarial Equivalent value

as set forth in Section 1.01 above and such value shall uniformly apply for accrual purposes under all defined benefit plans included in an aggregation group.

Section 13.03 Compensation Definition and Limitation

“Compensation” shall mean compensation as defined under Section 1.27. In any Plan Year in which the Plan is Top-Heavy, in no event shall Compensation in excess of Two Hundred Thousand Dollars (\$200,000.00) (as adjusted by the Secretary of Treasury at the same time and in the same manner as under Section 415(d) of the Code) be taken into account in determining the calculation.

Section 13.04 Minimum Benefit

A Non-Key Employee means any Employee who is not a Key Employee. In any Plan Year in which this Plan is Top-Heavy, in no event shall a Non-Key Employee and who has been credited with one thousand (1,000) Hours of Service during the applicable Plan Year be less than two percent (2%) of the Participant’s Final Average Compensation for each year of credited service beginning after December 31, 1983 during which the Plan was Top-Heavy, up to a maximum of ten (10) years. In the event an employee maintains more than one plan, the top-heavy minimums must be properly coordinated by a specified approach. If both defined contribution and defined benefit plans exist, the top-heavy minimums may be coordinated by providing a defined benefit minimum in the defined benefit plan, which is offset by the benefits provided under the defined contribution plan.

Section 13.05 Final Average Compensation

“Final Average Compensation” shall mean for purposes of Section 13.04 the average Compensation for work performed while a participant in this Plan for the period of consecutive Top-Heavy Years, not exceeding five (5) years, during which the participant had the greatest aggregate Compensation. Top Heavy Years are those Plan Years beginning on or after January 1, 1984 for which the Plan is determined to be Top-Heavy.

Section 13.06 Special Vesting Schedule

If the Plan becomes Top-Heavy, the following vesting schedule shall apply instead of the Plan’s regular vesting schedule as set forth in Section 6.03:

<u>Years of Vesting Service</u>	<u>Percentage</u>
2	20%
3	40%
4	60%
5	80%
6 or more	100%

Section 13.07 Maximum Limitation Under Top Heavy Plan

With respect to any Plan Year for which the Plan is determined to be a Top-Heavy Plan, a 1.0 limitation shall be substituted for the 1.25 limitations in Plan Section 3.13. This subsection shall not be in effect on or after January 1, 2000.

Section 13.08 Modification of Top Heavy Rules

- a. **Effective Date.** This section 13.08 shall apply for purposes of determining whether the Plan is a top-heavy plan under section 416(g) of the Code for plan years beginning after December 31, 2001, and whether the Plan satisfies the minimum benefits requirements of section 416(c) of the Code for such years.
- b. **Determination of top-heavy status.**
 - (1) **Key Employee.** Key Employee means any employee or former employee (including any deceased employee) who at any time during the Plan Year that includes the determination date was an officer of the Employer having annual compensation greater than \$130,000 (as adjusted under section 416(i)(1) of the Code for Plan Years beginning after December 31, 2002), a 5-percent owner of the employer, or a 1-percent owner of the Employer having annual compensation of more than \$150,000. For this purpose, annual compensation means compensation within the meaning of section 415(c)(3) of the Code. The determination of who is a key employee will be made in accordance with section 416(i)(1) of the Code and the applicable regulations and other guidance of general applicability issued thereunder.
 - (2) **Determination of Present Values and Amounts.** This section b(2) shall apply for purposes of determining the present values of accrued benefits and the amounts of account balances of employees as of the determination date.
 - (A) **Distributions During Year Ending on the Determination Date.** The present values of accrued benefits and the amounts of account balances of an employee as of the determination date shall be increased by the distributions made with respect to the employee under the Plan and any plan aggregated with the Plan under section 416(g)(2) of the Code during the 1-year period ending on the determination date. The preceding sentence shall also apply to distributions under a terminated plan which, had it not been terminated, would have been aggregated with the Plan under section 416(g)(2)(A)(i) of the Code. In the case of a distribution made for a reason other than severance of employment, death, or disability, this provision shall be applied by substituting “5-year period” for “1- year period.”

- (B) Employees Not Performing Services During Year Ending on the Determination Date. The accrued benefits and accounts of any individual who has not performed services for the Employer during the 1-year period ending on the determination date shall not be taken into account.

- (C) Minimum Benefits. For purposes of satisfying the minimum benefit requirements of section 416(c)(1) of the Code and the Plan, in determining years of service with the Employer, any service with the Employer shall be disregarded to the extent that such service occurs during a Plan Year when the plan benefits (within the meaning of section 410(b) of the Code) no key employee or former key employee.”

ARTICLE 14 -- MINIMUM DISTRIBUTION REQUIREMENTS

Section 14.01 General Rules.

- a. **Effective Date.** The provisions of this Article will apply for purposes of determining required minimum distributions for calendar years beginning after December 31, 2002, except that, for purposes of determining minimum required distributions for calendar years 2003, 2004, and 2005, a good faith interpretation of the of the requirements of Section 401(a)(9) of the Code shall apply.
- b. **Precedence.**
 - (1) The requirements of this Article will take precedence over any inconsistent provisions of the Plan.
 - (2) Except to the extent inconsistent with this Article, all distribution options provided under the Plan are preserved.
 - (3) This Article does not authorize any distribution options not otherwise provided under the Plan.
- c. **Requirements of Treasury Regulations Incorporated.** All distributions required under this Article will be determined and made in accordance with the Treasury regulations under Section 401(a)(9) of the Internal Revenue Code.
- d. **TEFRA Section 242(b)(2) Elections.** Notwithstanding the other provisions of this Article, other than subsection d, distributions may be made under a designation made before January 1, 1984, in accordance with Section 242(b)(2) of the Tax Equity and Fiscal Responsibility Act (TEFRA) and the provisions of the Plan that relate to Section 242(b)(2) of TEFRA.

Section 14.02 Time and Manner of Distribution.

- a. **Required Beginning Date.** The Participant's entire interest will be distributed, or begin to be distributed, to the Participant no later than the Participant's Required Beginning Date.
- b. **Death of Participant Before Distributions Begin.** If the Participant dies before distributions begin, the Participant's entire interest will be distributed, or begin to be distributed, no later than as follows:
 - (1) If the Participant's surviving Spouse is the Participant's sole Designated Beneficiary, then the surviving Spouse may elect to

have distributions begin by December 31 of the calendar year immediately following the calendar year in which the Participant died, or by December 31 of the calendar year in which the Participant would have attained age 70½, if later.

- (2) If the Participant's surviving Spouse is not the Participant's sole Designated Beneficiary, distributions to the Designated Beneficiary will begin by December 31 of the calendar year immediately following the calendar year in which the Participant died.
- (3) If there is no Designated Beneficiary as of September 30 of the year following the year of the Participant's death, the Participant's entire interest will be distributed by December 31 of the calendar year containing the fifth anniversary of the Participant's death.
- (4) If the Participant's surviving Spouse is the Participant's sole Designated Beneficiary and the surviving Spouse dies after the Participant but before distributions to the surviving Spouse begin, this Section 14.02(b), other than Section 14.02(b)(1), will apply as if the surviving Spouse were the Participant.

For purposes of this Section 14.02(b) and Section 14.05, distributions are considered to begin on the Participant's Required Beginning Date (or, if Section 14.02(b)(4) applies, the date distributions are required to begin to the surviving Spouse under Section 14.02(b)(1)). If annuity payments irrevocably commence to the Participant before the Participant's Required Beginning Date (or to the Participant's surviving Spouse before the date distributions are required to begin to the surviving Spouse under Section 14.02(b)(1)), the date distributions are considered to begin is the date distributions actually commence.

- c. **Form of Distribution.** Unless the Participant's interest is distributed in a single sum on or before the Participant's Required Beginning Date, as of the first Distribution Calendar Year distributions will be made in accordance with Sections 14.03, 14.04 and 14.05.

Section 14.03 Determination of Amount to be Distributed Each Year.

- a. **General Annuity Requirements.** If the Participant's interest is paid in the form of annuity distributions under the Plan, payments under the annuity will satisfy the following requirements:
 - (1) the annuity distributions will be paid in periodic payments made at intervals not longer than one year;

- (2) the distribution period will be over a life (or lives) or over a period certain not longer than the period described in Sections 14.04 or 14.05;
- (3) once payments have begun over a period certain, the period certain will not be changed even if the period certain is shorter than the maximum permitted;
- (4) payments will either be non-increasing or increase only as follows:
 - (A) by an annual percentage increase that does not exceed the annual percentage increase in a cost-of-living index that is based on prices of all items and issued by the Bureau of Labor Statistics;
 - (B) to the extent of the reduction in the amount of the Participant's payments to provide for a survivor benefit upon death, but only if the Designated Beneficiary whose life was being used to determine the distribution period described in Section 14.04 dies or is no longer the Participant's Designated Beneficiary pursuant to a qualified domestic relations order within the meaning of Section 414(p) of the Internal Revenue Code;
 - (C) to provide cash refunds of Employee contributions upon the Participant's death; or
 - (D) to pay increased benefits that result from a Plan amendment.

b. **Amount Required to be Distributed by Required Beginning Date.** The amount that must be distributed on or before the Participant's Required Beginning Date (or, if the Participant dies before distributions begin, the date distributions are required to begin under Section 14.02(b)(1) or (2)) is the payment that is required for one payment interval. The second payment need not be made until the end of the next payment interval even if that payment interval ends in the next calendar year. Payment intervals are the periods for which payments are received, e.g., bi-monthly, monthly, semi-annually, or annually. All of the Participant's benefit accruals as of the last day of the first Distribution Calendar Year will be included in the calculation of the amount of the annuity payments for payment intervals ending on or after the Participant's Required Beginning Date.

- c. **Additional Accruals After First Distribution Calendar Year.** Any additional benefits accruing to the Participant in a calendar year after the first Distribution Calendar Year will be distributed beginning with the first payment interval ending in the calendar year immediately following the calendar year in which such amount accrues.

Section 14.04 Requirements for Annuity Distributions that Commence During Participant's Lifetime.

- a. **Joint Life Annuities Where the Beneficiary is Not the Participant's Spouse.** If the Participant's interest is being distributed in the form of a joint and survivor annuity for the joint lives of the Participant and non-spouse Designated Beneficiary, annuity payments to be made on or after the Participant's Required Beginning Date to the Designated Beneficiary after the Participant's death must not at any time exceed the applicable percentage of the annuity payment for such period that would have been payable to the Participant using the table set forth in Q&A-2 of Section 1.401(a)(9)-6 of the Treasury regulations as adjusted in the manner set forth in Q&A-2(c) of that regulation. If the form of distribution combines a joint and survivor annuity for the joint lives of the Participant and a non-spouse and a period certain annuity, the requirement in the preceding sentence apply to annuity payments to be made to the Designated Beneficiary after the expiration of the period certain.
- b. **Period Certain Annuities.** Unless the Participant's Spouse is the sole Designated Beneficiary and the form of distribution is a period certain and no life annuity, the period certain for an annuity distribution commencing during the Participant's lifetime may not exceed the applicable distribution period for the Participant under the Uniform Lifetime Table set forth in Section 1.401(a)(9)-9 of the Treasury regulations for the calendar year that contains the Annuity Starting Date. If the Annuity Starting Date precedes the year in which the Participant reaches age 70, the applicable distribution period for the Participant is the distribution period for age 70 under the Uniform Lifetime Table set forth in Section 1.401(a)(9)-9 of the Treasury regulations plus the excess of 70 over the age of the Participant as of the Participant's birthday in the year that contains the Annuity Starting Date. If the Participant's Spouse is the Participant's sole Designated Beneficiary and the form of distribution is a period certain and no life annuity, the period certain may not exceed the longer of the Participant's applicable distribution period, as determined under this Section 14.04(b) or the joint life and last survivor expectancy of the Participant and the Participant's Spouse as determined under the Joint and Last Survivor Table set forth in Section 1.401(a)(9)-9 of the Treasury regulations, using the Participant's and Spouse's attained ages as of the

Participant's and Spouse's birthdays in the calendar year that contains the Annuity Starting Date.

Section 14.05 Requirements For Minimum Distributions Where Participant Dies Before Date Distributions Begin.

- a. **Participant Survived by Designated Beneficiary.** If the Participant dies before the date distribution of his or her interest begins and there is a Designated Beneficiary, the Participant's entire interest will be distributed beginning no later than the time described in Section 14.02(b)(1) or (2), over the life of the Designated Beneficiary or over a period certain not exceeding:
 - (1) unless the Annuity Starting Date is before the first Distribution Calendar Year, the Life Expectancy of the Designated Beneficiary determined using the beneficiary's age as of the beneficiary's birthday in the calendar year immediately following the calendar year of the Participant's death; or
 - (2) if the Annuity Starting Date is before the first Distribution Calendar Year, the Life Expectancy of the Designated Beneficiary determined using the Beneficiary's age as of the Beneficiary's birthday in the calendar year that contains the Annuity Starting Date.
- b. **No Designated Beneficiary.** If the Participant dies before the date distributions begin and there is no Designated Beneficiary as of September 30 of the year following the year of the Participant's death, distribution of the Participant's entire interest will be completed by December 31 of the calendar year containing the fifth anniversary of the Participant's death.
- c. **Death of Surviving Spouse Before Distributions to Surviving Spouse Begin.** If the Participant dies before the date distribution of his or her interest begins, the Participant's surviving Spouse is the participant's sole Designated Beneficiary, and the surviving Spouse dies before distributions to the surviving Spouse begin, this Section 14.05 will apply as if the surviving Spouse were the Participant, except that the time by which distributions must begin will be determined without regard to Section 14.02(b)(1).

Section 14.06 Definitions.

For purposes of this Article 14, the following definitions shall apply:

- a. **Designated Beneficiary.** The individual who is designated as the Beneficiary under Article 1, Section 1.15 of the Plan and is the designated beneficiary under Section 401(a)(9) of the Internal Revenue Code and Section 1.401(a)(9)-1, Q&A-4, of the Treasury regulations.
- b. **Distribution Calendar Year.** A calendar year for which a minimum distribution is required. For distributions beginning before the Participant's death, the first distribution calendar year is the calendar year immediately preceding the calendar year which contains the Participant's Required Beginning Date. For distributions beginning after the Participant's death, the first distribution calendar year is the calendar year in which distributions are required to begin pursuant to Article X, Section 14.02(b).
- c. **Life expectancy.** Life expectancy as computed by use of the Single Life Table in Section 1.401(a)(9)-9 of the Treasury regulations.
- d. **Required Beginning Date.** The date specified in Article 1, Section 1.19 of the Plan.

ADOPTION BY THE BOARD

The Board of Trustees adopted this restatement at a scheduled meeting held on October 23, 2014.

* * *

Executed at Pleasanton, California, this 23rd day of October, 2014.

**BOARD OF TRUSTESS OF THE
IUOE STATIONARY ENGINEERS
LOCAL 39 PENSION PLAN**

By: Paul Bensi

By: [Signature]

By: [Signature]

By: Bart [Signature]

By: [Signature]

By: [Signature]

APPENDICES

Appendix A

IUOE Stationary Engineers Local 39 Pension Plan

Table 1 - Factors to convert from Regular Pension to 50% Joint & Survivor Annuity

EMPLOYEE'S AGE NEAREST BIRTHDAY													
Age of Beneficiary	55	56	57	58	59	60	61	62	63	64	65	66	67
30	0.8637	0.8554	0.8466	0.8373	0.8275	0.8173	0.8065	0.7953	0.7836	0.7714	0.7586	0.7455	0.7319
31	0.8649	0.8566	0.8478	0.8385	0.8287	0.8185	0.8078	0.7965	0.7848	0.7726	0.7599	0.7467	0.7331
32	0.8661	0.8578	0.8490	0.8398	0.8300	0.8198	0.8091	0.7979	0.7862	0.7739	0.7612	0.7480	0.7345
33	0.8674	0.8591	0.8504	0.8411	0.8314	0.8212	0.8104	0.7993	0.7876	0.7753	0.7626	0.7494	0.7359
34	0.8688	0.8605	0.8518	0.8426	0.8328	0.8226	0.8119	0.8007	0.7890	0.7768	0.7641	0.7509	0.7374
35	0.8703	0.8620	0.8533	0.8441	0.8344	0.8241	0.8135	0.8023	0.7906	0.7784	0.7657	0.7525	0.7389
36	0.8718	0.8636	0.8549	0.8457	0.8360	0.8258	0.8151	0.8039	0.7922	0.7800	0.7673	0.7542	0.7406
37	0.8734	0.8652	0.8565	0.8473	0.8377	0.8275	0.8168	0.8057	0.7940	0.7818	0.7691	0.7559	0.7424
38	0.8751	0.8669	0.8582	0.8491	0.8394	0.8293	0.8186	0.8075	0.7958	0.7837	0.7710	0.7578	0.7442
39	0.8769	0.8687	0.8601	0.8510	0.8413	0.8312	0.8205	0.8094	0.7978	0.7856	0.7729	0.7598	0.7462
40	0.8787	0.8706	0.8620	0.8529	0.8433	0.8332	0.8226	0.8115	0.7999	0.7877	0.7750	0.7619	0.7483
41	0.8806	0.8725	0.8640	0.8549	0.8454	0.8353	0.8247	0.8136	0.8020	0.7899	0.7772	0.7641	0.7506
42	0.8827	0.8746	0.8661	0.8571	0.8475	0.8375	0.8269	0.8159	0.8043	0.7922	0.7795	0.7664	0.7529
43	0.8848	0.8768	0.8683	0.8593	0.8498	0.8398	0.8293	0.8183	0.8067	0.7946	0.7820	0.7689	0.7554
44	0.8870	0.8790	0.8706	0.8617	0.8522	0.8422	0.8318	0.8208	0.8093	0.7972	0.7846	0.7715	0.7580
45	0.8893	0.8814	0.8730	0.8641	0.8547	0.8448	0.8344	0.8234	0.8119	0.7999	0.7873	0.7743	0.7608
46	0.8916	0.8838	0.8755	0.8667	0.8574	0.8475	0.8371	0.8262	0.8148	0.8027	0.7902	0.7772	0.7637
47	0.8941	0.8863	0.8781	0.8694	0.8601	0.8503	0.8399	0.8291	0.8177	0.8057	0.7932	0.7802	0.7668
48	0.8966	0.8890	0.8808	0.8722	0.8629	0.8532	0.8429	0.8321	0.8208	0.8089	0.7964	0.7834	0.7700
49	0.8993	0.8917	0.8836	0.8750	0.8659	0.8562	0.8460	0.8353	0.8240	0.8122	0.7997	0.7868	0.7734
50	0.9020	0.8945	0.8865	0.8780	0.8690	0.8594	0.8493	0.8386	0.8274	0.8156	0.8032	0.7904	0.7770
51	0.9047	0.8974	0.8895	0.8811	0.8722	0.8627	0.8527	0.8421	0.8309	0.8192	0.8069	0.7941	0.7808
52	0.9076	0.9004	0.8926	0.8843	0.8755	0.8661	0.8562	0.8457	0.8346	0.8230	0.8107	0.7980	0.7848
53	0.9105	0.9034	0.8958	0.8876	0.8789	0.8696	0.8598	0.8494	0.8385	0.8269	0.8148	0.8021	0.7889
54	0.9135	0.9065	0.8991	0.8910	0.8824	0.8733	0.8636	0.8533	0.8425	0.8310	0.8189	0.8064	0.7933
55	0.9166	0.9097	0.9024	0.8945	0.8861	0.8770	0.8675	0.8573	0.8466	0.8353	0.8233	0.8108	0.7978
56	0.9197	0.9130	0.9058	0.8981	0.8898	0.8809	0.8715	0.8615	0.8509	0.8397	0.8279	0.8155	0.8026
57	0.9228	0.9163	0.9093	0.9017	0.8936	0.8849	0.8756	0.8658	0.8553	0.8443	0.8326	0.8203	0.8075
58	0.9260	0.9196	0.9128	0.9054	0.8975	0.8889	0.8798	0.8702	0.8599	0.8490	0.8374	0.8253	0.8127
59	0.9292	0.9230	0.9164	0.9092	0.9014	0.8931	0.8842	0.8747	0.8646	0.8538	0.8425	0.8305	0.8180
60	0.9324	0.9264	0.9200	0.9130	0.9054	0.8973	0.8886	0.8793	0.8694	0.8588	0.8476	0.8358	0.8235
61	0.9356	0.9298	0.9236	0.9168	0.9094	0.9015	0.8930	0.8840	0.8743	0.8639	0.8529	0.8413	0.8292
62	0.9388	0.9332	0.9272	0.9206	0.9135	0.9058	0.8976	0.8887	0.8792	0.8691	0.8583	0.8469	0.8350
63	0.9420	0.9366	0.9308	0.9245	0.9176	0.9101	0.9021	0.8935	0.8843	0.8744	0.8638	0.8527	0.8410
64	0.9451	0.9400	0.9344	0.9283	0.9217	0.9145	0.9067	0.8984	0.8894	0.8797	0.8695	0.8585	0.8470
65	0.9482	0.9433	0.9380	0.9321	0.9257	0.9188	0.9113	0.9032	0.8945	0.8852	0.8751	0.8645	0.8533
66	0.9513	0.9466	0.9415	0.9359	0.9298	0.9231	0.9159	0.9081	0.8997	0.8906	0.8809	0.8705	0.8596
67	0.9543	0.9498	0.9450	0.9397	0.9338	0.9274	0.9205	0.9130	0.9049	0.8961	0.8867	0.8766	0.8660
68	0.9572	0.9530	0.9484	0.9434	0.9378	0.9317	0.9251	0.9179	0.9101	0.9016	0.8925	0.8828	0.8725
69	0.9601	0.9561	0.9518	0.9470	0.9417	0.9359	0.9296	0.9227	0.9152	0.9071	0.8984	0.8890	0.8790
70	0.9628	0.9591	0.9551	0.9505	0.9455	0.9400	0.9340	0.9275	0.9203	0.9126	0.9042	0.8951	0.8855
71	0.9655	0.9620	0.9582	0.9540	0.9492	0.9440	0.9383	0.9321	0.9253	0.9179	0.9099	0.9012	0.8920
72	0.9681	0.9648	0.9612	0.9572	0.9528	0.9479	0.9425	0.9367	0.9302	0.9232	0.9155	0.9072	0.8984
73	0.9705	0.9675	0.9641	0.9604	0.9562	0.9516	0.9466	0.9410	0.9349	0.9282	0.9209	0.9130	0.9046
74	0.9728	0.9700	0.9669	0.9634	0.9595	0.9552	0.9504	0.9452	0.9395	0.9331	0.9262	0.9187	0.9106
75	0.9750	0.9724	0.9695	0.9662	0.9626	0.9586	0.9541	0.9492	0.9438	0.9378	0.9313	0.9242	0.9165
76	0.9770	0.9746	0.9719	0.9689	0.9655	0.9618	0.9576	0.9530	0.9480	0.9424	0.9362	0.9295	0.9222
77	0.9789	0.9767	0.9742	0.9715	0.9683	0.9648	0.9610	0.9567	0.9519	0.9467	0.9409	0.9345	0.9277
78	0.9807	0.9787	0.9764	0.9739	0.9710	0.9677	0.9641	0.9602	0.9557	0.9508	0.9454	0.9394	0.9330

Actuarial Assumptions:
 Interest Rate: 7.00%
 Mortality: 1971 GAM

Appendix A

IUOE Stationary Engineers Local 39 Pension Plan

Table 1 - Factors to convert from Regular Pension to 50% Joint & Survivor Annuity

Age of Beneficiary	EMPLOYEE'S AGE NEAREST BIRTHDAY													
	68	69	70	71	72	73	74	75	76	77	78	79	80	81
30	0.7180	0.7038	0.6894	0.6748	0.6602	0.6453	0.6300	0.6142	0.5978	0.5811	0.5642	0.5475	0.5310	0.5148
31	0.7193	0.7051	0.6906	0.6760	0.6614	0.6465	0.6312	0.6154	0.5990	0.5822	0.5654	0.5486	0.5321	0.5159
32	0.7206	0.7064	0.6919	0.6774	0.6627	0.6478	0.6325	0.6166	0.6003	0.5835	0.5666	0.5498	0.5332	0.5170
33	0.7220	0.7078	0.6933	0.6787	0.6641	0.6492	0.6338	0.6180	0.6016	0.5848	0.5679	0.5511	0.5345	0.5182
34	0.7235	0.7092	0.6948	0.6802	0.6655	0.6506	0.6353	0.6194	0.6030	0.5862	0.5692	0.5524	0.5358	0.5195
35	0.7250	0.7108	0.6964	0.6818	0.6671	0.6521	0.6368	0.6209	0.6045	0.5876	0.5707	0.5539	0.5372	0.5209
36	0.7267	0.7125	0.6980	0.6834	0.6687	0.6538	0.6384	0.6225	0.6061	0.5892	0.5723	0.5554	0.5387	0.5224
37	0.7285	0.7142	0.6998	0.6852	0.6705	0.6555	0.6401	0.6242	0.6078	0.5909	0.5739	0.5570	0.5403	0.5240
38	0.7304	0.7161	0.7016	0.6870	0.6723	0.6574	0.6420	0.6260	0.6096	0.5927	0.5756	0.5588	0.5420	0.5256
39	0.7323	0.7181	0.7036	0.6890	0.6743	0.6593	0.6439	0.6280	0.6115	0.5945	0.5775	0.5606	0.5438	0.5274
40	0.7344	0.7202	0.7057	0.6911	0.6764	0.6614	0.6460	0.6300	0.6135	0.5965	0.5795	0.5625	0.5458	0.5293
41	0.7367	0.7224	0.7079	0.6933	0.6786	0.6636	0.6482	0.6322	0.6156	0.5987	0.5816	0.5646	0.5478	0.5313
42	0.7390	0.7248	0.7103	0.6957	0.6809	0.6659	0.6505	0.6345	0.6179	0.6009	0.5838	0.5668	0.5500	0.5334
43	0.7415	0.7273	0.7128	0.6982	0.6834	0.6684	0.6530	0.6369	0.6204	0.6033	0.5862	0.5691	0.5523	0.5357
44	0.7441	0.7299	0.7154	0.7008	0.6860	0.6710	0.6556	0.6395	0.6229	0.6059	0.5887	0.5716	0.5547	0.5381
45	0.7469	0.7327	0.7182	0.7036	0.6888	0.6738	0.6583	0.6423	0.6257	0.6086	0.5914	0.5743	0.5573	0.5407
46	0.7499	0.7357	0.7212	0.7066	0.6918	0.6768	0.6613	0.6452	0.6286	0.6115	0.5942	0.5771	0.5601	0.5434
47	0.7530	0.7388	0.7243	0.7097	0.6949	0.6799	0.6644	0.6483	0.6316	0.6145	0.5972	0.5801	0.5630	0.5463
48	0.7562	0.7421	0.7276	0.7130	0.6982	0.6832	0.6677	0.6516	0.6349	0.6178	0.6005	0.5832	0.5662	0.5494
49	0.7597	0.7455	0.7311	0.7165	0.7017	0.6867	0.6712	0.6551	0.6384	0.6212	0.6039	0.5866	0.5695	0.5527
50	0.7633	0.7492	0.7348	0.7202	0.7054	0.6904	0.6749	0.6588	0.6420	0.6248	0.6075	0.5902	0.5730	0.5562
51	0.7671	0.7531	0.7387	0.7241	0.7094	0.6943	0.6788	0.6627	0.6459	0.6287	0.6113	0.5940	0.5768	0.5599
52	0.7711	0.7571	0.7428	0.7282	0.7135	0.6985	0.6830	0.6668	0.6501	0.6328	0.6154	0.5980	0.5808	0.5639
53	0.7754	0.7614	0.7471	0.7325	0.7179	0.7029	0.6873	0.6712	0.6544	0.6372	0.6197	0.6023	0.5850	0.5681
54	0.7798	0.7659	0.7516	0.7371	0.7225	0.7075	0.6920	0.6759	0.6591	0.6418	0.6243	0.6069	0.5896	0.5725
55	0.7844	0.7706	0.7564	0.7419	0.7273	0.7124	0.6969	0.6808	0.6640	0.6467	0.6292	0.6117	0.5944	0.5773
56	0.7893	0.7755	0.7614	0.7470	0.7324	0.7175	0.7021	0.6860	0.6692	0.6519	0.6344	0.6169	0.5995	0.5824
57	0.7943	0.7806	0.7666	0.7523	0.7378	0.7229	0.7075	0.6914	0.6747	0.6574	0.6398	0.6223	0.6049	0.5877
58	0.7996	0.7860	0.7720	0.7578	0.7434	0.7286	0.7132	0.6972	0.6805	0.6632	0.6456	0.6281	0.6106	0.5934
59	0.8050	0.7916	0.7777	0.7636	0.7493	0.7346	0.7193	0.7033	0.6865	0.6693	0.6517	0.6342	0.6167	0.5995
60	0.8107	0.7974	0.7837	0.7697	0.7554	0.7408	0.7255	0.7096	0.6929	0.6757	0.6582	0.6406	0.6231	0.6058
61	0.8165	0.8034	0.7898	0.7759	0.7618	0.7473	0.7321	0.7163	0.6996	0.6824	0.6649	0.6474	0.6299	0.6126
62	0.8225	0.8096	0.7962	0.7824	0.7684	0.7540	0.7390	0.7232	0.7067	0.6895	0.6720	0.6545	0.6370	0.6196
63	0.8287	0.8159	0.8027	0.7892	0.7753	0.7610	0.7461	0.7304	0.7140	0.6969	0.6794	0.6619	0.6444	0.6271
64	0.8350	0.8225	0.8095	0.7961	0.7824	0.7683	0.7535	0.7380	0.7216	0.7046	0.6872	0.6698	0.6523	0.6350
65	0.8415	0.8292	0.8164	0.8032	0.7898	0.7758	0.7612	0.7458	0.7296	0.7127	0.6954	0.6780	0.6605	0.6432
66	0.8481	0.8360	0.8235	0.8106	0.7973	0.7836	0.7692	0.7539	0.7379	0.7211	0.7039	0.6866	0.6692	0.6519
67	0.8548	0.8430	0.8307	0.8181	0.8051	0.7916	0.7774	0.7623	0.7465	0.7298	0.7128	0.6956	0.6782	0.6610
68	0.8616	0.8501	0.8382	0.8258	0.8131	0.7998	0.7859	0.7711	0.7554	0.7389	0.7220	0.7049	0.6877	0.6706
69	0.8684	0.8573	0.8457	0.8336	0.8212	0.8082	0.7946	0.7800	0.7646	0.7483	0.7316	0.7147	0.6976	0.6806
70	0.8753	0.8646	0.8533	0.8416	0.8295	0.8168	0.8034	0.7892	0.7740	0.7580	0.7415	0.7248	0.7079	0.6910
71	0.8822	0.8718	0.8609	0.8495	0.8378	0.8255	0.8124	0.7985	0.7836	0.7679	0.7517	0.7352	0.7184	0.7017
72	0.8889	0.8789	0.8684	0.8574	0.8460	0.8341	0.8214	0.8078	0.7933	0.7779	0.7619	0.7457	0.7292	0.7126
73	0.8955	0.8859	0.8758	0.8652	0.8542	0.8427	0.8304	0.8171	0.8030	0.7879	0.7722	0.7563	0.7400	0.7237
74	0.9020	0.8928	0.8831	0.8729	0.8623	0.8512	0.8393	0.8264	0.8126	0.7979	0.7826	0.7669	0.7510	0.7349
75	0.9083	0.8995	0.8902	0.8805	0.8703	0.8596	0.8481	0.8356	0.8222	0.8079	0.7930	0.7776	0.7620	0.7462
76	0.9144	0.9060	0.8972	0.8879	0.8781	0.8678	0.8567	0.8447	0.8318	0.8178	0.8033	0.7883	0.7730	0.7575
77	0.9203	0.9124	0.9039	0.8951	0.8858	0.8759	0.8653	0.8537	0.8412	0.8277	0.8136	0.7990	0.7841	0.7689
78	0.9260	0.9185	0.9105	0.9020	0.8932	0.8838	0.8736	0.8625	0.8505	0.8375	0.8238	0.8096	0.7951	0.7803

Actuarial Assumptions:
 Interest Rate: 7.00%
 Mortality: 1971 GAM

APPENDIX A

IUOE Stationary Engineers Local 39 Pension Plan

Table 2 - Factors to convert from Regular Pension to 50% Joint & Survivor Annuity for Disability Pension

Age of Beneficiary	EMPLOYEE'S AGE NEAREST BIRTHDAY																
	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41
20	0.8577	0.8549	0.8520	0.8491	0.8462	0.8432	0.8402	0.8371	0.8339	0.8307	0.8274	0.8240	0.8207	0.8172	0.8138	0.8103	0.8068
21	0.8591	0.8564	0.8535	0.8507	0.8477	0.8448	0.8417	0.8387	0.8355	0.8323	0.8290	0.8257	0.8224	0.8190	0.8155	0.8121	0.8086
22	0.8606	0.8579	0.8551	0.8522	0.8493	0.8464	0.8433	0.8403	0.8372	0.8340	0.8307	0.8274	0.8241	0.8207	0.8173	0.8138	0.8103
23	0.8621	0.8594	0.8566	0.8538	0.8509	0.8479	0.8450	0.8419	0.8388	0.8357	0.8324	0.8291	0.8258	0.8225	0.8191	0.8156	0.8122
24	0.8636	0.8609	0.8581	0.8553	0.8525	0.8496	0.8466	0.8436	0.8405	0.8373	0.8341	0.8309	0.8276	0.8242	0.8208	0.8174	0.8140
25	0.8652	0.8624	0.8597	0.8569	0.8541	0.8512	0.8482	0.8452	0.8422	0.8390	0.8358	0.8326	0.8293	0.8260	0.8226	0.8192	0.8158
26	0.8667	0.8640	0.8613	0.8585	0.8557	0.8528	0.8499	0.8469	0.8438	0.8407	0.8376	0.8343	0.8311	0.8278	0.8244	0.8210	0.8176
27	0.8682	0.8655	0.8628	0.8601	0.8573	0.8544	0.8515	0.8485	0.8455	0.8424	0.8393	0.8361	0.8328	0.8296	0.8262	0.8229	0.8195
28	0.8697	0.8671	0.8644	0.8616	0.8589	0.8560	0.8532	0.8502	0.8472	0.8441	0.8410	0.8378	0.8346	0.8313	0.8280	0.8247	0.8213
29	0.8712	0.8686	0.8659	0.8632	0.8605	0.8577	0.8548	0.8519	0.8489	0.8459	0.8427	0.8396	0.8364	0.8331	0.8299	0.8265	0.8232
30	0.8728	0.8702	0.8675	0.8648	0.8621	0.8593	0.8565	0.8536	0.8506	0.8476	0.8445	0.8413	0.8382	0.8349	0.8317	0.8284	0.8251
31	0.8743	0.8717	0.8691	0.8664	0.8637	0.8609	0.8581	0.8552	0.8523	0.8493	0.8462	0.8431	0.8399	0.8367	0.8335	0.8302	0.8269
32	0.8758	0.8732	0.8706	0.8680	0.8653	0.8625	0.8597	0.8569	0.8540	0.8510	0.8479	0.8448	0.8417	0.8385	0.8353	0.8321	0.8288
33	0.8773	0.8748	0.8722	0.8696	0.8669	0.8642	0.8614	0.8586	0.8557	0.8527	0.8497	0.8466	0.8435	0.8403	0.8371	0.8339	0.8306
34	0.8789	0.8763	0.8738	0.8712	0.8685	0.8658	0.8631	0.8603	0.8574	0.8544	0.8514	0.8484	0.8453	0.8422	0.8390	0.8358	0.8325
35	0.8804	0.8779	0.8754	0.8728	0.8702	0.8675	0.8648	0.8620	0.8591	0.8562	0.8532	0.8502	0.8471	0.8440	0.8408	0.8377	0.8344
36	0.8820	0.8795	0.8770	0.8744	0.8718	0.8692	0.8665	0.8637	0.8609	0.8580	0.8550	0.8520	0.8490	0.8459	0.8427	0.8396	0.8364
37	0.8836	0.8811	0.8786	0.8761	0.8735	0.8709	0.8682	0.8654	0.8626	0.8598	0.8568	0.8538	0.8508	0.8478	0.8446	0.8415	0.8383
38	0.8852	0.8827	0.8803	0.8778	0.8752	0.8726	0.8699	0.8672	0.8644	0.8616	0.8587	0.8557	0.8527	0.8497	0.8466	0.8435	0.8403
39	0.8868	0.8844	0.8819	0.8794	0.8769	0.8743	0.8717	0.8690	0.8662	0.8634	0.8605	0.8576	0.8546	0.8516	0.8485	0.8454	0.8423
40	0.8884	0.8860	0.8836	0.8812	0.8786	0.8761	0.8735	0.8708	0.8681	0.8653	0.8624	0.8595	0.8566	0.8536	0.8505	0.8475	0.8443
41	0.8901	0.8877	0.8853	0.8829	0.8804	0.8778	0.8753	0.8726	0.8699	0.8671	0.8643	0.8614	0.8585	0.8555	0.8525	0.8495	0.8464
42	0.8917	0.8894	0.8870	0.8846	0.8821	0.8796	0.8771	0.8745	0.8718	0.8690	0.8662	0.8634	0.8605	0.8575	0.8546	0.8515	0.8485
43	0.8934	0.8911	0.8887	0.8864	0.8839	0.8814	0.8789	0.8763	0.8737	0.8709	0.8682	0.8653	0.8625	0.8596	0.8566	0.8536	0.8506
44	0.8951	0.8928	0.8905	0.8881	0.8857	0.8833	0.8808	0.8782	0.8756	0.8729	0.8701	0.8673	0.8645	0.8616	0.8587	0.8557	0.8527
45	0.8968	0.8945	0.8922	0.8899	0.8875	0.8851	0.8826	0.8801	0.8775	0.8748	0.8721	0.8693	0.8665	0.8637	0.8608	0.8578	0.8549
46	0.8985	0.8963	0.8940	0.8917	0.8894	0.8870	0.8845	0.8820	0.8794	0.8768	0.8741	0.8714	0.8686	0.8657	0.8629	0.8600	0.8570
47	0.9002	0.8980	0.8958	0.8935	0.8912	0.8888	0.8864	0.8839	0.8814	0.8788	0.8761	0.8734	0.8706	0.8678	0.8650	0.8621	0.8592
48	0.9020	0.8998	0.8976	0.8953	0.8931	0.8907	0.8883	0.8859	0.8834	0.8808	0.8781	0.8755	0.8727	0.8700	0.8672	0.8643	0.8614
49	0.9037	0.9016	0.8994	0.8972	0.8949	0.8926	0.8903	0.8878	0.8854	0.8828	0.8802	0.8776	0.8749	0.8721	0.8693	0.8665	0.8637
50	0.9055	0.9034	0.9012	0.8991	0.8968	0.8945	0.8922	0.8898	0.8874	0.8849	0.8823	0.8797	0.8770	0.8743	0.8715	0.8688	0.8659
51	0.9073	0.9052	0.9031	0.9009	0.8987	0.8965	0.8942	0.8918	0.8894	0.8869	0.8844	0.8818	0.8792	0.8765	0.8738	0.8710	0.8682
52	0.9091	0.9070	0.9050	0.9028	0.9006	0.8984	0.8962	0.8938	0.8915	0.8890	0.8865	0.8839	0.8813	0.8787	0.8760	0.8733	0.8705
53	0.9109	0.9089	0.9068	0.9047	0.9026	0.9004	0.8982	0.8959	0.8935	0.8911	0.8886	0.8861	0.8835	0.8809	0.8783	0.8756	0.8729
54	0.9127	0.9107	0.9087	0.9067	0.9045	0.9024	0.9002	0.8979	0.8956	0.8932	0.8908	0.8883	0.8858	0.8832	0.8806	0.8779	0.8752
55	0.9146	0.9126	0.9106	0.9086	0.9065	0.9044	0.9022	0.9000	0.8977	0.8954	0.8930	0.8905	0.8880	0.8855	0.8829	0.8803	0.8776
56	0.9164	0.9145	0.9126	0.9106	0.9085	0.9064	0.9043	0.9021	0.8999	0.8975	0.8952	0.8928	0.8903	0.8878	0.8852	0.8827	0.8801
57	0.9183	0.9164	0.9145	0.9125	0.9105	0.9085	0.9064	0.9042	0.9020	0.8997	0.8974	0.8950	0.8926	0.8901	0.8876	0.8851	0.8825
58	0.9202	0.9184	0.9165	0.9145	0.9126	0.9105	0.9085	0.9064	0.9042	0.9019	0.8996	0.8973	0.8949	0.8925	0.8900	0.8875	0.8850
59	0.9221	0.9203	0.9184	0.9165	0.9146	0.9126	0.9106	0.9085	0.9064	0.9042	0.9019	0.8996	0.8973	0.8949	0.8925	0.8900	0.8875
60	0.9240	0.9223	0.9204	0.9186	0.9167	0.9147	0.9127	0.9107	0.9086	0.9064	0.9042	0.9020	0.8997	0.8973	0.8949	0.8925	0.8900
61	0.9260	0.9243	0.9225	0.9206	0.9188	0.9169	0.9149	0.9129	0.9109	0.9087	0.9066	0.9043	0.9021	0.8998	0.8974	0.8950	0.8926
62	0.9280	0.9263	0.9245	0.9227	0.9209	0.9190	0.9171	0.9152	0.9131	0.9111	0.9089	0.9067	0.9045	0.9023	0.8999	0.8976	0.8952
63	0.9300	0.9283	0.9266	0.9248	0.9231	0.9212	0.9194	0.9174	0.9155	0.9134	0.9113	0.9092	0.9070	0.9048	0.9025	0.9002	0.8979
64	0.9320	0.9303	0.9287	0.9270	0.9252	0.9234	0.9216	0.9197	0.9178	0.9158	0.9138	0.9117	0.9095	0.9073	0.9051	0.9029	0.9006
65	0.9340	0.9324	0.9308	0.9291	0.9274	0.9257	0.9239	0.9221	0.9202	0.9182	0.9162	0.9142	0.9121	0.9100	0.9078	0.9056	0.9033
66	0.9361	0.9345	0.9329	0.9313	0.9297	0.9280	0.9262	0.9244	0.9226	0.9207	0.9187	0.9167	0.9147	0.9126	0.9105	0.9083	0.9061
67	0.9382	0.9367	0.9351	0.9335	0.9319	0.9303	0.9286	0.9268	0.9250	0.9232	0.9213	0.9193	0.9173	0.9153	0.9132	0.9111	0.9090
68	0.9403	0.9389	0.9374	0.9358	0.9343	0.9326	0.9310	0.9293	0.9276	0.9257	0.9239	0.9220	0.9200	0.9181	0.9160	0.9140	0.9119
69	0.9425	0.9411	0.9396	0.9381	0.9366	0.9351	0.9335	0.9318	0.9301	0.9284	0.9266	0.9247	0.9228	0.9209	0.9189	0.9169	0.9149
70	0.9447	0.9433	0.9419	0.9405	0.9390	0.9375	0.9360	0.9344	0.9327	0.9310	0.9293	0.9275	0.9257	0.9238	0.9219	0.9199	0.9179
71	0.9469	0.9456	0.9443	0.9429	0.9415	0.9400	0.9385	0.9370	0.9354	0.9337	0.9320	0.9303	0.9285	0.9267	0.9248	0.9230	0.9210
72	0.9492	0.9479	0.9466	0.9453	0.9439	0.9425	0.9410	0.9396	0.9380	0.9364	0.9348	0.9331	0.9314	0.9296	0.9279	0.9260	0.9242
73	0.9514	0.9502	0.9490	0.9477	0.9464	0.9450	0.9436	0.9422	0.9407	0.9392	0.9376	0.9360	0.9343	0.9326	0.9309	0.9291	0.9273
74	0.9537	0.9525	0.9513	0.9501	0.9488	0.9475	0.9462	0.9448	0.9434	0.9419	0.9404	0.9388	0.9372	0.9356	0.9339	0.9322	0.9305
75	0.9559	0.9548	0.9537	0.9525	0.9513	0.9500	0.9488	0.9474	0.9461	0.9447	0.9432	0.9417	0.9402	0.9386	0.9370	0.9354	0.9337
76	0.9582	0.9571	0.9560	0.9549	0.9537	0.9526	0.9513	0.9501	0.9488	0.9474	0.9460	0.9446	0.9431	0.9416	0.9401	0.9385	0.9369
77	0.9604	0.9594	0.9584	0.9573	0.9562	0.9551	0.9539	0.9527	0.9515	0.9502	0.9488	0.9475	0.9461	0.9446	0.9432	0.9417	0.9401
78	0.9627	0.9617	0.9607	0.9597	0.9586	0.9576	0.9565	0.9553	0.9541	0.9529	0.9516	0.9503	0.9490	0.9476	0.9462	0.9448	0.9433
79	0.9648	0.9639	0.9630	0.9620	0.9610	0.9600	0.9590	0.9579	0.9568	0.9556	0.9544	0.9532	0.9519	0.9506	0.9493	0.9479	0.9465
80	0.9670	0.9661	0.9652	0.9643	0.												

APPENDIX A

IUOE Stationary Engineers Local 39 Pension Plan

Table 2 - Factors to convert from Regular Pension to 50% Joint & Survivor Annuity for Disability Pension

Age of Beneficiary	EMPLOYEE'S AGE NEAREST BIRTHDAY																	
	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	
20	0.8032	0.7997	0.7961	0.7924	0.7888	0.7851	0.7814	0.7777	0.7739	0.7701	0.7663	0.7624	0.7584	0.7544	0.7503	0.7461	0.7417	
21	0.8050	0.8015	0.7979	0.7943	0.7906	0.7870	0.7833	0.7796	0.7758	0.7721	0.7682	0.7644	0.7604	0.7564	0.7523	0.7481	0.7437	
22	0.8068	0.8033	0.7997	0.7961	0.7925	0.7889	0.7852	0.7815	0.7778	0.7740	0.7702	0.7664	0.7624	0.7585	0.7544	0.7502	0.7458	
23	0.8087	0.8051	0.8016	0.7980	0.7944	0.7908	0.7871	0.7835	0.7798	0.7760	0.7722	0.7684	0.7645	0.7605	0.7564	0.7523	0.7479	
24	0.8105	0.8070	0.8035	0.7999	0.7963	0.7927	0.7891	0.7854	0.7817	0.7780	0.7742	0.7704	0.7665	0.7626	0.7585	0.7544	0.7500	
25	0.8123	0.8089	0.8053	0.8018	0.7982	0.7947	0.7910	0.7874	0.7837	0.7800	0.7763	0.7725	0.7686	0.7646	0.7606	0.7565	0.7522	
26	0.8142	0.8107	0.8072	0.8037	0.8002	0.7966	0.7930	0.7894	0.7857	0.7820	0.7783	0.7745	0.7707	0.7667	0.7627	0.7586	0.7543	
27	0.8161	0.8126	0.8091	0.8056	0.8021	0.7986	0.7950	0.7914	0.7877	0.7841	0.7804	0.7766	0.7728	0.7688	0.7649	0.7608	0.7565	
28	0.8179	0.8145	0.8111	0.8076	0.8041	0.8005	0.7970	0.7934	0.7898	0.7861	0.7824	0.7787	0.7749	0.7710	0.7670	0.7629	0.7586	
29	0.8198	0.8164	0.8130	0.8095	0.8060	0.8025	0.7990	0.7954	0.7918	0.7882	0.7845	0.7807	0.7770	0.7731	0.7691	0.7651	0.7608	
30	0.8217	0.8183	0.8149	0.8114	0.8080	0.8045	0.8010	0.7974	0.7938	0.7902	0.7866	0.7828	0.7791	0.7752	0.7713	0.7672	0.7630	
31	0.8236	0.8202	0.8168	0.8134	0.8099	0.8065	0.8030	0.7994	0.7959	0.7923	0.7886	0.7849	0.7812	0.7773	0.7734	0.7694	0.7652	
32	0.8255	0.8221	0.8187	0.8153	0.8119	0.8084	0.8050	0.8015	0.7979	0.7943	0.7907	0.7870	0.7833	0.7795	0.7756	0.7716	0.7674	
33	0.8273	0.8240	0.8207	0.8173	0.8139	0.8104	0.8070	0.8035	0.8000	0.7964	0.7928	0.7891	0.7854	0.7816	0.7777	0.7738	0.7696	
34	0.8292	0.8259	0.8226	0.8192	0.8159	0.8124	0.8090	0.8055	0.8020	0.7985	0.7949	0.7913	0.7876	0.7838	0.7799	0.7760	0.7718	
35	0.8312	0.8279	0.8246	0.8212	0.8179	0.8145	0.8111	0.8076	0.8041	0.8006	0.7970	0.7934	0.7898	0.7860	0.7822	0.7782	0.7741	
36	0.8331	0.8299	0.8266	0.8233	0.8199	0.8166	0.8132	0.8097	0.8063	0.8028	0.7992	0.7956	0.7920	0.7883	0.7844	0.7805	0.7764	
37	0.8351	0.8319	0.8286	0.8253	0.8220	0.8186	0.8153	0.8119	0.8084	0.8050	0.8014	0.7979	0.7942	0.7905	0.7867	0.7828	0.7788	
38	0.8371	0.8339	0.8307	0.8274	0.8241	0.8208	0.8174	0.8140	0.8106	0.8072	0.8037	0.8001	0.7965	0.7928	0.7891	0.7852	0.7811	
39	0.8392	0.8360	0.8327	0.8295	0.8262	0.8229	0.8196	0.8162	0.8128	0.8094	0.8059	0.8024	0.7988	0.7952	0.7914	0.7876	0.7835	
40	0.8412	0.8380	0.8348	0.8316	0.8284	0.8251	0.8218	0.8185	0.8151	0.8117	0.8082	0.8047	0.8012	0.7975	0.7938	0.7900	0.7860	
41	0.8433	0.8401	0.8370	0.8338	0.8306	0.8273	0.8240	0.8207	0.8174	0.8140	0.8106	0.8071	0.8035	0.7999	0.7962	0.7924	0.7885	
42	0.8454	0.8423	0.8391	0.8360	0.8328	0.8295	0.8263	0.8230	0.8197	0.8163	0.8129	0.8095	0.8060	0.8024	0.7987	0.7949	0.7910	
43	0.8475	0.8444	0.8413	0.8382	0.8350	0.8318	0.8286	0.8253	0.8220	0.8187	0.8153	0.8119	0.8084	0.8048	0.8012	0.7974	0.7935	
44	0.8497	0.8466	0.8435	0.8404	0.8373	0.8341	0.8309	0.8276	0.8244	0.8211	0.8177	0.8143	0.8109	0.8073	0.8037	0.8000	0.7961	
45	0.8518	0.8488	0.8457	0.8427	0.8395	0.8364	0.8332	0.8300	0.8268	0.8235	0.8202	0.8168	0.8134	0.8099	0.8063	0.8026	0.7987	
46	0.8540	0.8510	0.8480	0.8449	0.8419	0.8387	0.8356	0.8324	0.8292	0.8259	0.8227	0.8193	0.8159	0.8124	0.8089	0.8052	0.8014	
47	0.8563	0.8533	0.8503	0.8473	0.8442	0.8411	0.8380	0.8348	0.8316	0.8284	0.8252	0.8219	0.8185	0.8150	0.8115	0.8079	0.8041	
48	0.8585	0.8556	0.8526	0.8496	0.8466	0.8435	0.8404	0.8373	0.8341	0.8309	0.8277	0.8244	0.8211	0.8177	0.8142	0.8106	0.8068	
49	0.8608	0.8579	0.8549	0.8520	0.8489	0.8459	0.8429	0.8398	0.8366	0.8335	0.8303	0.8270	0.8237	0.8203	0.8169	0.8133	0.8096	
50	0.8631	0.8602	0.8573	0.8543	0.8514	0.8484	0.8453	0.8423	0.8392	0.8361	0.8329	0.8297	0.8264	0.8231	0.8196	0.8161	0.8124	
51	0.8654	0.8626	0.8597	0.8568	0.8538	0.8509	0.8479	0.8448	0.8418	0.8387	0.8355	0.8324	0.8291	0.8258	0.8224	0.8189	0.8152	
52	0.8677	0.8649	0.8621	0.8592	0.8563	0.8534	0.8504	0.8474	0.8444	0.8413	0.8382	0.8351	0.8319	0.8286	0.8252	0.8217	0.8181	
53	0.8701	0.8673	0.8645	0.8617	0.8588	0.8559	0.8530	0.8500	0.8470	0.8440	0.8409	0.8378	0.8346	0.8314	0.8281	0.8246	0.8211	
54	0.8725	0.8698	0.8670	0.8642	0.8613	0.8585	0.8556	0.8527	0.8497	0.8467	0.8437	0.8406	0.8375	0.8342	0.8310	0.8276	0.8240	
55	0.8749	0.8722	0.8695	0.8667	0.8639	0.8611	0.8582	0.8553	0.8524	0.8495	0.8465	0.8434	0.8403	0.8371	0.8339	0.8305	0.8270	
56	0.8774	0.8747	0.8720	0.8693	0.8665	0.8637	0.8609	0.8580	0.8552	0.8522	0.8493	0.8463	0.8432	0.8401	0.8369	0.8336	0.8301	
57	0.8799	0.8772	0.8746	0.8719	0.8691	0.8664	0.8636	0.8608	0.8579	0.8551	0.8521	0.8492	0.8461	0.8431	0.8399	0.8366	0.8332	
58	0.8824	0.8798	0.8772	0.8745	0.8718	0.8691	0.8664	0.8636	0.8608	0.8579	0.8550	0.8521	0.8491	0.8461	0.8430	0.8397	0.8364	
59	0.8850	0.8824	0.8798	0.8772	0.8745	0.8718	0.8691	0.8664	0.8636	0.8608	0.8580	0.8551	0.8522	0.8492	0.8461	0.8429	0.8396	
60	0.8875	0.8850	0.8825	0.8799	0.8773	0.8746	0.8720	0.8693	0.8665	0.8638	0.8610	0.8581	0.8552	0.8523	0.8492	0.8461	0.8428	
61	0.8902	0.8877	0.8852	0.8826	0.8801	0.8775	0.8748	0.8722	0.8695	0.8668	0.8640	0.8612	0.8584	0.8555	0.8525	0.8494	0.8462	
62	0.8928	0.8904	0.8879	0.8854	0.8829	0.8803	0.8778	0.8751	0.8725	0.8698	0.8671	0.8644	0.8616	0.8587	0.8558	0.8527	0.8495	
63	0.8955	0.8931	0.8907	0.8882	0.8858	0.8833	0.8807	0.8782	0.8756	0.8729	0.8703	0.8676	0.8648	0.8620	0.8591	0.8561	0.8530	
64	0.8983	0.8959	0.8935	0.8911	0.8887	0.8862	0.8837	0.8812	0.8787	0.8761	0.8735	0.8708	0.8681	0.8654	0.8625	0.8596	0.8565	
65	0.9011	0.8988	0.8964	0.8941	0.8917	0.8893	0.8868	0.8844	0.8819	0.8793	0.8768	0.8742	0.8715	0.8688	0.8660	0.8631	0.8601	
66	0.9039	0.9016	0.8994	0.8971	0.8947	0.8924	0.8900	0.8875	0.8851	0.8826	0.8801	0.8776	0.8750	0.8723	0.8696	0.8668	0.8638	
67	0.9068	0.9046	0.9024	0.9001	0.8978	0.8955	0.8932	0.8908	0.8884	0.8860	0.8835	0.8810	0.8785	0.8759	0.8732	0.8705	0.8676	
68	0.9098	0.9076	0.9054	0.9032	0.9010	0.8987	0.8965	0.8941	0.8918	0.8894	0.8870	0.8846	0.8821	0.8796	0.8770	0.8743	0.8715	
69	0.9128	0.9107	0.9086	0.9065	0.9043	0.9021	0.8998	0.8976	0.8953	0.8930	0.8907	0.8883	0.8859	0.8834	0.8808	0.8782	0.8755	
70	0.9159	0.9139	0.9118	0.9097	0.9076	0.9055	0.9033	0.9011	0.8989	0.8966	0.8944	0.8920	0.8897	0.8873	0.8848	0.8822	0.8796	
71	0.9191	0.9171	0.9151	0.9131	0.9110	0.9089	0.9068	0.9047	0.9025	0.9003	0.8981	0.8959	0.8936	0.8912	0.8888	0.8864	0.8838	
72	0.9223	0.9204	0.9184	0.9164	0.9145	0.9124	0.9104	0.9083	0.9062	0.9041	0.9020	0.8998	0.8975	0.8953	0.8929	0.8905	0.8880	
73	0.9255	0.9237	0.9218	0.9199	0.9179	0.9160	0.9140	0.9120	0.9100	0.9079	0.9058	0.9037	0.9016	0.8994	0.8971	0.8948	0.8923	
74	0.9288	0.9270	0.9251	0.9233	0.9214	0.9196	0.9176	0.9157	0.9137	0.9118	0.9097	0.9077	0.9056	0.9035	0.9013	0.8991	0.8967	
75	0.9320	0.9303	0.9286	0.9268	0.9250	0.9232	0.9213	0.9194	0.9176	0.9156	0.9137	0.9117	0.9097	0.9077	0.9056	0.9034	0.9011	
76	0.9353	0.9337	0.9320	0.9303	0.9285	0.9268	0.9250	0.9232	0.9214	0.9196	0.9177	0.9158	0.9139	0.9119	0.9099	0.9078	0.9056	
77	0.9386	0.9370	0.9354	0.9338	0.9321	0.9304	0.9287	0.9270	0.9252	0.9235	0.9217	0.9199	0.9180	0.9161	0.9142	0.9122	0.9101	
78	0.9419	0.9403	0.9388	0.9372	0.9357	0.9340	0.9324	0.9308	0.9291	0.9274	0.9257	0.9239	0.9222	0.9204	0.9185	0.9166	0.9146	
79	0.9451	0.9437	0.9422	0.9407	0.9392	0.9376	0.9361	0.9345	0.9329	0.9313	0.9297	0.9280	0.9263	0.9246	0.9228	0.9210	0.9191	
80	0.9483	0.9469	0.9455	0.9441	0.													

APPENDIX A

IUOE Stationary Engineers Local 39 Pension Plan

Table 2 - Factors to convert from Regular Pension to 50% Joint & Survivor Annuity for Disability Pension

Age of Beneficiary	EMPLOYEE'S AGE NEAREST BIRTHDAY															
	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74
20	0.7371	0.7323	0.7273	0.7220	0.7164	0.7105	0.7041	0.6973	0.6900	0.6824	0.6743	0.6660	0.6573	0.6485	0.6394	0.6302
21	0.7392	0.7344	0.7294	0.7241	0.7186	0.7126	0.7062	0.6994	0.6922	0.6846	0.6765	0.6682	0.6596	0.6507	0.6417	0.6325
22	0.7413	0.7365	0.7315	0.7263	0.7207	0.7148	0.7084	0.7017	0.6944	0.6868	0.6788	0.6704	0.6618	0.6530	0.6440	0.6348
23	0.7434	0.7386	0.7337	0.7285	0.7229	0.7170	0.7107	0.7039	0.6967	0.6891	0.6811	0.6727	0.6641	0.6553	0.6463	0.6371
24	0.7455	0.7408	0.7359	0.7306	0.7251	0.7192	0.7129	0.7061	0.6990	0.6913	0.6834	0.6751	0.6665	0.6577	0.6486	0.6395
25	0.7477	0.7430	0.7380	0.7328	0.7273	0.7215	0.7152	0.7084	0.7012	0.6937	0.6857	0.6774	0.6688	0.6600	0.6510	0.6419
26	0.7498	0.7452	0.7402	0.7351	0.7296	0.7237	0.7174	0.7107	0.7036	0.6960	0.6880	0.6798	0.6712	0.6624	0.6534	0.6443
27	0.7520	0.7474	0.7425	0.7373	0.7318	0.7260	0.7197	0.7130	0.7059	0.6983	0.6904	0.6821	0.6736	0.6648	0.6558	0.6467
28	0.7542	0.7496	0.7447	0.7396	0.7341	0.7283	0.7220	0.7154	0.7082	0.7007	0.6928	0.6845	0.6760	0.6672	0.6583	0.6491
29	0.7564	0.7518	0.7469	0.7418	0.7364	0.7306	0.7244	0.7177	0.7106	0.7031	0.6952	0.6869	0.6784	0.6697	0.6607	0.6516
30	0.7586	0.7540	0.7492	0.7441	0.7387	0.7329	0.7267	0.7200	0.7130	0.7054	0.6976	0.6894	0.6809	0.6721	0.6632	0.6541
31	0.7608	0.7562	0.7514	0.7463	0.7410	0.7352	0.7290	0.7224	0.7153	0.7078	0.7000	0.6918	0.6833	0.6746	0.6656	0.6565
32	0.7630	0.7585	0.7537	0.7486	0.7433	0.7375	0.7314	0.7248	0.7177	0.7102	0.7024	0.6942	0.6857	0.6770	0.6681	0.6590
33	0.7653	0.7607	0.7560	0.7509	0.7456	0.7398	0.7337	0.7271	0.7201	0.7127	0.7048	0.6967	0.6882	0.6795	0.6706	0.6615
34	0.7675	0.7630	0.7583	0.7532	0.7479	0.7422	0.7361	0.7295	0.7225	0.7151	0.7073	0.6992	0.6907	0.6820	0.6731	0.6641
35	0.7698	0.7653	0.7606	0.7556	0.7503	0.7446	0.7385	0.7320	0.7250	0.7176	0.7098	0.7017	0.6933	0.6846	0.6757	0.6667
36	0.7721	0.7677	0.7630	0.7580	0.7527	0.7471	0.7410	0.7345	0.7275	0.7201	0.7124	0.7043	0.6959	0.6872	0.6784	0.6693
37	0.7745	0.7701	0.7654	0.7604	0.7552	0.7495	0.7435	0.7370	0.7301	0.7227	0.7150	0.7069	0.6985	0.6899	0.6810	0.6720
38	0.7769	0.7725	0.7678	0.7629	0.7577	0.7521	0.7461	0.7396	0.7327	0.7254	0.7176	0.7096	0.7012	0.6926	0.6838	0.6748
39	0.7793	0.7749	0.7703	0.7654	0.7602	0.7546	0.7486	0.7422	0.7353	0.7280	0.7203	0.7123	0.7040	0.6954	0.6866	0.6776
40	0.7818	0.7774	0.7728	0.7680	0.7628	0.7572	0.7513	0.7449	0.7380	0.7307	0.7231	0.7151	0.7067	0.6982	0.6894	0.6804
41	0.7843	0.7800	0.7754	0.7706	0.7654	0.7599	0.7540	0.7476	0.7407	0.7335	0.7259	0.7179	0.7096	0.7010	0.6923	0.6833
42	0.7869	0.7825	0.7780	0.7732	0.7681	0.7626	0.7567	0.7503	0.7435	0.7363	0.7287	0.7207	0.7125	0.7039	0.6952	0.6863
43	0.7894	0.7851	0.7806	0.7759	0.7708	0.7653	0.7594	0.7531	0.7463	0.7391	0.7316	0.7236	0.7154	0.7069	0.6982	0.6893
44	0.7921	0.7878	0.7833	0.7786	0.7735	0.7681	0.7622	0.7559	0.7492	0.7420	0.7345	0.7266	0.7184	0.7099	0.7012	0.6923
45	0.7947	0.7905	0.7860	0.7813	0.7763	0.7709	0.7651	0.7588	0.7521	0.7450	0.7375	0.7296	0.7214	0.7130	0.7043	0.6955
46	0.7974	0.7932	0.7888	0.7841	0.7791	0.7737	0.7680	0.7617	0.7551	0.7480	0.7405	0.7327	0.7245	0.7161	0.7075	0.6986
47	0.8001	0.7960	0.7916	0.7869	0.7819	0.7766	0.7709	0.7647	0.7581	0.7510	0.7436	0.7358	0.7276	0.7193	0.7107	0.7019
48	0.8029	0.7987	0.7944	0.7898	0.7849	0.7796	0.7739	0.7677	0.7611	0.7541	0.7467	0.7389	0.7308	0.7225	0.7139	0.7051
49	0.8057	0.8016	0.7973	0.7927	0.7878	0.7825	0.7769	0.7708	0.7642	0.7572	0.7499	0.7421	0.7341	0.7258	0.7172	0.7085
50	0.8085	0.8045	0.8002	0.7956	0.7908	0.7856	0.7800	0.7739	0.7674	0.7604	0.7531	0.7454	0.7374	0.7291	0.7206	0.7119
51	0.8114	0.8074	0.8031	0.7986	0.7938	0.7887	0.7831	0.7770	0.7706	0.7637	0.7564	0.7487	0.7408	0.7325	0.7240	0.7154
52	0.8143	0.8103	0.8061	0.8017	0.7969	0.7918	0.7862	0.7803	0.7738	0.7670	0.7597	0.7521	0.7442	0.7360	0.7275	0.7189
53	0.8173	0.8133	0.8092	0.8048	0.8000	0.7949	0.7895	0.7835	0.7771	0.7703	0.7631	0.7556	0.7477	0.7395	0.7311	0.7225
54	0.8203	0.8164	0.8123	0.8079	0.8032	0.7982	0.7927	0.7868	0.7805	0.7737	0.7666	0.7591	0.7512	0.7431	0.7347	0.7262
55	0.8234	0.8195	0.8154	0.8111	0.8064	0.8015	0.7961	0.7902	0.7839	0.7772	0.7701	0.7626	0.7548	0.7468	0.7385	0.7299
56	0.8265	0.8226	0.8186	0.8143	0.8097	0.8048	0.7994	0.7937	0.7874	0.7808	0.7737	0.7663	0.7585	0.7505	0.7422	0.7338
57	0.8296	0.8258	0.8218	0.8176	0.8131	0.8082	0.8029	0.7971	0.7910	0.7844	0.7774	0.7700	0.7623	0.7543	0.7461	0.7377
58	0.8328	0.8291	0.8251	0.8210	0.8165	0.8116	0.8064	0.8007	0.7946	0.7880	0.7811	0.7738	0.7661	0.7582	0.7500	0.7417
59	0.8361	0.8324	0.8285	0.8244	0.8199	0.8151	0.8100	0.8043	0.7983	0.7918	0.7849	0.7776	0.7701	0.7622	0.7541	0.7457
60	0.8394	0.8358	0.8319	0.8278	0.8235	0.8187	0.8136	0.8080	0.8020	0.7956	0.7888	0.7816	0.7741	0.7663	0.7582	0.7499
61	0.8428	0.8392	0.8354	0.8314	0.8271	0.8224	0.8173	0.8118	0.8059	0.7995	0.7928	0.7856	0.7782	0.7704	0.7624	0.7542
62	0.8462	0.8427	0.8390	0.8350	0.8307	0.8261	0.8211	0.8157	0.8098	0.8035	0.7968	0.7898	0.7824	0.7747	0.7668	0.7586
63	0.8497	0.8462	0.8426	0.8387	0.8345	0.8299	0.8250	0.8197	0.8139	0.8076	0.8010	0.7940	0.7867	0.7791	0.7712	0.7631
64	0.8533	0.8499	0.8463	0.8424	0.8383	0.8338	0.8290	0.8237	0.8180	0.8118	0.8053	0.7984	0.7911	0.7836	0.7758	0.7678
65	0.8570	0.8536	0.8501	0.8463	0.8422	0.8378	0.8331	0.8279	0.8222	0.8161	0.8097	0.8029	0.7957	0.7882	0.7805	0.7726
66	0.8607	0.8574	0.8539	0.8502	0.8463	0.8419	0.8372	0.8321	0.8266	0.8206	0.8142	0.8075	0.8004	0.7930	0.7854	0.7775
67	0.8645	0.8613	0.8579	0.8543	0.8504	0.8461	0.8415	0.8365	0.8310	0.8251	0.8188	0.8122	0.8052	0.7979	0.7904	0.7826
68	0.8685	0.8654	0.8620	0.8585	0.8547	0.8505	0.8460	0.8410	0.8357	0.8299	0.8237	0.8171	0.8103	0.8031	0.7956	0.7880
69	0.8726	0.8695	0.8663	0.8628	0.8591	0.8550	0.8506	0.8457	0.8405	0.8348	0.8287	0.8223	0.8155	0.8084	0.8011	0.7935
70	0.8768	0.8738	0.8706	0.8672	0.8636	0.8596	0.8553	0.8506	0.8454	0.8398	0.8339	0.8275	0.8209	0.8139	0.8067	0.7993
71	0.8810	0.8781	0.8751	0.8718	0.8682	0.8644	0.8601	0.8555	0.8505	0.8450	0.8392	0.8330	0.8265	0.8196	0.8125	0.8052
72	0.8854	0.8826	0.8796	0.8764	0.8729	0.8692	0.8651	0.8606	0.8556	0.8503	0.8446	0.8385	0.8322	0.8255	0.8185	0.8113
73	0.8898	0.8870	0.8842	0.8811	0.8777	0.8741	0.8701	0.8657	0.8609	0.8557	0.8502	0.8442	0.8380	0.8314	0.8246	0.8175
74	0.8942	0.8916	0.8888	0.8858	0.8826	0.8791	0.8752	0.8710	0.8663	0.8612	0.8558	0.8500	0.8439	0.8375	0.8309	0.8240
75	0.8988	0.8962	0.8935	0.8907	0.8875	0.8841	0.8804	0.8763	0.8718	0.8669	0.8616	0.8560	0.8500	0.8438	0.8373	0.8305
76	0.9033	0.9009	0.8983	0.8955	0.8925	0.8893	0.8856	0.8817	0.8773	0.8726	0.8674	0.8620	0.8562	0.8502	0.8438	0.8373
77	0.9079	0.9056	0.9031	0.9004	0.8976	0.8944	0.8909	0.8871	0.8829	0.8783	0.8734	0.8681	0.8625	0.8566	0.8505	0.8441
78	0.9125	0.9103	0.9079	0.9054	0.9026	0.8996	0.8963	0.8926	0.8885	0.8841	0.8794	0.8743	0.8689	0.8632	0.8572	0.8510
79	0.9171	0.9150	0.9127	0.9103	0.9077	0.9048	0.9016	0.8981	0.8942	0.8900	0.8854	0.8805	0.8752	0.8697	0.8640	0.8580
80	0.9217	0.9196	0.9175	0.9152	0.9127	0.9099	0.9069	0.9035	0.8998	0.8958	0.8914	0.8867	0.8816	0.8763	0.8708	0.8650
81	0.9262	0.9243	0.9222	0.9200	0.9177	0.9151	0.9122	0.9090	0.9054	0.9016	0.8974	0.8928	0.8880	0.8829	0.8776	0.8721
82	0.9306	0.9288	0.9269	0.9248	0.9226	0.9201	0.9174	0.9143	0.9110	0.9073	0.9033	0.8990	0.8944	0.8895	0.8844	0.8791
83	0.9350	0.9333	0.9315	0.9295	0.9274	0.9251	0.9225	0.9196	0.9164	0.9129	0.9091	0.9050	0.			

Appendix A

IUOE Stationary Engineers Local 39 Pension Plan

Table 3 - Factors to convert from Regular Pension to 50% Joint & Survivor Annuity with Pop-Up Option

Age of Beneficiary	EMPLOYEE'S AGE NEAREST BIRTHDAY												
	55	56	57	58	59	60	61	62	63	64	65	66	67
30	0.8628	0.8544	0.8456	0.8364	0.8266	0.8163	0.8056	0.7944	0.7827	0.7704	0.7577	0.7445	0.7310
31	0.8639	0.8556	0.8468	0.8375	0.8277	0.8175	0.8067	0.7955	0.7838	0.7716	0.7589	0.7457	0.7322
32	0.8651	0.8567	0.8480	0.8387	0.8289	0.8187	0.8080	0.7968	0.7851	0.7728	0.7601	0.7470	0.7334
33	0.8663	0.8580	0.8492	0.8400	0.8302	0.8200	0.8093	0.7981	0.7864	0.7742	0.7614	0.7483	0.7347
34	0.8676	0.8593	0.8506	0.8413	0.8316	0.8213	0.8106	0.7995	0.7878	0.7756	0.7628	0.7497	0.7361
35	0.8690	0.8607	0.8519	0.8427	0.8330	0.8228	0.8121	0.8009	0.7892	0.7770	0.7643	0.7512	0.7376
36	0.8704	0.8621	0.8534	0.8442	0.8345	0.8243	0.8136	0.8025	0.7908	0.7786	0.7659	0.7527	0.7392
37	0.8719	0.8636	0.8550	0.8458	0.8361	0.8259	0.8152	0.8041	0.7924	0.7802	0.7675	0.7544	0.7408
38	0.8734	0.8652	0.8566	0.8474	0.8377	0.8276	0.8169	0.8058	0.7941	0.7820	0.7693	0.7561	0.7426
39	0.8751	0.8669	0.8583	0.8491	0.8395	0.8293	0.8187	0.8076	0.7960	0.7838	0.7711	0.7580	0.7445
40	0.8768	0.8686	0.8600	0.8509	0.8413	0.8312	0.8206	0.8095	0.7979	0.7857	0.7731	0.7599	0.7464
41	0.8786	0.8705	0.8619	0.8528	0.8432	0.8331	0.8226	0.8115	0.7999	0.7878	0.7751	0.7620	0.7485
42	0.8804	0.8724	0.8638	0.8548	0.8452	0.8352	0.8246	0.8136	0.8020	0.7899	0.7773	0.7642	0.7507
43	0.8824	0.8744	0.8659	0.8569	0.8473	0.8373	0.8268	0.8158	0.8042	0.7921	0.7795	0.7664	0.7529
44	0.8844	0.8764	0.8680	0.8590	0.8495	0.8396	0.8291	0.8181	0.8066	0.7945	0.7819	0.7688	0.7554
45	0.8865	0.8786	0.8702	0.8613	0.8518	0.8419	0.8314	0.8205	0.8090	0.7970	0.7844	0.7714	0.7579
46	0.8886	0.8808	0.8724	0.8636	0.8542	0.8443	0.8339	0.8230	0.8116	0.7996	0.7870	0.7740	0.7606
47	0.8909	0.8831	0.8748	0.8660	0.8567	0.8469	0.8365	0.8257	0.8143	0.8023	0.7898	0.7768	0.7634
48	0.8932	0.8855	0.8773	0.8685	0.8593	0.8495	0.8392	0.8284	0.8171	0.8051	0.7927	0.7797	0.7664
49	0.8955	0.8879	0.8798	0.8712	0.8620	0.8523	0.8420	0.8313	0.8200	0.8081	0.7957	0.7828	0.7695
50	0.8980	0.8904	0.8824	0.8738	0.8647	0.8551	0.8450	0.8343	0.8230	0.8112	0.7989	0.7860	0.7727
51	0.9005	0.8930	0.8851	0.8766	0.8676	0.8581	0.8480	0.8374	0.8262	0.8145	0.8022	0.7894	0.7761
52	0.9030	0.8957	0.8879	0.8795	0.8706	0.8611	0.8511	0.8406	0.8295	0.8178	0.8056	0.7929	0.7797
53	0.9057	0.8984	0.8907	0.8824	0.8736	0.8642	0.8544	0.8439	0.8329	0.8213	0.8092	0.7965	0.7834
54	0.9083	0.9012	0.8936	0.8854	0.8767	0.8675	0.8577	0.8474	0.8365	0.8250	0.8129	0.8003	0.7872
55	0.9110	0.9040	0.8966	0.8885	0.8799	0.8708	0.8611	0.8509	0.8401	0.8287	0.8167	0.8042	0.7913
56	0.9138	0.9069	0.8996	0.8917	0.8832	0.8742	0.8647	0.8546	0.8439	0.8326	0.8207	0.8083	0.7954
57	0.9166	0.9099	0.9026	0.8949	0.8866	0.8777	0.8683	0.8583	0.8478	0.8366	0.8248	0.8125	0.7998
58	0.9194	0.9128	0.9058	0.8982	0.8900	0.8813	0.8720	0.8622	0.8518	0.8407	0.8291	0.8169	0.8042
59	0.9223	0.9158	0.9089	0.9015	0.8935	0.8849	0.8758	0.8661	0.8558	0.8449	0.8335	0.8214	0.8089
60	0.9251	0.9189	0.9121	0.9048	0.8970	0.8886	0.8796	0.8701	0.8600	0.8493	0.8379	0.8260	0.8136
61	0.9280	0.9219	0.9153	0.9082	0.9006	0.8923	0.8836	0.8742	0.8643	0.8537	0.8425	0.8308	0.8185
62	0.9309	0.9250	0.9186	0.9117	0.9042	0.8961	0.8875	0.8784	0.8686	0.8582	0.8472	0.8356	0.8235
63	0.9338	0.9281	0.9218	0.9151	0.9078	0.9000	0.8916	0.8826	0.8730	0.8628	0.8520	0.8406	0.8287
64	0.9367	0.9311	0.9251	0.9186	0.9115	0.9038	0.8956	0.8869	0.8775	0.8675	0.8569	0.8457	0.8340
65	0.9395	0.9342	0.9284	0.9220	0.9152	0.9077	0.8998	0.8912	0.8821	0.8723	0.8619	0.8509	0.8393
66	0.9424	0.9372	0.9316	0.9255	0.9188	0.9116	0.9039	0.8956	0.8867	0.8771	0.8669	0.8561	0.8448
67	0.9452	0.9403	0.9349	0.9290	0.9225	0.9156	0.9080	0.9000	0.8913	0.8820	0.8720	0.8615	0.8504
68	0.9481	0.9433	0.9381	0.9324	0.9262	0.9195	0.9122	0.9044	0.8959	0.8869	0.8772	0.8669	0.8560
69	0.9508	0.9463	0.9413	0.9359	0.9299	0.9234	0.9164	0.9088	0.9006	0.8918	0.8824	0.8723	0.8618
70	0.9536	0.9492	0.9445	0.9393	0.9335	0.9273	0.9205	0.9132	0.9053	0.8968	0.8876	0.8778	0.8675
71	0.9562	0.9521	0.9476	0.9426	0.9371	0.9311	0.9246	0.9176	0.9099	0.9017	0.8928	0.8833	0.8733
72	0.9588	0.9549	0.9506	0.9459	0.9406	0.9349	0.9287	0.9219	0.9146	0.9066	0.8980	0.8888	0.8791
73	0.9614	0.9577	0.9536	0.9491	0.9441	0.9386	0.9326	0.9262	0.9191	0.9114	0.9032	0.8943	0.8849
74	0.9638	0.9603	0.9565	0.9522	0.9474	0.9422	0.9365	0.9303	0.9236	0.9162	0.9082	0.8997	0.8906
75	0.9662	0.9629	0.9593	0.9552	0.9507	0.9458	0.9403	0.9344	0.9280	0.9209	0.9133	0.9050	0.8962
76	0.9685	0.9654	0.9620	0.9581	0.9539	0.9492	0.9441	0.9384	0.9323	0.9255	0.9182	0.9103	0.9018
77	0.9707	0.9678	0.9646	0.9610	0.9570	0.9525	0.9477	0.9423	0.9365	0.9301	0.9230	0.9155	0.9073
78	0.9728	0.9701	0.9671	0.9637	0.9599	0.9558	0.9512	0.9461	0.9406	0.9345	0.9278	0.9205	0.9128

Actuarial Assumptions:
 Interest Rate: 7.00%
 Mortality: 1971 GAM

Appendix A

IUOE Stationary Engineers Local 39 Pension Plan

Table 3 - Factors to convert from Regular Pension to 50% Joint & Survivor Annuity with Pop-Up Option

Age of Beneficiary	EMPLOYEE'S AGE NEAREST BIRTHDAY													
	68	69	70	71	72	73	74	75	76	77	78	79	80	81
30	0.7171	0.7029	0.6885	0.6740	0.6593	0.6445	0.6292	0.6134	0.5971	0.5804	0.5636	0.5469	0.5303	0.5142
31	0.7183	0.7041	0.6897	0.6751	0.6605	0.6456	0.6304	0.6146	0.5982	0.5815	0.5646	0.5479	0.5314	0.5152
32	0.7195	0.7053	0.6909	0.6764	0.6617	0.6469	0.6316	0.6158	0.5994	0.5827	0.5658	0.5491	0.5325	0.5163
33	0.7209	0.7067	0.6922	0.6777	0.6630	0.6482	0.6329	0.6170	0.6007	0.5839	0.5670	0.5503	0.5337	0.5175
34	0.7223	0.7081	0.6936	0.6791	0.6644	0.6495	0.6342	0.6184	0.6020	0.5852	0.5683	0.5516	0.5350	0.5188
35	0.7237	0.7095	0.6951	0.6805	0.6659	0.6510	0.6357	0.6198	0.6034	0.5866	0.5697	0.5529	0.5363	0.5201
36	0.7253	0.7111	0.6967	0.6821	0.6674	0.6525	0.6372	0.6214	0.6049	0.5881	0.5712	0.5544	0.5378	0.5215
37	0.7270	0.7128	0.6983	0.6838	0.6691	0.6542	0.6388	0.6230	0.6066	0.5897	0.5728	0.5559	0.5393	0.5230
38	0.7287	0.7145	0.7001	0.6855	0.6708	0.6559	0.6406	0.6247	0.6082	0.5914	0.5744	0.5576	0.5409	0.5246
39	0.7306	0.7164	0.7019	0.6874	0.6727	0.6577	0.6424	0.6265	0.6100	0.5932	0.5762	0.5593	0.5426	0.5263
40	0.7325	0.7183	0.7039	0.6893	0.6746	0.6597	0.6443	0.6284	0.6120	0.5951	0.5781	0.5612	0.5444	0.5281
41	0.7346	0.7204	0.7060	0.6914	0.6767	0.6618	0.6464	0.6305	0.6140	0.5971	0.5800	0.5631	0.5464	0.5300
42	0.7368	0.7226	0.7082	0.6936	0.6789	0.6639	0.6486	0.6326	0.6161	0.5992	0.5821	0.5652	0.5484	0.5320
43	0.7391	0.7249	0.7105	0.6959	0.6812	0.6662	0.6509	0.6349	0.6184	0.6014	0.5844	0.5674	0.5506	0.5341
44	0.7415	0.7274	0.7129	0.6983	0.6836	0.6687	0.6533	0.6373	0.6208	0.6038	0.5867	0.5697	0.5529	0.5364
45	0.7441	0.7299	0.7155	0.7009	0.6862	0.6713	0.6559	0.6399	0.6233	0.6064	0.5892	0.5722	0.5553	0.5388
46	0.7468	0.7326	0.7182	0.7037	0.6890	0.6740	0.6586	0.6426	0.6260	0.6090	0.5919	0.5748	0.5579	0.5414
47	0.7496	0.7355	0.7211	0.7065	0.6918	0.6769	0.6615	0.6455	0.6289	0.6119	0.5947	0.5776	0.5607	0.5441
48	0.7526	0.7385	0.7241	0.7096	0.6949	0.6799	0.6645	0.6485	0.6319	0.6149	0.5977	0.5806	0.5636	0.5470
49	0.7558	0.7417	0.7273	0.7128	0.6981	0.6831	0.6677	0.6517	0.6351	0.6180	0.6008	0.5837	0.5667	0.5500
50	0.7590	0.7450	0.7306	0.7161	0.7015	0.6865	0.6711	0.6551	0.6385	0.6214	0.6042	0.5870	0.5700	0.5533
51	0.7625	0.7485	0.7341	0.7197	0.7050	0.6901	0.6747	0.6587	0.6421	0.6250	0.6077	0.5905	0.5735	0.5567
52	0.7661	0.7521	0.7378	0.7234	0.7088	0.6939	0.6785	0.6625	0.6458	0.6287	0.6114	0.5942	0.5772	0.5604
53	0.7699	0.7559	0.7417	0.7273	0.7127	0.6978	0.6824	0.6664	0.6498	0.6327	0.6154	0.5982	0.5811	0.5642
54	0.7738	0.7599	0.7457	0.7314	0.7168	0.7020	0.6866	0.6706	0.6540	0.6369	0.6196	0.6023	0.5852	0.5683
55	0.7779	0.7641	0.7499	0.7356	0.7211	0.7063	0.6910	0.6750	0.6584	0.6413	0.6240	0.6067	0.5895	0.5727
56	0.7821	0.7684	0.7544	0.7401	0.7256	0.7109	0.6956	0.6796	0.6630	0.6459	0.6286	0.6113	0.5941	0.5772
57	0.7865	0.7729	0.7589	0.7447	0.7303	0.7156	0.7004	0.6845	0.6679	0.6508	0.6335	0.6162	0.5990	0.5821
58	0.7911	0.7776	0.7637	0.7496	0.7353	0.7206	0.7054	0.6896	0.6730	0.6559	0.6386	0.6213	0.6041	0.5872
59	0.7959	0.7824	0.7686	0.7546	0.7404	0.7258	0.7107	0.6949	0.6783	0.6613	0.6440	0.6267	0.6095	0.5925
60	0.8008	0.7874	0.7738	0.7598	0.7457	0.7312	0.7161	0.7004	0.6839	0.6669	0.6496	0.6323	0.6151	0.5981
61	0.8058	0.7926	0.7791	0.7652	0.7512	0.7368	0.7218	0.7062	0.6897	0.6728	0.6555	0.6382	0.6210	0.6041
62	0.8110	0.7979	0.7845	0.7708	0.7569	0.7426	0.7277	0.7122	0.6958	0.6789	0.6617	0.6444	0.6272	0.6103
63	0.8163	0.8034	0.7902	0.7766	0.7628	0.7487	0.7339	0.7184	0.7021	0.6853	0.6681	0.6509	0.6337	0.6168
64	0.8217	0.8090	0.7959	0.7826	0.7689	0.7549	0.7402	0.7249	0.7087	0.6919	0.6748	0.6577	0.6405	0.6236
65	0.8273	0.8148	0.8019	0.7887	0.7752	0.7613	0.7468	0.7316	0.7155	0.6988	0.6818	0.6647	0.6476	0.6307
66	0.8330	0.8207	0.8080	0.7950	0.7817	0.7679	0.7536	0.7385	0.7226	0.7060	0.6891	0.6721	0.6550	0.6382
67	0.8388	0.8267	0.8142	0.8014	0.7883	0.7748	0.7606	0.7456	0.7299	0.7134	0.6966	0.6797	0.6627	0.6459
68	0.8447	0.8328	0.8206	0.8080	0.7951	0.7817	0.7678	0.7530	0.7374	0.7211	0.7044	0.6876	0.6707	0.6540
69	0.8507	0.8391	0.8270	0.8147	0.8020	0.7889	0.7751	0.7605	0.7451	0.7289	0.7124	0.6957	0.6790	0.6623
70	0.8567	0.8454	0.8336	0.8215	0.8090	0.7962	0.7826	0.7682	0.7530	0.7370	0.7206	0.7041	0.6875	0.6709
71	0.8628	0.8517	0.8402	0.8283	0.8162	0.8035	0.7902	0.7761	0.7611	0.7453	0.7291	0.7127	0.6962	0.6798
72	0.8688	0.8581	0.8468	0.8353	0.8234	0.8110	0.7979	0.7840	0.7692	0.7537	0.7377	0.7214	0.7051	0.6888
73	0.8749	0.8644	0.8535	0.8422	0.8306	0.8185	0.8057	0.7921	0.7775	0.7622	0.7464	0.7304	0.7142	0.6980
74	0.8809	0.8708	0.8601	0.8492	0.8379	0.8261	0.8136	0.8002	0.7859	0.7708	0.7552	0.7394	0.7234	0.7074
75	0.8869	0.8771	0.8668	0.8561	0.8451	0.8336	0.8214	0.8084	0.7944	0.7795	0.7642	0.7486	0.7328	0.7170
76	0.8929	0.8833	0.8734	0.8630	0.8524	0.8412	0.8293	0.8166	0.8029	0.7883	0.7732	0.7579	0.7423	0.7267
77	0.8987	0.8896	0.8799	0.8699	0.8596	0.8488	0.8372	0.8248	0.8114	0.7972	0.7824	0.7673	0.7520	0.7366
78	0.9045	0.8957	0.8864	0.8768	0.8668	0.8563	0.8451	0.8330	0.8200	0.8061	0.7916	0.7768	0.7617	0.7466

Actuarial Assumptions:
 Interest Rate: 7.00%
 Mortality: 1971 GAM

APPENDIX A

IUOE Stationary Engineers Local 39 Pension Plan

Table 4 - Factors to convert from Regular Pension to 50% Joint & Survivor Annuity with Pop-Up Option for Disability Pension

EMPLOYEE'S AGE NEAREST BIRTHDAY																	
Age of Beneficiary	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41
20	0.8445	0.8416	0.8386	0.8357	0.8326	0.8295	0.8264	0.8232	0.8200	0.8167	0.8133	0.8099	0.8065	0.8030	0.7995	0.7959	0.7924
21	0.8456	0.8427	0.8398	0.8368	0.8338	0.8308	0.8276	0.8245	0.8213	0.8180	0.8146	0.8112	0.8078	0.8043	0.8008	0.7973	0.7937
22	0.8468	0.8439	0.8410	0.8380	0.8350	0.8320	0.8289	0.8257	0.8225	0.8192	0.8159	0.8125	0.8091	0.8056	0.8022	0.7986	0.7951
23	0.8480	0.8451	0.8422	0.8393	0.8363	0.8332	0.8301	0.8270	0.8238	0.8205	0.8172	0.8138	0.8104	0.8070	0.8035	0.8000	0.7965
24	0.8491	0.8463	0.8434	0.8405	0.8375	0.8345	0.8314	0.8283	0.8251	0.8219	0.8185	0.8152	0.8118	0.8084	0.8049	0.8014	0.7979
25	0.8503	0.8475	0.8446	0.8417	0.8387	0.8357	0.8327	0.8296	0.8264	0.8232	0.8199	0.8165	0.8132	0.8097	0.8063	0.8028	0.7993
26	0.8515	0.8487	0.8459	0.8430	0.8400	0.8370	0.8340	0.8309	0.8277	0.8245	0.8212	0.8179	0.8145	0.8111	0.8077	0.8042	0.8008
27	0.8527	0.8499	0.8471	0.8442	0.8413	0.8383	0.8353	0.8322	0.8291	0.8258	0.8226	0.8193	0.8159	0.8125	0.8091	0.8057	0.8022
28	0.8540	0.8512	0.8483	0.8455	0.8426	0.8396	0.8366	0.8335	0.8304	0.8272	0.8240	0.8207	0.8173	0.8140	0.8106	0.8071	0.8037
29	0.8552	0.8524	0.8496	0.8467	0.8438	0.8409	0.8379	0.8349	0.8318	0.8286	0.8253	0.8221	0.8187	0.8154	0.8120	0.8086	0.8051
30	0.8564	0.8537	0.8509	0.8480	0.8452	0.8422	0.8392	0.8362	0.8331	0.8300	0.8267	0.8235	0.8202	0.8168	0.8135	0.8100	0.8066
31	0.8577	0.8549	0.8522	0.8493	0.8465	0.8436	0.8406	0.8376	0.8345	0.8313	0.8281	0.8249	0.8216	0.8183	0.8149	0.8115	0.8081
32	0.8589	0.8562	0.8535	0.8506	0.8478	0.8449	0.8419	0.8389	0.8359	0.8328	0.8296	0.8263	0.8231	0.8197	0.8164	0.8130	0.8096
33	0.8602	0.8575	0.8548	0.8520	0.8491	0.8463	0.8433	0.8403	0.8373	0.8342	0.8310	0.8278	0.8245	0.8212	0.8179	0.8146	0.8112
34	0.8615	0.8588	0.8561	0.8533	0.8505	0.8476	0.8447	0.8418	0.8387	0.8356	0.8325	0.8293	0.8260	0.8227	0.8194	0.8161	0.8127
35	0.8628	0.8602	0.8574	0.8547	0.8519	0.8490	0.8461	0.8432	0.8402	0.8371	0.8340	0.8308	0.8275	0.8243	0.8210	0.8177	0.8143
36	0.8642	0.8615	0.8588	0.8561	0.8533	0.8505	0.8476	0.8446	0.8416	0.8386	0.8355	0.8323	0.8291	0.8258	0.8226	0.8193	0.8159
37	0.8655	0.8629	0.8602	0.8575	0.8547	0.8519	0.8490	0.8461	0.8431	0.8401	0.8370	0.8338	0.8307	0.8274	0.8242	0.8209	0.8176
38	0.8669	0.8643	0.8616	0.8589	0.8562	0.8534	0.8505	0.8476	0.8447	0.8416	0.8386	0.8354	0.8323	0.8290	0.8258	0.8225	0.8192
39	0.8683	0.8657	0.8631	0.8604	0.8576	0.8549	0.8520	0.8492	0.8462	0.8432	0.8401	0.8370	0.8339	0.8307	0.8275	0.8242	0.8209
40	0.8697	0.8671	0.8645	0.8618	0.8591	0.8564	0.8536	0.8507	0.8478	0.8448	0.8417	0.8387	0.8355	0.8324	0.8291	0.8259	0.8226
41	0.8712	0.8686	0.8660	0.8633	0.8606	0.8579	0.8551	0.8523	0.8494	0.8464	0.8434	0.8403	0.8372	0.8340	0.8309	0.8276	0.8244
42	0.8726	0.8701	0.8675	0.8649	0.8622	0.8595	0.8567	0.8539	0.8510	0.8481	0.8450	0.8420	0.8389	0.8358	0.8326	0.8294	0.8262
43	0.8741	0.8716	0.8690	0.8664	0.8637	0.8611	0.8583	0.8555	0.8526	0.8497	0.8467	0.8437	0.8406	0.8375	0.8344	0.8312	0.8280
44	0.8756	0.8731	0.8705	0.8680	0.8653	0.8627	0.8599	0.8572	0.8543	0.8514	0.8484	0.8454	0.8424	0.8393	0.8362	0.8330	0.8298
45	0.8771	0.8746	0.8721	0.8696	0.8669	0.8643	0.8616	0.8588	0.8560	0.8531	0.8502	0.8472	0.8442	0.8411	0.8380	0.8348	0.8317
46	0.8787	0.8762	0.8737	0.8712	0.8686	0.8659	0.8633	0.8605	0.8577	0.8549	0.8519	0.8490	0.8460	0.8429	0.8398	0.8367	0.8336
47	0.8802	0.8777	0.8753	0.8728	0.8702	0.8676	0.8650	0.8623	0.8595	0.8566	0.8537	0.8508	0.8478	0.8448	0.8417	0.8386	0.8355
48	0.8818	0.8794	0.8770	0.8745	0.8719	0.8693	0.8667	0.8640	0.8613	0.8584	0.8556	0.8526	0.8497	0.8467	0.8436	0.8406	0.8375
49	0.8835	0.8811	0.8786	0.8762	0.8736	0.8711	0.8685	0.8658	0.8631	0.8603	0.8574	0.8545	0.8516	0.8486	0.8456	0.8425	0.8395
50	0.8851	0.8827	0.8803	0.8779	0.8754	0.8728	0.8702	0.8676	0.8649	0.8621	0.8593	0.8564	0.8535	0.8506	0.8476	0.8445	0.8415
51	0.8868	0.8844	0.8820	0.8796	0.8771	0.8746	0.8721	0.8694	0.8668	0.8640	0.8612	0.8584	0.8555	0.8526	0.8496	0.8466	0.8436
52	0.8885	0.8861	0.8838	0.8814	0.8789	0.8764	0.8739	0.8713	0.8687	0.8659	0.8632	0.8603	0.8575	0.8546	0.8516	0.8487	0.8457
53	0.8902	0.8879	0.8856	0.8832	0.8808	0.8783	0.8758	0.8732	0.8706	0.8679	0.8651	0.8624	0.8595	0.8566	0.8537	0.8508	0.8478
54	0.8919	0.8897	0.8874	0.8850	0.8826	0.8802	0.8777	0.8752	0.8726	0.8699	0.8672	0.8644	0.8616	0.8587	0.8559	0.8529	0.8500
55	0.8937	0.8915	0.8892	0.8869	0.8845	0.8821	0.8796	0.8771	0.8746	0.8719	0.8692	0.8665	0.8637	0.8609	0.8580	0.8551	0.8522
56	0.8955	0.8933	0.8911	0.8888	0.8864	0.8840	0.8816	0.8791	0.8766	0.8740	0.8713	0.8686	0.8658	0.8631	0.8602	0.8574	0.8545
57	0.8974	0.8952	0.8930	0.8907	0.8884	0.8860	0.8836	0.8812	0.8787	0.8761	0.8734	0.8708	0.8680	0.8653	0.8625	0.8596	0.8568
58	0.8992	0.8971	0.8949	0.8927	0.8904	0.8881	0.8857	0.8833	0.8808	0.8782	0.8756	0.8730	0.8703	0.8675	0.8648	0.8620	0.8591
59	0.9011	0.8990	0.8969	0.8947	0.8924	0.8901	0.8878	0.8854	0.8829	0.8804	0.8778	0.8752	0.8726	0.8699	0.8671	0.8643	0.8615
60	0.9031	0.9010	0.8989	0.8967	0.8945	0.8922	0.8899	0.8876	0.8851	0.8826	0.8801	0.8775	0.8749	0.8722	0.8695	0.8668	0.8640
61	0.9051	0.9030	0.9009	0.8988	0.8966	0.8944	0.8921	0.8898	0.8874	0.8849	0.8824	0.8799	0.8773	0.8746	0.8720	0.8692	0.8665
62	0.9071	0.9051	0.9030	0.9009	0.8987	0.8966	0.8943	0.8920	0.8897	0.8873	0.8848	0.8823	0.8797	0.8771	0.8745	0.8718	0.8691
63	0.9092	0.9072	0.9051	0.9031	0.9009	0.8988	0.8966	0.8943	0.8920	0.8896	0.8872	0.8847	0.8822	0.8796	0.8770	0.8744	0.8717
64	0.9113	0.9093	0.9073	0.9053	0.9032	0.9011	0.8989	0.8967	0.8944	0.8921	0.8897	0.8872	0.8847	0.8822	0.8797	0.8771	0.8744
65	0.9134	0.9115	0.9095	0.9075	0.9055	0.9034	0.9013	0.8991	0.8969	0.8946	0.8922	0.8898	0.8874	0.8849	0.8823	0.8798	0.8772
66	0.9156	0.9137	0.9118	0.9099	0.9079	0.9058	0.9037	0.9016	0.8994	0.8971	0.8948	0.8924	0.8900	0.8876	0.8851	0.8826	0.8800
67	0.9179	0.9160	0.9141	0.9122	0.9103	0.9083	0.9062	0.9041	0.9020	0.8998	0.8975	0.8952	0.8928	0.8904	0.8880	0.8855	0.8830
68	0.9202	0.9184	0.9165	0.9147	0.9127	0.9108	0.9088	0.9067	0.9046	0.9025	0.9002	0.8979	0.8956	0.8933	0.8909	0.8885	0.8860
69	0.9226	0.9208	0.9190	0.9172	0.9153	0.9134	0.9114	0.9094	0.9074	0.9052	0.9031	0.9008	0.8986	0.8962	0.8939	0.8915	0.8891
70	0.9250	0.9233	0.9215	0.9197	0.9179	0.9160	0.9141	0.9122	0.9102	0.9081	0.9060	0.9038	0.9016	0.8993	0.8970	0.8947	0.8923
71	0.9275	0.9258	0.9241	0.9224	0.9206	0.9188	0.9169	0.9150	0.9130	0.9110	0.9089	0.9068	0.9046	0.9024	0.9002	0.8979	0.8956
72	0.9300	0.9284	0.9267	0.9250	0.9233	0.9215	0.9197	0.9179	0.9159	0.9140	0.9119	0.9099	0.9078	0.9056	0.9034	0.9012	0.8989
73	0.9325	0.9310	0.9294	0.9277	0.9260	0.9243	0.9226	0.9208	0.9189	0.9170	0.9150	0.9130	0.9109	0.9088	0.9067	0.9045	0.9023
74	0.9351	0.9336	0.9320	0.9305	0.9288	0.9272	0.9255	0.9237	0.9219	0.9201	0.9181	0.9162	0.9142	0.9121	0.9101	0.9080	0.9058
75	0.9377	0.9363	0.9348	0.9332	0.9317	0.9301	0.9284	0.9267	0.9250	0.9232	0.9213	0.9194	0.9175	0.9155	0.9135	0.9114	0.9094
76	0.9404	0.9390	0.9375	0.9360	0.9345	0.9330	0.9314	0.9298	0.9281	0.9263	0.9245	0.9227	0.9208	0.9189	0.9170	0.9150	0.9130
77	0.9431	0.9417	0.9403	0.9389	0.9374	0.9359	0.9344	0.9328	0.9312	0.9295	0.9278	0.9260	0.9242	0.9224	0.9205	0.9185	0.9166
78	0.9457	0.9444	0.9431	0.9417	0.9403	0.9389	0.9374	0.9359	0.9343	0.9327	0.9311	0.9294	0.9276	0.9258	0.9240	0.9222	0.9203
79	0.9484	0.9472	0.9459	0.9446	0.9432	0.9419	0.9404	0.9390	0.9375	0.9360	0.9343	0.9327	0.9310	0.9293	0.9276	0.9258	0.9240
80	0.9511	0.9499	0.9487	0.9474	0.946												

APPENDIX A

IUOE Stationary Engineers Local 39 Pension Plan

Table 4 - Factors to convert from Regular Pension to 50% Joint & Survivor Annuity with Pop-Up Option for Disability Pension

Age of Beneficiary	EMPLOYEE'S AGE NEAREST BIRTHDAY																	
	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	
20	0.7888	0.7851	0.7815	0.7779	0.7742	0.7705	0.7668	0.7631	0.7593	0.7555	0.7517	0.7478	0.7439	0.7399	0.7359	0.7317	0.7274	
21	0.7901	0.7865	0.7829	0.7793	0.7756	0.7719	0.7682	0.7645	0.7608	0.7570	0.7532	0.7494	0.7454	0.7415	0.7374	0.7333	0.7290	
22	0.7915	0.7879	0.7843	0.7807	0.7771	0.7734	0.7697	0.7660	0.7623	0.7585	0.7547	0.7509	0.7470	0.7430	0.7390	0.7349	0.7306	
23	0.7929	0.7894	0.7858	0.7821	0.7785	0.7749	0.7712	0.7675	0.7638	0.7600	0.7563	0.7524	0.7486	0.7446	0.7406	0.7365	0.7322	
24	0.7944	0.7908	0.7872	0.7836	0.7800	0.7764	0.7727	0.7690	0.7653	0.7616	0.7578	0.7540	0.7502	0.7462	0.7422	0.7381	0.7338	
25	0.7958	0.7922	0.7887	0.7851	0.7815	0.7779	0.7742	0.7705	0.7669	0.7631	0.7594	0.7556	0.7518	0.7478	0.7439	0.7398	0.7355	
26	0.7972	0.7937	0.7901	0.7866	0.7830	0.7794	0.7757	0.7721	0.7684	0.7647	0.7610	0.7572	0.7534	0.7495	0.7455	0.7414	0.7372	
27	0.7987	0.7952	0.7916	0.7881	0.7845	0.7809	0.7773	0.7737	0.7700	0.7663	0.7626	0.7588	0.7550	0.7511	0.7472	0.7431	0.7389	
28	0.8002	0.7967	0.7931	0.7896	0.7860	0.7824	0.7788	0.7752	0.7716	0.7679	0.7642	0.7604	0.7566	0.7528	0.7488	0.7448	0.7406	
29	0.8017	0.7982	0.7947	0.7911	0.7876	0.7840	0.7804	0.7768	0.7732	0.7695	0.7658	0.7621	0.7583	0.7545	0.7505	0.7465	0.7423	
30	0.8032	0.7997	0.7962	0.7927	0.7891	0.7856	0.7820	0.7784	0.7748	0.7712	0.7675	0.7638	0.7600	0.7561	0.7522	0.7482	0.7440	
31	0.8047	0.8012	0.7977	0.7942	0.7907	0.7872	0.7836	0.7800	0.7764	0.7728	0.7691	0.7654	0.7617	0.7579	0.7540	0.7500	0.7458	
32	0.8062	0.8028	0.7993	0.7958	0.7923	0.7888	0.7852	0.7817	0.7781	0.7745	0.7708	0.7671	0.7634	0.7596	0.7557	0.7517	0.7476	
33	0.8078	0.8043	0.8009	0.7974	0.7939	0.7904	0.7869	0.7833	0.7798	0.7762	0.7725	0.7688	0.7651	0.7613	0.7575	0.7535	0.7494	
34	0.8093	0.8059	0.8025	0.7990	0.7955	0.7921	0.7885	0.7850	0.7815	0.7779	0.7743	0.7706	0.7669	0.7631	0.7593	0.7553	0.7512	
35	0.8109	0.8075	0.8041	0.8007	0.7972	0.7937	0.7902	0.7867	0.7832	0.7796	0.7760	0.7724	0.7687	0.7649	0.7611	0.7572	0.7531	
36	0.8126	0.8092	0.8058	0.8024	0.7989	0.7955	0.7920	0.7885	0.7850	0.7814	0.7778	0.7742	0.7705	0.7668	0.7630	0.7590	0.7550	
37	0.8142	0.8109	0.8075	0.8041	0.8006	0.7972	0.7937	0.7902	0.7867	0.7832	0.7796	0.7760	0.7724	0.7687	0.7649	0.7610	0.7569	
38	0.8159	0.8126	0.8092	0.8058	0.8024	0.7990	0.7955	0.7921	0.7886	0.7850	0.7815	0.7779	0.7743	0.7706	0.7668	0.7629	0.7589	
39	0.8176	0.8143	0.8109	0.8076	0.8042	0.8008	0.7973	0.7939	0.7904	0.7869	0.7834	0.7798	0.7762	0.7725	0.7688	0.7649	0.7609	
40	0.8194	0.8160	0.8127	0.8094	0.8060	0.8026	0.7992	0.7958	0.7923	0.7888	0.7853	0.7818	0.7782	0.7745	0.7708	0.7669	0.7629	
41	0.8211	0.8178	0.8145	0.8112	0.8078	0.8045	0.8011	0.7977	0.7942	0.7908	0.7873	0.7837	0.7801	0.7765	0.7728	0.7690	0.7650	
42	0.8229	0.8196	0.8164	0.8130	0.8097	0.8063	0.8030	0.7996	0.7962	0.7927	0.7893	0.7857	0.7822	0.7786	0.7749	0.7711	0.7671	
43	0.8247	0.8215	0.8182	0.8149	0.8116	0.8083	0.8049	0.8015	0.7982	0.7947	0.7913	0.7878	0.7842	0.7806	0.7770	0.7732	0.7693	
44	0.8266	0.8234	0.8201	0.8168	0.8135	0.8102	0.8069	0.8035	0.8002	0.7968	0.7933	0.7899	0.7863	0.7828	0.7791	0.7754	0.7714	
45	0.8285	0.8253	0.8220	0.8188	0.8155	0.8122	0.8089	0.8056	0.8022	0.7988	0.7954	0.7920	0.7885	0.7849	0.7813	0.7776	0.7737	
46	0.8304	0.8272	0.8240	0.8208	0.8175	0.8142	0.8110	0.8076	0.8043	0.8010	0.7976	0.7941	0.7907	0.7871	0.7835	0.7798	0.7759	
47	0.8324	0.8292	0.8260	0.8228	0.8196	0.8163	0.8130	0.8098	0.8064	0.8031	0.7997	0.7963	0.7929	0.7894	0.7858	0.7821	0.7783	
48	0.8343	0.8312	0.8280	0.8248	0.8216	0.8184	0.8152	0.8119	0.8086	0.8053	0.8019	0.7986	0.7951	0.7916	0.7881	0.7844	0.7806	
49	0.8364	0.8332	0.8301	0.8269	0.8237	0.8205	0.8173	0.8141	0.8108	0.8075	0.8042	0.8008	0.7974	0.7940	0.7904	0.7868	0.7830	
50	0.8384	0.8353	0.8322	0.8291	0.8259	0.8227	0.8195	0.8163	0.8130	0.8098	0.8065	0.8031	0.7998	0.7963	0.7928	0.7892	0.7855	
51	0.8405	0.8374	0.8343	0.8312	0.8281	0.8249	0.8217	0.8186	0.8153	0.8121	0.8088	0.8055	0.8021	0.7987	0.7952	0.7917	0.7879	
52	0.8426	0.8396	0.8365	0.8334	0.8303	0.8272	0.8240	0.8209	0.8177	0.8144	0.8112	0.8079	0.8046	0.8012	0.7977	0.7942	0.7905	
53	0.8448	0.8418	0.8387	0.8357	0.8326	0.8295	0.8263	0.8232	0.8200	0.8168	0.8136	0.8104	0.8071	0.8037	0.8003	0.7967	0.7931	
54	0.8470	0.8440	0.8410	0.8379	0.8349	0.8318	0.8287	0.8256	0.8225	0.8193	0.8161	0.8129	0.8096	0.8063	0.8029	0.7994	0.7957	
55	0.8493	0.8463	0.8433	0.8403	0.8372	0.8342	0.8311	0.8280	0.8249	0.8218	0.8186	0.8154	0.8122	0.8089	0.8055	0.8020	0.7984	
56	0.8515	0.8486	0.8456	0.8427	0.8396	0.8366	0.8336	0.8305	0.8274	0.8243	0.8212	0.8180	0.8148	0.8115	0.8082	0.8048	0.8012	
57	0.8539	0.8510	0.8480	0.8451	0.8421	0.8391	0.8361	0.8331	0.8300	0.8269	0.8238	0.8207	0.8175	0.8143	0.8110	0.8076	0.8040	
58	0.8563	0.8534	0.8505	0.8476	0.8446	0.8416	0.8387	0.8357	0.8326	0.8296	0.8265	0.8234	0.8203	0.8170	0.8138	0.8104	0.8069	
59	0.8587	0.8559	0.8530	0.8501	0.8472	0.8442	0.8413	0.8383	0.8353	0.8323	0.8293	0.8262	0.8231	0.8199	0.8167	0.8133	0.8099	
60	0.8612	0.8584	0.8555	0.8527	0.8498	0.8469	0.8440	0.8410	0.8381	0.8351	0.8321	0.8290	0.8260	0.8228	0.8196	0.8163	0.8129	
61	0.8637	0.8610	0.8582	0.8553	0.8525	0.8496	0.8467	0.8438	0.8409	0.8379	0.8350	0.8320	0.8289	0.8258	0.8227	0.8194	0.8160	
62	0.8664	0.8636	0.8608	0.8580	0.8552	0.8524	0.8495	0.8467	0.8438	0.8409	0.8379	0.8350	0.8319	0.8289	0.8258	0.8226	0.8192	
63	0.8690	0.8663	0.8636	0.8608	0.8580	0.8552	0.8524	0.8496	0.8467	0.8439	0.8410	0.8380	0.8351	0.8320	0.8290	0.8258	0.8225	
64	0.8718	0.8691	0.8664	0.8637	0.8609	0.8582	0.8554	0.8526	0.8498	0.8469	0.8441	0.8412	0.8383	0.8353	0.8322	0.8291	0.8259	
65	0.8746	0.8719	0.8693	0.8666	0.8639	0.8612	0.8584	0.8557	0.8529	0.8501	0.8473	0.8444	0.8416	0.8386	0.8356	0.8326	0.8293	
66	0.8775	0.8749	0.8722	0.8696	0.8669	0.8643	0.8616	0.8589	0.8561	0.8534	0.8506	0.8478	0.8449	0.8421	0.8391	0.8361	0.8329	
67	0.8804	0.8779	0.8753	0.8727	0.8701	0.8674	0.8648	0.8621	0.8594	0.8567	0.8540	0.8512	0.8484	0.8456	0.8427	0.8397	0.8366	
68	0.8835	0.8810	0.8785	0.8759	0.8733	0.8707	0.8681	0.8655	0.8629	0.8602	0.8575	0.8548	0.8521	0.8493	0.8464	0.8435	0.8404	
69	0.8867	0.8842	0.8817	0.8792	0.8767	0.8741	0.8716	0.8690	0.8664	0.8638	0.8612	0.8585	0.8558	0.8531	0.8503	0.8474	0.8444	
70	0.8899	0.8875	0.8851	0.8826	0.8801	0.8776	0.8751	0.8726	0.8700	0.8675	0.8649	0.8623	0.8596	0.8570	0.8542	0.8514	0.8485	
71	0.8932	0.8909	0.8885	0.8861	0.8837	0.8812	0.8788	0.8763	0.8738	0.8713	0.8687	0.8662	0.8636	0.8610	0.8583	0.8556	0.8527	
72	0.8966	0.8943	0.8920	0.8897	0.8873	0.8849	0.8825	0.8801	0.8776	0.8752	0.8727	0.8702	0.8677	0.8651	0.8625	0.8598	0.8570	
73	0.9001	0.8979	0.8956	0.8933	0.8910	0.8886	0.8863	0.8839	0.8815	0.8791	0.8767	0.8743	0.8718	0.8693	0.8667	0.8641	0.8614	
74	0.9037	0.9015	0.8992	0.8970	0.8947	0.8925	0.8902	0.8879	0.8855	0.8832	0.8808	0.8785	0.8760	0.8736	0.8711	0.8686	0.8659	
75	0.9073	0.9051	0.9030	0.9008	0.8986	0.8964	0.8941	0.8919	0.8896	0.8873	0.8850	0.8827	0.8804	0.8780	0.8756	0.8731	0.8705	
76	0.9109	0.9088	0.9067	0.9046	0.9025	0.9003	0.8982	0.8960	0.8938	0.8916	0.8893	0.8871	0.8848	0.8825	0.8801	0.8777	0.8752	
77	0.9146	0.9126	0.9106	0.9085	0.9065	0.9044	0.9023	0.9001	0.8980	0.8959	0.8937	0.8915	0.8893	0.8871	0.8848	0.8824	0.8800	
78	0.9184	0.9164	0.9145	0.9125	0.9105	0.9085	0.9064	0.9044	0.9023	0.9002	0.8981	0.8960	0.8938	0.8917	0.8895	0.8872	0.8849	
79	0.9221	0.9203	0.9184	0.9164	0.9145	0.9126	0.9106	0.9086	0.9066	0.9046	0.9026	0.9005	0.8984	0.8964	0.8942	0.8920	0.8898	
80	0.9259	0.9241	0.9223	0.9204														

APPENDIX A

IUOE Stationary Engineers Local 39 Pension Plan

Table 4 - Factors to convert from Regular Pension to 50% Joint & Survivor Annuity with Pop-Up Option for Disability Pension

Age of Beneficiary	EMPLOYEE'S AGE NEAREST BIRTHDAY															
	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74
20	0.7229	0.7182	0.7132	0.7080	0.7026	0.6967	0.6904	0.6837	0.6766	0.6691	0.6612	0.6530	0.6445	0.6358	0.6269	0.6180
21	0.7245	0.7198	0.7149	0.7097	0.7042	0.6984	0.6921	0.6854	0.6783	0.6708	0.6629	0.6547	0.6463	0.6376	0.6287	0.6198
22	0.7261	0.7214	0.7165	0.7114	0.7059	0.7001	0.6938	0.6872	0.6801	0.6726	0.6647	0.6565	0.6481	0.6394	0.6306	0.6216
23	0.7277	0.7231	0.7182	0.7131	0.7076	0.7018	0.6956	0.6889	0.6818	0.6743	0.6665	0.6583	0.6499	0.6412	0.6324	0.6234
24	0.7294	0.7248	0.7199	0.7148	0.7093	0.7035	0.6973	0.6907	0.6836	0.6761	0.6683	0.6601	0.6517	0.6431	0.6342	0.6253
25	0.7311	0.7264	0.7216	0.7165	0.7111	0.7053	0.6991	0.6925	0.6854	0.6779	0.6701	0.6620	0.6536	0.6449	0.6361	0.6272
26	0.7328	0.7281	0.7233	0.7182	0.7128	0.7071	0.7009	0.6943	0.6872	0.6798	0.6720	0.6638	0.6554	0.6468	0.6380	0.6291
27	0.7345	0.7299	0.7251	0.7200	0.7146	0.7088	0.7027	0.6961	0.6891	0.6816	0.6738	0.6657	0.6573	0.6487	0.6399	0.6310
28	0.7362	0.7316	0.7268	0.7217	0.7164	0.7106	0.7045	0.6979	0.6909	0.6835	0.6757	0.6676	0.6592	0.6506	0.6419	0.6329
29	0.7379	0.7334	0.7286	0.7235	0.7182	0.7125	0.7063	0.6998	0.6928	0.6854	0.6776	0.6695	0.6612	0.6526	0.6438	0.6349
30	0.7397	0.7351	0.7304	0.7253	0.7200	0.7143	0.7082	0.7017	0.6947	0.6873	0.6795	0.6715	0.6631	0.6545	0.6458	0.6369
31	0.7415	0.7369	0.7322	0.7272	0.7218	0.7162	0.7101	0.7035	0.6966	0.6892	0.6815	0.6734	0.6651	0.6565	0.6478	0.6389
32	0.7433	0.7387	0.7340	0.7290	0.7237	0.7180	0.7120	0.7055	0.6985	0.6912	0.6834	0.6754	0.6671	0.6585	0.6498	0.6409
33	0.7451	0.7406	0.7359	0.7309	0.7256	0.7200	0.7139	0.7074	0.7005	0.6931	0.6854	0.6774	0.6691	0.6606	0.6518	0.6430
34	0.7469	0.7424	0.7377	0.7328	0.7275	0.7219	0.7159	0.7094	0.7025	0.6952	0.6875	0.6794	0.6712	0.6626	0.6539	0.6451
35	0.7488	0.7444	0.7397	0.7347	0.7295	0.7239	0.7179	0.7114	0.7045	0.6972	0.6895	0.6815	0.6733	0.6648	0.6561	0.6472
36	0.7507	0.7463	0.7416	0.7367	0.7315	0.7259	0.7199	0.7135	0.7066	0.6993	0.6916	0.6837	0.6754	0.6669	0.6582	0.6494
37	0.7527	0.7483	0.7436	0.7387	0.7335	0.7280	0.7220	0.7156	0.7087	0.7014	0.6938	0.6858	0.6776	0.6691	0.6605	0.6516
38	0.7547	0.7503	0.7457	0.7408	0.7356	0.7300	0.7241	0.7177	0.7109	0.7036	0.6960	0.6880	0.6798	0.6714	0.6627	0.6539
39	0.7567	0.7523	0.7477	0.7429	0.7377	0.7322	0.7262	0.7199	0.7131	0.7058	0.6982	0.6903	0.6821	0.6736	0.6650	0.6562
40	0.7588	0.7544	0.7498	0.7450	0.7398	0.7343	0.7284	0.7221	0.7153	0.7081	0.7005	0.6926	0.6844	0.6760	0.6674	0.6586
41	0.7609	0.7565	0.7520	0.7472	0.7420	0.7366	0.7307	0.7243	0.7176	0.7104	0.7028	0.6949	0.6868	0.6784	0.6698	0.6610
42	0.7630	0.7587	0.7541	0.7494	0.7443	0.7388	0.7329	0.7266	0.7199	0.7127	0.7052	0.6973	0.6892	0.6808	0.6722	0.6635
43	0.7652	0.7609	0.7564	0.7516	0.7465	0.7411	0.7353	0.7290	0.7223	0.7151	0.7076	0.6997	0.6916	0.6833	0.6747	0.6660
44	0.7674	0.7631	0.7586	0.7539	0.7488	0.7434	0.7376	0.7314	0.7247	0.7175	0.7100	0.7022	0.6941	0.6858	0.6772	0.6685
45	0.7696	0.7654	0.7609	0.7562	0.7512	0.7458	0.7400	0.7338	0.7271	0.7200	0.7126	0.7048	0.6967	0.6883	0.6798	0.6711
46	0.7719	0.7677	0.7633	0.7586	0.7536	0.7482	0.7425	0.7363	0.7296	0.7226	0.7151	0.7073	0.6993	0.6910	0.6825	0.6738
47	0.7743	0.7701	0.7657	0.7610	0.7560	0.7507	0.7450	0.7388	0.7322	0.7251	0.7177	0.7100	0.7019	0.6936	0.6851	0.6765
48	0.7766	0.7725	0.7681	0.7635	0.7585	0.7532	0.7475	0.7414	0.7348	0.7278	0.7204	0.7126	0.7046	0.6964	0.6879	0.6793
49	0.7791	0.7749	0.7706	0.7660	0.7611	0.7558	0.7501	0.7440	0.7374	0.7304	0.7231	0.7154	0.7074	0.6992	0.6907	0.6821
50	0.7815	0.7774	0.7731	0.7685	0.7636	0.7584	0.7528	0.7467	0.7401	0.7332	0.7258	0.7182	0.7102	0.7020	0.6936	0.6850
51	0.7840	0.7800	0.7757	0.7711	0.7663	0.7611	0.7555	0.7494	0.7429	0.7360	0.7287	0.7210	0.7131	0.7049	0.6965	0.6880
52	0.7866	0.7826	0.7783	0.7738	0.7690	0.7638	0.7582	0.7522	0.7457	0.7388	0.7316	0.7239	0.7160	0.7079	0.6995	0.6910
53	0.7892	0.7852	0.7810	0.7765	0.7717	0.7666	0.7610	0.7550	0.7486	0.7417	0.7345	0.7269	0.7190	0.7109	0.7026	0.6941
54	0.7919	0.7879	0.7837	0.7793	0.7745	0.7694	0.7639	0.7580	0.7516	0.7447	0.7375	0.7300	0.7221	0.7140	0.7057	0.6972
55	0.7947	0.7907	0.7865	0.7821	0.7774	0.7723	0.7669	0.7609	0.7546	0.7478	0.7406	0.7331	0.7253	0.7172	0.7089	0.7005
56	0.7975	0.7935	0.7894	0.7850	0.7803	0.7753	0.7699	0.7640	0.7577	0.7509	0.7438	0.7363	0.7285	0.7205	0.7122	0.7038
57	0.8003	0.7964	0.7923	0.7880	0.7834	0.7784	0.7730	0.7671	0.7608	0.7541	0.7470	0.7396	0.7318	0.7238	0.7156	0.7072
58	0.8032	0.7994	0.7953	0.7910	0.7864	0.7815	0.7761	0.7703	0.7641	0.7574	0.7504	0.7429	0.7352	0.7273	0.7191	0.7108
59	0.8062	0.8024	0.7984	0.7942	0.7896	0.7847	0.7794	0.7736	0.7674	0.7608	0.7538	0.7464	0.7387	0.7308	0.7227	0.7144
60	0.8093	0.8055	0.8016	0.7974	0.7928	0.7880	0.7827	0.7770	0.7708	0.7643	0.7573	0.7500	0.7423	0.7345	0.7264	0.7181
61	0.8125	0.8087	0.8048	0.8006	0.7962	0.7914	0.7861	0.7805	0.7744	0.7678	0.7609	0.7536	0.7461	0.7382	0.7302	0.7219
62	0.8157	0.8120	0.8081	0.8040	0.7996	0.7948	0.7897	0.7841	0.7780	0.7715	0.7646	0.7574	0.7499	0.7421	0.7341	0.7259
63	0.8190	0.8154	0.8116	0.8075	0.8031	0.7984	0.7933	0.7877	0.7817	0.7753	0.7685	0.7613	0.7538	0.7461	0.7381	0.7300
64	0.8225	0.8189	0.8151	0.8111	0.8068	0.8021	0.7970	0.7915	0.7856	0.7792	0.7725	0.7653	0.7579	0.7502	0.7423	0.7342
65	0.8260	0.8225	0.8187	0.8148	0.8105	0.8059	0.8009	0.7955	0.7896	0.7833	0.7766	0.7695	0.7622	0.7545	0.7467	0.7386
66	0.8296	0.8261	0.8225	0.8186	0.8144	0.8098	0.8049	0.7995	0.7937	0.7875	0.7808	0.7738	0.7665	0.7590	0.7512	0.7432
67	0.8334	0.8299	0.8263	0.8225	0.8184	0.8139	0.8090	0.8037	0.7980	0.7918	0.7852	0.7783	0.7711	0.7636	0.7559	0.7479
68	0.8373	0.8339	0.8303	0.8266	0.8225	0.8181	0.8133	0.8081	0.8024	0.7963	0.7898	0.7830	0.7758	0.7684	0.7607	0.7529
69	0.8413	0.8380	0.8345	0.8308	0.8268	0.8225	0.8178	0.8126	0.8070	0.8010	0.7946	0.7878	0.7808	0.7734	0.7658	0.7581
70	0.8454	0.8422	0.8388	0.8351	0.8312	0.8270	0.8223	0.8173	0.8118	0.8059	0.7995	0.7929	0.7859	0.7786	0.7711	0.7634
71	0.8497	0.8465	0.8432	0.8396	0.8358	0.8316	0.8271	0.8221	0.8167	0.8109	0.8046	0.7981	0.7912	0.7840	0.7766	0.7690
72	0.8541	0.8510	0.8477	0.8442	0.8405	0.8364	0.8319	0.8271	0.8217	0.8160	0.8099	0.8034	0.7966	0.7895	0.7822	0.7747
73	0.8585	0.8555	0.8523	0.8489	0.8453	0.8413	0.8369	0.8322	0.8269	0.8213	0.8153	0.8089	0.8022	0.7953	0.7881	0.7807
74	0.8631	0.8602	0.8571	0.8538	0.8502	0.8463	0.8421	0.8374	0.8323	0.8268	0.8209	0.8146	0.8080	0.8012	0.7941	0.7868
75	0.8678	0.8650	0.8619	0.8587	0.8552	0.8515	0.8473	0.8427	0.8378	0.8324	0.8266	0.8204	0.8140	0.8072	0.8003	0.7931
76	0.8726	0.8698	0.8669	0.8638	0.8604	0.8567	0.8527	0.8482	0.8434	0.8381	0.8324	0.8264	0.8201	0.8135	0.8066	0.7996
77	0.8775	0.8748	0.8719	0.8689	0.8656	0.8621	0.8581	0.8538	0.8491	0.8439	0.8384	0.8325	0.8263	0.8199	0.8132	0.8063
78	0.8824	0.8798	0.8771	0.8741	0.8710	0.8675	0.8637	0.8595	0.8549	0.8499	0.8445	0.8388	0.8327	0.8264	0.8199	0.8131
79	0.8874	0.8849	0.8823	0.8794	0.8764	0.8730	0.8693	0.8653	0.8608	0.8559	0.8507	0.8451	0.8392	0.8331	0.8267	0.8201
80	0.8924	0.8900	0.8875	0.8848	0.8818	0.8786	0.8751	0.8711	0.8668	0.8621	0.8570	0.8516	0.8458	0.8398	0.8336	0.8272
81	0.8975	0.8952	0.8927	0.8901	0.8873	0.8842	0.8808	0.8770	0.8728	0.8683	0.8633	0.8581	0.8525	0.8467	0.8406	0.8344
82	0.9026	0.9004	0.8980	0.8955	0.8928	0.8898	0.8866	0.8829	0.8789	0.8745	0.8697	0.8647	0.8593	0.8536	0.8477	0.8416
83	0.9076	0.9055	0.9033	0.9009	0.8983	0.8955	0.8923	0.8888	0.8850	0.8807	0.8761	0.8712	0.8660	0.8606</		

Appendix A

IUOE Stationary Engineers Local 39 Pension Plan

Table 5 - Factors to convert from Regular Pension to Qualified 75% Joint & Survivor Annuity

Age of Beneficiary	EMPLOYEE'S AGE NEAREST BIRTHDAY												
	55	56	57	58	59	60	61	62	63	64	65	66	67
30	0.8086	0.7977	0.7863	0.7743	0.7618	0.7488	0.7354	0.7215	0.7071	0.6922	0.6769	0.6613	0.6454
31	0.8102	0.7992	0.7878	0.7759	0.7634	0.7504	0.7369	0.7230	0.7086	0.6937	0.6784	0.6628	0.6468
32	0.8118	0.8009	0.7895	0.7775	0.7650	0.7520	0.7386	0.7246	0.7102	0.6953	0.6800	0.6643	0.6484
33	0.8135	0.8026	0.7912	0.7793	0.7668	0.7538	0.7403	0.7263	0.7119	0.6970	0.6817	0.6660	0.6500
34	0.8153	0.8044	0.7930	0.7811	0.7686	0.7556	0.7421	0.7282	0.7137	0.6988	0.6835	0.6678	0.6518
35	0.8173	0.8064	0.7950	0.7830	0.7705	0.7575	0.7441	0.7301	0.7157	0.7007	0.6854	0.6696	0.6536
36	0.8193	0.8084	0.7970	0.7851	0.7726	0.7596	0.7461	0.7321	0.7177	0.7028	0.6874	0.6716	0.6556
37	0.8214	0.8105	0.7992	0.7872	0.7748	0.7618	0.7483	0.7343	0.7198	0.7049	0.6895	0.6737	0.6577
38	0.8236	0.8128	0.8014	0.7895	0.7770	0.7640	0.7506	0.7366	0.7221	0.7072	0.6917	0.6759	0.6599
39	0.8260	0.8152	0.8038	0.7919	0.7795	0.7665	0.7530	0.7390	0.7245	0.7096	0.6941	0.6783	0.6622
40	0.8285	0.8177	0.8063	0.7945	0.7820	0.7690	0.7555	0.7416	0.7271	0.7121	0.6966	0.6808	0.6647
41	0.8310	0.8203	0.8090	0.7971	0.7847	0.7717	0.7582	0.7443	0.7298	0.7148	0.6993	0.6835	0.6673
42	0.8337	0.8230	0.8118	0.7999	0.7875	0.7746	0.7611	0.7471	0.7326	0.7176	0.7021	0.6863	0.6701
43	0.8366	0.8259	0.8147	0.8029	0.7905	0.7775	0.7641	0.7501	0.7356	0.7206	0.7051	0.6893	0.6731
44	0.8395	0.8289	0.8177	0.8059	0.7936	0.7807	0.7672	0.7533	0.7388	0.7238	0.7083	0.6924	0.6762
45	0.8426	0.8320	0.8209	0.8092	0.7969	0.7840	0.7706	0.7566	0.7422	0.7271	0.7116	0.6957	0.6795
46	0.8458	0.8353	0.8242	0.8126	0.8003	0.7874	0.7740	0.7601	0.7457	0.7307	0.7152	0.6992	0.6830
47	0.8491	0.8387	0.8277	0.8161	0.8039	0.7911	0.7777	0.7638	0.7494	0.7344	0.7189	0.7030	0.6867
48	0.8526	0.8422	0.8313	0.8198	0.8076	0.7948	0.7815	0.7677	0.7533	0.7383	0.7228	0.7069	0.6906
49	0.8561	0.8459	0.8350	0.8236	0.8115	0.7988	0.7856	0.7718	0.7574	0.7424	0.7269	0.7110	0.6947
50	0.8598	0.8497	0.8389	0.8276	0.8156	0.8029	0.7898	0.7760	0.7617	0.7468	0.7313	0.7154	0.6991
51	0.8636	0.8536	0.8430	0.8317	0.8198	0.8073	0.7941	0.7805	0.7662	0.7513	0.7359	0.7200	0.7037
52	0.8675	0.8576	0.8471	0.8360	0.8242	0.8117	0.7987	0.7851	0.7709	0.7561	0.7407	0.7248	0.7085
53	0.8715	0.8618	0.8514	0.8404	0.8287	0.8164	0.8035	0.7900	0.7758	0.7610	0.7457	0.7299	0.7136
54	0.8757	0.8661	0.8559	0.8450	0.8334	0.8212	0.8084	0.7950	0.7810	0.7663	0.7510	0.7352	0.7190
55	0.8799	0.8704	0.8604	0.8497	0.8383	0.8262	0.8136	0.8003	0.7863	0.7717	0.7565	0.7408	0.7246
56	0.8842	0.8749	0.8651	0.8545	0.8433	0.8314	0.8189	0.8057	0.7919	0.7774	0.7622	0.7466	0.7305
57	0.8885	0.8795	0.8698	0.8595	0.8484	0.8367	0.8243	0.8113	0.7976	0.7833	0.7682	0.7527	0.7366
58	0.8929	0.8841	0.8747	0.8645	0.8537	0.8422	0.8300	0.8171	0.8036	0.7894	0.7745	0.7590	0.7431
59	0.8974	0.8888	0.8796	0.8697	0.8591	0.8477	0.8358	0.8231	0.8097	0.7957	0.7809	0.7656	0.7498
60	0.9019	0.8935	0.8846	0.8749	0.8645	0.8534	0.8417	0.8292	0.8161	0.8022	0.7876	0.7724	0.7567
61	0.9064	0.8983	0.8896	0.8802	0.8700	0.8592	0.8477	0.8355	0.8226	0.8089	0.7945	0.7795	0.7639
62	0.9109	0.9031	0.8946	0.8855	0.8756	0.8651	0.8538	0.8419	0.8292	0.8157	0.8015	0.7867	0.7713
63	0.9154	0.9078	0.8997	0.8908	0.8813	0.8710	0.8600	0.8483	0.8359	0.8227	0.8088	0.7942	0.7790
64	0.9198	0.9126	0.9047	0.8962	0.8869	0.8770	0.8663	0.8549	0.8428	0.8299	0.8162	0.8018	0.7869
65	0.9243	0.9173	0.9098	0.9015	0.8926	0.8830	0.8726	0.8615	0.8497	0.8371	0.8237	0.8096	0.7949
66	0.9286	0.9220	0.9148	0.9069	0.8983	0.8890	0.8790	0.8682	0.8567	0.8444	0.8314	0.8176	0.8032
67	0.9329	0.9266	0.9197	0.9121	0.9039	0.8949	0.8853	0.8749	0.8638	0.8519	0.8391	0.8257	0.8116
68	0.9371	0.9311	0.9246	0.9174	0.9095	0.9009	0.8917	0.8817	0.8709	0.8594	0.8470	0.8339	0.8202
69	0.9413	0.9356	0.9294	0.9225	0.9150	0.9068	0.8980	0.8884	0.8780	0.8669	0.8549	0.8422	0.8288
70	0.9453	0.9399	0.9341	0.9276	0.9204	0.9126	0.9042	0.8950	0.8851	0.8744	0.8628	0.8505	0.8376
71	0.9491	0.9441	0.9386	0.9325	0.9257	0.9183	0.9103	0.9015	0.8920	0.8818	0.8707	0.8588	0.8463
72	0.9528	0.9482	0.9430	0.9372	0.9308	0.9238	0.9162	0.9079	0.8988	0.8890	0.8784	0.8670	0.8549
73	0.9564	0.9520	0.9471	0.9417	0.9357	0.9291	0.9219	0.9141	0.9055	0.8961	0.8859	0.8750	0.8634
74	0.9597	0.9556	0.9511	0.9461	0.9404	0.9342	0.9274	0.9200	0.9118	0.9029	0.8933	0.8828	0.8717
75	0.9629	0.9591	0.9549	0.9502	0.9449	0.9391	0.9327	0.9257	0.9180	0.9096	0.9004	0.8904	0.8798
76	0.9659	0.9624	0.9585	0.9541	0.9492	0.9438	0.9378	0.9312	0.9239	0.9160	0.9072	0.8978	0.8877
77	0.9687	0.9655	0.9619	0.9578	0.9532	0.9482	0.9426	0.9364	0.9296	0.9221	0.9139	0.9049	0.8953
78	0.9714	0.9684	0.9650	0.9613	0.9571	0.9524	0.9472	0.9414	0.9350	0.9280	0.9202	0.9118	0.9027

Actuarial Assumptions:
 Interest Rate: 7.00%
 Mortality: 1971 GAM

Appendix A

IUOE Stationary Engineers Local 39 Pension Plan

Table 5 - Factors to convert from Regular Pension to Qualified 75% Joint & Survivor Annuity

	EMPLOYEE'S AGE NEAREST BIRTHDAY													
Age of Beneficiary	68	69	70	71	72	73	74	75	76	77	78	79	80	81
30	0.6293	0.6130	0.5967	0.5804	0.5643	0.5481	0.5317	0.5149	0.4978	0.4804	0.4633	0.4465	0.4301	0.4143
31	0.6307	0.6144	0.5981	0.5818	0.5656	0.5494	0.5329	0.5161	0.4990	0.4816	0.4644	0.4476	0.4312	0.4153
32	0.6323	0.6159	0.5996	0.5833	0.5670	0.5508	0.5343	0.5175	0.5003	0.4829	0.4657	0.4488	0.4323	0.4164
33	0.6339	0.6175	0.6011	0.5848	0.5686	0.5523	0.5357	0.5189	0.5017	0.4842	0.4670	0.4501	0.4336	0.4176
34	0.6356	0.6192	0.6028	0.5864	0.5702	0.5538	0.5373	0.5204	0.5031	0.4857	0.4684	0.4514	0.4349	0.4189
35	0.6374	0.6210	0.6046	0.5882	0.5719	0.5555	0.5389	0.5220	0.5047	0.4872	0.4699	0.4529	0.4363	0.4203
36	0.6393	0.6229	0.6064	0.5900	0.5737	0.5573	0.5407	0.5237	0.5063	0.4888	0.4714	0.4544	0.4378	0.4217
37	0.6414	0.6250	0.6084	0.5920	0.5756	0.5592	0.5425	0.5255	0.5081	0.4905	0.4731	0.4560	0.4394	0.4232
38	0.6436	0.6271	0.6106	0.5941	0.5777	0.5612	0.5445	0.5274	0.5100	0.4924	0.4749	0.4578	0.4410	0.4249
39	0.6459	0.6294	0.6128	0.5963	0.5798	0.5634	0.5466	0.5295	0.5120	0.4943	0.4768	0.4596	0.4428	0.4266
40	0.6484	0.6318	0.6152	0.5986	0.5822	0.5656	0.5488	0.5317	0.5141	0.4964	0.4788	0.4616	0.4447	0.4285
41	0.6510	0.6344	0.6177	0.6011	0.5846	0.5680	0.5512	0.5340	0.5164	0.4986	0.4810	0.4637	0.4468	0.4304
42	0.6537	0.6371	0.6204	0.6038	0.5872	0.5706	0.5537	0.5365	0.5188	0.5010	0.4833	0.4659	0.4489	0.4325
43	0.6566	0.6400	0.6233	0.6066	0.5900	0.5733	0.5564	0.5391	0.5214	0.5035	0.4857	0.4683	0.4513	0.4348
44	0.6597	0.6431	0.6263	0.6096	0.5930	0.5762	0.5593	0.5419	0.5241	0.5061	0.4883	0.4708	0.4537	0.4372
45	0.6630	0.6463	0.6295	0.6128	0.5961	0.5793	0.5623	0.5448	0.5270	0.5090	0.4911	0.4735	0.4563	0.4397
46	0.6665	0.6498	0.6330	0.6162	0.5994	0.5826	0.5655	0.5480	0.5301	0.5120	0.4940	0.4764	0.4591	0.4424
47	0.6702	0.6534	0.6366	0.6197	0.6030	0.5861	0.5689	0.5514	0.5334	0.5152	0.4971	0.4794	0.4621	0.4453
48	0.6741	0.6573	0.6404	0.6235	0.6067	0.5898	0.5726	0.5549	0.5369	0.5186	0.5005	0.4827	0.4653	0.4484
49	0.6782	0.6614	0.6445	0.6275	0.6107	0.5937	0.5764	0.5587	0.5406	0.5223	0.5040	0.4861	0.4686	0.4517
50	0.6825	0.6657	0.6488	0.6318	0.6149	0.5979	0.5805	0.5628	0.5446	0.5261	0.5078	0.4898	0.4722	0.4552
51	0.6871	0.6703	0.6533	0.6363	0.6193	0.6023	0.5849	0.5670	0.5488	0.5303	0.5118	0.4938	0.4761	0.4589
52	0.6920	0.6751	0.6581	0.6411	0.6241	0.6070	0.5895	0.5716	0.5533	0.5347	0.5161	0.4979	0.4802	0.4629
53	0.6971	0.6802	0.6632	0.6461	0.6291	0.6119	0.5944	0.5765	0.5580	0.5393	0.5207	0.5024	0.4845	0.4672
54	0.7024	0.6856	0.6686	0.6515	0.6344	0.6172	0.5996	0.5816	0.5631	0.5443	0.5256	0.5072	0.4892	0.4717
55	0.7081	0.6913	0.6742	0.6571	0.6400	0.6228	0.6052	0.5871	0.5685	0.5496	0.5308	0.5123	0.4942	0.4766
56	0.7140	0.6972	0.6802	0.6631	0.6460	0.6287	0.6110	0.5929	0.5742	0.5552	0.5363	0.5177	0.4995	0.4818
57	0.7202	0.7035	0.6865	0.6694	0.6523	0.6350	0.6172	0.5990	0.5803	0.5612	0.5422	0.5235	0.5051	0.4873
58	0.7267	0.7100	0.6931	0.6760	0.6589	0.6415	0.6238	0.6055	0.5867	0.5676	0.5484	0.5296	0.5111	0.4932
59	0.7335	0.7169	0.7000	0.6829	0.6658	0.6485	0.6307	0.6124	0.5935	0.5743	0.5551	0.5361	0.5175	0.4994
60	0.7406	0.7240	0.7072	0.6902	0.6731	0.6558	0.6380	0.6196	0.6007	0.5814	0.5621	0.5430	0.5243	0.5061
61	0.7479	0.7315	0.7147	0.6978	0.6807	0.6634	0.6456	0.6273	0.6083	0.5889	0.5695	0.5503	0.5315	0.5131
62	0.7555	0.7392	0.7225	0.7057	0.6887	0.6714	0.6537	0.6353	0.6163	0.5968	0.5773	0.5581	0.5391	0.5206
63	0.7633	0.7472	0.7306	0.7139	0.6970	0.6798	0.6621	0.6437	0.6247	0.6052	0.5856	0.5662	0.5472	0.5286
64	0.7714	0.7554	0.7390	0.7224	0.7056	0.6885	0.6708	0.6525	0.6335	0.6139	0.5943	0.5749	0.5557	0.5370
65	0.7797	0.7639	0.7477	0.7313	0.7146	0.6976	0.6800	0.6617	0.6427	0.6231	0.6035	0.5840	0.5647	0.5459
66	0.7882	0.7727	0.7567	0.7404	0.7239	0.7071	0.6896	0.6713	0.6524	0.6328	0.6131	0.5936	0.5742	0.5553
67	0.7969	0.7816	0.7659	0.7499	0.7336	0.7169	0.6995	0.6814	0.6625	0.6430	0.6233	0.6037	0.5843	0.5652
68	0.8058	0.7908	0.7754	0.7596	0.7436	0.7270	0.7099	0.6919	0.6730	0.6536	0.6339	0.6143	0.5949	0.5758
69	0.8148	0.8002	0.7851	0.7696	0.7538	0.7375	0.7206	0.7027	0.6841	0.6647	0.6451	0.6255	0.6060	0.5869
70	0.8240	0.8097	0.7949	0.7798	0.7643	0.7483	0.7315	0.7139	0.6954	0.6762	0.6567	0.6371	0.6177	0.5985
71	0.8331	0.8193	0.8049	0.7901	0.7749	0.7592	0.7428	0.7254	0.7071	0.6880	0.6686	0.6492	0.6298	0.6106
72	0.8422	0.8287	0.8148	0.8004	0.7856	0.7702	0.7541	0.7370	0.7190	0.7001	0.6809	0.6615	0.6422	0.6231
73	0.8511	0.8381	0.8246	0.8106	0.7962	0.7812	0.7655	0.7487	0.7309	0.7123	0.6933	0.6741	0.6549	0.6358
74	0.8599	0.8474	0.8343	0.8208	0.8068	0.7922	0.7768	0.7604	0.7430	0.7247	0.7059	0.6869	0.6678	0.6489
75	0.8685	0.8565	0.8439	0.8308	0.8173	0.8032	0.7882	0.7722	0.7551	0.7371	0.7186	0.6998	0.6809	0.6621
76	0.8769	0.8654	0.8533	0.8407	0.8277	0.8140	0.7995	0.7839	0.7672	0.7496	0.7314	0.7129	0.6942	0.6756
77	0.8850	0.8741	0.8625	0.8504	0.8379	0.8247	0.8107	0.7955	0.7793	0.7621	0.7442	0.7260	0.7076	0.6892
78	0.8929	0.8825	0.8715	0.8599	0.8479	0.8353	0.8217	0.8071	0.7913	0.7745	0.7571	0.7393	0.7212	0.7030

Actuarial Assumptions:
 Interest Rate: 7.00%
 Mortality: 1971 GAM

APPENDIX A

IUOE Stationary Engineers Local 39 Pension Plan

Table 6 - Factors to convert from Regular Pension to 75% Joint & Survivor Annuity for Disability Pension

Age of Beneficiary	EMPLOYEE'S AGE NEAREST BIRTHDAY																
	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41
20	0.8007	0.7970	0.7933	0.7896	0.7858	0.7819	0.7780	0.7740	0.7700	0.7658	0.7616	0.7574	0.7531	0.7488	0.7445	0.7401	0.7357
21	0.8026	0.7990	0.7953	0.7916	0.7878	0.7839	0.7800	0.7761	0.7720	0.7679	0.7638	0.7595	0.7553	0.7510	0.7467	0.7423	0.7379
22	0.8046	0.8010	0.7973	0.7936	0.7898	0.7860	0.7821	0.7782	0.7741	0.7701	0.7659	0.7617	0.7575	0.7532	0.7489	0.7445	0.7402
23	0.8065	0.8029	0.7993	0.7956	0.7918	0.7880	0.7842	0.7803	0.7763	0.7722	0.7681	0.7639	0.7597	0.7554	0.7511	0.7468	0.7424
24	0.8085	0.8049	0.8013	0.7976	0.7939	0.7901	0.7863	0.7824	0.7784	0.7744	0.7702	0.7661	0.7619	0.7576	0.7533	0.7490	0.7447
25	0.8105	0.8070	0.8033	0.7997	0.7960	0.7922	0.7884	0.7845	0.7806	0.7765	0.7724	0.7683	0.7641	0.7599	0.7556	0.7513	0.7470
26	0.8125	0.8090	0.8054	0.8017	0.7981	0.7943	0.7905	0.7867	0.7827	0.7787	0.7746	0.7705	0.7663	0.7621	0.7579	0.7536	0.7493
27	0.8145	0.8110	0.8074	0.8038	0.8002	0.7964	0.7927	0.7888	0.7849	0.7809	0.7769	0.7727	0.7686	0.7644	0.7602	0.7559	0.7516
28	0.8165	0.8130	0.8095	0.8059	0.8023	0.7986	0.7948	0.7910	0.7871	0.7831	0.7791	0.7750	0.7709	0.7667	0.7625	0.7583	0.7540
29	0.8185	0.8151	0.8116	0.8080	0.8044	0.8007	0.7969	0.7931	0.7893	0.7853	0.7813	0.7772	0.7731	0.7690	0.7648	0.7606	0.7563
30	0.8206	0.8171	0.8136	0.8101	0.8065	0.8028	0.7991	0.7953	0.7915	0.7875	0.7835	0.7795	0.7754	0.7713	0.7671	0.7629	0.7587
31	0.8226	0.8192	0.8157	0.8122	0.8086	0.8049	0.8013	0.7975	0.7937	0.7898	0.7858	0.7818	0.7777	0.7736	0.7694	0.7653	0.7610
32	0.8246	0.8212	0.8177	0.8142	0.8107	0.8071	0.8034	0.7997	0.7959	0.7920	0.7880	0.7840	0.7800	0.7759	0.7718	0.7676	0.7634
33	0.8266	0.8232	0.8198	0.8163	0.8128	0.8092	0.8056	0.8019	0.7981	0.7942	0.7903	0.7863	0.7823	0.7782	0.7741	0.7700	0.7658
34	0.8287	0.8253	0.8219	0.8185	0.8149	0.8114	0.8078	0.8041	0.8003	0.7965	0.7926	0.7886	0.7846	0.7806	0.7765	0.7723	0.7682
35	0.8307	0.8274	0.8240	0.8206	0.8171	0.8136	0.8100	0.8063	0.8026	0.7988	0.7949	0.7909	0.7870	0.7829	0.7789	0.7748	0.7706
36	0.8328	0.8295	0.8262	0.8228	0.8193	0.8158	0.8122	0.8086	0.8049	0.8011	0.7972	0.7933	0.7893	0.7853	0.7813	0.7772	0.7731
37	0.8350	0.8317	0.8284	0.8250	0.8215	0.8181	0.8145	0.8109	0.8072	0.8034	0.7996	0.7957	0.7918	0.7878	0.7838	0.7797	0.7756
38	0.8371	0.8339	0.8306	0.8272	0.8238	0.8203	0.8168	0.8132	0.8096	0.8058	0.8020	0.7981	0.7942	0.7903	0.7863	0.7822	0.7782
39	0.8393	0.8361	0.8328	0.8294	0.8261	0.8226	0.8191	0.8156	0.8119	0.8082	0.8044	0.8006	0.7967	0.7928	0.7888	0.7848	0.7808
40	0.8415	0.8383	0.8350	0.8317	0.8284	0.8250	0.8215	0.8180	0.8143	0.8107	0.8069	0.8031	0.7992	0.7953	0.7914	0.7874	0.7834
41	0.8437	0.8405	0.8373	0.8340	0.8307	0.8273	0.8239	0.8204	0.8168	0.8131	0.8094	0.8056	0.8018	0.7979	0.7940	0.7900	0.7860
42	0.8459	0.8428	0.8396	0.8364	0.8331	0.8297	0.8263	0.8228	0.8193	0.8156	0.8119	0.8082	0.8044	0.8005	0.7966	0.7927	0.7887
43	0.8482	0.8451	0.8419	0.8387	0.8354	0.8321	0.8287	0.8253	0.8218	0.8182	0.8145	0.8107	0.8070	0.8032	0.7993	0.7954	0.7915
44	0.8505	0.8474	0.8443	0.8411	0.8378	0.8345	0.8312	0.8278	0.8243	0.8207	0.8171	0.8134	0.8096	0.8058	0.8020	0.7981	0.7942
45	0.8528	0.8497	0.8466	0.8435	0.8403	0.8370	0.8337	0.8303	0.8268	0.8233	0.8197	0.8160	0.8123	0.8085	0.8047	0.8009	0.7970
46	0.8551	0.8521	0.8490	0.8459	0.8427	0.8395	0.8362	0.8329	0.8294	0.8259	0.8223	0.8187	0.8150	0.8113	0.8075	0.8037	0.7998
47	0.8575	0.8545	0.8514	0.8484	0.8452	0.8420	0.8388	0.8354	0.8320	0.8286	0.8250	0.8214	0.8178	0.8141	0.8103	0.8065	0.8027
48	0.8598	0.8569	0.8539	0.8508	0.8477	0.8446	0.8413	0.8380	0.8347	0.8312	0.8277	0.8242	0.8205	0.8169	0.8132	0.8094	0.8056
49	0.8622	0.8593	0.8563	0.8533	0.8503	0.8471	0.8439	0.8407	0.8374	0.8339	0.8305	0.8269	0.8233	0.8197	0.8160	0.8123	0.8086
50	0.8647	0.8618	0.8588	0.8559	0.8528	0.8497	0.8466	0.8434	0.8401	0.8367	0.8332	0.8297	0.8262	0.8226	0.8189	0.8153	0.8115
51	0.8671	0.8643	0.8614	0.8584	0.8554	0.8524	0.8492	0.8461	0.8428	0.8395	0.8360	0.8326	0.8291	0.8255	0.8219	0.8182	0.8146
52	0.8696	0.8668	0.8639	0.8610	0.8580	0.8550	0.8519	0.8488	0.8456	0.8423	0.8389	0.8355	0.8320	0.8284	0.8249	0.8213	0.8176
53	0.8721	0.8693	0.8665	0.8636	0.8607	0.8577	0.8546	0.8515	0.8484	0.8451	0.8418	0.8384	0.8349	0.8314	0.8279	0.8243	0.8207
54	0.8746	0.8718	0.8691	0.8662	0.8633	0.8604	0.8574	0.8543	0.8512	0.8480	0.8447	0.8413	0.8379	0.8345	0.8310	0.8274	0.8238
55	0.8771	0.8744	0.8717	0.8689	0.8660	0.8631	0.8602	0.8571	0.8540	0.8509	0.8476	0.8443	0.8409	0.8375	0.8341	0.8306	0.8270
56	0.8797	0.8770	0.8743	0.8716	0.8688	0.8659	0.8630	0.8600	0.8569	0.8538	0.8506	0.8473	0.8440	0.8406	0.8372	0.8338	0.8303
57	0.8823	0.8797	0.8770	0.8743	0.8715	0.8687	0.8658	0.8629	0.8599	0.8568	0.8536	0.8504	0.8471	0.8438	0.8404	0.8370	0.8335
58	0.8849	0.8823	0.8797	0.8770	0.8743	0.8716	0.8687	0.8658	0.8628	0.8598	0.8567	0.8535	0.8502	0.8470	0.8436	0.8403	0.8369
59	0.8876	0.8850	0.8825	0.8798	0.8772	0.8744	0.8716	0.8688	0.8659	0.8628	0.8598	0.8566	0.8534	0.8502	0.8469	0.8436	0.8402
60	0.8902	0.8878	0.8852	0.8827	0.8800	0.8773	0.8746	0.8718	0.8689	0.8659	0.8629	0.8598	0.8567	0.8535	0.8502	0.8470	0.8436
61	0.8930	0.8905	0.8880	0.8855	0.8829	0.8803	0.8776	0.8748	0.8720	0.8691	0.8661	0.8631	0.8600	0.8568	0.8536	0.8504	0.8471
62	0.8957	0.8933	0.8909	0.8884	0.8859	0.8833	0.8806	0.8779	0.8751	0.8723	0.8693	0.8663	0.8633	0.8602	0.8571	0.8539	0.8507
63	0.8985	0.8962	0.8938	0.8913	0.8889	0.8863	0.8837	0.8811	0.8783	0.8755	0.8726	0.8697	0.8667	0.8637	0.8606	0.8574	0.8543
64	0.9013	0.8990	0.8967	0.8943	0.8919	0.8894	0.8869	0.8842	0.8816	0.8788	0.8760	0.8731	0.8702	0.8672	0.8641	0.8611	0.8579
65	0.9042	0.9019	0.8997	0.8973	0.8950	0.8925	0.8900	0.8875	0.8849	0.8822	0.8794	0.8766	0.8737	0.8707	0.8678	0.8647	0.8617
66	0.9071	0.9049	0.9027	0.9004	0.8981	0.8957	0.8933	0.8908	0.8882	0.8856	0.8829	0.8801	0.8773	0.8744	0.8715	0.8685	0.8655
67	0.9100	0.9079	0.9057	0.9035	0.9013	0.8989	0.8966	0.8941	0.8916	0.8890	0.8864	0.8837	0.8809	0.8781	0.8752	0.8723	0.8694
68	0.9131	0.9110	0.9089	0.9067	0.9045	0.9023	0.8999	0.8976	0.8951	0.8926	0.8900	0.8874	0.8847	0.8819	0.8791	0.8763	0.8734
69	0.9162	0.9141	0.9121	0.9100	0.9079	0.9057	0.9034	0.9011	0.8987	0.8963	0.8937	0.8912	0.8885	0.8859	0.8831	0.8804	0.8775
70	0.9193	0.9173	0.9154	0.9133	0.9112	0.9091	0.9069	0.9047	0.9024	0.9000	0.8975	0.8950	0.8925	0.8899	0.8872	0.8845	0.8818
71	0.9225	0.9206	0.9187	0.9167	0.9147	0.9126	0.9105	0.9083	0.9061	0.9038	0.9014	0.8990	0.8965	0.8939	0.8914	0.8887	0.8861
72	0.9257	0.9238	0.9220	0.9201	0.9181	0.9161	0.9141	0.9120	0.9098	0.9076	0.9053	0.9029	0.9005	0.8981	0.8956	0.8930	0.8904
73	0.9289	0.9271	0.9253	0.9235	0.9216	0.9197	0.9177	0.9157	0.9136	0.9114	0.9092	0.9069	0.9046	0.9022	0.8998	0.8973	0.8948
74	0.9321	0.9304	0.9287	0.9269	0.9251	0.9233	0.9214	0.9194	0.9174	0.9153	0.9132	0.9110	0.9087	0.9064	0.9041	0.9017	0.8993
75	0.9353	0.9337	0.9321	0.9304	0.9287	0.9269	0.9251	0.9232	0.9213	0.9192	0.9172	0.9151	0.9129	0.9107	0.9084	0.9061	0.9038
76	0.9386	0.9370	0.9355	0.9338	0.9322	0.9305	0.9287	0.9269	0.9251	0.9232	0.9212	0.9191	0.9171	0.9149	0.9128	0.9105	0.9083
77	0.9418	0.9403	0.9388	0.9373	0.9357	0.9341	0.9324	0.9307	0.9289	0.9271	0.9252	0.9232	0.9212	0.9192	0.9171	0.9150	0.9128
78	0.9450	0.9436	0.9422	0.9407	0.9392	0.9377	0.9361	0.9344	0.9327	0.9310	0.9292	0.9273	0.9254	0.9235	0.9215	0.9194	0.9174
79	0.9482	0.9469	0.9455	0.9441	0.9427	0.9412	0.9397	0.9381	0.9365	0.9349	0.9331	0.9314	0.9295	0.9277	0.9258	0.9238	0.9219
80	0.9513	0.9500	0.9488	0.9474	0.9461												

APPENDIX A

IUOE Stationary Engineers Local 39 Pension Plan

Table 6 - Factors to convert from Regular Pension to 75% Joint & Survivor Annuity for Disability Pension

Age of Beneficiary	EMPLOYEE'S AGE NEAREST BIRTHDAY																
	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58
20	0.7313	0.7268	0.7224	0.7179	0.7134	0.7089	0.7044	0.6999	0.6953	0.6907	0.6861	0.6814	0.6767	0.6719	0.6670	0.6620	0.6569
21	0.7335	0.7291	0.7246	0.7202	0.7157	0.7112	0.7067	0.7022	0.6977	0.6931	0.6885	0.6838	0.6791	0.6743	0.6694	0.6644	0.6593
22	0.7358	0.7314	0.7269	0.7225	0.7180	0.7136	0.7091	0.7046	0.7000	0.6954	0.6908	0.6862	0.6815	0.6767	0.6719	0.6669	0.6617
23	0.7380	0.7337	0.7292	0.7248	0.7204	0.7159	0.7114	0.7069	0.7024	0.6978	0.6933	0.6886	0.6839	0.6792	0.6743	0.6693	0.6642
24	0.7403	0.7360	0.7316	0.7272	0.7227	0.7183	0.7138	0.7093	0.7048	0.7003	0.6957	0.6911	0.6864	0.6816	0.6768	0.6718	0.6667
25	0.7427	0.7383	0.7339	0.7295	0.7251	0.7207	0.7162	0.7117	0.7072	0.7027	0.6982	0.6935	0.6889	0.6841	0.6793	0.6744	0.6692
26	0.7450	0.7406	0.7363	0.7319	0.7275	0.7231	0.7186	0.7142	0.7097	0.7052	0.7006	0.6960	0.6914	0.6867	0.6818	0.6769	0.6718
27	0.7473	0.7430	0.7387	0.7343	0.7299	0.7255	0.7211	0.7166	0.7122	0.7077	0.7031	0.6986	0.6939	0.6892	0.6844	0.6795	0.6744
28	0.7497	0.7454	0.7410	0.7367	0.7323	0.7279	0.7235	0.7191	0.7147	0.7102	0.7056	0.7011	0.6964	0.6917	0.6870	0.6820	0.6770
29	0.7521	0.7478	0.7434	0.7391	0.7348	0.7304	0.7260	0.7216	0.7171	0.7127	0.7082	0.7036	0.6990	0.6943	0.6895	0.6846	0.6796
30	0.7544	0.7502	0.7459	0.7415	0.7372	0.7328	0.7285	0.7241	0.7197	0.7152	0.7107	0.7062	0.7016	0.6969	0.6921	0.6872	0.6822
31	0.7568	0.7525	0.7483	0.7440	0.7397	0.7353	0.7310	0.7266	0.7222	0.7177	0.7132	0.7087	0.7041	0.6995	0.6947	0.6899	0.6848
32	0.7592	0.7550	0.7507	0.7464	0.7421	0.7378	0.7334	0.7291	0.7247	0.7203	0.7158	0.7113	0.7067	0.7021	0.6973	0.6925	0.6875
33	0.7616	0.7574	0.7531	0.7489	0.7446	0.7403	0.7359	0.7316	0.7272	0.7228	0.7184	0.7139	0.7093	0.7047	0.7000	0.6951	0.6901
34	0.7640	0.7598	0.7556	0.7513	0.7471	0.7428	0.7385	0.7341	0.7298	0.7254	0.7210	0.7165	0.7120	0.7073	0.7026	0.6978	0.6928
35	0.7665	0.7623	0.7581	0.7539	0.7496	0.7453	0.7411	0.7367	0.7324	0.7280	0.7236	0.7192	0.7146	0.7100	0.7054	0.7005	0.6956
36	0.7690	0.7648	0.7606	0.7564	0.7522	0.7479	0.7437	0.7394	0.7351	0.7307	0.7263	0.7219	0.7174	0.7128	0.7081	0.7033	0.6984
37	0.7715	0.7674	0.7632	0.7590	0.7548	0.7506	0.7463	0.7421	0.7378	0.7334	0.7290	0.7246	0.7201	0.7156	0.7109	0.7062	0.7012
38	0.7741	0.7700	0.7658	0.7617	0.7575	0.7533	0.7490	0.7448	0.7405	0.7362	0.7318	0.7274	0.7230	0.7184	0.7138	0.7090	0.7041
39	0.7767	0.7726	0.7685	0.7643	0.7602	0.7560	0.7518	0.7475	0.7433	0.7390	0.7346	0.7303	0.7258	0.7213	0.7167	0.7119	0.7070
40	0.7793	0.7753	0.7712	0.7671	0.7629	0.7587	0.7546	0.7503	0.7461	0.7418	0.7375	0.7331	0.7287	0.7242	0.7196	0.7149	0.7100
41	0.7820	0.7780	0.7739	0.7698	0.7657	0.7615	0.7574	0.7532	0.7490	0.7447	0.7404	0.7361	0.7317	0.7272	0.7226	0.7179	0.7131
42	0.7847	0.7807	0.7767	0.7726	0.7685	0.7644	0.7602	0.7561	0.7519	0.7476	0.7434	0.7391	0.7347	0.7302	0.7257	0.7210	0.7161
43	0.7875	0.7835	0.7795	0.7754	0.7714	0.7673	0.7631	0.7590	0.7548	0.7506	0.7464	0.7421	0.7377	0.7333	0.7288	0.7241	0.7193
44	0.7903	0.7863	0.7823	0.7783	0.7742	0.7702	0.7661	0.7620	0.7578	0.7536	0.7494	0.7451	0.7408	0.7364	0.7319	0.7273	0.7225
45	0.7931	0.7892	0.7852	0.7812	0.7772	0.7731	0.7691	0.7650	0.7609	0.7567	0.7525	0.7483	0.7440	0.7396	0.7351	0.7305	0.7257
46	0.7960	0.7920	0.7881	0.7841	0.7802	0.7761	0.7721	0.7680	0.7640	0.7598	0.7556	0.7514	0.7471	0.7428	0.7383	0.7338	0.7290
47	0.7989	0.7950	0.7911	0.7871	0.7832	0.7792	0.7752	0.7711	0.7671	0.7630	0.7588	0.7546	0.7504	0.7460	0.7416	0.7371	0.7324
48	0.8018	0.7979	0.7941	0.7902	0.7862	0.7823	0.7783	0.7743	0.7703	0.7662	0.7621	0.7579	0.7537	0.7494	0.7450	0.7405	0.7358
49	0.8048	0.8010	0.7971	0.7932	0.7893	0.7854	0.7815	0.7775	0.7735	0.7694	0.7653	0.7612	0.7570	0.7527	0.7484	0.7439	0.7392
50	0.8078	0.8040	0.8002	0.7963	0.7925	0.7886	0.7847	0.7807	0.7767	0.7727	0.7687	0.7646	0.7604	0.7562	0.7518	0.7474	0.7427
51	0.8108	0.8071	0.8033	0.7995	0.7957	0.7918	0.7879	0.7840	0.7801	0.7761	0.7721	0.7680	0.7638	0.7596	0.7553	0.7509	0.7463
52	0.8139	0.8102	0.8065	0.8027	0.7989	0.7951	0.7912	0.7873	0.7834	0.7795	0.7755	0.7714	0.7673	0.7632	0.7589	0.7545	0.7499
53	0.8171	0.8134	0.8097	0.8059	0.8022	0.7984	0.7946	0.7907	0.7868	0.7829	0.7790	0.7750	0.7709	0.7667	0.7625	0.7582	0.7536
54	0.8202	0.8166	0.8129	0.8092	0.8055	0.8017	0.7980	0.7942	0.7903	0.7864	0.7825	0.7785	0.7745	0.7704	0.7662	0.7619	0.7574
55	0.8235	0.8199	0.8162	0.8126	0.8089	0.8052	0.8014	0.7976	0.7938	0.7900	0.7861	0.7822	0.7782	0.7741	0.7699	0.7657	0.7612
56	0.8267	0.8232	0.8196	0.8159	0.8123	0.8086	0.8049	0.8012	0.7974	0.7936	0.7898	0.7859	0.7819	0.7779	0.7738	0.7695	0.7651
57	0.8300	0.8265	0.8230	0.8194	0.8158	0.8121	0.8085	0.8048	0.8010	0.7973	0.7935	0.7896	0.7857	0.7817	0.7776	0.7734	0.7691
58	0.8334	0.8299	0.8264	0.8229	0.8193	0.8157	0.8121	0.8084	0.8047	0.8010	0.7973	0.7934	0.7896	0.7856	0.7816	0.7774	0.7731
59	0.8368	0.8334	0.8299	0.8264	0.8229	0.8193	0.8158	0.8122	0.8085	0.8048	0.8011	0.7973	0.7935	0.7896	0.7856	0.7815	0.7772
60	0.8403	0.8369	0.8335	0.8300	0.8265	0.8230	0.8195	0.8159	0.8123	0.8087	0.8050	0.8013	0.7975	0.7937	0.7897	0.7857	0.7814
61	0.8438	0.8405	0.8371	0.8337	0.8303	0.8268	0.8233	0.8198	0.8162	0.8127	0.8090	0.8054	0.8016	0.7978	0.7939	0.7899	0.7857
62	0.8474	0.8441	0.8408	0.8374	0.8341	0.8306	0.8272	0.8237	0.8202	0.8167	0.8131	0.8095	0.8058	0.8020	0.7982	0.7942	0.7901
63	0.8511	0.8478	0.8445	0.8412	0.8379	0.8345	0.8312	0.8277	0.8243	0.8208	0.8173	0.8137	0.8101	0.8064	0.8026	0.7987	0.7946
64	0.8548	0.8516	0.8484	0.8451	0.8418	0.8385	0.8352	0.8318	0.8284	0.8250	0.8215	0.8180	0.8144	0.8108	0.8070	0.8032	0.7992
65	0.8586	0.8555	0.8523	0.8491	0.8459	0.8426	0.8393	0.8360	0.8327	0.8293	0.8259	0.8224	0.8189	0.8153	0.8116	0.8078	0.8039
66	0.8625	0.8594	0.8563	0.8531	0.8500	0.8468	0.8435	0.8403	0.8370	0.8337	0.8303	0.8269	0.8235	0.8199	0.8163	0.8126	0.8087
67	0.8664	0.8634	0.8604	0.8573	0.8542	0.8510	0.8479	0.8447	0.8415	0.8382	0.8349	0.8316	0.8282	0.8247	0.8211	0.8175	0.8137
68	0.8705	0.8676	0.8646	0.8616	0.8585	0.8554	0.8523	0.8492	0.8460	0.8428	0.8396	0.8363	0.8330	0.8296	0.8261	0.8226	0.8188
69	0.8747	0.8718	0.8689	0.8660	0.8630	0.8600	0.8569	0.8539	0.8508	0.8477	0.8445	0.8413	0.8380	0.8347	0.8313	0.8278	0.8241
70	0.8790	0.8762	0.8733	0.8705	0.8675	0.8646	0.8616	0.8587	0.8556	0.8526	0.8495	0.8464	0.8432	0.8399	0.8366	0.8332	0.8296
71	0.8834	0.8806	0.8778	0.8750	0.8722	0.8693	0.8665	0.8635	0.8606	0.8576	0.8546	0.8515	0.8484	0.8453	0.8420	0.8387	0.8352
72	0.8878	0.8851	0.8824	0.8797	0.8769	0.8742	0.8713	0.8685	0.8656	0.8627	0.8598	0.8568	0.8538	0.8507	0.8476	0.8443	0.8409
73	0.8923	0.8897	0.8871	0.8844	0.8817	0.8790	0.8763	0.8735	0.8708	0.8679	0.8651	0.8622	0.8593	0.8563	0.8532	0.8501	0.8468
74	0.8968	0.8943	0.8918	0.8892	0.8866	0.8840	0.8813	0.8787	0.8760	0.8732	0.8705	0.8677	0.8648	0.8619	0.8589	0.8559	0.8527
75	0.9014	0.8990	0.8965	0.8940	0.8915	0.8890	0.8864	0.8838	0.8812	0.8786	0.8759	0.8732	0.8704	0.8676	0.8647	0.8618	0.8587
76	0.9060	0.9037	0.9013	0.8989	0.8965	0.8941	0.8916	0.8891	0.8866	0.8840	0.8814	0.8788	0.8761	0.8734	0.8706	0.8678	0.8648
77	0.9106	0.9084	0.9061	0.9038	0.9015	0.8991	0.8968	0.8943	0.8919	0.8895	0.8870	0.8844	0.8819	0.8793	0.8766	0.8738	0.8710
78	0.9152	0.9131	0.9109	0.9087	0.9065	0.9042	0.9019	0.8996	0.8973	0.8949	0.8925	0.8901	0.8876	0.8851	0.8826	0.8799	0.8772
79	0.9198	0.9178	0.9157	0.9136	0.9115	0.9093	0.9071	0.9049	0.9027	0.9004	0.8981	0.8958	0.8934	0.8910	0.8885	0.8860	0.8834
80	0.9244	0.9224	0.9205	0.9185	0												

APPENDIX A

IUOE Stationary Engineers Local 39 Pension Plan

Table 6 - Factors to convert from Regular Pension to 75% Joint & Survivor Annuity for Disability Pension

	EMPLOYEE'S AGE NEAREST BIRTHDAY															
Age of Beneficiary	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74
20	0.6515	0.6459	0.6400	0.6339	0.6275	0.6206	0.6133	0.6056	0.5974	0.5888	0.5799	0.5707	0.5612	0.5515	0.5418	0.5319
21	0.6539	0.6483	0.6425	0.6364	0.6299	0.6231	0.6158	0.6081	0.5999	0.5913	0.5823	0.5731	0.5636	0.5540	0.5442	0.5343
22	0.6564	0.6508	0.6450	0.6389	0.6324	0.6256	0.6183	0.6106	0.6024	0.5938	0.5848	0.5756	0.5661	0.5565	0.5467	0.5368
23	0.6588	0.6533	0.6475	0.6414	0.6349	0.6281	0.6208	0.6131	0.6049	0.5963	0.5874	0.5781	0.5687	0.5590	0.5492	0.5393
24	0.6614	0.6558	0.6500	0.6439	0.6375	0.6307	0.6234	0.6157	0.6075	0.5989	0.5900	0.5807	0.5712	0.5615	0.5517	0.5418
25	0.6639	0.6584	0.6526	0.6465	0.6401	0.6333	0.6260	0.6183	0.6101	0.6015	0.5926	0.5833	0.5738	0.5641	0.5543	0.5444
26	0.6665	0.6609	0.6552	0.6491	0.6427	0.6359	0.6286	0.6209	0.6127	0.6041	0.5952	0.5859	0.5764	0.5667	0.5569	0.5470
27	0.6691	0.6635	0.6578	0.6517	0.6453	0.6385	0.6313	0.6236	0.6154	0.6068	0.5978	0.5886	0.5791	0.5694	0.5595	0.5496
28	0.6717	0.6662	0.6604	0.6543	0.6480	0.6412	0.6339	0.6262	0.6181	0.6095	0.6005	0.5913	0.5818	0.5720	0.5622	0.5522
29	0.6743	0.6688	0.6630	0.6570	0.6506	0.6438	0.6366	0.6289	0.6208	0.6122	0.6032	0.5940	0.5844	0.5747	0.5649	0.5549
30	0.6769	0.6714	0.6657	0.6597	0.6533	0.6465	0.6393	0.6316	0.6235	0.6149	0.6059	0.5967	0.5872	0.5774	0.5676	0.5576
31	0.6796	0.6741	0.6684	0.6623	0.6560	0.6492	0.6420	0.6343	0.6262	0.6176	0.6087	0.5994	0.5899	0.5802	0.5703	0.5603
32	0.6822	0.6768	0.6710	0.6650	0.6587	0.6519	0.6447	0.6371	0.6289	0.6204	0.6114	0.6021	0.5926	0.5829	0.5730	0.5630
33	0.6849	0.6794	0.6737	0.6678	0.6614	0.6547	0.6475	0.6398	0.6317	0.6231	0.6142	0.6049	0.5954	0.5857	0.5758	0.5658
34	0.6876	0.6822	0.6765	0.6705	0.6642	0.6575	0.6503	0.6426	0.6345	0.6259	0.6170	0.6077	0.5982	0.5885	0.5786	0.5686
35	0.6904	0.6849	0.6793	0.6733	0.6670	0.6603	0.6531	0.6455	0.6374	0.6288	0.6199	0.6106	0.6011	0.5914	0.5814	0.5714
36	0.6932	0.6878	0.6821	0.6762	0.6699	0.6632	0.6560	0.6484	0.6403	0.6317	0.6228	0.6135	0.6040	0.5943	0.5844	0.5744
37	0.6960	0.6907	0.6850	0.6791	0.6728	0.6661	0.6590	0.6514	0.6433	0.6347	0.6258	0.6165	0.6070	0.5973	0.5874	0.5773
38	0.6989	0.6936	0.6880	0.6821	0.6758	0.6691	0.6620	0.6544	0.6463	0.6378	0.6288	0.6196	0.6101	0.6003	0.5904	0.5804
39	0.7019	0.6966	0.6910	0.6851	0.6788	0.6722	0.6651	0.6575	0.6494	0.6409	0.6320	0.6227	0.6132	0.6034	0.5935	0.5835
40	0.7049	0.6996	0.6940	0.6881	0.6819	0.6753	0.6682	0.6606	0.6525	0.6440	0.6351	0.6259	0.6164	0.6066	0.5967	0.5867
41	0.7080	0.7027	0.6971	0.6913	0.6851	0.6784	0.6714	0.6638	0.6557	0.6472	0.6383	0.6291	0.6196	0.6099	0.5999	0.5899
42	0.7111	0.7058	0.7003	0.6944	0.6882	0.6817	0.6746	0.6670	0.6590	0.6505	0.6416	0.6324	0.6229	0.6132	0.6033	0.5932
43	0.7142	0.7090	0.7035	0.6977	0.6915	0.6849	0.6779	0.6704	0.6623	0.6539	0.6450	0.6358	0.6263	0.6165	0.6066	0.5966
44	0.7175	0.7122	0.7067	0.7009	0.6948	0.6883	0.6812	0.6737	0.6657	0.6573	0.6484	0.6392	0.6297	0.6200	0.6101	0.6000
45	0.7207	0.7155	0.7100	0.7043	0.6982	0.6916	0.6846	0.6772	0.6692	0.6607	0.6519	0.6427	0.6332	0.6235	0.6136	0.6035
46	0.7240	0.7189	0.7134	0.7077	0.7016	0.6951	0.6881	0.6807	0.6727	0.6643	0.6554	0.6463	0.6368	0.6271	0.6172	0.6071
47	0.7274	0.7223	0.7168	0.7111	0.7051	0.6986	0.6917	0.6842	0.6763	0.6679	0.6591	0.6499	0.6404	0.6307	0.6208	0.6108
48	0.7309	0.7257	0.7203	0.7147	0.7086	0.7022	0.6953	0.6878	0.6799	0.6715	0.6627	0.6536	0.6442	0.6345	0.6246	0.6145
49	0.7343	0.7292	0.7239	0.7182	0.7122	0.7058	0.6989	0.6915	0.6836	0.6753	0.6665	0.6574	0.6479	0.6383	0.6284	0.6184
50	0.7379	0.7328	0.7275	0.7219	0.7159	0.7095	0.7026	0.6953	0.6874	0.6791	0.6703	0.6612	0.6518	0.6421	0.6323	0.6223
51	0.7415	0.7365	0.7312	0.7256	0.7196	0.7133	0.7064	0.6991	0.6913	0.6830	0.6743	0.6652	0.6558	0.6461	0.6363	0.6262
52	0.7452	0.7402	0.7349	0.7293	0.7234	0.7171	0.7103	0.7030	0.6952	0.6869	0.6782	0.6692	0.6598	0.6502	0.6403	0.6303
53	0.7489	0.7439	0.7387	0.7332	0.7273	0.7210	0.7143	0.7070	0.6992	0.6910	0.6823	0.6733	0.6639	0.6543	0.6445	0.6345
54	0.7527	0.7478	0.7426	0.7371	0.7313	0.7250	0.7183	0.7111	0.7033	0.6951	0.6865	0.6775	0.6681	0.6585	0.6487	0.6387
55	0.7565	0.7517	0.7465	0.7411	0.7353	0.7291	0.7224	0.7152	0.7075	0.6993	0.6907	0.6817	0.6724	0.6628	0.6531	0.6431
56	0.7605	0.7556	0.7505	0.7451	0.7394	0.7332	0.7266	0.7194	0.7118	0.7036	0.6950	0.6861	0.6768	0.6673	0.6575	0.6476
57	0.7645	0.7597	0.7546	0.7493	0.7436	0.7374	0.7308	0.7237	0.7161	0.7080	0.6995	0.6906	0.6813	0.6718	0.6621	0.6521
58	0.7686	0.7638	0.7588	0.7535	0.7478	0.7418	0.7352	0.7282	0.7206	0.7125	0.7040	0.6951	0.6859	0.6764	0.6667	0.6568
59	0.7727	0.7680	0.7631	0.7578	0.7522	0.7462	0.7397	0.7327	0.7251	0.7171	0.7087	0.6998	0.6907	0.6812	0.6715	0.6616
60	0.7770	0.7723	0.7674	0.7622	0.7567	0.7507	0.7442	0.7373	0.7298	0.7218	0.7134	0.7046	0.6955	0.6861	0.6764	0.6666
61	0.7813	0.7767	0.7719	0.7667	0.7612	0.7553	0.7489	0.7420	0.7346	0.7267	0.7183	0.7096	0.7005	0.6911	0.6815	0.6717
62	0.7858	0.7812	0.7764	0.7713	0.7659	0.7600	0.7537	0.7469	0.7395	0.7317	0.7234	0.7147	0.7056	0.6963	0.6867	0.6769
63	0.7903	0.7858	0.7811	0.7761	0.7707	0.7649	0.7586	0.7519	0.7446	0.7368	0.7285	0.7199	0.7109	0.7016	0.6921	0.6823
64	0.7950	0.7906	0.7859	0.7809	0.7756	0.7699	0.7637	0.7570	0.7497	0.7420	0.7338	0.7253	0.7163	0.7071	0.6976	0.6879
65	0.7998	0.7954	0.7908	0.7859	0.7807	0.7750	0.7689	0.7622	0.7551	0.7474	0.7393	0.7308	0.7219	0.7128	0.7033	0.6937
66	0.8047	0.8004	0.7958	0.7910	0.7859	0.7803	0.7742	0.7677	0.7606	0.7530	0.7450	0.7365	0.7278	0.7186	0.7093	0.6997
67	0.8097	0.8055	0.8010	0.7963	0.7912	0.7857	0.7797	0.7733	0.7663	0.7588	0.7508	0.7425	0.7338	0.7247	0.7154	0.7059
68	0.8149	0.8108	0.8064	0.8017	0.7968	0.7914	0.7855	0.7791	0.7722	0.7648	0.7569	0.7487	0.7400	0.7311	0.7219	0.7124
69	0.8203	0.8163	0.8120	0.8074	0.8025	0.7972	0.7914	0.7852	0.7784	0.7711	0.7633	0.7551	0.7466	0.7378	0.7286	0.7192
70	0.8259	0.8219	0.8177	0.8133	0.8085	0.8033	0.7976	0.7914	0.7847	0.7776	0.7699	0.7619	0.7534	0.7447	0.7356	0.7264
71	0.8316	0.8277	0.8236	0.8192	0.8146	0.8095	0.8039	0.7979	0.7913	0.7842	0.7767	0.7688	0.7605	0.7518	0.7429	0.7337
72	0.8374	0.8336	0.8296	0.8254	0.8208	0.8158	0.8104	0.8045	0.7980	0.7911	0.7837	0.7759	0.7677	0.7592	0.7504	0.7413
73	0.8433	0.8396	0.8358	0.8316	0.8272	0.8223	0.8170	0.8112	0.8049	0.7982	0.7909	0.7832	0.7752	0.7668	0.7581	0.7492
74	0.8493	0.8458	0.8420	0.8380	0.8337	0.8290	0.8238	0.8182	0.8120	0.8054	0.7983	0.7908	0.7829	0.7746	0.7661	0.7573
75	0.8554	0.8520	0.8484	0.8445	0.8403	0.8357	0.8307	0.8252	0.8192	0.8128	0.8058	0.7985	0.7907	0.7827	0.7743	0.7657
76	0.8617	0.8583	0.8548	0.8511	0.8470	0.8426	0.8377	0.8324	0.8266	0.8203	0.8135	0.8064	0.7988	0.7909	0.7827	0.7742
77	0.8679	0.8648	0.8614	0.8577	0.8538	0.8496	0.8449	0.8397	0.8341	0.8280	0.8214	0.8144	0.8070	0.7993	0.7913	0.7830
78	0.8743	0.8712	0.8679	0.8645	0.8607	0.8566	0.8521	0.8471	0.8416	0.8357	0.8293	0.8225	0.8154	0.8079	0.8001	0.7920
79	0.8806	0.8777	0.8745	0.8712	0.8676	0.8637	0.8593	0.8545	0.8493	0.8435	0.8374	0.8308	0.8238	0.8166	0.8090	0.8011
80	0.8869	0.8841	0.8811	0.8780	0.8745	0.8707	0.8666	0.8620	0.8569	0.8514	0.8455	0.8391	0.8324	0.8253	0.8180	0.8103
81	0.8932	0.8905	0.8877	0.8847	0.8814	0.8778	0.8738	0.8694	0.8646	0.8593	0.8535	0.8474	0.8409	0.8341	0.8270	0.8196
82	0.8994	0.8969	0.8942	0.8913	0.8882	0.8848	0.8810	0.8768	0.8722	0.8671	0.8616	0.8557	0.8495	0.8429	0.8361	0.8289
83	0.9055	0.9031	0.9006	0.8979	0.8949	0.8917	0.8881	0.8841	0.8797	0.8749	0.8696	0.8640				

Appendix A

IUOE Stationary Engineers Local 39 Pension Plan

Table 7 - Factors to convert from Life Annuity to 75% Joint & Survivor Annuity with Pop-Up Option

EMPLOYEE'S AGE NEAREST BIRTHDAY													
Age of Beneficiary	55	56	57	58	59	60	61	62	63	64	65	66	67
30	0.8074	0.7965	0.7850	0.7731	0.7606	0.7476	0.7342	0.7203	0.7059	0.6911	0.6758	0.6602	0.6443
31	0.8089	0.7979	0.7865	0.7746	0.7621	0.7491	0.7357	0.7217	0.7074	0.6925	0.6772	0.6616	0.6457
32	0.8104	0.7995	0.7881	0.7761	0.7636	0.7506	0.7372	0.7233	0.7089	0.6940	0.6787	0.6631	0.6472
33	0.8120	0.8011	0.7897	0.7778	0.7653	0.7523	0.7388	0.7249	0.7105	0.6956	0.6803	0.6646	0.6487
34	0.8137	0.8028	0.7914	0.7795	0.7670	0.7540	0.7405	0.7266	0.7122	0.6973	0.6820	0.6663	0.6503
35	0.8155	0.8046	0.7932	0.7813	0.7688	0.7558	0.7423	0.7284	0.7140	0.6991	0.6837	0.6680	0.6521
36	0.8174	0.8065	0.7951	0.7832	0.7707	0.7577	0.7443	0.7303	0.7159	0.7010	0.6856	0.6699	0.6539
37	0.8194	0.8085	0.7971	0.7852	0.7727	0.7598	0.7463	0.7323	0.7179	0.7030	0.6876	0.6719	0.6559
38	0.8215	0.8106	0.7993	0.7873	0.7749	0.7619	0.7484	0.7345	0.7200	0.7051	0.6897	0.6740	0.6579
39	0.8236	0.8128	0.8015	0.7896	0.7771	0.7641	0.7507	0.7367	0.7223	0.7073	0.6919	0.6762	0.6601
40	0.8259	0.8151	0.8038	0.7919	0.7795	0.7665	0.7530	0.7391	0.7246	0.7097	0.6943	0.6785	0.6624
41	0.8283	0.8175	0.8062	0.7944	0.7819	0.7690	0.7555	0.7416	0.7271	0.7122	0.6968	0.6809	0.6649
42	0.8308	0.8200	0.8088	0.7970	0.7845	0.7716	0.7582	0.7442	0.7298	0.7148	0.6994	0.6835	0.6674
43	0.8334	0.8227	0.8114	0.7996	0.7873	0.7743	0.7609	0.7470	0.7325	0.7176	0.7021	0.6863	0.6702
44	0.8361	0.8254	0.8142	0.8025	0.7901	0.7772	0.7638	0.7499	0.7354	0.7205	0.7050	0.6892	0.6730
45	0.8389	0.8283	0.8171	0.8054	0.7931	0.7802	0.7668	0.7529	0.7385	0.7235	0.7081	0.6922	0.6761
46	0.8418	0.8312	0.8201	0.8085	0.7962	0.7834	0.7700	0.7561	0.7417	0.7267	0.7113	0.6954	0.6793
47	0.8448	0.8343	0.8233	0.8117	0.7994	0.7866	0.7733	0.7595	0.7451	0.7301	0.7147	0.6988	0.6827
48	0.8479	0.8375	0.8265	0.8150	0.8028	0.7901	0.7768	0.7630	0.7486	0.7337	0.7182	0.7024	0.6862
49	0.8511	0.8408	0.8299	0.8184	0.8063	0.7936	0.7804	0.7666	0.7523	0.7374	0.7220	0.7061	0.6899
50	0.8544	0.8442	0.8334	0.8220	0.8100	0.7973	0.7842	0.7704	0.7561	0.7413	0.7259	0.7100	0.6939
51	0.8578	0.8477	0.8370	0.8257	0.8137	0.8012	0.7881	0.7744	0.7602	0.7453	0.7300	0.7141	0.6980
52	0.8613	0.8513	0.8407	0.8295	0.8176	0.8052	0.7921	0.7785	0.7643	0.7496	0.7342	0.7185	0.7023
53	0.8649	0.8550	0.8445	0.8334	0.8217	0.8093	0.7964	0.7828	0.7687	0.7540	0.7387	0.7229	0.7068
54	0.8685	0.8588	0.8484	0.8375	0.8258	0.8136	0.8007	0.7873	0.7732	0.7586	0.7434	0.7276	0.7115
55	0.8722	0.8627	0.8525	0.8416	0.8301	0.8180	0.8052	0.7919	0.7779	0.7634	0.7482	0.7325	0.7165
56	0.8760	0.8666	0.8566	0.8459	0.8345	0.8225	0.8099	0.7966	0.7828	0.7683	0.7532	0.7376	0.7216
57	0.8799	0.8706	0.8607	0.8502	0.8390	0.8271	0.8146	0.8015	0.7878	0.7734	0.7584	0.7429	0.7270
58	0.8838	0.8747	0.8650	0.8546	0.8436	0.8319	0.8195	0.8066	0.7930	0.7787	0.7638	0.7484	0.7325
59	0.8878	0.8789	0.8693	0.8592	0.8483	0.8367	0.8246	0.8118	0.7983	0.7842	0.7694	0.7541	0.7383
60	0.8918	0.8830	0.8737	0.8637	0.8531	0.8417	0.8297	0.8171	0.8038	0.7898	0.7751	0.7599	0.7443
61	0.8958	0.8873	0.8782	0.8684	0.8579	0.8468	0.8350	0.8225	0.8094	0.7955	0.7810	0.7660	0.7504
62	0.8998	0.8915	0.8827	0.8731	0.8628	0.8519	0.8403	0.8280	0.8151	0.8014	0.7871	0.7722	0.7568
63	0.9039	0.8958	0.8872	0.8778	0.8678	0.8571	0.8457	0.8337	0.8209	0.8075	0.7933	0.7786	0.7633
64	0.9079	0.9001	0.8917	0.8826	0.8728	0.8624	0.8512	0.8394	0.8269	0.8136	0.7997	0.7851	0.7700
65	0.9120	0.9044	0.8963	0.8874	0.8779	0.8677	0.8568	0.8452	0.8330	0.8199	0.8062	0.7918	0.7769
66	0.9160	0.9087	0.9008	0.8923	0.8830	0.8731	0.8624	0.8511	0.8391	0.8263	0.8128	0.7987	0.7840
67	0.9201	0.9130	0.9054	0.8971	0.8881	0.8785	0.8681	0.8571	0.8453	0.8328	0.8196	0.8057	0.7912
68	0.9241	0.9173	0.9100	0.9020	0.8933	0.8839	0.8738	0.8631	0.8516	0.8394	0.8264	0.8128	0.7986
69	0.9280	0.9215	0.9145	0.9068	0.8984	0.8893	0.8796	0.8692	0.8580	0.8461	0.8334	0.8200	0.8061
70	0.9319	0.9257	0.9190	0.9116	0.9035	0.8947	0.8853	0.8752	0.8644	0.8527	0.8404	0.8273	0.8136
71	0.9358	0.9298	0.9234	0.9163	0.9085	0.9001	0.8910	0.8813	0.8707	0.8595	0.8474	0.8347	0.8213
72	0.9395	0.9339	0.9277	0.9210	0.9135	0.9054	0.8967	0.8872	0.8771	0.8661	0.8544	0.8420	0.8290
73	0.9432	0.9378	0.9320	0.9255	0.9184	0.9106	0.9023	0.8932	0.8834	0.8728	0.8614	0.8494	0.8367
74	0.9467	0.9417	0.9361	0.9300	0.9232	0.9158	0.9077	0.8990	0.8896	0.8794	0.8684	0.8567	0.8444
75	0.9502	0.9454	0.9401	0.9343	0.9279	0.9208	0.9131	0.9048	0.8957	0.8859	0.8753	0.8640	0.8520
76	0.9535	0.9490	0.9440	0.9385	0.9324	0.9257	0.9184	0.9104	0.9017	0.8923	0.8821	0.8712	0.8596
77	0.9567	0.9524	0.9478	0.9426	0.9368	0.9305	0.9235	0.9159	0.9077	0.8986	0.8888	0.8783	0.8672
78	0.9597	0.9558	0.9514	0.9465	0.9411	0.9351	0.9285	0.9213	0.9134	0.9048	0.8954	0.8853	0.8746

Actuarial Assumptions:
 Interest Rate: 7.00%
 Mortality: 1971 GAM

Appendix A

IUOE Stationary Engineers Local 39 Pension Plan

Table 7 - Factors to convert from Life Annuity to 75% Joint & Survivor Annuity with Pop-Up Option

EMPLOYEE'S AGE NEAREST BIRTHDAY														
Age of Beneficiary	68	69	70	71	72	73	74	75	76	77	78	79	80	81
30	0.6283	0.6120	0.5957	0.5795	0.5634	0.5472	0.5308	0.5141	0.4970	0.4797	0.4626	0.4458	0.4295	0.4137
31	0.6296	0.6134	0.5970	0.5808	0.5646	0.5485	0.5320	0.5153	0.4982	0.4809	0.4637	0.4469	0.4305	0.4147
32	0.6311	0.6148	0.5984	0.5822	0.5660	0.5498	0.5333	0.5165	0.4994	0.4821	0.4649	0.4481	0.4316	0.4158
33	0.6326	0.6163	0.5999	0.5836	0.5674	0.5512	0.5347	0.5179	0.5007	0.4833	0.4661	0.4493	0.4328	0.4169
34	0.6342	0.6179	0.6015	0.5852	0.5689	0.5527	0.5362	0.5193	0.5021	0.4847	0.4675	0.4506	0.4341	0.4181
35	0.6359	0.6196	0.6032	0.5868	0.5706	0.5543	0.5377	0.5208	0.5036	0.4862	0.4689	0.4519	0.4354	0.4194
36	0.6377	0.6214	0.6049	0.5886	0.5723	0.5559	0.5394	0.5224	0.5052	0.4877	0.4704	0.4534	0.4368	0.4208
37	0.6397	0.6233	0.6068	0.5904	0.5741	0.5577	0.5411	0.5242	0.5068	0.4893	0.4720	0.4549	0.4383	0.4223
38	0.6417	0.6253	0.6088	0.5924	0.5760	0.5596	0.5430	0.5260	0.5086	0.4911	0.4736	0.4566	0.4399	0.4238
39	0.6439	0.6274	0.6109	0.5944	0.5781	0.5616	0.5450	0.5279	0.5105	0.4929	0.4754	0.4583	0.4416	0.4255
40	0.6461	0.6297	0.6131	0.5966	0.5802	0.5638	0.5470	0.5300	0.5125	0.4949	0.4773	0.4602	0.4434	0.4272
41	0.6486	0.6321	0.6155	0.5990	0.5825	0.5660	0.5493	0.5321	0.5146	0.4969	0.4794	0.4622	0.4454	0.4291
42	0.6511	0.6346	0.6180	0.6014	0.5850	0.5684	0.5516	0.5345	0.5169	0.4992	0.4815	0.4643	0.4474	0.4311
43	0.6538	0.6373	0.6206	0.6040	0.5875	0.5710	0.5541	0.5369	0.5193	0.5015	0.4838	0.4665	0.4496	0.4332
44	0.6567	0.6401	0.6234	0.6068	0.5903	0.5737	0.5568	0.5395	0.5219	0.5040	0.4863	0.4689	0.4519	0.4355
45	0.6597	0.6431	0.6264	0.6097	0.5932	0.5765	0.5596	0.5423	0.5246	0.5066	0.4888	0.4714	0.4543	0.4378
46	0.6629	0.6463	0.6295	0.6128	0.5962	0.5795	0.5626	0.5452	0.5274	0.5094	0.4916	0.4741	0.4569	0.4404
47	0.6662	0.6496	0.6328	0.6161	0.5995	0.5827	0.5657	0.5483	0.5305	0.5124	0.4945	0.4769	0.4597	0.4431
48	0.6698	0.6531	0.6363	0.6196	0.6029	0.5861	0.5691	0.5516	0.5337	0.5156	0.4976	0.4799	0.4627	0.4460
49	0.6735	0.6568	0.6400	0.6232	0.6065	0.5897	0.5726	0.5551	0.5371	0.5189	0.5009	0.4831	0.4658	0.4490
50	0.6774	0.6607	0.6439	0.6271	0.6104	0.5935	0.5763	0.5588	0.5408	0.5225	0.5044	0.4865	0.4691	0.4523
51	0.6815	0.6648	0.6480	0.6312	0.6144	0.5975	0.5803	0.5627	0.5446	0.5263	0.5081	0.4902	0.4727	0.4557
52	0.6859	0.6692	0.6523	0.6355	0.6187	0.6017	0.5845	0.5668	0.5487	0.5303	0.5120	0.4940	0.4764	0.4594
53	0.6904	0.6737	0.6569	0.6400	0.6232	0.6062	0.5889	0.5712	0.5530	0.5345	0.5161	0.4981	0.4804	0.4633
54	0.6952	0.6785	0.6616	0.6447	0.6279	0.6109	0.5936	0.5758	0.5575	0.5390	0.5206	0.5024	0.4847	0.4674
55	0.7001	0.6834	0.6666	0.6497	0.6329	0.6159	0.5985	0.5807	0.5624	0.5438	0.5252	0.5070	0.4892	0.4718
56	0.7053	0.6887	0.6718	0.6550	0.6381	0.6211	0.6037	0.5858	0.5674	0.5488	0.5302	0.5119	0.4939	0.4765
57	0.7107	0.6941	0.6773	0.6604	0.6436	0.6265	0.6091	0.5912	0.5728	0.5541	0.5354	0.5170	0.4990	0.4815
58	0.7163	0.6998	0.6830	0.6662	0.6493	0.6323	0.6148	0.5969	0.5784	0.5596	0.5409	0.5224	0.5043	0.4867
59	0.7222	0.7057	0.6889	0.6721	0.6553	0.6383	0.6208	0.6029	0.5844	0.5655	0.5467	0.5281	0.5099	0.4922
60	0.7282	0.7118	0.6951	0.6784	0.6616	0.6446	0.6271	0.6091	0.5906	0.5717	0.5528	0.5341	0.5158	0.4981
61	0.7345	0.7181	0.7016	0.6849	0.6681	0.6511	0.6337	0.6157	0.5971	0.5782	0.5592	0.5405	0.5221	0.5042
62	0.7409	0.7247	0.7082	0.6916	0.6749	0.6580	0.6405	0.6226	0.6040	0.5850	0.5659	0.5472	0.5287	0.5107
63	0.7476	0.7315	0.7151	0.6986	0.6820	0.6651	0.6477	0.6297	0.6111	0.5921	0.5730	0.5542	0.5356	0.5176
64	0.7545	0.7385	0.7223	0.7058	0.6893	0.6725	0.6552	0.6372	0.6186	0.5996	0.5805	0.5616	0.5430	0.5248
65	0.7616	0.7458	0.7296	0.7133	0.6969	0.6801	0.6629	0.6450	0.6264	0.6074	0.5882	0.5693	0.5506	0.5324
66	0.7688	0.7532	0.7372	0.7210	0.7047	0.6881	0.6709	0.6531	0.6345	0.6155	0.5964	0.5774	0.5587	0.5404
67	0.7762	0.7608	0.7450	0.7290	0.7128	0.6963	0.6793	0.6615	0.6430	0.6240	0.6048	0.5859	0.5671	0.5488
68	0.7838	0.7686	0.7530	0.7372	0.7212	0.7048	0.6879	0.6702	0.6518	0.6328	0.6137	0.5947	0.5759	0.5575
69	0.7916	0.7766	0.7612	0.7456	0.7297	0.7136	0.6968	0.6792	0.6609	0.6419	0.6228	0.6039	0.5851	0.5667
70	0.7994	0.7847	0.7695	0.7541	0.7385	0.7225	0.7059	0.6885	0.6702	0.6514	0.6323	0.6134	0.5946	0.5761
71	0.8074	0.7929	0.7780	0.7629	0.7475	0.7317	0.7152	0.6979	0.6798	0.6611	0.6421	0.6232	0.6044	0.5859
72	0.8154	0.8012	0.7866	0.7717	0.7565	0.7410	0.7247	0.7076	0.6897	0.6710	0.6521	0.6333	0.6145	0.5961
73	0.8234	0.8096	0.7952	0.7806	0.7657	0.7504	0.7344	0.7175	0.6997	0.6812	0.6624	0.6436	0.6249	0.6065
74	0.8314	0.8179	0.8039	0.7896	0.7750	0.7600	0.7442	0.7275	0.7099	0.6916	0.6729	0.6542	0.6355	0.6172
75	0.8395	0.8263	0.8126	0.7987	0.7844	0.7696	0.7541	0.7377	0.7203	0.7021	0.6836	0.6650	0.6464	0.6281
76	0.8475	0.8347	0.8214	0.8077	0.7938	0.7793	0.7641	0.7480	0.7308	0.7129	0.6945	0.6760	0.6576	0.6393
77	0.8554	0.8430	0.8301	0.8168	0.8032	0.7891	0.7742	0.7584	0.7415	0.7238	0.7056	0.6873	0.6690	0.6508
78	0.8633	0.8513	0.8388	0.8259	0.8127	0.7989	0.7844	0.7689	0.7523	0.7348	0.7169	0.6988	0.6806	0.6626

Actuarial Assumptions:
 Interest Rate: 7.00%
 Mortality: 1971 GAM

APPENDIX A

IUOE Stationary Engineers Local 39 Pension Plan

Table 8 - Factors to convert from Regular Pension to 75% Joint & Survivor Annuity with Pop-Up for Disability Pension

Age of Beneficiary	EMPLOYEE'S AGE NEAREST BIRTHDAY																
	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41
20	0.7836	0.7798	0.7760	0.7722	0.7683	0.7644	0.7604	0.7564	0.7523	0.7481	0.7439	0.7396	0.7353	0.7310	0.7266	0.7222	0.7178
21	0.7850	0.7813	0.7775	0.7737	0.7699	0.7659	0.7620	0.7580	0.7539	0.7497	0.7455	0.7412	0.7370	0.7326	0.7283	0.7239	0.7195
22	0.7865	0.7828	0.7791	0.7753	0.7714	0.7675	0.7636	0.7596	0.7555	0.7513	0.7471	0.7429	0.7386	0.7343	0.7300	0.7256	0.7212
23	0.7880	0.7843	0.7806	0.7768	0.7730	0.7691	0.7652	0.7612	0.7571	0.7530	0.7488	0.7445	0.7403	0.7360	0.7317	0.7273	0.7229
24	0.7896	0.7859	0.7822	0.7784	0.7746	0.7707	0.7668	0.7628	0.7588	0.7546	0.7504	0.7462	0.7420	0.7377	0.7334	0.7290	0.7247
25	0.7911	0.7875	0.7837	0.7800	0.7762	0.7723	0.7684	0.7644	0.7604	0.7563	0.7521	0.7479	0.7437	0.7394	0.7351	0.7308	0.7264
26	0.7927	0.7890	0.7853	0.7816	0.7778	0.7739	0.7701	0.7661	0.7621	0.7580	0.7538	0.7496	0.7454	0.7411	0.7369	0.7325	0.7282
27	0.7943	0.7906	0.7869	0.7832	0.7794	0.7756	0.7717	0.7678	0.7638	0.7597	0.7556	0.7514	0.7472	0.7429	0.7386	0.7343	0.7300
28	0.7958	0.7922	0.7885	0.7848	0.7811	0.7773	0.7734	0.7695	0.7655	0.7614	0.7573	0.7531	0.7489	0.7447	0.7404	0.7361	0.7318
29	0.7974	0.7938	0.7902	0.7865	0.7827	0.7789	0.7751	0.7712	0.7672	0.7632	0.7590	0.7549	0.7507	0.7465	0.7422	0.7379	0.7336
30	0.7991	0.7955	0.7918	0.7881	0.7844	0.7806	0.7768	0.7729	0.7690	0.7649	0.7608	0.7567	0.7525	0.7483	0.7440	0.7398	0.7355
31	0.8007	0.7971	0.7935	0.7898	0.7861	0.7824	0.7785	0.7747	0.7707	0.7667	0.7626	0.7585	0.7543	0.7501	0.7459	0.7416	0.7374
32	0.8024	0.7988	0.7952	0.7915	0.7878	0.7841	0.7803	0.7764	0.7725	0.7685	0.7644	0.7603	0.7562	0.7520	0.7478	0.7435	0.7393
33	0.8040	0.8005	0.7969	0.7933	0.7896	0.7858	0.7821	0.7782	0.7743	0.7703	0.7663	0.7622	0.7580	0.7539	0.7497	0.7454	0.7412
34	0.8057	0.8022	0.7986	0.7950	0.7913	0.7876	0.7839	0.7800	0.7761	0.7722	0.7683	0.7640	0.7599	0.7558	0.7516	0.7474	0.7431
35	0.8075	0.8039	0.8004	0.7968	0.7931	0.7894	0.7857	0.7819	0.7780	0.7740	0.7700	0.7660	0.7619	0.7577	0.7535	0.7494	0.7451
36	0.8092	0.8057	0.8022	0.7986	0.7950	0.7913	0.7876	0.7838	0.7799	0.7760	0.7720	0.7679	0.7638	0.7597	0.7555	0.7514	0.7472
37	0.8110	0.8075	0.8040	0.8004	0.7968	0.7932	0.7895	0.7857	0.7818	0.7779	0.7739	0.7699	0.7658	0.7617	0.7576	0.7534	0.7492
38	0.8128	0.8094	0.8059	0.8023	0.7987	0.7951	0.7914	0.7876	0.7838	0.7799	0.7759	0.7719	0.7679	0.7638	0.7596	0.7555	0.7513
39	0.8147	0.8112	0.8077	0.8042	0.8006	0.7970	0.7933	0.7896	0.7858	0.7819	0.7780	0.7740	0.7699	0.7659	0.7617	0.7576	0.7535
40	0.8165	0.8131	0.8097	0.8062	0.8026	0.7990	0.7953	0.7916	0.7878	0.7840	0.7800	0.7760	0.7720	0.7680	0.7639	0.7598	0.7556
41	0.8184	0.8150	0.8116	0.8081	0.8046	0.8010	0.7974	0.7937	0.7899	0.7860	0.7821	0.7782	0.7742	0.7701	0.7661	0.7620	0.7579
42	0.8204	0.8170	0.8136	0.8101	0.8066	0.8030	0.7994	0.7957	0.7920	0.7882	0.7843	0.7803	0.7764	0.7723	0.7683	0.7642	0.7601
43	0.8223	0.8190	0.8156	0.8121	0.8087	0.8051	0.8015	0.7979	0.7941	0.7903	0.7865	0.7825	0.7786	0.7746	0.7705	0.7665	0.7624
44	0.8243	0.8210	0.8176	0.8142	0.8107	0.8072	0.8037	0.8000	0.7963	0.7925	0.7887	0.7848	0.7808	0.7769	0.7728	0.7688	0.7647
45	0.8264	0.8231	0.8197	0.8163	0.8129	0.8094	0.8058	0.8022	0.7985	0.7948	0.7909	0.7871	0.7831	0.7792	0.7752	0.7712	0.7671
46	0.8284	0.8251	0.8218	0.8184	0.8150	0.8116	0.8080	0.8044	0.8008	0.7970	0.7932	0.7894	0.7855	0.7815	0.7776	0.7736	0.7695
47	0.8305	0.8273	0.8240	0.8206	0.8172	0.8138	0.8103	0.8067	0.8031	0.7993	0.7956	0.7917	0.7879	0.7839	0.7800	0.7760	0.7720
48	0.8326	0.8294	0.8261	0.8228	0.8194	0.8160	0.8125	0.8090	0.8054	0.8017	0.7979	0.7941	0.7903	0.7864	0.7825	0.7785	0.7745
49	0.8348	0.8316	0.8284	0.8251	0.8217	0.8183	0.8149	0.8114	0.8078	0.8041	0.8004	0.7966	0.7928	0.7889	0.7850	0.7811	0.7771
50	0.8370	0.8338	0.8306	0.8273	0.8240	0.8207	0.8172	0.8137	0.8102	0.8065	0.8028	0.7991	0.7953	0.7914	0.7875	0.7836	0.7797
51	0.8393	0.8361	0.8329	0.8297	0.8264	0.8230	0.8196	0.8162	0.8126	0.8090	0.8053	0.8016	0.7978	0.7940	0.7902	0.7863	0.7824
52	0.8415	0.8384	0.8352	0.8320	0.8288	0.8255	0.8221	0.8186	0.8151	0.8116	0.8079	0.8042	0.8004	0.7967	0.7928	0.7890	0.7851
53	0.8439	0.8408	0.8376	0.8344	0.8312	0.8279	0.8246	0.8212	0.8177	0.8141	0.8105	0.8068	0.8031	0.7993	0.7955	0.7917	0.7878
54	0.8462	0.8432	0.8400	0.8369	0.8337	0.8304	0.8271	0.8237	0.8203	0.8168	0.8132	0.8095	0.8058	0.8021	0.7983	0.7945	0.7907
55	0.8486	0.8456	0.8425	0.8394	0.8362	0.8330	0.8297	0.8264	0.8229	0.8194	0.8159	0.8123	0.8086	0.8049	0.8011	0.7974	0.7936
56	0.8511	0.8481	0.8450	0.8419	0.8388	0.8356	0.8324	0.8290	0.8257	0.8222	0.8186	0.8151	0.8114	0.8077	0.8040	0.8003	0.7965
57	0.8536	0.8506	0.8476	0.8445	0.8414	0.8383	0.8350	0.8318	0.8284	0.8250	0.8215	0.8179	0.8143	0.8107	0.8070	0.8033	0.7995
58	0.8561	0.8532	0.8502	0.8472	0.8441	0.8410	0.8378	0.8346	0.8312	0.8278	0.8244	0.8208	0.8173	0.8137	0.8100	0.8063	0.8026
59	0.8587	0.8558	0.8529	0.8499	0.8468	0.8438	0.8406	0.8374	0.8341	0.8307	0.8273	0.8238	0.8203	0.8167	0.8131	0.8094	0.8058
60	0.8614	0.8585	0.8556	0.8526	0.8496	0.8466	0.8435	0.8403	0.8371	0.8337	0.8303	0.8269	0.8234	0.8198	0.8163	0.8126	0.8090
61	0.8641	0.8612	0.8584	0.8555	0.8525	0.8495	0.8464	0.8433	0.8401	0.8368	0.8334	0.8300	0.8265	0.8230	0.8195	0.8159	0.8123
62	0.8668	0.8640	0.8612	0.8584	0.8554	0.8525	0.8494	0.8463	0.8432	0.8399	0.8366	0.8332	0.8298	0.8263	0.8228	0.8193	0.8157
63	0.8696	0.8669	0.8641	0.8613	0.8584	0.8555	0.8525	0.8495	0.8463	0.8431	0.8398	0.8365	0.8331	0.8297	0.8262	0.8227	0.8192
64	0.8725	0.8699	0.8671	0.8643	0.8615	0.8586	0.8557	0.8527	0.8496	0.8464	0.8432	0.8399	0.8365	0.8331	0.8297	0.8263	0.8228
65	0.8755	0.8729	0.8702	0.8674	0.8646	0.8618	0.8589	0.8559	0.8529	0.8498	0.8466	0.8433	0.8400	0.8367	0.8333	0.8299	0.8265
66	0.8785	0.8759	0.8733	0.8706	0.8679	0.8651	0.8622	0.8593	0.8563	0.8532	0.8501	0.8469	0.8437	0.8404	0.8370	0.8337	0.8303
67	0.8817	0.8791	0.8765	0.8739	0.8712	0.8684	0.8656	0.8628	0.8598	0.8568	0.8537	0.8506	0.8474	0.8441	0.8408	0.8375	0.8342
68	0.8849	0.8824	0.8798	0.8772	0.8746	0.8719	0.8692	0.8663	0.8635	0.8605	0.8574	0.8544	0.8512	0.8480	0.8448	0.8415	0.8382
69	0.8882	0.8857	0.8832	0.8807	0.8781	0.8755	0.8728	0.8700	0.8672	0.8643	0.8613	0.8583	0.8552	0.8520	0.8489	0.8457	0.8424
70	0.8915	0.8892	0.8867	0.8842	0.8817	0.8791	0.8765	0.8738	0.8710	0.8682	0.8653	0.8623	0.8593	0.8562	0.8531	0.8499	0.8467
71	0.8950	0.8927	0.8903	0.8879	0.8854	0.8829	0.8803	0.8777	0.8750	0.8722	0.8693	0.8664	0.8635	0.8604	0.8574	0.8543	0.8512
72	0.8985	0.8962	0.8939	0.8916	0.8892	0.8867	0.8842	0.8816	0.8790	0.8763	0.8735	0.8706	0.8677	0.8648	0.8618	0.8588	0.8557
73	0.9021	0.8999	0.8976	0.8954	0.8930	0.8906	0.8882	0.8857	0.8831	0.8805	0.8777	0.8749	0.8721	0.8692	0.8663	0.8633	0.8603
74	0.9057	0.9036	0.9014	0.8992	0.8969	0.8946	0.8922	0.8898	0.8873	0.8847	0.8820	0.8793	0.8766	0.8738	0.8709	0.8680	0.8651
75	0.9094	0.9074	0.9052	0.9031	0.9009	0.8986	0.8963	0.8940	0.8915	0.8890	0.8864	0.8838	0.8811	0.8784	0.8756	0.8728	0.8699
76	0.9132	0.9112	0.9091	0.9070	0.9049	0.9027	0.9005	0.8982	0.8959	0.8934	0.8909	0.8884	0.8858	0.8831	0.8804	0.8777	0.8749
77	0.9169	0.9150	0.9130	0.9110	0.9090	0.9069	0.9047	0.9025	0.9002	0.8979	0.8955	0.8930	0.8905	0.8879	0.8853	0.8826	0.8799
78	0.9207	0.9189	0.9170	0.9151	0.9131	0.9110	0.9090	0.9068	0.9047	0.9024	0.9000	0.8976	0.8952	0.8927	0.8902	0.8876	0.8850
79	0.9246	0.9228	0.9210	0.9191	0.9172	0.9152	0.9133	0.9112	0.9091	0.9069	0.9046	0.9023	0.9000	0.8976	0.8951	0.8926	0.8901
80	0.9284	0.9267	0.9249	0.9231													

APPENDIX A

IUOE Stationary Engineers Local 39 Pension Plan

Table 8 - Factors to convert from Regular Pension to 75% Joint & Survivor Annuity with Pop-Up for Disability Pension

Age of Beneficiary	EMPLOYEE'S AGE NEAREST BIRTHDAY																
	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58
20	0.7134	0.7090	0.7045	0.7001	0.6956	0.6912	0.6867	0.6822	0.6777	0.6732	0.6687	0.6641	0.6595	0.6548	0.6500	0.6452	0.6401
21	0.7151	0.7107	0.7062	0.7018	0.6974	0.6929	0.6885	0.6840	0.6795	0.6750	0.6705	0.6659	0.6613	0.6566	0.6519	0.6470	0.6420
22	0.7168	0.7124	0.7080	0.7036	0.6991	0.6947	0.6902	0.6858	0.6813	0.6768	0.6723	0.6677	0.6631	0.6585	0.6537	0.6489	0.6438
23	0.7185	0.7141	0.7097	0.7053	0.7009	0.6965	0.6920	0.6876	0.6831	0.6786	0.6741	0.6696	0.6650	0.6603	0.6556	0.6507	0.6457
24	0.7203	0.7159	0.7115	0.7071	0.7027	0.6983	0.6938	0.6894	0.6849	0.6805	0.6760	0.6714	0.6668	0.6622	0.6575	0.6527	0.6477
25	0.7221	0.7177	0.7133	0.7089	0.7045	0.7001	0.6957	0.6912	0.6868	0.6823	0.6778	0.6733	0.6687	0.6641	0.6594	0.6546	0.6496
26	0.7239	0.7195	0.7151	0.7107	0.7063	0.7019	0.6975	0.6931	0.6887	0.6842	0.6797	0.6752	0.6707	0.6660	0.6613	0.6565	0.6516
27	0.7257	0.7213	0.7169	0.7126	0.7082	0.7038	0.6994	0.6950	0.6906	0.6861	0.6817	0.6772	0.6726	0.6680	0.6633	0.6585	0.6535
28	0.7275	0.7231	0.7188	0.7144	0.7101	0.7057	0.7013	0.6969	0.6925	0.6881	0.6836	0.6791	0.6746	0.6700	0.6653	0.6605	0.6555
29	0.7293	0.7250	0.7207	0.7163	0.7120	0.7076	0.7032	0.6988	0.6944	0.6900	0.6856	0.6811	0.6765	0.6720	0.6673	0.6625	0.6576
30	0.7312	0.7269	0.7225	0.7182	0.7139	0.7095	0.7051	0.7008	0.6964	0.6920	0.6875	0.6831	0.6785	0.6740	0.6693	0.6645	0.6596
31	0.7331	0.7288	0.7245	0.7201	0.7158	0.7115	0.7071	0.7027	0.6984	0.6940	0.6895	0.6851	0.6806	0.6760	0.6714	0.6666	0.6617
32	0.7350	0.7307	0.7264	0.7221	0.7178	0.7134	0.7091	0.7047	0.7004	0.6960	0.6916	0.6871	0.6826	0.6781	0.6734	0.6687	0.6638
33	0.7369	0.7326	0.7284	0.7241	0.7197	0.7154	0.7111	0.7068	0.7024	0.6980	0.6936	0.6892	0.6847	0.6802	0.6755	0.6708	0.6659
34	0.7389	0.7346	0.7303	0.7261	0.7218	0.7175	0.7131	0.7088	0.7045	0.7001	0.6957	0.6913	0.6868	0.6823	0.6777	0.6730	0.6681
35	0.7409	0.7366	0.7324	0.7281	0.7238	0.7195	0.7152	0.7109	0.7066	0.7022	0.6979	0.6935	0.6890	0.6845	0.6799	0.6752	0.6703
36	0.7429	0.7387	0.7345	0.7302	0.7259	0.7216	0.7174	0.7131	0.7087	0.7044	0.7000	0.6956	0.6912	0.6867	0.6821	0.6774	0.6726
37	0.7450	0.7408	0.7366	0.7323	0.7281	0.7238	0.7195	0.7152	0.7109	0.7066	0.7023	0.6979	0.6935	0.6890	0.6844	0.6797	0.6749
38	0.7471	0.7429	0.7387	0.7345	0.7302	0.7260	0.7217	0.7175	0.7132	0.7089	0.7045	0.7002	0.6957	0.6913	0.6867	0.6821	0.6772
39	0.7493	0.7451	0.7409	0.7367	0.7325	0.7282	0.7240	0.7197	0.7154	0.7112	0.7068	0.7025	0.6981	0.6936	0.6891	0.6844	0.6796
40	0.7515	0.7473	0.7431	0.7389	0.7347	0.7305	0.7263	0.7220	0.7178	0.7135	0.7092	0.7048	0.7005	0.6960	0.6915	0.6869	0.6821
41	0.7537	0.7496	0.7454	0.7412	0.7370	0.7328	0.7286	0.7244	0.7201	0.7159	0.7116	0.7073	0.7029	0.6985	0.6939	0.6893	0.6846
42	0.7560	0.7518	0.7477	0.7435	0.7394	0.7352	0.7310	0.7268	0.7225	0.7183	0.7140	0.7097	0.7054	0.7009	0.6965	0.6919	0.6871
43	0.7583	0.7542	0.7500	0.7459	0.7417	0.7376	0.7334	0.7292	0.7250	0.7208	0.7165	0.7122	0.7079	0.7035	0.6990	0.6944	0.6897
44	0.7607	0.7566	0.7524	0.7483	0.7442	0.7400	0.7359	0.7317	0.7275	0.7233	0.7190	0.7148	0.7104	0.7061	0.7016	0.6971	0.6923
45	0.7631	0.7590	0.7549	0.7508	0.7466	0.7425	0.7384	0.7342	0.7300	0.7258	0.7216	0.7174	0.7131	0.7087	0.7043	0.6997	0.6950
46	0.7655	0.7614	0.7574	0.7533	0.7492	0.7451	0.7410	0.7368	0.7326	0.7285	0.7243	0.7200	0.7157	0.7114	0.7070	0.7025	0.6978
47	0.7680	0.7639	0.7599	0.7558	0.7517	0.7476	0.7435	0.7394	0.7353	0.7311	0.7269	0.7227	0.7185	0.7141	0.7097	0.7053	0.7006
48	0.7705	0.7665	0.7625	0.7584	0.7544	0.7503	0.7462	0.7421	0.7380	0.7338	0.7297	0.7255	0.7212	0.7169	0.7126	0.7081	0.7034
49	0.7731	0.7691	0.7651	0.7611	0.7570	0.7530	0.7489	0.7448	0.7407	0.7366	0.7325	0.7283	0.7241	0.7198	0.7154	0.7110	0.7064
50	0.7757	0.7718	0.7678	0.7638	0.7598	0.7557	0.7517	0.7476	0.7435	0.7395	0.7353	0.7312	0.7270	0.7227	0.7184	0.7140	0.7094
51	0.7784	0.7745	0.7705	0.7665	0.7625	0.7585	0.7545	0.7505	0.7464	0.7423	0.7382	0.7341	0.7299	0.7257	0.7214	0.7170	0.7124
52	0.7812	0.7772	0.7733	0.7693	0.7654	0.7614	0.7574	0.7534	0.7493	0.7453	0.7412	0.7371	0.7330	0.7288	0.7245	0.7201	0.7155
53	0.7840	0.7801	0.7761	0.7722	0.7683	0.7643	0.7603	0.7563	0.7523	0.7483	0.7443	0.7402	0.7361	0.7319	0.7276	0.7232	0.7187
54	0.7868	0.7829	0.7790	0.7751	0.7712	0.7673	0.7633	0.7594	0.7554	0.7514	0.7474	0.7433	0.7392	0.7351	0.7308	0.7265	0.7220
55	0.7897	0.7859	0.7820	0.7781	0.7742	0.7703	0.7664	0.7625	0.7585	0.7545	0.7505	0.7465	0.7424	0.7383	0.7341	0.7298	0.7253
56	0.7927	0.7889	0.7850	0.7812	0.7773	0.7734	0.7695	0.7656	0.7617	0.7578	0.7538	0.7498	0.7458	0.7416	0.7375	0.7332	0.7288
57	0.7958	0.7920	0.7881	0.7843	0.7805	0.7766	0.7728	0.7689	0.7650	0.7611	0.7571	0.7532	0.7491	0.7451	0.7409	0.7367	0.7323
58	0.7989	0.7951	0.7913	0.7875	0.7837	0.7799	0.7761	0.7722	0.7683	0.7645	0.7605	0.7566	0.7526	0.7486	0.7445	0.7402	0.7359
59	0.8020	0.7983	0.7946	0.7908	0.7870	0.7832	0.7794	0.7756	0.7718	0.7679	0.7640	0.7601	0.7562	0.7522	0.7481	0.7439	0.7396
60	0.8053	0.8016	0.7979	0.7942	0.7904	0.7867	0.7829	0.7791	0.7753	0.7715	0.7676	0.7638	0.7598	0.7559	0.7518	0.7477	0.7434
61	0.8087	0.8050	0.8013	0.7976	0.7939	0.7902	0.7864	0.7827	0.7789	0.7751	0.7713	0.7675	0.7636	0.7597	0.7556	0.7515	0.7473
62	0.8121	0.8085	0.8048	0.8012	0.7975	0.7938	0.7901	0.7864	0.7826	0.7789	0.7751	0.7713	0.7675	0.7636	0.7596	0.7555	0.7513
63	0.8156	0.8120	0.8084	0.8048	0.8012	0.7975	0.7938	0.7902	0.7865	0.7828	0.7790	0.7753	0.7714	0.7676	0.7637	0.7596	0.7554
64	0.8192	0.8157	0.8121	0.8086	0.8050	0.8013	0.7977	0.7941	0.7904	0.7867	0.7830	0.7793	0.7755	0.7717	0.7678	0.7639	0.7597
65	0.8230	0.8195	0.8159	0.8124	0.8088	0.8053	0.8017	0.7981	0.7945	0.7908	0.7872	0.7835	0.7798	0.7760	0.7722	0.7682	0.7641
66	0.8268	0.8234	0.8199	0.8164	0.8129	0.8093	0.8058	0.8022	0.7987	0.7951	0.7915	0.7878	0.7841	0.7804	0.7766	0.7728	0.7687
67	0.8308	0.8274	0.8239	0.8205	0.8170	0.8135	0.8100	0.8065	0.8030	0.7995	0.7959	0.7923	0.7887	0.7850	0.7813	0.7774	0.7734
68	0.8349	0.8315	0.8281	0.8247	0.8213	0.8179	0.8144	0.8110	0.8075	0.8040	0.8005	0.7969	0.7934	0.7897	0.7861	0.7823	0.7784
69	0.8391	0.8358	0.8325	0.8291	0.8258	0.8224	0.8190	0.8156	0.8122	0.8087	0.8052	0.8018	0.7982	0.7947	0.7910	0.7873	0.7835
70	0.8435	0.8402	0.8370	0.8337	0.8304	0.8270	0.8237	0.8203	0.8170	0.8136	0.8102	0.8067	0.8033	0.7998	0.7962	0.7925	0.7887
71	0.8480	0.8448	0.8416	0.8383	0.8351	0.8318	0.8285	0.8252	0.8219	0.8186	0.8152	0.8119	0.8085	0.8050	0.8015	0.7979	0.7942
72	0.8526	0.8495	0.8463	0.8431	0.8399	0.8367	0.8335	0.8303	0.8270	0.8237	0.8205	0.8171	0.8138	0.8104	0.8070	0.8035	0.7998
73	0.8573	0.8542	0.8512	0.8480	0.8449	0.8418	0.8386	0.8354	0.8322	0.8290	0.8258	0.8226	0.8193	0.8160	0.8126	0.8092	0.8056
74	0.8621	0.8591	0.8561	0.8531	0.8500	0.8469	0.8438	0.8407	0.8376	0.8345	0.8313	0.8281	0.8249	0.8217	0.8184	0.8150	0.8115
75	0.8670	0.8641	0.8612	0.8582	0.8552	0.8522	0.8492	0.8461	0.8431	0.8400	0.8369	0.8338	0.8307	0.8275	0.8243	0.8210	0.8176
76	0.8721	0.8692	0.8664	0.8635	0.8605	0.8576	0.8547	0.8517	0.8487	0.8457	0.8427	0.8397	0.8366	0.8335	0.8304	0.8272	0.8238
77	0.8772	0.8744	0.8716	0.8688	0.8660	0.8631	0.8602	0.8573	0.8544	0.8515	0.8486	0.8456	0.8426	0.8396	0.8366	0.8335	0.8302
78	0.8823	0.8797	0.8770	0.8742	0.8715	0.8687	0.8659	0.8631	0.8603	0.8574	0.8546	0.8517	0.8488	0.8459	0.8429	0.8399	0.8367
79	0.8876	0.8850	0.8823	0.8797	0.8770	0.8743	0.8716	0.8689	0.8662	0.8634	0.8606	0.8578	0.8550	0.8522	0.8493	0.8464	0.8433
80	0.8928	0.8903	0.8878	0.8852													

APPENDIX A

IUOE Stationary Engineers Local 39 Pension Plan

Table 8 - Factors to convert from Regular Pension to 75% Joint & Survivor Annuity with Pop-Up for Disability Pension

Age of Beneficiary	EMPLOYEE'S AGE NEAREST BIRTHDAY															
	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74
20	0.6349	0.6295	0.6238	0.6179	0.6116	0.6049	0.5979	0.5904	0.5824	0.5741	0.5654	0.5564	0.5472	0.5379	0.5284	0.5188
21	0.6368	0.6313	0.6257	0.6197	0.6135	0.6068	0.5998	0.5923	0.5843	0.5760	0.5673	0.5583	0.5491	0.5398	0.5303	0.5208
22	0.6386	0.6332	0.6276	0.6217	0.6154	0.6088	0.6017	0.5942	0.5863	0.5779	0.5692	0.5603	0.5511	0.5417	0.5322	0.5227
23	0.6405	0.6351	0.6295	0.6236	0.6173	0.6107	0.6037	0.5962	0.5882	0.5799	0.5712	0.5622	0.5531	0.5437	0.5342	0.5246
24	0.6425	0.6371	0.6314	0.6255	0.6193	0.6127	0.6057	0.5982	0.5902	0.5819	0.5732	0.5642	0.5551	0.5457	0.5362	0.5266
25	0.6444	0.6390	0.6334	0.6275	0.6213	0.6147	0.6077	0.6002	0.5923	0.5839	0.5752	0.5663	0.5571	0.5477	0.5382	0.5286
26	0.6464	0.6410	0.6354	0.6295	0.6233	0.6167	0.6097	0.6022	0.5943	0.5860	0.5773	0.5683	0.5591	0.5497	0.5402	0.5307
27	0.6484	0.6430	0.6374	0.6315	0.6253	0.6188	0.6117	0.6043	0.5963	0.5880	0.5793	0.5704	0.5612	0.5518	0.5423	0.5327
28	0.6504	0.6450	0.6395	0.6336	0.6274	0.6208	0.6138	0.6063	0.5984	0.5901	0.5814	0.5725	0.5633	0.5539	0.5444	0.5348
29	0.6524	0.6471	0.6415	0.6357	0.6295	0.6229	0.6159	0.6084	0.6005	0.5922	0.5835	0.5746	0.5654	0.5560	0.5465	0.5369
30	0.6545	0.6492	0.6436	0.6378	0.6316	0.6250	0.6180	0.6106	0.6027	0.5943	0.5857	0.5767	0.5675	0.5581	0.5486	0.5390
31	0.6566	0.6513	0.6457	0.6399	0.6337	0.6272	0.6202	0.6127	0.6048	0.5965	0.5878	0.5789	0.5697	0.5603	0.5508	0.5412
32	0.6587	0.6534	0.6478	0.6420	0.6359	0.6293	0.6223	0.6149	0.6070	0.5987	0.5900	0.5811	0.5719	0.5625	0.5530	0.5434
33	0.6608	0.6555	0.6500	0.6442	0.6381	0.6315	0.6246	0.6171	0.6092	0.6009	0.5923	0.5833	0.5741	0.5647	0.5552	0.5456
34	0.6630	0.6577	0.6522	0.6464	0.6403	0.6338	0.6268	0.6194	0.6115	0.6032	0.5946	0.5856	0.5764	0.5670	0.5575	0.5479
35	0.6653	0.6600	0.6545	0.6487	0.6426	0.6361	0.6291	0.6217	0.6138	0.6055	0.5969	0.5879	0.5787	0.5693	0.5598	0.5502
36	0.6675	0.6623	0.6568	0.6510	0.6449	0.6384	0.6315	0.6241	0.6162	0.6079	0.5993	0.5903	0.5811	0.5717	0.5622	0.5526
37	0.6699	0.6646	0.6591	0.6534	0.6473	0.6408	0.6339	0.6265	0.6186	0.6103	0.6017	0.5927	0.5835	0.5741	0.5646	0.5550
38	0.6722	0.6670	0.6615	0.6558	0.6497	0.6432	0.6363	0.6289	0.6211	0.6128	0.6042	0.5952	0.5860	0.5766	0.5671	0.5574
39	0.6746	0.6694	0.6640	0.6582	0.6522	0.6457	0.6388	0.6314	0.6236	0.6153	0.6067	0.5977	0.5885	0.5791	0.5696	0.5600
40	0.6771	0.6719	0.6665	0.6607	0.6547	0.6482	0.6414	0.6340	0.6262	0.6179	0.6093	0.6003	0.5911	0.5817	0.5722	0.5626
41	0.6796	0.6744	0.6690	0.6633	0.6573	0.6508	0.6439	0.6366	0.6288	0.6205	0.6119	0.6030	0.5938	0.5844	0.5748	0.5652
42	0.6821	0.6770	0.6716	0.6659	0.6599	0.6535	0.6466	0.6393	0.6315	0.6232	0.6146	0.6057	0.5965	0.5871	0.5775	0.5679
43	0.6848	0.6796	0.6742	0.6686	0.6626	0.6562	0.6493	0.6420	0.6342	0.6259	0.6173	0.6084	0.5992	0.5898	0.5803	0.5707
44	0.6874	0.6823	0.6769	0.6713	0.6653	0.6589	0.6521	0.6448	0.6370	0.6287	0.6201	0.6112	0.6020	0.5927	0.5831	0.5735
45	0.6901	0.6850	0.6797	0.6740	0.6681	0.6617	0.6549	0.6476	0.6398	0.6316	0.6230	0.6141	0.6049	0.5955	0.5860	0.5764
46	0.6929	0.6878	0.6825	0.6769	0.6709	0.6646	0.6578	0.6505	0.6427	0.6345	0.6259	0.6170	0.6079	0.5985	0.5889	0.5793
47	0.6957	0.6907	0.6853	0.6798	0.6738	0.6675	0.6607	0.6534	0.6457	0.6375	0.6289	0.6200	0.6109	0.6015	0.5920	0.5823
48	0.6986	0.6936	0.6883	0.6827	0.6768	0.6705	0.6637	0.6565	0.6487	0.6406	0.6320	0.6231	0.6139	0.6046	0.5950	0.5854
49	0.7016	0.6965	0.6913	0.6857	0.6798	0.6735	0.6668	0.6596	0.6518	0.6437	0.6351	0.6262	0.6171	0.6077	0.5982	0.5886
50	0.7046	0.6996	0.6943	0.6888	0.6829	0.6767	0.6699	0.6627	0.6550	0.6469	0.6383	0.6295	0.6203	0.6110	0.6014	0.5918
51	0.7076	0.7027	0.6974	0.6919	0.6861	0.6799	0.6731	0.6660	0.6583	0.6501	0.6416	0.6328	0.6236	0.6143	0.6047	0.5951
52	0.7108	0.7058	0.7006	0.6952	0.6893	0.6831	0.6764	0.6693	0.6616	0.6535	0.6450	0.6361	0.6270	0.6177	0.6081	0.5985
53	0.7140	0.7091	0.7039	0.6985	0.6927	0.6865	0.6798	0.6727	0.6650	0.6569	0.6484	0.6396	0.6305	0.6211	0.6116	0.6020
54	0.7173	0.7124	0.7073	0.7018	0.6961	0.6899	0.6833	0.6761	0.6685	0.6604	0.6520	0.6431	0.6340	0.6247	0.6152	0.6056
55	0.7207	0.7158	0.7107	0.7053	0.6996	0.6934	0.6868	0.6797	0.6721	0.6640	0.6556	0.6468	0.6377	0.6284	0.6189	0.6093
56	0.7241	0.7193	0.7142	0.7088	0.7031	0.6970	0.6904	0.6834	0.6758	0.6678	0.6593	0.6505	0.6414	0.6321	0.6227	0.6130
57	0.7277	0.7229	0.7178	0.7125	0.7068	0.7007	0.6942	0.6871	0.6796	0.6716	0.6631	0.6544	0.6453	0.6360	0.6265	0.6169
58	0.7313	0.7265	0.7215	0.7162	0.7106	0.7045	0.6980	0.6910	0.6835	0.6755	0.6671	0.6583	0.6493	0.6400	0.6305	0.6210
59	0.7350	0.7303	0.7253	0.7200	0.7144	0.7084	0.7019	0.6950	0.6875	0.6795	0.6711	0.6624	0.6534	0.6441	0.6347	0.6251
60	0.7389	0.7342	0.7292	0.7240	0.7184	0.7125	0.7060	0.6991	0.6916	0.6837	0.6753	0.6666	0.6576	0.6484	0.6389	0.6294
61	0.7428	0.7382	0.7333	0.7281	0.7225	0.7166	0.7102	0.7033	0.6959	0.6880	0.6797	0.6710	0.6620	0.6528	0.6434	0.6338
62	0.7469	0.7423	0.7374	0.7323	0.7268	0.7209	0.7145	0.7076	0.7003	0.6924	0.6841	0.6755	0.6665	0.6573	0.6479	0.6384
63	0.7511	0.7465	0.7417	0.7366	0.7312	0.7253	0.7190	0.7122	0.7048	0.6970	0.6888	0.6801	0.6712	0.6621	0.6527	0.6432
64	0.7554	0.7509	0.7461	0.7411	0.7357	0.7299	0.7236	0.7168	0.7095	0.7018	0.6936	0.6850	0.6761	0.6670	0.6576	0.6481
65	0.7599	0.7554	0.7507	0.7457	0.7404	0.7346	0.7284	0.7217	0.7144	0.7067	0.6985	0.6900	0.6812	0.6720	0.6627	0.6533
66	0.7645	0.7601	0.7554	0.7505	0.7452	0.7395	0.7334	0.7267	0.7195	0.7118	0.7037	0.6952	0.6864	0.6773	0.6681	0.6586
67	0.7693	0.7649	0.7603	0.7554	0.7502	0.7446	0.7385	0.7319	0.7248	0.7172	0.7091	0.7007	0.6919	0.6829	0.6736	0.6642
68	0.7742	0.7699	0.7654	0.7606	0.7555	0.7499	0.7439	0.7373	0.7303	0.7227	0.7147	0.7063	0.6976	0.6887	0.6795	0.6701
69	0.7794	0.7752	0.7707	0.7660	0.7609	0.7554	0.7495	0.7430	0.7360	0.7285	0.7206	0.7123	0.7036	0.6947	0.6856	0.6763
70	0.7848	0.7806	0.7762	0.7715	0.7665	0.7611	0.7553	0.7489	0.7420	0.7346	0.7267	0.7185	0.7099	0.7010	0.6919	0.6827
71	0.7903	0.7862	0.7819	0.7773	0.7724	0.7671	0.7613	0.7550	0.7481	0.7408	0.7330	0.7249	0.7164	0.7076	0.6986	0.6894
72	0.7960	0.7920	0.7877	0.7832	0.7784	0.7732	0.7674	0.7612	0.7545	0.7473	0.7396	0.7315	0.7231	0.7144	0.7054	0.6963
73	0.8018	0.7979	0.7937	0.7893	0.7846	0.7794	0.7738	0.7677	0.7611	0.7540	0.7464	0.7384	0.7300	0.7214	0.7126	0.7035
74	0.8078	0.8040	0.7999	0.7956	0.7910	0.7859	0.7804	0.7744	0.7679	0.7609	0.7534	0.7455	0.7373	0.7287	0.7200	0.7110
75	0.8140	0.8102	0.8063	0.8021	0.7975	0.7926	0.7872	0.7813	0.7749	0.7680	0.7606	0.7528	0.7447	0.7363	0.7276	0.7188
76	0.8203	0.8167	0.8128	0.8087	0.8043	0.7994	0.7942	0.7884	0.7821	0.7753	0.7681	0.7604	0.7524	0.7441	0.7355	0.7268
77	0.8268	0.8232	0.8195	0.8155	0.8111	0.8065	0.8013	0.7957	0.7895	0.7828	0.7757	0.7682	0.7603	0.7521	0.7437	0.7351
78	0.8334	0.8299	0.8263	0.8224	0.8182	0.8136	0.8086	0.8031	0.7971	0.7906	0.7836	0.7762	0.7685	0.7604	0.7521	0.7436
79	0.8401	0.8367	0.8332	0.8294	0.8254	0.8209	0.8160	0.8107	0.8048	0.7984	0.7916	0.7844	0.7768	0.7689	0.7608	0.7524
80	0.8469	0.8436	0.8402	0.8366	0.8326	0.8283	0.8236	0.8184	0.8127	0.8065	0.7998	0.7927	0.7853	0.7776	0.7696	0.7614
81	0.8538	0.8506	0.8473	0.8438	0.8400	0.8358	0.8312	0.8262	0.8207	0.8146	0.8081	0.8012	0.7940	0.7864	0.7786	0.7705
82	0.8607	0.8576	0.8545	0.8511	0.8474	0.8434	0.8390	0.8341	0.8287	0.8229	0.8166	0.8098	0.8028	0.7954	0.7877	0.7799
83	0.8676	0.8647	0.8616	0.8584	0.8548	0.8510	0.8467	0.8420	0.8368	0.8312	0.8251	0.8185				

APPENDIX B
LUMP SUM AMOUNT PAYABLE FOR EACH DOLLAR OF MONTHLY BENEFIT
COMMENCING IMMEDIATELY
- NOT APPLICABLE TO DISABILITY PENSIONS -

YEARS	AGE AT RETIREMENT - MONTHS											
	0	1	2	3	4	5	6	7	8	9	10	11
45	150.40	150.22	150.04	149.86	149.68	149.50	149.32	149.14	148.96	148.78	148.60	148.42
46	148.24	148.06	147.88	147.70	147.52	147.34	147.16	146.98	146.80	146.62	146.44	146.26
47	146.08	145.90	145.72	145.54	145.36	145.18	145.00	144.82	144.64	144.46	144.28	144.10
48	143.92	143.74	143.56	143.33	143.20	143.02	142.84	142.66	142.48	142.30	142.12	141.94
49	141.76	141.58	141.40	141.22	141.04	140.86	140.68	140.50	140.32	140.14	139.96	139.78
50	139.60	139.42	139.24	139.06	138.88	138.70	138.52	138.34	138.16	137.98	137.80	137.62
51	137.44	137.26	137.08	136.90	136.72	136.54	136.36	136.18	136.00	135.82	135.64	135.46
52	135.28	135.10	134.92	134.74	134.56	134.38	134.20	134.02	133.84	133.66	133.48	133.30
53	133.12	132.94	132.76	132.58	132.40	132.22	132.04	131.86	131.68	131.50	131.32	131.14
54	130.96	130.78	130.60	130.42	130.24	130.06	129.88	129.70	129.52	129.34	129.16	128.98
55	128.80	128.62	128.44	128.26	128.03	127.90	127.72	127.54	127.36	127.18	127.00	126.82
56	126.64	126.46	126.28	126.10	125.92	125.74	125.56	125.38	125.20	125.02	124.84	124.66
57	124.48	124.30	124.12	123.94	123.76	123.58	123.40	123.22	123.04	122.86	122.68	122.50
58	122.32	122.14	121.96	121.78	121.60	121.42	121.24	121.06	120.88	120.70	120.52	120.34
59	120.16	119.98	119.80	119.62	119.44	119.26	119.08	118.90	118.72	118.54	118.36	118.18
60	118.00	117.76	117.52	117.28	117.04	116.80	116.56	116.32	116.08	115.84	115.60	115.36
61	115.12	114.88	114.64	114.40	114.16	113.92	113.68	113.44	113.20	112.96	112.72	112.48
62	112.24	112.00	111.76	111.52	111.28	111.04	110.80	110.56	110.32	110.08	109.84	109.60
63	109.36	109.12	108.88	108.64	108.40	108.16	107.92	107.68	107.44	107.20	106.96	106.72
64	106.48	106.24	106.00	105.76	105.52	105.28	105.04	104.80	104.56	104.32	104.08	103.84
65	103.60	103.36	103.12	102.88	102.64	102.40	102.16	101.92	101.68	101.44	101.20	100.96
66	100.72	100.48	100.24	100.00	99.76	99.52	99.28	99.04	98.80	98.56	98.32	98.08
67	97.84	97.60	97.36	97.12	96.88	96.64	96.40	96.16	95.92	95.68	95.44	95.20
68	94.96	94.72	94.48	94.24	94.00	93.76	93.52	93.28	93.04	92.80	92.56	92.32
69	92.08	91.84	91.60	91.36	91.12	90.88	90.64	90.40	90.16	89.92	89.68	89.44
70	89.20	88.96	88.72	88.48	88.24	88.00	87.76	87.52	87.28	87.04	86.80	86.56
71	86.32	86.08	85.84	85.60	85.36	85.12	84.88	84.64	84.40	84.16	83.92	83.68
72	83.44	83.20	82.96	82.72	82.48	82.24	82.00	81.76	81.52	81.28	81.04	80.80
73	80.56	80.32	80.08	79.84	79.60	79.36	79.12	78.88	78.64	78.40	78.16	77.92
74	77.68	77.44	77.20	76.96	76.72	76.48	76.24	76.00	75.76	75.52	75.28	75.04
75	74.80											

0 Years Certain and Life Conversion

APPENDIX C
LUMP SUM AMOUNT PAYABLE FOR EACH DOLLAR OF MONTHLY BENEFIT COMMENCING
IMMEDIATELY
- DISABILITY PENSIONS ONLY -

YEARS	AGE AT RETIREMENT - MONTHS											
	0	1	2	3	4	5	6	7	8	9	10	11
30	104.20	104.16	104.12	104.08	104.04	104.00	103.98	103.92	103.88	103.84	103.80	103.76
31	103.72	103.68	103.64	103.60	103.56	103.52	103.48	103.44	103.40	103.36	103.32	103.28
32	103.24	103.20	103.16	103.12	103.08	103.04	103.00	102.96	102.92	102.88	102.84	102.80
33	102.76	102.72	102.68	102.64	102.60	102.56	102.52	102.48	102.44	102.40	102.36	102.32
34	102.28	102.24	102.20	102.16	102.12	102.08	102.04	102.00	101.96	101.92	101.88	101.84
35	101.80	101.76	101.72	101.68	101.64	101.60	101.58	101.52	101.48	101.44	101.40	101.36
36	101.32	101.28	101.24	101.20	101.16	101.12	101.08	101.04	101.00	100.96	100.92	100.88
37	100.84	100.80	100.76	100.72	100.68	100.64	100.60	100.56	100.52	100.48	100.44	100.40
38	100.36	100.32	100.28	100.24	100.20	100.16	100.12	100.08	100.04	100.00	99.96	99.92
39	99.88	99.84	99.80	99.76	99.72	99.68	99.64	99.60	99.56	99.52	99.48	99.44
40	99.40	99.36	99.32	99.28	99.24	99.20	99.16	99.12	99.08	99.04	99.00	98.96
41	98.92	98.88	98.84	98.80	98.76	98.72	98.68	98.64	98.60	98.56	98.52	98.48
42	98.44	98.40	98.36	98.32	98.28	98.24	98.20	98.16	98.12	98.08	98.04	98.00
43	97.96	97.92	97.88	97.84	97.80	97.76	97.72	97.68	97.64	97.60	97.56	97.52
44	97.48	97.44	97.40	97.36	97.32	97.28	97.24	97.20	97.16	97.12	97.08	97.04
45	97.00	96.88	96.76	96.64	96.52	96.40	96.28	96.16	96.04	95.92	95.80	95.68
46	95.56	95.44	95.32	95.20	95.08	94.96	94.84	94.72	94.60	94.48	94.36	94.24
47	94.12	94.00	93.88	93.76	93.64	93.52	93.40	93.28	93.16	93.04	92.92	92.80
48	92.68	92.56	92.44	92.32	92.20	92.08	91.96	91.84	91.72	91.60	91.48	91.36
49	91.24	91.12	91.00	90.88	90.76	90.64	90.52	90.40	90.28	90.16	90.04	89.92
50	89.80	89.68	89.56	89.44	89.32	89.20	89.08	88.96	88.84	88.72	88.60	88.48
51	88.36	88.24	88.12	88.00	87.88	87.76	87.64	87.52	87.40	87.28	87.16	87.04
52	86.92	86.80	86.68	86.56	86.44	86.32	86.20	86.08	85.96	85.84	85.72	85.60
53	85.48	85.36	85.24	85.12	85.00	84.88	84.76	84.64	84.52	84.40	84.28	84.16
54	84.04	83.92	83.80	83.68	83.56	83.44	83.32	83.20	83.08	82.96	82.84	82.72
55	82.60	82.48	82.36	82.24	82.12	82.00	81.88	81.76	81.64	81.52	81.40	81.28
56	81.16	81.04	80.92	80.80	80.68	80.56	80.44	80.32	80.20	80.08	79.96	79.84
57	79.72	79.60	79.48	79.36	79.24	79.12	79.00	78.88	78.76	78.64	78.52	78.40
58	78.28	78.16	78.04	77.92	77.80	77.68	77.56	77.44	77.32	77.20	77.08	76.96
59	76.84	76.72	76.60	76.48	76.36	76.24	76.12	76.00	75.88	75.76	75.64	75.52
60	75.40	75.28	75.16	75.04	74.92	74.80	74.68	74.56	74.44	74.32	74.20	74.08
61	73.98	73.84	73.72	73.60	73.48	73.36	73.24	73.12	73.00	72.88	72.76	72.64
62	72.52	72.40	72.28	72.16	72.04	71.92	71.80	71.68	71.56	71.44	71.32	71.20
63	71.08	70.90	70.84	70.72	70.60	70.48	70.36	70.24	70.12	70.00	69.88	69.76
64	69.64	69.52	69.40	69.28	69.16	69.04	68.92	68.80	68.68	68.56	68.44	68.32

0 Years Certain and Life Conversion

EXHIBITS

EXHIBIT A

Article Pro-Rata Pensions

Section 1. Purpose - Pro-Rata Pensions are provided under this Retirement Plan for employees who would otherwise lack sufficient service credit to be eligible for any pension because their years of employment were divided between different pension plans or, if eligible, whose pensions would be of a lesser amount because of such divisions of employment.

Section 2. Related Pension Plan –By resolution duly adopted, the Trustees recognize each other pension plan, which has executed the Pension Reciprocity Agreement for Operating Engineers Pension Funds and who has adopted Exhibit A of such Reciprocity Agreement as a Restated Pension Plan.

Section 3. Related Hours - The term “Related Hours” means hours of employment which are creditable under a Related Plan for both pension credit and benefit accrual purposes, and include hours of employment before the Effective Date of this Agreement.

Section 4. Related Credit - The term “Related Credit” means years of service creditable to an Employee under a Related Plan and certified by the Related Plan to this Plan, including service before the Effective Date of this Agreement to the extent creditable under this Plan.

Section 5. Combined Pension Credit - The term “Combined Pension Credit” means the total of an Employee’s Related Credit plus the Credited Service accumulated under this Plan. For the purpose of determining eligibility for a Pro-Rata Pension the maximum “Combined Pension Credit” counted in any calendar (Plan) year shall be no more than the Credited Service available under the terms of this Plan.

Section 6. Eligibility - An Employee shall be eligible for a Pro-Rata Pension under this Plan if he satisfies all of the following requirements:

- (a) He has retired and is not performing work for which contributions are being made to a Related Plan; and
- (b) he would be eligible for any type of pension under this Plan, including a disability pension and a vested or deferred pension, if his Combined Pension Credits were treated as Credited Service under this Plan; and
- (c) he has at least one year of Credited Service based upon actual employment after his Effective Date of Coverage for which contributions have been made to this Plan; and
- (d) he is eligible for a Pro-Rata Pension from a Related Plan; and

- (e) he waives his right to any other pension he may otherwise be entitled to from this Plan.

Section 7. Benefit Amount - The amount of the Pro-Rata Pension shall be determined in the same manner as applicable to the calculation of regular pension benefits based on the years of Credited Service under this Plan and the Employer contributions to this Plan on behalf of the Employee. No payment shall be received from this Plan for Related Credits.

Section 8. Payment - The payment of a Pro-Rata Pension shall be subject to all of the conditions applicable to other types of pensions under this Plan.

Section 9. Break in Service - Related Hours shall be counted when determining whether an Employee has satisfied the requirements of this Plan in order to prevent cancellation of his accumulated Credited Service.

Section 10. Pre-Retirement Death Benefits - Related Credits shall be limited to determining an Employee's eligibility for monthly Pension Benefits to a pensioner (including a Disability Pension and Vesting in a deferred pension) or to monthly payments (guarantees) to the survivor of a pensioner.

Section 11. Effective Date - This Article and the payment of Pro-Rata Pensions hereunder shall be effective on _____, 19_____.

EXHIBIT B

Article Transfer of Contribution

Section 1. Purpose - A Pension is provided under this Plan for employees who would otherwise lack sufficient service credit to be eligible for any pension because their years of employment were divided between different pension plans or, if eligible, whose pension would be less than the full amount because of such division of employment.

Section 2. Home Pension Plan - By resolution duly adopted, the Trustees recognize as the Home Pension Plan, that Plan which has executed the Pension Reciprocity Agreement for Operating Engineers Pension Funds and who has adopted Exhibit B of such Reciprocity Agreements and which was established by the Local Union in which an employee holds or has applied for membership.

Section 3. Cooperating Pension Plan - By resolution duly adopted, the Trustees recognize all other pension plans which have executed the Pension Reciprocity Agreement for Operating Engineers Pension Funds and who have adopted Exhibit B as a Cooperating Pension Plan.

Section 4. Transfer of Contributions - Each Cooperating Plan shall collect and forward, at least semi-annually, all employer contributions required to be paid into said Plan on behalf of any traveling employee working within its territorial jurisdiction, to the employee's Home Pension Plan, and, in addition, shall forward said employee's employment records. In so doing, the Cooperative Plan will act solely as the agent of the Home Pension Plan subject to those rules of eligibility the employee will continue to remain.

Section 5. Eligibility - In determining whether an employee is eligible to receive benefits under the Home Pension Plan, full credit shall be given for time worked under any Cooperating Plan from which employer contributions have been received to be credited to his account. For the purpose of any break in service rule any time worked in a Cooperating Plan area shall be counted as if they were worked in the Home Pension Plan provided all contributions are transferred.

Section 6. Amount of Pension - In computing the amount of the benefits payable under the Home Pension Plan full credit shall be given to employer contributions forwarded to said Plan by Cooperating Plans as well as those employer contributions received by the Home Pension Plan directly from employers.

Section 7. Payment of Pension - The payment of the pension shall be subject to the provisions of the Home Pension Plan.

Section 8. Effective Date - This Article, and the payment of pensions hereunder, shall be effective on _____, 19_____.

Explanation - Reciprocal Agreement
For Pension Funds Covering Employees Represented by
the International Union of Operating Engineers

General

The reciprocal agreement is designed to meet the needs of operating engineers in protecting their pension rights when they work under the jurisdiction of two or more Pension Funds. The agreement is made up of two types of arrangements set forth in Exhibits A and B.

Exhibit A is an Article which sets forth an agreement to provide Pro-Rata Pensions. Under this Article there is no transfer of money between Funds. In general, it obligates each related fund to pay a Pro-Rata Pension, if an operating engineer's combined credit under two or more plans are sufficient to qualify him for a pension and he meets certain other requirements. This Article must be adopted by all funds which sign the reciprocal agreement.

Exhibit B is an Article which provides for the transfer of contributions to any other fund which has also adopted Exhibit B. If a fund transfers contributions it has no further obligation to that person. Exhibit B should only be adopted by funds which want to transfer contributions and receive contributions from other funds.

To Repeat: All funds adopting the agreement must adopt Exhibit A. That means that the Fund has agreed to provide for Pro-Rata Pensions. Those funds that want to transfer money must also sign Exhibit B. It is important to note that the transfer of money will only take place between funds if both have signed Exhibit B. A fund which has adopted Exhibit B will still have an agreement to provide Pro-Rata Pensions with funds which have only adopted Exhibit A.

The following are some general comments about the agreement:

1. The Reciprocal Agreement is Open-Ended

To enter into the Reciprocal Agreement the Trustees of a Fund must: (a) adopt and execute the Reciprocal Agreement; (b) verify that their Fund's Agreement and Declaration of Trust allows reciprocity and, (c) amend their Pension Plan by adding the standard clause attached to the Reciprocal Agreement, either Exhibit A or Exhibits A and B. The Fund will then have a Reciprocal Agreement with every other Fund that has signed the Agreement or signs it in the future. It is not necessary for the Trustees to negotiate the terms of the Agreement with individual funds.

2. Pension Funds Will Receive Notice of the Other Funds Which Have Entered Into the Agreement

Once a fund has entered into the Agreement, it will be filed with the International Union of Operating Engineers. The International will periodically publish a list of all funds which have entered into the Agreement and a statement whether the fund has adopted Article A or Articles A & B.

3. Effective Date

The Agreement becomes effective for a particular fund on the date the fund signs the Agreement. The Agreement will not apply to any applicants who have already been found to be ineligible for a pension.

The following describes how Exhibit A providing for Pro-Rata Pensions operates:

1. A Related Pension Plan

A “Related Pension Plan” is any other Operating Engineers Pension Plan that signs the Agreement. (The only time you do not have the concept of Related Plans and Pro Rata Pensions is when you have two funds which have both adopted Exhibit B providing for the transfer of contributions - that is described later.)

2. Related Credit

Credits earned under any Related Fund are used in determining whether an Employee’s combined credit is sufficient to make him eligible for a Pro-Rata Pension. Each Fund grants pension credit for both past and future service in accordance with its own eligibility rules and hours requirements, including credit earned before the Fund signed the reciprocal agreement. For example, if Fund A grants a maximum of one year of Pension Credit for 1,200 hours or more in a plan year, it would not recognize more than one year of Pension Credit earned under Fund B even though Fund B grants up to one and one-half years of Pension Credit in a plan year.

With respect to past service credit an employee must meet the requirements of the particular Fund including any requirements that he must have some future service or a certain amount of credit or hours during a particular period. However, in determining whether an employee has met the requirements, hours credited under a Related Plan are to be recognized. Also, a Plan that has a limit on past service such as five years would not be required to recognize more than five years of past service credit for a pro-rata pension even if an employee had earned more than five years with one or more related funds.

3. Pro-Rata Pensions

If a member works in the jurisdiction of each of two or more funds covered by Exhibit A of the Agreement for one or more years (and receives at least one year of credit based on contributions under each fund) each fund will pay a Pro-Rata Pension in accordance with the formula in the Agreement, provided the employee's combined credit would be sufficient to qualify him for a pension from each plan. There is no transfer of money between funds under the Pro-Rats Pension provision of Article A.

4. By Entering Into the Reciprocal Agreement the Only Liability the Fund Assumes is to Pay a Pro-Rata Pension in Specific Circumstances

In signing a Reciprocal Agreement Exhibit A, a Fund agrees to pay Pro-Rata Pensions according to its own eligibility rules and only to employees who have worked under its jurisdiction and the jurisdiction of a Related Fund which has signed the Agreement. A Fund does not incur any liability for payments which might be due from another Fund.

For example, suppose an employee, age 65, was covered by two Related Funds; Fund A for 9 years and Fund Y for 8 years. Both funds provide a pension after 15 years of service. The member would be eligible for a Pro-Rata Pension from both funds because he has 17 years of combined pension credit -- enough to be eligible under each fund's eligibility requirements.

The same would be true if there were three Related Funds -- each requiring 15 years of pension credit. A member who worked under the jurisdiction of Fund X for 6 years, Fund Y for 7 years and Fund Z for 4 years would be eligible for a Pro-Rata Pension from each of the funds. He would have 17 years of combined pension credit which is sufficient credit for eligibility under all three funds' rules.

In order to be eligible for a Pro-Rata Pension from any fund, a member must be eligible for a Pro-Rata Pension from at least one other Related Fund. For example, suppose Fund A requires a minimum of 15 years of pension credit and Fund B requires 10 years of pension credit. A member was covered under both funds, one for 7 years and one for 5 years. He has 12 years of combined pension credit. Since Fund A has a 15 year eligibility requirement the member is not eligible under the rules of Fund A and, therefore, would not be eligible for a Pro-Rata Pension from Fund B.

5. Eligibility Requirements a Member Must Meet

In order to be eligible for a Pro-Rata Pension, a member must meet the following requirements:

- a. He must be eligible for some type of pension (excluding Pro-Rata Pensions) from two or more Related Funds based on his combined pension credit. For example, if both plans require 20 years of pension credit, his combined credit must add up to at least 20 years. If his combined credit only adds up to 19 years, he would not be eligible for a Pro-Rata Pension from either of the plans.
- b. He must have one year of Credited Service under each of the Related Plans from which he will receive a Pro-Rata Pension. The Credit must be based on actual contributions.
- c. He must have retired and is not performing work for which contributions are being made to a Related Plan.

6. Breaks in Service

Many pension plans have rules which state that if a member does not earn pension credit for a number of years (4 years, 5 years, etc., depending on the plan) he loses all previously accumulated pension credit. Under this Agreement, time spent working under the jurisdiction of a Related Fund is the same as working in the industry and does not result in a break in service and a loss of pension credit. All signatory funds should retain all records of employees who appear to have incurred a break-in-service since these employees may be working in the jurisdiction of a related fund and will later become eligible for a Pro-Rata Pension.

7. Death Benefit, Widow's Benefits, Guarantees. Etc.

The Agreement only applies to Pension Benefits (including disability benefits, vesting or a deferred pension) or to monthly payments (guarantees) to the survivor of a pensioner. Pre-retirement Death Benefits, Medical Benefits, Widow's Benefits, etc., are not covered. This does not preclude a fund from providing greater benefits on its own if the Trustees so determine. Benefit amounts shall be determined at the benefit level at which the employee last earned pension credit.

8. Duplicate Pension or Duplicate Credit

If a member is entitled to another type of pension from a Related Plan, he is not entitled to any Pro-Rata Pension under this Reciprocal Agreement. He can, however, waive his right to any other type of pension if his Pro-Rata Pension is larger.

9. Examples of How to Calculate a Pro-Rata Pension

Step one in calculating the amount of the Pro-Rata Pension is to add up the member's total years of combined credit under all Related Plans. His combined pension credit must be sufficient to make him eligible under each fund. The second step is to determine the pension the member would have been entitled to receive based on the credits earned under each fund. The particular fund then only pays the same proportion of the pension as credit earned under that fund bears to the total credit.

For example, suppose a member age 65 earned 12 years of Credit service under Fund X and 13 years of Credited Service under Fund Y.

Suppose Fund X provides a maximum pension at age 65 of \$200.00 a month based on 25 years of Credited Service (\$8.00 per year of service) and Fund Y provides a maximum benefit of \$150.00 a month based on 25 years of Credited Service (\$6.00 per year of service).

The member would be eligible for a pension under each fund based on Related Credit of 25 years -- 12 years under one fund and 13 years under another.

Fund X would pay \$8.00 per year of service or \$96.00 a month ($\8.00×12 years) and Y would pay \$6.00 per year of service or \$78.00 a month ($\6.00×13 years).

The member would receive two monthly benefits -- one for \$96.00 and the other for \$78.00. The member receives a total of \$174.00 a month.

Funds which provide different benefit levels for years of past and future service would calculate their benefits accordingly. Funds which base benefits on a percentage of contributions made on a member's behalf will pay the benefit accrued plus an appropriate portion of the past service benefit, if applicable.

Here is how Exhibit B providing for the transfer of contributions operates. (The transfer of money only takes place between two funds which have adopted Exhibit B. If both funds have not adopted Exhibit B -- Pro-Rata Pensions operate.)

1. The Home Pension Plan

The Home Pension Plan is the plan established by the Local Union in which the employee holds or has applied for membership -- if the plan has adopted Exhibit B.

2. Cooperating Pension Plan

Any plan which has adopted Exhibit B is a Cooperating Pension Plan.

3. Transfer of Contributions

The transfer of contributions only takes place between two funds which have both adopted Exhibit B. If a fund has not adopted Exhibit B, it will not accept or transfer contributions -- it will be governed by Exhibit A providing for Pro-Rata Pensions.

The transfer of contributions must be done at least semi-annually and it will be done to the member's Home Fund.

For determining eligibility full credit shall be given for time worked under any Cooperating Plan from which contributions have been received.

For the purpose of any break in service rule, hours worked in another area for which contributions have been transferred are to be credited as if they are worked in the Home Plan.

4. No Liability for Transferring Plan

In transferring contributions to a Home Fund a Cooperating Fund is acting solely as the agent of the Home Pension Plan. The Cooperating Plan is relieved of all liability to any member or beneficiary for any benefits.

The member is subject to the rules of eligibility of the Home Fund.

Any questions concerning the reciprocal agreement should be referred to legal counsel for clarification. Technical assistance can be obtained from the International Union's General Counsel.

**AMENDMENT NO. 1
TO
I.U.O.E. STATIONARY ENGINEERS LOCAL 39 PENSION PLAN**

The I.U.O.E. Stationary Engineers Local 39 Pension Plan (the "Plan") was adopted June 1, 1955, and most recently restated January 1, 2015.

WHEREAS, Article 12 of the Plan provides that the Board of Trustees reserves the right to amend the Plan;

NOW, THEREFORE, BE IT RESOLVED, that the Plan is amended as follows:

1. Effective October 1, 2016, the following new Section 9.04(e) is added to Article 9 of the Plan:

- (e) No legal action may be commenced or maintained against the Pension Plan, the Board of Trustees or Trust Fund more than two (2) years after a claim's appeal has been denied.

2. Effective October 1, 2016, the following sentence is added to the end of Article 11, Section 11.08 of the Plan:

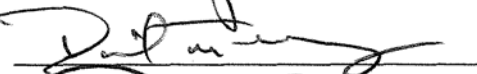
Notwithstanding the foregoing, Section 11.08 shall not apply to any Employer who first contributes to the Plan on or after October 1, 2016.

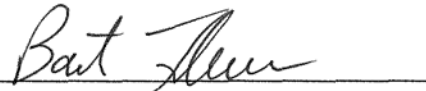
3. Effective October 1, 2016, the attached Appendix A of the Plan representing actuarial equivalent factors will replace in its entirety the current Appendix A of the Plan.

IN WITNESS WHEREOF, this Amendment Number 1 has been duly adopted and executed by the Board of Trustees as of this ____ day of July 2016.

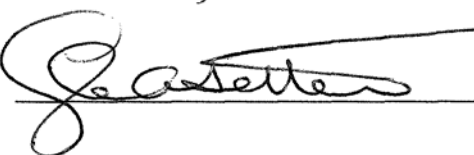
By: 

By: 

By: 

By: 

By: 

By: 

Appendix A

IUOE Stationary Engineers Local 39 Pension Plan

Table 1 - Factors to convert from Regular Pension to 50% Joint & Survivor Annuity

EMPLOYEE'S AGE NEAREST BIRTHDAY													
Age of Beneficiary	55	56	57	58	59	60	61	62	63	64	65	66	67
20	0.8549	0.8465	0.8376	0.8283	0.8185	0.8082	0.7974	0.7862	0.7744	0.7622	0.7495	0.7363	0.7228
21	0.8556	0.8472	0.8383	0.8290	0.8192	0.8089	0.7981	0.7869	0.7751	0.7629	0.7502	0.7370	0.7235
22	0.8563	0.8479	0.8390	0.8297	0.8199	0.8096	0.7988	0.7876	0.7759	0.7636	0.7509	0.7377	0.7242
23	0.8571	0.8486	0.8398	0.8305	0.8207	0.8104	0.7996	0.7884	0.7767	0.7644	0.7517	0.7385	0.7250
24	0.8579	0.8495	0.8406	0.8313	0.8215	0.8112	0.8004	0.7892	0.7775	0.7652	0.7525	0.7393	0.7258
25	0.8587	0.8503	0.8415	0.8322	0.8224	0.8121	0.8013	0.7901	0.7784	0.7661	0.7534	0.7402	0.7267
26	0.8596	0.8512	0.8424	0.8331	0.8233	0.8130	0.8022	0.7910	0.7793	0.7670	0.7543	0.7411	0.7276
27	0.8605	0.8522	0.8433	0.8340	0.8242	0.8140	0.8032	0.7920	0.7803	0.7680	0.7553	0.7421	0.7286
28	0.8615	0.8532	0.8444	0.8351	0.8253	0.8150	0.8043	0.7930	0.7813	0.7691	0.7563	0.7432	0.7296
29	0.8626	0.8542	0.8454	0.8362	0.8264	0.8161	0.8054	0.7941	0.7824	0.7702	0.7575	0.7443	0.7307
30	0.8637	0.8554	0.8466	0.8373	0.8275	0.8173	0.8065	0.7953	0.7836	0.7714	0.7586	0.7455	0.7319
31	0.8649	0.8566	0.8478	0.8385	0.8287	0.8185	0.8078	0.7965	0.7848	0.7726	0.7599	0.7467	0.7331
32	0.8661	0.8578	0.8490	0.8398	0.8300	0.8198	0.8091	0.7979	0.7862	0.7739	0.7612	0.7480	0.7345
33	0.8674	0.8591	0.8504	0.8411	0.8314	0.8212	0.8104	0.7993	0.7876	0.7753	0.7626	0.7494	0.7359
34	0.8688	0.8605	0.8518	0.8426	0.8328	0.8226	0.8119	0.8007	0.7890	0.7768	0.7641	0.7509	0.7374
35	0.8703	0.8620	0.8533	0.8441	0.8344	0.8241	0.8135	0.8023	0.7906	0.7784	0.7657	0.7525	0.7389
36	0.8718	0.8636	0.8549	0.8457	0.8360	0.8258	0.8151	0.8039	0.7922	0.7800	0.7673	0.7542	0.7406
37	0.8734	0.8652	0.8565	0.8473	0.8377	0.8275	0.8168	0.8057	0.7940	0.7818	0.7691	0.7559	0.7424
38	0.8751	0.8669	0.8582	0.8491	0.8394	0.8293	0.8186	0.8075	0.7958	0.7837	0.7710	0.7578	0.7442
39	0.8769	0.8687	0.8601	0.8510	0.8413	0.8312	0.8205	0.8094	0.7978	0.7856	0.7729	0.7598	0.7462
40	0.8787	0.8706	0.8620	0.8529	0.8433	0.8332	0.8226	0.8115	0.7999	0.7877	0.7750	0.7619	0.7483
41	0.8806	0.8725	0.8640	0.8549	0.8454	0.8353	0.8247	0.8136	0.8020	0.7899	0.7772	0.7641	0.7506
42	0.8827	0.8746	0.8661	0.8571	0.8475	0.8375	0.8269	0.8159	0.8043	0.7922	0.7795	0.7664	0.7529
43	0.8848	0.8768	0.8683	0.8593	0.8498	0.8398	0.8293	0.8183	0.8067	0.7946	0.7820	0.7689	0.7554
44	0.8870	0.8790	0.8706	0.8617	0.8522	0.8422	0.8318	0.8208	0.8093	0.7972	0.7846	0.7715	0.7580
45	0.8893	0.8814	0.8730	0.8641	0.8547	0.8448	0.8344	0.8234	0.8119	0.7999	0.7873	0.7743	0.7608
46	0.8916	0.8838	0.8755	0.8667	0.8574	0.8475	0.8371	0.8262	0.8148	0.8027	0.7902	0.7772	0.7637
47	0.8941	0.8863	0.8781	0.8694	0.8601	0.8503	0.8399	0.8291	0.8177	0.8057	0.7932	0.7802	0.7668
48	0.8966	0.8890	0.8808	0.8722	0.8629	0.8532	0.8429	0.8321	0.8208	0.8089	0.7964	0.7834	0.7700
49	0.8993	0.8917	0.8836	0.8750	0.8659	0.8562	0.8460	0.8353	0.8240	0.8122	0.7997	0.7868	0.7734
50	0.9020	0.8945	0.8865	0.8780	0.8690	0.8594	0.8493	0.8386	0.8274	0.8156	0.8032	0.7904	0.7770
51	0.9047	0.8974	0.8895	0.8811	0.8722	0.8627	0.8527	0.8421	0.8309	0.8192	0.8069	0.7941	0.7808
52	0.9076	0.9004	0.8926	0.8843	0.8755	0.8661	0.8562	0.8457	0.8346	0.8230	0.8107	0.7980	0.7848
53	0.9105	0.9034	0.8958	0.8876	0.8789	0.8696	0.8598	0.8494	0.8385	0.8269	0.8148	0.8021	0.7889
54	0.9135	0.9065	0.8991	0.8910	0.8824	0.8733	0.8636	0.8533	0.8425	0.8310	0.8189	0.8064	0.7933
55	0.9166	0.9097	0.9024	0.8945	0.8861	0.8770	0.8675	0.8573	0.8466	0.8353	0.8233	0.8108	0.7978
56	0.9197	0.9130	0.9058	0.8981	0.8898	0.8809	0.8715	0.8615	0.8509	0.8397	0.8279	0.8155	0.8026
57	0.9228	0.9163	0.9093	0.9017	0.8936	0.8849	0.8756	0.8658	0.8553	0.8443	0.8326	0.8203	0.8075
58	0.9260	0.9196	0.9128	0.9054	0.8975	0.8889	0.8798	0.8702	0.8599	0.8490	0.8374	0.8253	0.8127
59	0.9292	0.9230	0.9164	0.9092	0.9014	0.8931	0.8842	0.8747	0.8646	0.8538	0.8425	0.8305	0.8180
60	0.9324	0.9264	0.9200	0.9130	0.9054	0.8973	0.8886	0.8793	0.8694	0.8588	0.8476	0.8358	0.8235
61	0.9356	0.9298	0.9236	0.9168	0.9094	0.9015	0.8930	0.8840	0.8743	0.8639	0.8529	0.8413	0.8292
62	0.9388	0.9332	0.9272	0.9206	0.9135	0.9058	0.8976	0.8887	0.8792	0.8691	0.8583	0.8469	0.8350
63	0.9420	0.9366	0.9308	0.9245	0.9176	0.9101	0.9021	0.8935	0.8843	0.8744	0.8638	0.8527	0.8410
64	0.9451	0.9400	0.9344	0.9283	0.9217	0.9145	0.9067	0.8984	0.8894	0.8797	0.8695	0.8585	0.8470
65	0.9482	0.9433	0.9380	0.9321	0.9257	0.9188	0.9113	0.9032	0.8945	0.8852	0.8751	0.8645	0.8533
66	0.9513	0.9466	0.9415	0.9359	0.9298	0.9231	0.9159	0.9081	0.8997	0.8906	0.8809	0.8705	0.8596
67	0.9543	0.9498	0.9450	0.9397	0.9338	0.9274	0.9205	0.9130	0.9049	0.8961	0.8867	0.8766	0.8660
68	0.9572	0.9530	0.9484	0.9434	0.9378	0.9317	0.9251	0.9179	0.9101	0.9016	0.8925	0.8828	0.8725
69	0.9601	0.9561	0.9518	0.9470	0.9417	0.9359	0.9296	0.9227	0.9152	0.9071	0.8984	0.8890	0.8790
70	0.9628	0.9591	0.9551	0.9505	0.9455	0.9400	0.9340	0.9275	0.9203	0.9126	0.9042	0.8951	0.8855
71	0.9655	0.9620	0.9582	0.9540	0.9492	0.9440	0.9383	0.9321	0.9253	0.9179	0.9099	0.9012	0.8920
72	0.9681	0.9648	0.9612	0.9572	0.9528	0.9479	0.9425	0.9367	0.9302	0.9232	0.9155	0.9072	0.8984
73	0.9705	0.9675	0.9641	0.9604	0.9562	0.9516	0.9466	0.9410	0.9349	0.9282	0.9209	0.9130	0.9046
74	0.9728	0.9700	0.9669	0.9634	0.9595	0.9552	0.9504	0.9452	0.9395	0.9331	0.9262	0.9187	0.9106
75	0.9750	0.9724	0.9695	0.9662	0.9626	0.9586	0.9541	0.9492	0.9438	0.9378	0.9313	0.9242	0.9165
76	0.9770	0.9746	0.9719	0.9689	0.9655	0.9618	0.9576	0.9530	0.9480	0.9424	0.9362	0.9295	0.9222
77	0.9789	0.9767	0.9742	0.9715	0.9683	0.9648	0.9610	0.9567	0.9519	0.9467	0.9409	0.9345	0.9277
78	0.9807	0.9787	0.9764	0.9739	0.9710	0.9677	0.9641	0.9602	0.9557	0.9508	0.9454	0.9394	0.9330

Actuarial Assumptions:
 Interest Rate: 7.00%
 Participant's Mortality: 1971 GAM (100% male)
 Spouse's Mortality: 1971 GAM (100% female)

Appendix A

IUOE Stationary Engineers Local 39 Pension Plan

Table 1 - Factors to convert from Regular Pension to 50% Joint & Survivor Annuity

EMPLOYEE'S AGE NEAREST BIRTHDAY														
Age of Beneficiary	68	69	70	71	72	73	74	75	76	77	78	79	80	81
20	0.7089	0.6948	0.6804	0.6659	0.6513	0.6365	0.6213	0.6056	0.5893	0.5727	0.5560	0.5394	0.5230	0.5069
21	0.7096	0.6954	0.6810	0.6665	0.6520	0.6371	0.6219	0.6062	0.5900	0.5733	0.5566	0.5400	0.5236	0.5075
22	0.7103	0.6962	0.6818	0.6673	0.6527	0.6378	0.6226	0.6069	0.5906	0.5740	0.5572	0.5406	0.5242	0.5081
23	0.7111	0.6969	0.6825	0.6680	0.6534	0.6386	0.6234	0.6076	0.5914	0.5747	0.5579	0.5413	0.5249	0.5088
24	0.7119	0.6977	0.6833	0.6688	0.6542	0.6394	0.6242	0.6084	0.5921	0.5754	0.5587	0.5420	0.5256	0.5095
25	0.7128	0.6986	0.6842	0.6697	0.6551	0.6402	0.6250	0.6092	0.5929	0.5762	0.5595	0.5428	0.5264	0.5102
26	0.7137	0.6995	0.6851	0.6706	0.6560	0.6411	0.6259	0.6101	0.5938	0.5771	0.5603	0.5436	0.5272	0.5110
27	0.7147	0.7005	0.6861	0.6716	0.6569	0.6421	0.6268	0.6110	0.5947	0.5780	0.5612	0.5445	0.5280	0.5119
28	0.7157	0.7015	0.6871	0.6726	0.6579	0.6431	0.6278	0.6120	0.5957	0.5790	0.5622	0.5455	0.5290	0.5128
29	0.7168	0.7026	0.6882	0.6737	0.6590	0.6442	0.6289	0.6131	0.5967	0.5800	0.5632	0.5465	0.5299	0.5138
30	0.7180	0.7038	0.6894	0.6748	0.6602	0.6453	0.6300	0.6142	0.5978	0.5811	0.5642	0.5475	0.5310	0.5148
31	0.7193	0.7051	0.6906	0.6760	0.6614	0.6465	0.6312	0.6154	0.5990	0.5822	0.5654	0.5486	0.5321	0.5159
32	0.7206	0.7064	0.6919	0.6774	0.6627	0.6478	0.6325	0.6166	0.6003	0.5835	0.5666	0.5498	0.5332	0.5170
33	0.7220	0.7078	0.6933	0.6787	0.6641	0.6492	0.6338	0.6180	0.6016	0.5848	0.5679	0.5511	0.5345	0.5182
34	0.7235	0.7092	0.6948	0.6802	0.6655	0.6506	0.6353	0.6194	0.6030	0.5862	0.5692	0.5524	0.5358	0.5195
35	0.7250	0.7108	0.6964	0.6818	0.6671	0.6521	0.6368	0.6209	0.6045	0.5876	0.5707	0.5539	0.5372	0.5209
36	0.7267	0.7125	0.6980	0.6834	0.6687	0.6538	0.6384	0.6225	0.6061	0.5892	0.5723	0.5554	0.5387	0.5224
37	0.7285	0.7142	0.6998	0.6852	0.6705	0.6555	0.6401	0.6242	0.6078	0.5909	0.5739	0.5570	0.5403	0.5240
38	0.7304	0.7161	0.7016	0.6870	0.6723	0.6574	0.6420	0.6260	0.6096	0.5927	0.5756	0.5588	0.5420	0.5256
39	0.7323	0.7181	0.7036	0.6890	0.6743	0.6593	0.6439	0.6280	0.6115	0.5945	0.5775	0.5606	0.5438	0.5274
40	0.7344	0.7202	0.7057	0.6911	0.6764	0.6614	0.6460	0.6300	0.6135	0.5965	0.5795	0.5625	0.5458	0.5293
41	0.7367	0.7224	0.7079	0.6933	0.6786	0.6636	0.6482	0.6322	0.6156	0.5987	0.5816	0.5646	0.5478	0.5313
42	0.7390	0.7248	0.7103	0.6957	0.6809	0.6659	0.6505	0.6345	0.6179	0.6009	0.5838	0.5668	0.5500	0.5334
43	0.7415	0.7273	0.7128	0.6982	0.6834	0.6684	0.6530	0.6369	0.6204	0.6033	0.5862	0.5691	0.5523	0.5357
44	0.7441	0.7299	0.7154	0.7008	0.6860	0.6710	0.6556	0.6395	0.6229	0.6059	0.5887	0.5716	0.5547	0.5381
45	0.7469	0.7327	0.7182	0.7036	0.6888	0.6738	0.6583	0.6423	0.6257	0.6086	0.5914	0.5743	0.5573	0.5407
46	0.7499	0.7357	0.7212	0.7066	0.6918	0.6768	0.6613	0.6452	0.6286	0.6115	0.5942	0.5771	0.5601	0.5434
47	0.7530	0.7388	0.7243	0.7097	0.6949	0.6799	0.6644	0.6483	0.6316	0.6145	0.5972	0.5801	0.5630	0.5463
48	0.7562	0.7421	0.7276	0.7130	0.6982	0.6832	0.6677	0.6516	0.6349	0.6178	0.6005	0.5832	0.5662	0.5494
49	0.7597	0.7455	0.7311	0.7165	0.7017	0.6867	0.6712	0.6551	0.6384	0.6212	0.6039	0.5866	0.5695	0.5527
50	0.7633	0.7492	0.7348	0.7202	0.7054	0.6904	0.6749	0.6588	0.6420	0.6248	0.6075	0.5902	0.5730	0.5562
51	0.7671	0.7531	0.7387	0.7241	0.7094	0.6943	0.6788	0.6627	0.6459	0.6287	0.6113	0.5940	0.5768	0.5599
52	0.7711	0.7571	0.7428	0.7282	0.7135	0.6985	0.6830	0.6668	0.6501	0.6328	0.6154	0.5980	0.5808	0.5639
53	0.7754	0.7614	0.7471	0.7325	0.7179	0.7029	0.6873	0.6712	0.6544	0.6372	0.6197	0.6023	0.5850	0.5681
54	0.7798	0.7659	0.7516	0.7371	0.7225	0.7075	0.6920	0.6759	0.6591	0.6418	0.6243	0.6069	0.5896	0.5725
55	0.7844	0.7706	0.7564	0.7419	0.7273	0.7124	0.6969	0.6808	0.6640	0.6467	0.6292	0.6117	0.5944	0.5773
56	0.7893	0.7755	0.7614	0.7470	0.7324	0.7175	0.7021	0.6860	0.6692	0.6519	0.6344	0.6169	0.5995	0.5824
57	0.7943	0.7806	0.7666	0.7523	0.7378	0.7229	0.7075	0.6914	0.6747	0.6574	0.6398	0.6223	0.6049	0.5877
58	0.7996	0.7860	0.7720	0.7578	0.7434	0.7286	0.7132	0.6972	0.6805	0.6632	0.6456	0.6281	0.6106	0.5934
59	0.8050	0.7916	0.7777	0.7636	0.7493	0.7346	0.7193	0.7033	0.6865	0.6693	0.6517	0.6342	0.6167	0.5995
60	0.8107	0.7974	0.7837	0.7697	0.7554	0.7408	0.7255	0.7096	0.6929	0.6757	0.6582	0.6406	0.6231	0.6058
61	0.8165	0.8034	0.7898	0.7759	0.7618	0.7473	0.7321	0.7163	0.6996	0.6824	0.6649	0.6474	0.6299	0.6126
62	0.8225	0.8096	0.7962	0.7824	0.7684	0.7540	0.7390	0.7232	0.7067	0.6895	0.6720	0.6545	0.6370	0.6196
63	0.8287	0.8159	0.8027	0.7892	0.7753	0.7610	0.7461	0.7304	0.7140	0.6969	0.6794	0.6619	0.6444	0.6271
64	0.8350	0.8225	0.8095	0.7961	0.7824	0.7683	0.7535	0.7380	0.7216	0.7046	0.6872	0.6698	0.6523	0.6350
65	0.8415	0.8292	0.8164	0.8032	0.7898	0.7758	0.7612	0.7458	0.7296	0.7127	0.6954	0.6780	0.6605	0.6432
66	0.8481	0.8360	0.8235	0.8106	0.7973	0.7836	0.7692	0.7539	0.7379	0.7211	0.7039	0.6866	0.6692	0.6519
67	0.8548	0.8430	0.8307	0.8181	0.8051	0.7916	0.7774	0.7623	0.7465	0.7298	0.7128	0.6956	0.6782	0.6610
68	0.8616	0.8501	0.8382	0.8258	0.8131	0.7998	0.7859	0.7711	0.7554	0.7389	0.7220	0.7049	0.6877	0.6706
69	0.8684	0.8573	0.8457	0.8336	0.8212	0.8082	0.7946	0.7800	0.7646	0.7483	0.7316	0.7147	0.6976	0.6806
70	0.8753	0.8646	0.8533	0.8416	0.8295	0.8168	0.8034	0.7892	0.7740	0.7580	0.7415	0.7248	0.7079	0.6910
71	0.8822	0.8718	0.8609	0.8495	0.8378	0.8255	0.8124	0.7985	0.7836	0.7679	0.7517	0.7352	0.7184	0.7017
72	0.8889	0.8789	0.8684	0.8574	0.8460	0.8341	0.8214	0.8078	0.7933	0.7779	0.7619	0.7457	0.7292	0.7126
73	0.8955	0.8859	0.8758	0.8652	0.8542	0.8427	0.8304	0.8171	0.8030	0.7879	0.7722	0.7563	0.7400	0.7237
74	0.9020	0.8928	0.8831	0.8729	0.8623	0.8512	0.8393	0.8264	0.8126	0.7979	0.7826	0.7669	0.7510	0.7349
75	0.9083	0.8995	0.8902	0.8805	0.8703	0.8596	0.8481	0.8356	0.8222	0.8079	0.7930	0.7776	0.7620	0.7462
76	0.9144	0.9060	0.8972	0.8879	0.8781	0.8678	0.8567	0.8447	0.8318	0.8178	0.8033	0.7883	0.7730	0.7575
77	0.9203	0.9124	0.9039	0.8951	0.8858	0.8759	0.8653	0.8537	0.8412	0.8277	0.8136	0.7990	0.7841	0.7689
78	0.9260	0.9185	0.9105	0.9020	0.8932	0.8838	0.8736	0.8625	0.8505	0.8375	0.8238	0.8096	0.7951	0.7803

Actuarial Assumptions:
 Interest Rate: 7.00%
 Participant's Mortality: 1971 GAM (100% male)
 Spouse's Mortality: 1971 GAM (100% female)

Appendix A

IUOE Stationary Engineers Local 39 Pension Plan

Table 2 - Factors to convert from Regular Pension to 50% Joint & Survivor Annuity for Disability Pension

EMPLOYEE'S AGE NEAREST BIRTHDAY																	
Age of Beneficiary	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41
20	0.8085	0.8052	0.8018	0.7984	0.7949	0.7914	0.7879	0.7843	0.7806	0.7769	0.7731	0.7693	0.7654	0.7615	0.7576	0.7537	0.7497
21	0.8091	0.8058	0.8024	0.7990	0.7956	0.7921	0.7885	0.7849	0.7813	0.7775	0.7738	0.7699	0.7661	0.7622	0.7583	0.7543	0.7504
22	0.8098	0.8065	0.8031	0.7997	0.7963	0.7928	0.7892	0.7856	0.7820	0.7782	0.7745	0.7706	0.7668	0.7629	0.7590	0.7550	0.7511
23	0.8105	0.8072	0.8038	0.8004	0.7970	0.7935	0.7899	0.7863	0.7827	0.7790	0.7752	0.7714	0.7675	0.7636	0.7597	0.7558	0.7518
24	0.8113	0.8080	0.8046	0.8012	0.7977	0.7943	0.7907	0.7871	0.7835	0.7798	0.7760	0.7722	0.7683	0.7644	0.7605	0.7566	0.7526
25	0.8121	0.8088	0.8054	0.8020	0.7986	0.7951	0.7915	0.7879	0.7843	0.7806	0.7768	0.7730	0.7691	0.7653	0.7614	0.7574	0.7535
26	0.8129	0.8096	0.8062	0.8029	0.7994	0.7959	0.7924	0.7888	0.7852	0.7815	0.7777	0.7739	0.7700	0.7661	0.7622	0.7583	0.7543
27	0.8138	0.8105	0.8071	0.8038	0.8003	0.7968	0.7933	0.7897	0.7861	0.7824	0.7786	0.7748	0.7710	0.7671	0.7632	0.7592	0.7553
28	0.8147	0.8114	0.8081	0.8047	0.8013	0.7978	0.7943	0.7907	0.7871	0.7833	0.7796	0.7758	0.7719	0.7681	0.7642	0.7602	0.7563
29	0.8157	0.8124	0.8091	0.8057	0.8023	0.7988	0.7953	0.7917	0.7881	0.7844	0.7806	0.7768	0.7730	0.7691	0.7652	0.7613	0.7573
30	0.8168	0.8135	0.8101	0.8068	0.8033	0.7999	0.7964	0.7928	0.7892	0.7855	0.7817	0.7779	0.7741	0.7702	0.7663	0.7624	0.7585
31	0.8178	0.8146	0.8112	0.8079	0.8045	0.8010	0.7975	0.7939	0.7903	0.7866	0.7829	0.7791	0.7753	0.7714	0.7675	0.7636	0.7596
32	0.8190	0.8157	0.8124	0.8090	0.8056	0.8022	0.7987	0.7951	0.7915	0.7878	0.7841	0.7803	0.7765	0.7726	0.7687	0.7648	0.7609
33	0.8202	0.8169	0.8136	0.8103	0.8069	0.8034	0.7999	0.7964	0.7928	0.7891	0.7854	0.7816	0.7778	0.7739	0.7700	0.7661	0.7622
34	0.8215	0.8182	0.8149	0.8116	0.8082	0.8048	0.8013	0.7977	0.7941	0.7905	0.7867	0.7830	0.7791	0.7753	0.7714	0.7675	0.7636
35	0.8228	0.8196	0.8163	0.8130	0.8096	0.8061	0.8027	0.7991	0.7955	0.7919	0.7882	0.7844	0.7806	0.7768	0.7729	0.7690	0.7651
36	0.8242	0.8210	0.8177	0.8144	0.8110	0.8076	0.8041	0.8006	0.7970	0.7934	0.7897	0.7859	0.7821	0.7783	0.7744	0.7705	0.7666
37	0.8257	0.8225	0.8192	0.8159	0.8126	0.8091	0.8057	0.8022	0.7986	0.7950	0.7912	0.7875	0.7837	0.7799	0.7760	0.7722	0.7682
38	0.8273	0.8241	0.8208	0.8175	0.8142	0.8108	0.8073	0.8038	0.8002	0.7966	0.7929	0.7892	0.7854	0.7816	0.7777	0.7739	0.7700
39	0.8289	0.8257	0.8225	0.8192	0.8158	0.8125	0.8090	0.8055	0.8020	0.7984	0.7947	0.7909	0.7872	0.7834	0.7795	0.7757	0.7718
40	0.8306	0.8275	0.8242	0.8209	0.8176	0.8142	0.8108	0.8073	0.8038	0.8002	0.7965	0.7928	0.7891	0.7853	0.7814	0.7776	0.7737
41	0.8324	0.8293	0.8261	0.8228	0.8195	0.8161	0.8127	0.8092	0.8057	0.8021	0.7985	0.7948	0.7910	0.7872	0.7834	0.7796	0.7757
42	0.8343	0.8312	0.8280	0.8247	0.8214	0.8181	0.8147	0.8112	0.8077	0.8041	0.8005	0.7968	0.7931	0.7893	0.7855	0.7817	0.7778
43	0.8363	0.8332	0.8300	0.8267	0.8235	0.8201	0.8168	0.8133	0.8098	0.8063	0.8026	0.7990	0.7953	0.7915	0.7877	0.7839	0.7801
44	0.8384	0.8352	0.8321	0.8289	0.8256	0.8223	0.8189	0.8155	0.8121	0.8085	0.8049	0.8012	0.7975	0.7938	0.7900	0.7862	0.7824
45	0.8405	0.8374	0.8343	0.8311	0.8278	0.8246	0.8212	0.8178	0.8144	0.8108	0.8072	0.8036	0.7999	0.7962	0.7925	0.7887	0.7849
46	0.8428	0.8397	0.8366	0.8334	0.8302	0.8269	0.8236	0.8202	0.8168	0.8133	0.8097	0.8061	0.8024	0.7987	0.7950	0.7913	0.7875
47	0.8451	0.8421	0.8390	0.8358	0.8326	0.8294	0.8261	0.8227	0.8193	0.8158	0.8123	0.8087	0.8051	0.8014	0.7977	0.7939	0.7902
48	0.8476	0.8445	0.8415	0.8383	0.8352	0.8320	0.8287	0.8254	0.8220	0.8185	0.8150	0.8114	0.8078	0.8042	0.8005	0.7968	0.7930
49	0.8501	0.8471	0.8441	0.8410	0.8378	0.8347	0.8314	0.8281	0.8248	0.8213	0.8178	0.8143	0.8107	0.8071	0.8034	0.7997	0.7960
50	0.8528	0.8498	0.8468	0.8437	0.8406	0.8375	0.8344	0.8310	0.8276	0.8242	0.8208	0.8172	0.8137	0.8101	0.8065	0.8028	0.7991
51	0.8555	0.8526	0.8496	0.8466	0.8435	0.8404	0.8372	0.8340	0.8307	0.8273	0.8238	0.8203	0.8168	0.8132	0.8096	0.8060	0.8023
52	0.8584	0.8555	0.8525	0.8495	0.8465	0.8434	0.8403	0.8371	0.8338	0.8304	0.8270	0.8236	0.8201	0.8166	0.8130	0.8094	0.8057
53	0.8613	0.8585	0.8556	0.8526	0.8496	0.8466	0.8435	0.8403	0.8371	0.8337	0.8304	0.8270	0.8235	0.8200	0.8165	0.8129	0.8093
54	0.8644	0.8616	0.8587	0.8558	0.8529	0.8498	0.8468	0.8436	0.8405	0.8372	0.8338	0.8305	0.8270	0.8236	0.8201	0.8165	0.8130
55	0.8676	0.8648	0.8620	0.8591	0.8562	0.8532	0.8502	0.8471	0.8440	0.8408	0.8375	0.8341	0.8307	0.8273	0.8238	0.8203	0.8168
56	0.8709	0.8682	0.8654	0.8626	0.8597	0.8568	0.8538	0.8507	0.8476	0.8445	0.8412	0.8379	0.8346	0.8312	0.8278	0.8243	0.8208
57	0.8743	0.8716	0.8689	0.8661	0.8633	0.8604	0.8575	0.8545	0.8514	0.8483	0.8451	0.8418	0.8385	0.8352	0.8318	0.8284	0.8250
58	0.8778	0.8752	0.8725	0.8698	0.8670	0.8642	0.8613	0.8583	0.8553	0.8522	0.8491	0.8459	0.8427	0.8394	0.8360	0.8327	0.8293
59	0.8814	0.8788	0.8762	0.8735	0.8708	0.8680	0.8652	0.8623	0.8593	0.8563	0.8532	0.8501	0.8469	0.8437	0.8404	0.8371	0.8337
60	0.8850	0.8825	0.8800	0.8774	0.8747	0.8720	0.8692	0.8664	0.8635	0.8605	0.8575	0.8544	0.8513	0.8481	0.8449	0.8416	0.8383
61	0.8888	0.8863	0.8838	0.8813	0.8787	0.8760	0.8733	0.8706	0.8677	0.8648	0.8618	0.8588	0.8557	0.8526	0.8495	0.8463	0.8430
62	0.8926	0.8902	0.8878	0.8853	0.8828	0.8802	0.8775	0.8748	0.8721	0.8692	0.8663	0.8633	0.8603	0.8573	0.8542	0.8511	0.8479
63	0.8965	0.8942	0.8918	0.8894	0.8869	0.8844	0.8818	0.8792	0.8765	0.8737	0.8709	0.8680	0.8650	0.8620	0.8590	0.8560	0.8529
64	0.9005	0.8982	0.8959	0.8935	0.8911	0.8887	0.8862	0.8836	0.8810	0.8783	0.8755	0.8727	0.8698	0.8669	0.8640	0.8610	0.8579
65	0.9045	0.9023	0.9000	0.8978	0.8954	0.8930	0.8906	0.8881	0.8856	0.8829	0.8802	0.8775	0.8747	0.8719	0.8690	0.8661	0.8631
66	0.9085	0.9064	0.9042	0.9020	0.8998	0.8975	0.8951	0.8927	0.8902	0.8877	0.8851	0.8824	0.8797	0.8769	0.8741	0.8713	0.8684
67	0.9126	0.9106	0.9085	0.9063	0.9042	0.9019	0.8997	0.8973	0.8949	0.8925	0.8899	0.8874	0.8847	0.8821	0.8793	0.8766	0.8738
68	0.9167	0.9148	0.9127	0.9107	0.9086	0.9065	0.9043	0.9020	0.8997	0.8973	0.8949	0.8924	0.8898	0.8873	0.8846	0.8820	0.8793
69	0.9208	0.9190	0.9170	0.9151	0.9131	0.9110	0.9089	0.9067	0.9045	0.9022	0.8999	0.8975	0.8950	0.8925	0.8900	0.8874	0.8848
70	0.9250	0.9232	0.9213	0.9194	0.9175	0.9156	0.9135	0.9115	0.9093	0.9071	0.9049	0.9026	0.9002	0.8978	0.8954	0.8929	0.8904
71	0.9290	0.9273	0.9256	0.9238	0.9219	0.9201	0.9181	0.9161	0.9141	0.9120	0.9098	0.9076	0.9053	0.9030	0.9007	0.8983	0.8959
72	0.9330	0.9314	0.9297	0.9280	0.9263	0.9245	0.9226	0.9208	0.9188	0.9168	0.9147	0.9126	0.9104	0.9082	0.9060	0.9037	0.9014
73	0.9370	0.9354	0.9338	0.9322	0.9305	0.9288	0.9271	0.9253	0.9234	0.9215	0.9195	0.9175	0.9154	0.9133	0.9112	0.9090	0.9068
74	0.9408	0.9393	0.9378	0.9362	0.9347	0.9330	0.9314	0.9297	0.9279	0.9261	0.9242	0.9223	0.9203	0.9183	0.9162	0.9142	0.9120
75	0.9444	0.9430	0.9416	0.9402	0.9387	0.9371	0.9356	0.9339	0.9323	0.9305	0.9288	0.9269	0.9251	0.9231	0.9212	0.9192	0.9172
76	0.9480	0.9467	0.9453	0.9440	0.9426	0.9411	0.9396	0.9381	0.9365	0.9349	0.9332	0.9314	0.9297	0.9279	0.9260	0.9241	0.9222
77	0.9514	0.9502	0.9489	0.9477	0.9463	0.9450	0.9436	0.9421	0.9406	0.9391	0.9375	0.9358	0.9342	0.9324	0.9307	0.9289	0.9271
78	0.9548	0.9536	0.9524	0.9512	0.9500	0.9487	0.9474	0.9460	0.9446	0.9431	0.9416	0.9401	0.9385	0.9369	0.9352	0.9335	0.9318
79	0.9579	0.9569	0.9557	0.9546	0.9534	0.9522	0.9510	0.9497	0.9484	0.9470	0.9456	0.9442	0.9427	0.9412	0.9396	0.9380	0.9364
80	0.9610	0.9600	0.9589	0.9579													

Appendix A

IUOE Stationary Engineers Local 39 Pension Plan

Table 2 - Factors to convert from Regular Pension to 50% Joint & Survivor Annuity for Disability Pension

EMPLOYEE'S AGE NEAREST BIRTHDAY																	
Age of Beneficiary	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58
20	0.7457	0.7417	0.7377	0.7336	0.7296	0.7255	0.7214	0.7173	0.7131	0.7090	0.7047	0.7005	0.6962	0.6918	0.6873	0.6827	0.6780
21	0.7464	0.7424	0.7383	0.7343	0.7302	0.7262	0.7221	0.7179	0.7138	0.7096	0.7054	0.7012	0.6968	0.6925	0.6880	0.6834	0.6787
22	0.7471	0.7431	0.7390	0.7350	0.7309	0.7269	0.7228	0.7187	0.7145	0.7103	0.7061	0.7019	0.6976	0.6932	0.6887	0.6841	0.6794
23	0.7478	0.7438	0.7398	0.7358	0.7317	0.7276	0.7235	0.7194	0.7153	0.7111	0.7069	0.7026	0.6983	0.6939	0.6895	0.6849	0.6801
24	0.7486	0.7446	0.7406	0.7366	0.7325	0.7284	0.7243	0.7202	0.7161	0.7119	0.7077	0.7034	0.6991	0.6947	0.6903	0.6857	0.6809
25	0.7495	0.7455	0.7414	0.7374	0.7333	0.7293	0.7252	0.7211	0.7169	0.7127	0.7085	0.7043	0.7000	0.6956	0.6911	0.6865	0.6818
26	0.7504	0.7464	0.7423	0.7383	0.7342	0.7302	0.7261	0.7220	0.7178	0.7136	0.7094	0.7052	0.7009	0.6965	0.6920	0.6874	0.6827
27	0.7513	0.7473	0.7433	0.7392	0.7352	0.7311	0.7270	0.7229	0.7188	0.7146	0.7104	0.7061	0.7018	0.6974	0.6930	0.6884	0.6836
28	0.7523	0.7483	0.7443	0.7403	0.7362	0.7321	0.7280	0.7239	0.7198	0.7156	0.7114	0.7071	0.7028	0.6984	0.6940	0.6894	0.6847
29	0.7534	0.7494	0.7453	0.7413	0.7373	0.7332	0.7291	0.7250	0.7209	0.7167	0.7125	0.7082	0.7039	0.6995	0.6950	0.6905	0.6857
30	0.7545	0.7505	0.7465	0.7424	0.7384	0.7343	0.7302	0.7261	0.7220	0.7178	0.7136	0.7094	0.7050	0.7007	0.6962	0.6916	0.6869
31	0.7557	0.7517	0.7477	0.7436	0.7396	0.7355	0.7314	0.7273	0.7232	0.7190	0.7148	0.7106	0.7063	0.7019	0.6974	0.6928	0.6881
32	0.7569	0.7529	0.7489	0.7449	0.7409	0.7368	0.7327	0.7286	0.7245	0.7203	0.7161	0.7118	0.7075	0.7032	0.6987	0.6941	0.6894
33	0.7582	0.7543	0.7503	0.7462	0.7422	0.7381	0.7341	0.7300	0.7258	0.7217	0.7175	0.7132	0.7089	0.7045	0.7000	0.6955	0.6907
34	0.7596	0.7557	0.7517	0.7476	0.7436	0.7396	0.7355	0.7314	0.7272	0.7231	0.7189	0.7146	0.7103	0.7060	0.7015	0.6969	0.6922
35	0.7611	0.7571	0.7531	0.7491	0.7451	0.7411	0.7370	0.7329	0.7288	0.7246	0.7204	0.7162	0.7119	0.7075	0.7030	0.6984	0.6937
36	0.7627	0.7587	0.7547	0.7507	0.7467	0.7426	0.7386	0.7345	0.7304	0.7262	0.7220	0.7178	0.7135	0.7091	0.7046	0.7001	0.6953
37	0.7643	0.7603	0.7564	0.7524	0.7484	0.7443	0.7403	0.7362	0.7321	0.7279	0.7237	0.7195	0.7152	0.7108	0.7063	0.7018	0.6970
38	0.7660	0.7621	0.7581	0.7541	0.7501	0.7461	0.7420	0.7379	0.7338	0.7297	0.7255	0.7213	0.7170	0.7126	0.7082	0.7036	0.6989
39	0.7679	0.7639	0.7600	0.7560	0.7520	0.7480	0.7439	0.7398	0.7357	0.7316	0.7274	0.7232	0.7189	0.7145	0.7101	0.7055	0.7008
40	0.7698	0.7659	0.7619	0.7579	0.7539	0.7499	0.7459	0.7418	0.7377	0.7336	0.7294	0.7252	0.7209	0.7166	0.7121	0.7075	0.7028
41	0.7718	0.7679	0.7640	0.7600	0.7560	0.7520	0.7480	0.7439	0.7398	0.7357	0.7315	0.7273	0.7230	0.7187	0.7142	0.7097	0.7050
42	0.7740	0.7700	0.7661	0.7622	0.7582	0.7542	0.7502	0.7461	0.7420	0.7379	0.7338	0.7296	0.7253	0.7210	0.7165	0.7120	0.7072
43	0.7762	0.7723	0.7684	0.7644	0.7605	0.7565	0.7525	0.7484	0.7444	0.7403	0.7361	0.7319	0.7277	0.7233	0.7189	0.7144	0.7097
44	0.7786	0.7747	0.7708	0.7668	0.7629	0.7589	0.7549	0.7509	0.7468	0.7428	0.7386	0.7344	0.7302	0.7259	0.7214	0.7169	0.7122
45	0.7810	0.7772	0.7733	0.7694	0.7654	0.7615	0.7575	0.7535	0.7494	0.7454	0.7412	0.7371	0.7328	0.7285	0.7241	0.7196	0.7149
46	0.7836	0.7798	0.7759	0.7720	0.7681	0.7642	0.7602	0.7562	0.7522	0.7481	0.7440	0.7398	0.7356	0.7313	0.7269	0.7224	0.7177
47	0.7864	0.7825	0.7787	0.7748	0.7709	0.7670	0.7630	0.7591	0.7551	0.7510	0.7469	0.7428	0.7386	0.7343	0.7299	0.7254	0.7207
48	0.7892	0.7854	0.7816	0.7777	0.7739	0.7699	0.7660	0.7621	0.7581	0.7540	0.7500	0.7458	0.7416	0.7374	0.7330	0.7285	0.7239
49	0.7922	0.7884	0.7846	0.7808	0.7769	0.7731	0.7691	0.7652	0.7612	0.7572	0.7532	0.7491	0.7449	0.7406	0.7363	0.7318	0.7272
50	0.7953	0.7916	0.7878	0.7840	0.7802	0.7763	0.7724	0.7685	0.7646	0.7606	0.7566	0.7525	0.7483	0.7441	0.7398	0.7353	0.7307
51	0.7986	0.7949	0.7911	0.7874	0.7836	0.7797	0.7759	0.7720	0.7681	0.7641	0.7601	0.7560	0.7519	0.7477	0.7434	0.7390	0.7344
52	0.8020	0.7983	0.7946	0.7909	0.7871	0.7833	0.7795	0.7756	0.7717	0.7678	0.7638	0.7598	0.7557	0.7515	0.7472	0.7428	0.7382
53	0.8056	0.8020	0.7983	0.7945	0.7908	0.7870	0.7832	0.7794	0.7755	0.7716	0.7677	0.7637	0.7596	0.7555	0.7512	0.7469	0.7423
54	0.8094	0.8057	0.8021	0.7984	0.7947	0.7909	0.7872	0.7834	0.7796	0.7757	0.7718	0.7678	0.7638	0.7596	0.7554	0.7511	0.7466
55	0.8132	0.8097	0.8060	0.8024	0.7987	0.7950	0.7913	0.7875	0.7837	0.7799	0.7760	0.7721	0.7681	0.7640	0.7598	0.7555	0.7511
56	0.8173	0.8137	0.8102	0.8066	0.8029	0.7993	0.7956	0.7919	0.7881	0.7843	0.7805	0.7766	0.7726	0.7686	0.7644	0.7602	0.7558
57	0.8215	0.8180	0.8145	0.8109	0.8073	0.8037	0.8000	0.7964	0.7927	0.7889	0.7851	0.7813	0.7774	0.7734	0.7693	0.7651	0.7607
58	0.8258	0.8224	0.8189	0.8154	0.8118	0.8083	0.8047	0.8011	0.7974	0.7937	0.7900	0.7862	0.7823	0.7783	0.7743	0.7701	0.7658
59	0.8304	0.8269	0.8235	0.8200	0.8166	0.8130	0.8095	0.8059	0.8023	0.7987	0.7950	0.7912	0.7874	0.7835	0.7795	0.7754	0.7711
60	0.8350	0.8316	0.8283	0.8249	0.8214	0.8180	0.8145	0.8110	0.8074	0.8038	0.8002	0.7965	0.7927	0.7889	0.7849	0.7809	0.7766
61	0.8398	0.8365	0.8332	0.8298	0.8264	0.8230	0.8196	0.8161	0.8126	0.8091	0.8055	0.8019	0.7982	0.7944	0.7905	0.7865	0.7824
62	0.8447	0.8415	0.8382	0.8349	0.8316	0.8283	0.8249	0.8215	0.8181	0.8146	0.8111	0.8075	0.8039	0.8001	0.7963	0.7924	0.7883
63	0.8497	0.8466	0.8434	0.8401	0.8369	0.8336	0.8303	0.8270	0.8236	0.8202	0.8168	0.8133	0.8097	0.8060	0.8023	0.7985	0.7944
64	0.8549	0.8518	0.8487	0.8455	0.8423	0.8391	0.8359	0.8326	0.8293	0.8260	0.8226	0.8192	0.8157	0.8121	0.8085	0.8047	0.8008
65	0.8601	0.8571	0.8541	0.8510	0.8479	0.8448	0.8416	0.8384	0.8352	0.8319	0.8286	0.8253	0.8219	0.8184	0.8148	0.8111	0.8072
66	0.8655	0.8626	0.8596	0.8566	0.8536	0.8505	0.8474	0.8443	0.8412	0.8380	0.8348	0.8315	0.8282	0.8248	0.8213	0.8177	0.8139
67	0.8710	0.8681	0.8652	0.8623	0.8594	0.8564	0.8534	0.8504	0.8473	0.8442	0.8411	0.8379	0.8347	0.8313	0.8279	0.8244	0.8208
68	0.8765	0.8738	0.8710	0.8681	0.8653	0.8624	0.8595	0.8565	0.8536	0.8506	0.8475	0.8444	0.8413	0.8381	0.8348	0.8314	0.8278
69	0.8821	0.8795	0.8768	0.8740	0.8713	0.8685	0.8656	0.8628	0.8599	0.8570	0.8541	0.8511	0.8480	0.8449	0.8417	0.8384	0.8349
70	0.8878	0.8852	0.8826	0.8800	0.8773	0.8746	0.8719	0.8691	0.8663	0.8635	0.8607	0.8578	0.8548	0.8518	0.8487	0.8455	0.8422
71	0.8934	0.8910	0.8884	0.8859	0.8833	0.8807	0.8781	0.8754	0.8728	0.8700	0.8673	0.8645	0.8617	0.8588	0.8558	0.8527	0.8495
72	0.8990	0.8966	0.8942	0.8918	0.8893	0.8868	0.8843	0.8817	0.8791	0.8765	0.8739	0.8712	0.8685	0.8657	0.8628	0.8599	0.8568
73	0.9045	0.9022	0.8999	0.8976	0.8952	0.8928	0.8904	0.8879	0.8854	0.8829	0.8804	0.8778	0.8752	0.8725	0.8698	0.8669	0.8640
74	0.9099	0.9077	0.9055	0.9032	0.9010	0.8987	0.8963	0.8940	0.8916	0.8892	0.8868	0.8843	0.8818	0.8793	0.8766	0.8739	0.8711
75	0.9151	0.9130	0.9109	0.9088	0.9066	0.9044	0.9022	0.9000	0.8977	0.8954	0.8931	0.8907	0.8883	0.8859	0.8834	0.8808	0.8780
76	0.9202	0.9183	0.9163	0.9142	0.9122	0.9101	0.9079	0.9058	0.9037	0.9015	0.8992	0.8970	0.8947	0.8924	0.8900	0.8875	0.8849
77	0.9252	0.9233	0.9214	0.9195	0.9175	0.9156	0.9135	0.9115	0.9095	0.9074	0.9053	0.9031	0.9009	0.8987	0.8964	0.8941	0.8916
78	0.9301	0.9283	0.9265	0.9246	0.9228	0.9209	0.9190	0.9171	0.9151	0.9131	0.9111	0.9091	0.9070	0.9049	0.9028	0.9005	0.8982
79	0.9347	0.9330	0.9313	0.9296	0.9278	0.9261	0.9243	0.9224	0.9206	0.9187	0.9168	0.9149	0.9129	0.9109	0.9089	0.9068	0.9046
80	0.9392	0.9376	0.9360	0.9344													

Appendix A

IUOE Stationary Engineers Local 39 Pension Plan

Table 2 - Factors to convert from Regular Pension to 50% Joint & Survivor Annuity for Disability Pension

EMPLOYEE'S AGE NEAREST BIRTHDAY																
Age of Beneficiary	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74
20	0.6731	0.6680	0.6626	0.6570	0.6511	0.6449	0.6382	0.6312	0.6237	0.6159	0.6077	0.5992	0.5906	0.5817	0.5727	0.5635
21	0.6738	0.6686	0.6633	0.6577	0.6518	0.6455	0.6389	0.6318	0.6244	0.6165	0.6083	0.5999	0.5912	0.5823	0.5733	0.5642
22	0.6745	0.6693	0.6640	0.6584	0.6525	0.6462	0.6396	0.6325	0.6251	0.6172	0.6090	0.6006	0.5919	0.5830	0.5740	0.5648
23	0.6752	0.6701	0.6647	0.6591	0.6532	0.6470	0.6403	0.6333	0.6258	0.6179	0.6098	0.6013	0.5926	0.5837	0.5747	0.5655
24	0.6760	0.6709	0.6655	0.6599	0.6540	0.6478	0.6411	0.6341	0.6266	0.6187	0.6105	0.6021	0.5934	0.5845	0.5754	0.5663
25	0.6769	0.6717	0.6664	0.6608	0.6549	0.6486	0.6420	0.6349	0.6274	0.6195	0.6114	0.6029	0.5942	0.5853	0.5762	0.5671
26	0.6778	0.6726	0.6673	0.6617	0.6558	0.6495	0.6428	0.6358	0.6283	0.6204	0.6122	0.6037	0.5950	0.5861	0.5771	0.5679
27	0.6787	0.6736	0.6682	0.6626	0.6567	0.6504	0.6438	0.6367	0.6292	0.6214	0.6132	0.6047	0.5959	0.5870	0.5780	0.5688
28	0.6797	0.6746	0.6692	0.6636	0.6577	0.6515	0.6448	0.6377	0.6302	0.6223	0.6141	0.6056	0.5969	0.5880	0.5789	0.5698
29	0.6808	0.6757	0.6703	0.6647	0.6588	0.6525	0.6459	0.6388	0.6313	0.6234	0.6152	0.6067	0.5980	0.5890	0.5800	0.5708
30	0.6819	0.6768	0.6715	0.6658	0.6599	0.6537	0.6470	0.6399	0.6324	0.6245	0.6163	0.6078	0.5991	0.5901	0.5810	0.5719
31	0.6831	0.6780	0.6727	0.6670	0.6611	0.6549	0.6482	0.6411	0.6336	0.6257	0.6175	0.6090	0.6002	0.5913	0.5822	0.5730
32	0.6844	0.6793	0.6739	0.6683	0.6624	0.6561	0.6495	0.6424	0.6349	0.6270	0.6187	0.6102	0.6015	0.5925	0.5834	0.5742
33	0.6858	0.6807	0.6753	0.6697	0.6638	0.6575	0.6508	0.6437	0.6362	0.6283	0.6201	0.6115	0.6028	0.5938	0.5847	0.5755
34	0.6872	0.6821	0.6767	0.6711	0.6652	0.6589	0.6522	0.6451	0.6376	0.6297	0.6215	0.6130	0.6042	0.5952	0.5861	0.5769
35	0.6888	0.6836	0.6783	0.6727	0.6667	0.6604	0.6538	0.6467	0.6391	0.6312	0.6230	0.6144	0.6057	0.5967	0.5876	0.5783
36	0.6904	0.6853	0.6799	0.6743	0.6684	0.6621	0.6554	0.6483	0.6407	0.6328	0.6246	0.6160	0.6073	0.5983	0.5891	0.5799
37	0.6921	0.6870	0.6816	0.6760	0.6701	0.6638	0.6571	0.6500	0.6425	0.6345	0.6263	0.6177	0.6089	0.5999	0.5908	0.5815
38	0.6939	0.6888	0.6834	0.6778	0.6719	0.6656	0.6589	0.6518	0.6443	0.6363	0.6281	0.6195	0.6107	0.6017	0.5926	0.5833
39	0.6959	0.6907	0.6854	0.6798	0.6738	0.6675	0.6608	0.6537	0.6462	0.6383	0.6300	0.6214	0.6126	0.6036	0.5944	0.5852
40	0.6979	0.6928	0.6874	0.6818	0.6759	0.6696	0.6629	0.6558	0.6482	0.6403	0.6320	0.6234	0.6146	0.6056	0.5964	0.5871
41	0.7001	0.6949	0.6896	0.6840	0.6780	0.6718	0.6651	0.6579	0.6504	0.6425	0.6342	0.6256	0.6168	0.6077	0.5985	0.5892
42	0.7023	0.6972	0.6919	0.6863	0.6803	0.6741	0.6674	0.6602	0.6527	0.6447	0.6364	0.6279	0.6190	0.6100	0.6008	0.5915
43	0.7048	0.6996	0.6943	0.6887	0.6828	0.6765	0.6698	0.6627	0.6551	0.6472	0.6389	0.6303	0.6214	0.6124	0.6032	0.5938
44	0.7073	0.7022	0.6969	0.6913	0.6854	0.6791	0.6724	0.6652	0.6577	0.6497	0.6414	0.6328	0.6240	0.6149	0.6057	0.5964
45	0.7100	0.7049	0.6996	0.6940	0.6881	0.6818	0.6751	0.6680	0.6604	0.6525	0.6442	0.6355	0.6267	0.6176	0.6084	0.5990
46	0.7129	0.7078	0.7025	0.6969	0.6910	0.6847	0.6780	0.6709	0.6633	0.6554	0.6470	0.6384	0.6296	0.6205	0.6112	0.6019
47	0.7159	0.7108	0.7055	0.6999	0.6940	0.6877	0.6810	0.6739	0.6664	0.6584	0.6501	0.6415	0.6326	0.6235	0.6143	0.6049
48	0.7190	0.7140	0.7087	0.7031	0.6972	0.6909	0.6843	0.6772	0.6696	0.6616	0.6533	0.6447	0.6358	0.6267	0.6175	0.6081
49	0.7224	0.7173	0.7120	0.7065	0.7006	0.6944	0.6877	0.6806	0.6730	0.6651	0.6568	0.6481	0.6392	0.6301	0.6209	0.6115
50	0.7259	0.7209	0.7156	0.7100	0.7042	0.6979	0.6913	0.6842	0.6766	0.6687	0.6604	0.6518	0.6429	0.6338	0.6245	0.6151
51	0.7296	0.7246	0.7193	0.7138	0.7080	0.7017	0.6951	0.6880	0.6805	0.6725	0.6642	0.6556	0.6467	0.6376	0.6283	0.6189
52	0.7335	0.7285	0.7233	0.7178	0.7119	0.7057	0.6991	0.6920	0.6845	0.6766	0.6683	0.6597	0.6508	0.6416	0.6323	0.6229
53	0.7376	0.7326	0.7274	0.7219	0.7161	0.7100	0.7033	0.6963	0.6888	0.6809	0.6726	0.6640	0.6551	0.6460	0.6366	0.6272
54	0.7419	0.7369	0.7318	0.7263	0.7206	0.7144	0.7078	0.7008	0.6933	0.6854	0.6771	0.6685	0.6596	0.6505	0.6412	0.6318
55	0.7464	0.7415	0.7364	0.7309	0.7252	0.7191	0.7125	0.7055	0.6981	0.6902	0.6819	0.6733	0.6644	0.6553	0.6460	0.6366
56	0.7511	0.7463	0.7412	0.7358	0.7301	0.7240	0.7175	0.7105	0.7031	0.6952	0.6870	0.6784	0.6695	0.6604	0.6511	0.6417
57	0.7561	0.7513	0.7462	0.7409	0.7352	0.7292	0.7227	0.7157	0.7083	0.7005	0.6923	0.6837	0.6749	0.6658	0.6565	0.6471
58	0.7612	0.7565	0.7515	0.7462	0.7406	0.7346	0.7281	0.7212	0.7139	0.7061	0.6979	0.6893	0.6805	0.6715	0.6622	0.6528
59	0.7666	0.7619	0.7570	0.7517	0.7462	0.7402	0.7338	0.7270	0.7196	0.7119	0.7037	0.6953	0.6865	0.6774	0.6682	0.6588
60	0.7722	0.7676	0.7627	0.7575	0.7520	0.7461	0.7398	0.7330	0.7257	0.7180	0.7099	0.7014	0.6927	0.6837	0.6745	0.6651
61	0.7780	0.7734	0.7686	0.7635	0.7581	0.7522	0.7460	0.7392	0.7320	0.7244	0.7163	0.7079	0.6992	0.6903	0.6811	0.6717
62	0.7840	0.7795	0.7748	0.7697	0.7643	0.7586	0.7524	0.7457	0.7386	0.7310	0.7230	0.7147	0.7060	0.6971	0.6880	0.6787
63	0.7902	0.7858	0.7811	0.7762	0.7709	0.7652	0.7591	0.7525	0.7454	0.7379	0.7300	0.7217	0.7131	0.7043	0.6952	0.6859
64	0.7966	0.7923	0.7877	0.7828	0.7776	0.7720	0.7660	0.7595	0.7525	0.7451	0.7372	0.7291	0.7205	0.7117	0.7027	0.6935
65	0.8032	0.7989	0.7944	0.7897	0.7846	0.7791	0.7731	0.7667	0.7599	0.7525	0.7448	0.7367	0.7282	0.7195	0.7106	0.7014
66	0.8100	0.8058	0.8014	0.7967	0.7917	0.7863	0.7805	0.7742	0.7674	0.7602	0.7526	0.7446	0.7362	0.7276	0.7188	0.7097
67	0.8169	0.8129	0.8086	0.8040	0.7991	0.7938	0.7881	0.7820	0.7753	0.7682	0.7607	0.7528	0.7446	0.7360	0.7273	0.7183
68	0.8240	0.8201	0.8159	0.8115	0.8067	0.8016	0.7960	0.7899	0.7834	0.7764	0.7691	0.7613	0.7532	0.7448	0.7361	0.7273
69	0.8313	0.8275	0.8234	0.8191	0.8145	0.8095	0.8040	0.7981	0.7917	0.7849	0.7777	0.7701	0.7621	0.7538	0.7453	0.7366
70	0.8387	0.8350	0.8311	0.8269	0.8224	0.8175	0.8122	0.8065	0.8003	0.7936	0.7865	0.7790	0.7712	0.7631	0.7547	0.7461
71	0.8461	0.8425	0.8387	0.8347	0.8303	0.8256	0.8205	0.8149	0.8089	0.8024	0.7954	0.7881	0.7805	0.7726	0.7644	0.7559
72	0.8535	0.8500	0.8464	0.8425	0.8383	0.8337	0.8288	0.8234	0.8175	0.8112	0.8044	0.7973	0.7899	0.7821	0.7741	0.7658
73	0.8608	0.8575	0.8540	0.8503	0.8462	0.8418	0.8370	0.8318	0.8261	0.8200	0.8134	0.8065	0.7993	0.7917	0.7838	0.7758
74	0.8681	0.8649	0.8615	0.8579	0.8540	0.8498	0.8452	0.8402	0.8347	0.8287	0.8224	0.8157	0.8086	0.8013	0.7936	0.7857
75	0.8752	0.8722	0.8689	0.8655	0.8618	0.8577	0.8533	0.8484	0.8431	0.8374	0.8313	0.8248	0.8180	0.8108	0.8034	0.7957
76	0.8822	0.8793	0.8762	0.8729	0.8694	0.8655	0.8613	0.8566	0.8515	0.8460	0.8401	0.8338	0.8272	0.8203	0.8131	0.8056
77	0.8890	0.8863	0.8834	0.8802	0.8769	0.8732	0.8691	0.8647	0.8598	0.8545	0.8488	0.8428	0.8364	0.8297	0.8227	0.8155
78	0.8957	0.8931	0.8904	0.8874	0.8842	0.8807	0.8768	0.8726	0.8679	0.8628	0.8574	0.8516	0.8454	0.8390	0.8323	0.8253
79	0.9023	0.8998	0.8972	0.8944	0.8913	0.8880	0.8843	0.8803	0.8759	0.8710	0.8658	0.8602	0.8543	0.8482	0.8417	0.8350
80	0.9086	0.9063	0.9038	0.9012	0.8983	0.8951	0.8917	0.8878	0.8836	0.8790	0.8740	0.8687	0.8631	0.8572	0.8510	0.8445
81	0.9147	0.9125	0.9102	0.9077	0.9050	0.9021	0.8988	0.8952	0.8912	0.8868	0.8821	0.8770	0.8716	0.8660	0.8600	0.8539
82	0.9207	0.9186	0.9165	0.9141	0.9116	0.9088	0.9057	0.9023	0.8985	0.8944	0.8899	0.8851	0.8800	0.8746	0.8689	0.8631
83	0.9264	0.9245	0.9225	0.9203	0.9179	0.9153	0.9124	0.9092	0.9057	0.9018	0.8975	0.8930	0.8882	0.8830	0.87	

Appendix A

IUOE Stationary Engineers Local 39 Pension Plan

Table 3 - Factors to convert from Regular Pension to 50% Joint & Survivor Annuity with Pop-Up Option

EMPLOYEE'S AGE NEAREST BIRTHDAY													
Age of Beneficiary	55	56	57	58	59	60	61	62	63	64	65	66	67
20	0.8544	0.8460	0.8371	0.8278	0.8180	0.8077	0.7969	0.7857	0.7739	0.7617	0.7490	0.7358	0.7223
21	0.8551	0.8467	0.8378	0.8285	0.8186	0.8083	0.7976	0.7863	0.7746	0.7624	0.7496	0.7365	0.7229
22	0.8558	0.8473	0.8385	0.8292	0.8193	0.8090	0.7983	0.7870	0.7753	0.7631	0.7503	0.7372	0.7236
23	0.8565	0.8481	0.8392	0.8299	0.8201	0.8098	0.7990	0.7878	0.7761	0.7638	0.7511	0.7379	0.7244
24	0.8572	0.8488	0.8400	0.8307	0.8208	0.8106	0.7998	0.7886	0.7768	0.7646	0.7519	0.7387	0.7252
25	0.8580	0.8496	0.8408	0.8315	0.8217	0.8114	0.8006	0.7894	0.7777	0.7654	0.7527	0.7395	0.7260
26	0.8589	0.8505	0.8417	0.8324	0.8225	0.8123	0.8015	0.7903	0.7786	0.7663	0.7536	0.7404	0.7269
27	0.8598	0.8514	0.8426	0.8333	0.8235	0.8132	0.8024	0.7912	0.7795	0.7673	0.7545	0.7414	0.7278
28	0.8607	0.8524	0.8435	0.8342	0.8244	0.8142	0.8034	0.7922	0.7805	0.7683	0.7555	0.7424	0.7288
29	0.8617	0.8534	0.8446	0.8353	0.8255	0.8152	0.8045	0.7932	0.7815	0.7693	0.7566	0.7434	0.7299
30	0.8628	0.8544	0.8456	0.8364	0.8266	0.8163	0.8056	0.7944	0.7826	0.7704	0.7577	0.7445	0.7310
31	0.8639	0.8556	0.8468	0.8375	0.8277	0.8175	0.8067	0.7955	0.7838	0.7716	0.7589	0.7457	0.7322
32	0.8651	0.8567	0.8480	0.8387	0.8289	0.8187	0.8080	0.7968	0.7851	0.7728	0.7601	0.7470	0.7334
33	0.8663	0.8580	0.8492	0.8400	0.8302	0.8200	0.8093	0.7981	0.7864	0.7742	0.7614	0.7483	0.7347
34	0.8676	0.8593	0.8505	0.8413	0.8316	0.8213	0.8106	0.7995	0.7878	0.7756	0.7628	0.7497	0.7361
35	0.8689	0.8607	0.8519	0.8427	0.8330	0.8228	0.8121	0.8009	0.7892	0.7770	0.7643	0.7512	0.7376
36	0.8704	0.8621	0.8534	0.8442	0.8345	0.8243	0.8136	0.8024	0.7908	0.7786	0.7659	0.7527	0.7392
37	0.8719	0.8636	0.8549	0.8458	0.8361	0.8259	0.8152	0.8041	0.7924	0.7802	0.7675	0.7544	0.7408
38	0.8734	0.8652	0.8566	0.8474	0.8377	0.8276	0.8169	0.8058	0.7941	0.7820	0.7693	0.7561	0.7426
39	0.8751	0.8669	0.8582	0.8491	0.8395	0.8293	0.8187	0.8076	0.7959	0.7838	0.7711	0.7580	0.7444
40	0.8768	0.8686	0.8600	0.8509	0.8413	0.8312	0.8206	0.8095	0.7979	0.7857	0.7730	0.7599	0.7464
41	0.8785	0.8704	0.8619	0.8528	0.8432	0.8331	0.8225	0.8115	0.7999	0.7877	0.7751	0.7620	0.7485
42	0.8804	0.8723	0.8638	0.8548	0.8452	0.8351	0.8246	0.8135	0.8020	0.7899	0.7772	0.7641	0.7506
43	0.8823	0.8743	0.8658	0.8568	0.8473	0.8373	0.8268	0.8157	0.8042	0.7921	0.7795	0.7664	0.7529
44	0.8843	0.8764	0.8679	0.8590	0.8495	0.8395	0.8290	0.8180	0.8065	0.7945	0.7819	0.7688	0.7553
45	0.8864	0.8785	0.8701	0.8612	0.8518	0.8418	0.8314	0.8204	0.8090	0.7969	0.7844	0.7713	0.7579
46	0.8885	0.8807	0.8724	0.8635	0.8541	0.8442	0.8339	0.8230	0.8115	0.7995	0.7870	0.7740	0.7605
47	0.8908	0.8830	0.8747	0.8659	0.8566	0.8468	0.8364	0.8256	0.8142	0.8022	0.7897	0.7767	0.7633
48	0.8930	0.8853	0.8771	0.8684	0.8592	0.8494	0.8391	0.8283	0.8170	0.8051	0.7926	0.7797	0.7663
49	0.8954	0.8878	0.8796	0.8710	0.8618	0.8521	0.8419	0.8312	0.8199	0.8080	0.7956	0.7827	0.7694
50	0.8978	0.8903	0.8822	0.8737	0.8646	0.8549	0.8448	0.8341	0.8229	0.8111	0.7987	0.7859	0.7726
51	0.9003	0.8928	0.8849	0.8764	0.8674	0.8579	0.8478	0.8372	0.8260	0.8143	0.8020	0.7892	0.7760
52	0.9028	0.8954	0.8876	0.8792	0.8703	0.8609	0.8509	0.8404	0.8293	0.8177	0.8054	0.7927	0.7795
53	0.9054	0.8981	0.8904	0.8821	0.8733	0.8640	0.8541	0.8437	0.8327	0.8211	0.8090	0.7963	0.7832
54	0.9080	0.9008	0.8932	0.8851	0.8764	0.8672	0.8574	0.8471	0.8362	0.8247	0.8126	0.8001	0.7870
55	0.9106	0.9036	0.8961	0.8881	0.8795	0.8704	0.8608	0.8506	0.8398	0.8284	0.8164	0.8039	0.7910
56	0.9133	0.9064	0.8991	0.8912	0.8827	0.8738	0.8642	0.8541	0.8435	0.8322	0.8204	0.8080	0.7951
57	0.9160	0.9093	0.9021	0.8943	0.8860	0.8772	0.8678	0.8578	0.8473	0.8361	0.8244	0.8121	0.7994
58	0.9187	0.9121	0.9051	0.8975	0.8893	0.8806	0.8714	0.8616	0.8512	0.8402	0.8285	0.8164	0.8037
59	0.9215	0.9150	0.9081	0.9007	0.8927	0.8841	0.8750	0.8654	0.8551	0.8443	0.8328	0.8208	0.8083
60	0.9242	0.9179	0.9112	0.9039	0.8961	0.8877	0.8788	0.8693	0.8592	0.8485	0.8371	0.8253	0.8129
61	0.9269	0.9208	0.9143	0.9072	0.8995	0.8913	0.8825	0.8732	0.8633	0.8527	0.8416	0.8299	0.8176
62	0.9296	0.9237	0.9173	0.9104	0.9029	0.8949	0.8863	0.8772	0.8674	0.8571	0.8461	0.8346	0.8225
63	0.9324	0.9266	0.9204	0.9137	0.9064	0.8985	0.8901	0.8812	0.8717	0.8615	0.8507	0.8393	0.8275
64	0.9350	0.9295	0.9234	0.9169	0.9098	0.9022	0.8940	0.8852	0.8759	0.8659	0.8553	0.8442	0.8325
65	0.9377	0.9323	0.9265	0.9201	0.9132	0.9058	0.8978	0.8893	0.8802	0.8704	0.8600	0.8491	0.8376
66	0.9403	0.9351	0.9295	0.9233	0.9166	0.9094	0.9017	0.8934	0.8845	0.8749	0.8648	0.8540	0.8428
67	0.9429	0.9379	0.9324	0.9265	0.9200	0.9130	0.9055	0.8974	0.8887	0.8794	0.8695	0.8590	0.8480
68	0.9454	0.9406	0.9354	0.9296	0.9234	0.9166	0.9093	0.9014	0.8930	0.8839	0.8743	0.8640	0.8532
69	0.9479	0.9433	0.9382	0.9327	0.9266	0.9201	0.9130	0.9054	0.8972	0.8884	0.8790	0.8690	0.8584
70	0.9503	0.9459	0.9410	0.9357	0.9299	0.9235	0.9167	0.9093	0.9014	0.8929	0.8837	0.8739	0.8636
71	0.9527	0.9484	0.9437	0.9386	0.9330	0.9269	0.9203	0.9132	0.9055	0.8972	0.8883	0.8788	0.8688
72	0.9549	0.9509	0.9464	0.9415	0.9361	0.9302	0.9239	0.9170	0.9096	0.9015	0.8929	0.8837	0.8739
73	0.9571	0.9532	0.9490	0.9443	0.9391	0.9335	0.9274	0.9207	0.9136	0.9058	0.8974	0.8885	0.8790
74	0.9593	0.9556	0.9515	0.9470	0.9420	0.9366	0.9307	0.9244	0.9174	0.9099	0.9018	0.8932	0.8840
75	0.9613	0.9578	0.9539	0.9496	0.9449	0.9397	0.9340	0.9279	0.9212	0.9140	0.9062	0.8978	0.8889
76	0.9633	0.9599	0.9562	0.9521	0.9476	0.9426	0.9372	0.9314	0.9250	0.9180	0.9104	0.9023	0.8937
77	0.9652	0.9620	0.9585	0.9546	0.9503	0.9455	0.9404	0.9347	0.9286	0.9219	0.9146	0.9068	0.8985
78	0.9670	0.9640	0.9607	0.9570	0.9529	0.9483	0.9434	0.9380	0.9321	0.9257	0.9187	0.9111	0.9031

Actuarial Assumptions:
 Interest Rate: 7.00%
 Participant's Mortality: 1971 GAM (100% male)
 Spouse's Mortality: 1971 GAM (100% female)

Appendix A

IUOE Stationary Engineers Local 39 Pension Plan

Table 3 - Factors to convert from Regular Pension to 50% Joint & Survivor Annuity with Pop-Up Option

EMPLOYEE'S AGE NEAREST BIRTHDAY														
Age of Beneficiary	68	69	70	71	72	73	74	75	76	77	78	79	80	81
20	0.7084	0.6943	0.6799	0.6654	0.6508	0.6361	0.6209	0.6052	0.5889	0.5723	0.5556	0.5390	0.5226	0.5066
21	0.7091	0.6949	0.6806	0.6661	0.6515	0.6367	0.6215	0.6058	0.5895	0.5729	0.5562	0.5396	0.5232	0.5072
22	0.7098	0.6956	0.6812	0.6667	0.6522	0.6374	0.6222	0.6064	0.5902	0.5735	0.5568	0.5402	0.5238	0.5078
23	0.7105	0.6964	0.6820	0.6675	0.6529	0.6381	0.6229	0.6071	0.5909	0.5742	0.5575	0.5409	0.5245	0.5084
24	0.7113	0.6971	0.6828	0.6682	0.6536	0.6388	0.6236	0.6079	0.5916	0.5750	0.5582	0.5416	0.5252	0.5091
25	0.7121	0.6980	0.6836	0.6691	0.6545	0.6396	0.6244	0.6087	0.5924	0.5757	0.5590	0.5423	0.5259	0.5098
26	0.7130	0.6989	0.6844	0.6699	0.6553	0.6405	0.6253	0.6095	0.5932	0.5766	0.5598	0.5431	0.5267	0.5106
27	0.7140	0.6998	0.6854	0.6709	0.6562	0.6414	0.6262	0.6104	0.5941	0.5774	0.5606	0.5440	0.5275	0.5114
28	0.7150	0.7008	0.6864	0.6718	0.6572	0.6424	0.6271	0.6114	0.5951	0.5783	0.5616	0.5449	0.5284	0.5123
29	0.7160	0.7018	0.6874	0.6729	0.6582	0.6434	0.6281	0.6124	0.5960	0.5793	0.5625	0.5458	0.5293	0.5132
30	0.7171	0.7029	0.6885	0.6740	0.6593	0.6445	0.6292	0.6134	0.5971	0.5804	0.5635	0.5469	0.5303	0.5142
31	0.7183	0.7041	0.6897	0.6751	0.6605	0.6456	0.6304	0.6146	0.5982	0.5815	0.5646	0.5479	0.5314	0.5152
32	0.7195	0.7053	0.6909	0.6764	0.6617	0.6469	0.6316	0.6158	0.5994	0.5827	0.5658	0.5491	0.5325	0.5163
33	0.7209	0.7067	0.6922	0.6777	0.6630	0.6482	0.6329	0.6170	0.6007	0.5839	0.5670	0.5503	0.5337	0.5175
34	0.7223	0.7081	0.6936	0.6791	0.6644	0.6495	0.6342	0.6184	0.6020	0.5852	0.5683	0.5516	0.5350	0.5187
35	0.7237	0.7095	0.6951	0.6805	0.6659	0.6510	0.6357	0.6198	0.6034	0.5866	0.5697	0.5529	0.5363	0.5201
36	0.7253	0.7111	0.6967	0.6821	0.6674	0.6525	0.6372	0.6214	0.6049	0.5881	0.5712	0.5544	0.5378	0.5215
37	0.7270	0.7128	0.6983	0.6837	0.6691	0.6542	0.6388	0.6230	0.6065	0.5897	0.5728	0.5559	0.5393	0.5230
38	0.7287	0.7145	0.7001	0.6855	0.6708	0.6559	0.6406	0.6247	0.6082	0.5914	0.5744	0.5576	0.5409	0.5246
39	0.7306	0.7164	0.7019	0.6873	0.6727	0.6577	0.6424	0.6265	0.6100	0.5932	0.5762	0.5593	0.5426	0.5263
40	0.7325	0.7183	0.7039	0.6893	0.6746	0.6597	0.6443	0.6284	0.6119	0.5950	0.5780	0.5612	0.5444	0.5280
41	0.7346	0.7204	0.7060	0.6914	0.6767	0.6617	0.6464	0.6305	0.6140	0.5971	0.5800	0.5631	0.5464	0.5299
42	0.7368	0.7226	0.7081	0.6936	0.6789	0.6639	0.6485	0.6326	0.6161	0.5992	0.5821	0.5652	0.5484	0.5320
43	0.7391	0.7249	0.7105	0.6959	0.6812	0.6662	0.6508	0.6349	0.6184	0.6014	0.5844	0.5674	0.5506	0.5341
44	0.7415	0.7273	0.7129	0.6983	0.6836	0.6687	0.6533	0.6373	0.6208	0.6038	0.5867	0.5697	0.5529	0.5364
45	0.7441	0.7299	0.7155	0.7009	0.6862	0.6712	0.6558	0.6399	0.6233	0.6063	0.5892	0.5722	0.5553	0.5388
46	0.7467	0.7326	0.7182	0.7036	0.6889	0.6740	0.6586	0.6426	0.6260	0.6090	0.5919	0.5748	0.5579	0.5414
47	0.7496	0.7354	0.7210	0.7065	0.6918	0.6768	0.6614	0.6454	0.6289	0.6118	0.5947	0.5776	0.5607	0.5441
48	0.7525	0.7384	0.7241	0.7095	0.6948	0.6799	0.6645	0.6485	0.6319	0.6148	0.5976	0.5805	0.5636	0.5470
49	0.7557	0.7416	0.7272	0.7127	0.6980	0.6831	0.6677	0.6517	0.6351	0.6180	0.6008	0.5837	0.5667	0.5500
50	0.7589	0.7449	0.7305	0.7160	0.7014	0.6865	0.6711	0.6551	0.6384	0.6214	0.6041	0.5870	0.5700	0.5533
51	0.7624	0.7483	0.7340	0.7196	0.7049	0.6900	0.6746	0.6586	0.6420	0.6249	0.6077	0.5905	0.5734	0.5567
52	0.7659	0.7520	0.7377	0.7233	0.7086	0.6937	0.6784	0.6624	0.6458	0.6286	0.6114	0.5942	0.5771	0.5603
53	0.7697	0.7558	0.7415	0.7271	0.7125	0.6977	0.6823	0.6663	0.6497	0.6326	0.6153	0.5981	0.5810	0.5642
54	0.7736	0.7597	0.7455	0.7312	0.7166	0.7018	0.6865	0.6705	0.6539	0.6368	0.6195	0.6022	0.5851	0.5683
55	0.7776	0.7638	0.7497	0.7354	0.7209	0.7061	0.6908	0.6749	0.6583	0.6412	0.6239	0.6066	0.5894	0.5726
56	0.7818	0.7681	0.7541	0.7398	0.7254	0.7106	0.6954	0.6794	0.6629	0.6458	0.6285	0.6112	0.5940	0.5771
57	0.7862	0.7725	0.7586	0.7444	0.7300	0.7154	0.7001	0.6842	0.6677	0.6506	0.6333	0.6160	0.5988	0.5819
58	0.7907	0.7771	0.7633	0.7492	0.7349	0.7203	0.7051	0.6893	0.6727	0.6557	0.6384	0.6211	0.6039	0.5870
59	0.7953	0.7819	0.7681	0.7541	0.7399	0.7254	0.7103	0.6945	0.6780	0.6610	0.6437	0.6264	0.6092	0.5923
60	0.8001	0.7868	0.7731	0.7593	0.7452	0.7307	0.7157	0.7000	0.6835	0.6665	0.6493	0.6320	0.6148	0.5979
61	0.8050	0.7918	0.7783	0.7645	0.7506	0.7362	0.7213	0.7056	0.6893	0.6723	0.6551	0.6379	0.6207	0.6037
62	0.8100	0.7970	0.7836	0.7700	0.7561	0.7419	0.7271	0.7115	0.6952	0.6783	0.6612	0.6440	0.6268	0.6099
63	0.8151	0.8023	0.7891	0.7756	0.7619	0.7477	0.7330	0.7176	0.7014	0.6846	0.6675	0.6503	0.6332	0.6163
64	0.8203	0.8077	0.7946	0.7813	0.7678	0.7538	0.7392	0.7239	0.7078	0.6911	0.6741	0.6570	0.6399	0.6230
65	0.8256	0.8132	0.8003	0.7872	0.7738	0.7600	0.7456	0.7304	0.7144	0.6978	0.6809	0.6639	0.6468	0.6300
66	0.8310	0.8188	0.8061	0.7932	0.7800	0.7664	0.7521	0.7371	0.7213	0.7048	0.6879	0.6710	0.6541	0.6373
67	0.8365	0.8244	0.8120	0.7993	0.7863	0.7728	0.7588	0.7439	0.7283	0.7119	0.6952	0.6784	0.6615	0.6448
68	0.8419	0.8301	0.8179	0.8054	0.7927	0.7794	0.7656	0.7509	0.7354	0.7192	0.7027	0.6860	0.6692	0.6526
69	0.8474	0.8359	0.8239	0.8116	0.7991	0.7861	0.7725	0.7580	0.7427	0.7267	0.7103	0.6938	0.6772	0.6606
70	0.8529	0.8416	0.8299	0.8179	0.8056	0.7928	0.7794	0.7652	0.7501	0.7343	0.7181	0.7017	0.6852	0.6688
71	0.8583	0.8473	0.8359	0.8241	0.8121	0.7996	0.7864	0.7725	0.7576	0.7420	0.7260	0.7098	0.6934	0.6772
72	0.8637	0.8530	0.8418	0.8303	0.8186	0.8064	0.7935	0.7797	0.7651	0.7497	0.7339	0.7179	0.7018	0.6857
73	0.8691	0.8586	0.8477	0.8365	0.8250	0.8131	0.8005	0.7870	0.7727	0.7575	0.7419	0.7261	0.7102	0.6943
74	0.8743	0.8642	0.8536	0.8427	0.8315	0.8198	0.8075	0.7943	0.7802	0.7653	0.7500	0.7344	0.7187	0.7029
75	0.8795	0.8697	0.8594	0.8488	0.8379	0.8265	0.8145	0.8016	0.7878	0.7732	0.7581	0.7427	0.7272	0.7117
76	0.8847	0.8751	0.8651	0.8548	0.8442	0.8332	0.8214	0.8089	0.7953	0.7810	0.7662	0.7511	0.7358	0.7205
77	0.8897	0.8804	0.8708	0.8608	0.8505	0.8398	0.8284	0.8161	0.8029	0.7888	0.7743	0.7595	0.7444	0.7294
78	0.8947	0.8857	0.8763	0.8667	0.8567	0.8463	0.8352	0.8233	0.8104	0.7967	0.7824	0.7679	0.7531	0.7383

Actuarial Assumptions:
 Interest Rate: 7.00%
 Participant's Mortality: 1971 GAM (100% male)
 Spouse's Mortality: 1971 GAM (100% female)

Appendix A

IUOE Stationary Engineers Local 39 Pension Plan

Table 4 - Factors to convert from Regular Pension to 50% Joint & Survivor Annuity with Pop-Up Option for Disability Pension

EMPLOYEE'S AGE NEAREST BIRTHDAY																	
Age of Beneficiary	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41
20	0.8077	0.8044	0.8010	0.7976	0.7942	0.7907	0.7871	0.7835	0.7799	0.7762	0.7724	0.7686	0.7647	0.7608	0.7569	0.7530	0.7490
21	0.8083	0.8050	0.8016	0.7982	0.7948	0.7913	0.7877	0.7841	0.7805	0.7768	0.7730	0.7692	0.7653	0.7614	0.7575	0.7536	0.7496
22	0.8089	0.8056	0.8022	0.7988	0.7954	0.7919	0.7884	0.7848	0.7811	0.7774	0.7736	0.7698	0.7660	0.7621	0.7582	0.7542	0.7503
23	0.8096	0.8063	0.8029	0.7995	0.7961	0.7926	0.7890	0.7854	0.7818	0.7781	0.7743	0.7705	0.7667	0.7628	0.7589	0.7549	0.7510
24	0.8103	0.8069	0.8036	0.8002	0.7968	0.7933	0.7897	0.7862	0.7825	0.7788	0.7750	0.7712	0.7674	0.7635	0.7596	0.7557	0.7517
25	0.8110	0.8077	0.8043	0.8009	0.7975	0.7940	0.7905	0.7869	0.7833	0.7796	0.7758	0.7720	0.7681	0.7643	0.7604	0.7564	0.7525
26	0.8117	0.8084	0.8051	0.8017	0.7983	0.7948	0.7913	0.7877	0.7840	0.7803	0.7766	0.7728	0.7690	0.7651	0.7612	0.7573	0.7533
27	0.8125	0.8092	0.8059	0.8025	0.7991	0.7956	0.7921	0.7885	0.7849	0.7812	0.7774	0.7736	0.7698	0.7659	0.7620	0.7581	0.7542
28	0.8134	0.8101	0.8067	0.8034	0.7999	0.7965	0.7930	0.7894	0.7858	0.7821	0.7783	0.7745	0.7707	0.7668	0.7629	0.7590	0.7551
29	0.8142	0.8110	0.8076	0.8043	0.8008	0.7974	0.7939	0.7903	0.7867	0.7830	0.7793	0.7755	0.7716	0.7678	0.7639	0.7600	0.7560
30	0.8152	0.8119	0.8086	0.8052	0.8018	0.7983	0.7948	0.7913	0.7877	0.7840	0.7802	0.7765	0.7726	0.7688	0.7649	0.7610	0.7571
31	0.8161	0.8129	0.8095	0.8062	0.8028	0.7993	0.7958	0.7923	0.7887	0.7850	0.7813	0.7775	0.7737	0.7698	0.7660	0.7621	0.7581
32	0.8171	0.8139	0.8106	0.8072	0.8038	0.8004	0.7969	0.7934	0.7898	0.7861	0.7824	0.7786	0.7748	0.7710	0.7671	0.7632	0.7593
33	0.8182	0.8150	0.8117	0.8083	0.8049	0.8015	0.7980	0.7945	0.7909	0.7872	0.7835	0.7797	0.7760	0.7721	0.7683	0.7644	0.7604
34	0.8193	0.8161	0.8128	0.8095	0.8061	0.8027	0.7992	0.7957	0.7921	0.7884	0.7847	0.7810	0.7772	0.7733	0.7695	0.7656	0.7617
35	0.8205	0.8173	0.8140	0.8107	0.8073	0.8039	0.8004	0.7969	0.7933	0.7897	0.7860	0.7822	0.7785	0.7746	0.7708	0.7669	0.7630
36	0.8217	0.8185	0.8152	0.8119	0.8086	0.8052	0.8017	0.7982	0.7946	0.7910	0.7873	0.7836	0.7798	0.7760	0.7721	0.7683	0.7644
37	0.8230	0.8198	0.8165	0.8132	0.8099	0.8065	0.8031	0.7996	0.7960	0.7924	0.7887	0.7850	0.7812	0.7774	0.7736	0.7697	0.7658
38	0.8243	0.8211	0.8179	0.8146	0.8113	0.8079	0.8045	0.8010	0.7974	0.7938	0.7901	0.7864	0.7827	0.7789	0.7751	0.7712	0.7674
39	0.8257	0.8225	0.8193	0.8160	0.8127	0.8093	0.8059	0.8025	0.7989	0.7953	0.7917	0.7880	0.7842	0.7805	0.7767	0.7728	0.7690
40	0.8272	0.8240	0.8208	0.8175	0.8142	0.8109	0.8075	0.8040	0.8005	0.7969	0.7933	0.7896	0.7859	0.7821	0.7783	0.7745	0.7706
41	0.8287	0.8255	0.8223	0.8191	0.8158	0.8125	0.8091	0.8056	0.8021	0.7986	0.7949	0.7913	0.7875	0.7838	0.7800	0.7762	0.7724
42	0.8303	0.8271	0.8239	0.8207	0.8174	0.8141	0.8108	0.8073	0.8038	0.8003	0.7967	0.7930	0.7893	0.7856	0.7818	0.7780	0.7742
43	0.8319	0.8288	0.8256	0.8224	0.8192	0.8159	0.8125	0.8091	0.8056	0.8021	0.7985	0.7948	0.7912	0.7875	0.7837	0.7799	0.7761
44	0.8336	0.8305	0.8274	0.8242	0.8210	0.8177	0.8143	0.8109	0.8075	0.8040	0.8004	0.7968	0.7931	0.7894	0.7857	0.7819	0.7781
45	0.8354	0.8323	0.8292	0.8260	0.8228	0.8195	0.8162	0.8129	0.8094	0.8059	0.8024	0.7988	0.7951	0.7914	0.7877	0.7840	0.7802
46	0.8372	0.8342	0.8311	0.8279	0.8247	0.8215	0.8182	0.8149	0.8114	0.8080	0.8044	0.8008	0.7972	0.7936	0.7899	0.7861	0.7824
47	0.8392	0.8361	0.8330	0.8299	0.8267	0.8235	0.8203	0.8169	0.8135	0.8101	0.8066	0.8030	0.7994	0.7958	0.7921	0.7884	0.7847
48	0.8411	0.8381	0.8351	0.8320	0.8288	0.8256	0.8224	0.8191	0.8157	0.8123	0.8088	0.8052	0.8017	0.7981	0.7944	0.7907	0.7870
49	0.8432	0.8402	0.8372	0.8341	0.8310	0.8278	0.8246	0.8213	0.8180	0.8146	0.8111	0.8076	0.8040	0.8004	0.7968	0.7932	0.7895
50	0.8453	0.8424	0.8394	0.8363	0.8332	0.8301	0.8269	0.8236	0.8203	0.8169	0.8135	0.8100	0.8065	0.8029	0.7993	0.7957	0.7920
51	0.8475	0.8446	0.8416	0.8386	0.8355	0.8324	0.8293	0.8260	0.8227	0.8194	0.8160	0.8125	0.8090	0.8055	0.8019	0.7983	0.7947
52	0.8498	0.8469	0.8440	0.8410	0.8379	0.8348	0.8317	0.8285	0.8253	0.8219	0.8186	0.8151	0.8117	0.8082	0.8046	0.8010	0.7974
53	0.8521	0.8493	0.8464	0.8434	0.8404	0.8373	0.8342	0.8311	0.8279	0.8246	0.8212	0.8178	0.8144	0.8109	0.8074	0.8039	0.8003
54	0.8545	0.8517	0.8488	0.8459	0.8429	0.8399	0.8369	0.8337	0.8305	0.8273	0.8240	0.8206	0.8172	0.8138	0.8103	0.8068	0.8033
55	0.8570	0.8542	0.8514	0.8485	0.8456	0.8426	0.8396	0.8365	0.8333	0.8301	0.8268	0.8235	0.8201	0.8167	0.8133	0.8098	0.8063
56	0.8596	0.8568	0.8540	0.8512	0.8483	0.8453	0.8423	0.8393	0.8362	0.8330	0.8297	0.8264	0.8231	0.8197	0.8163	0.8129	0.8094
57	0.8622	0.8595	0.8567	0.8539	0.8510	0.8481	0.8452	0.8422	0.8391	0.8359	0.8327	0.8295	0.8262	0.8229	0.8195	0.8161	0.8127
58	0.8648	0.8622	0.8594	0.8567	0.8539	0.8510	0.8481	0.8451	0.8421	0.8390	0.8358	0.8326	0.8294	0.8261	0.8228	0.8195	0.8160
59	0.8676	0.8649	0.8623	0.8595	0.8568	0.8539	0.8511	0.8482	0.8452	0.8421	0.8390	0.8358	0.8326	0.8294	0.8261	0.8228	0.8195
60	0.8704	0.8678	0.8651	0.8625	0.8597	0.8570	0.8541	0.8513	0.8483	0.8453	0.8422	0.8391	0.8359	0.8327	0.8295	0.8263	0.8230
61	0.8732	0.8707	0.8681	0.8654	0.8628	0.8600	0.8573	0.8544	0.8515	0.8486	0.8455	0.8425	0.8394	0.8362	0.8330	0.8298	0.8266
62	0.8761	0.8736	0.8711	0.8685	0.8658	0.8632	0.8604	0.8577	0.8548	0.8519	0.8489	0.8459	0.8428	0.8397	0.8366	0.8334	0.8303
63	0.8790	0.8766	0.8741	0.8716	0.8690	0.8664	0.8637	0.8610	0.8582	0.8553	0.8524	0.8494	0.8464	0.8433	0.8403	0.8372	0.8340
64	0.8820	0.8796	0.8772	0.8747	0.8722	0.8696	0.8670	0.8643	0.8616	0.8588	0.8559	0.8530	0.8500	0.8470	0.8440	0.8409	0.8379
65	0.8850	0.8827	0.8803	0.8779	0.8754	0.8729	0.8703	0.8677	0.8650	0.8623	0.8595	0.8566	0.8537	0.8508	0.8478	0.8448	0.8418
66	0.8881	0.8858	0.8835	0.8811	0.8787	0.8762	0.8737	0.8712	0.8685	0.8658	0.8631	0.8603	0.8574	0.8546	0.8517	0.8487	0.8457
67	0.8912	0.8890	0.8867	0.8844	0.8820	0.8796	0.8772	0.8747	0.8721	0.8695	0.8668	0.8640	0.8612	0.8584	0.8556	0.8527	0.8498
68	0.8943	0.8921	0.8899	0.8877	0.8854	0.8830	0.8806	0.8782	0.8757	0.8731	0.8705	0.8678	0.8651	0.8623	0.8595	0.8567	0.8538
69	0.8974	0.8953	0.8931	0.8910	0.8887	0.8864	0.8841	0.8817	0.8793	0.8768	0.8742	0.8716	0.8689	0.8662	0.8635	0.8607	0.8579
70	0.9005	0.8985	0.8964	0.8942	0.8921	0.8899	0.8876	0.8853	0.8829	0.8804	0.8779	0.8754	0.8728	0.8702	0.8675	0.8648	0.8621
71	0.9037	0.9017	0.8996	0.8975	0.8954	0.8933	0.8911	0.8888	0.8865	0.8841	0.8817	0.8792	0.8766	0.8741	0.8715	0.8688	0.8662
72	0.9067	0.9048	0.9028	0.9008	0.8988	0.8967	0.8945	0.8923	0.8901	0.8878	0.8854	0.8830	0.8805	0.8780	0.8755	0.8729	0.8703
73	0.9098	0.9079	0.9060	0.9041	0.9021	0.9000	0.8980	0.8958	0.8936	0.8914	0.8891	0.8867	0.8843	0.8819	0.8794	0.8769	0.8744
74	0.9129	0.9110	0.9092	0.9073	0.9054	0.9034	0.9014	0.8993	0.8972	0.8950	0.8928	0.8905	0.8881	0.8858	0.8834	0.8810	0.8785
75	0.9159	0.9141	0.9123	0.9105	0.9086	0.9067	0.9048	0.9028	0.9007	0.8986	0.8964	0.8942	0.8919	0.8896	0.8873	0.8849	0.8826
76	0.9189	0.9172	0.9154	0.9137	0.9119	0.9100	0.9081	0.9062	0.9042	0.9021	0.9000	0.8979	0.8957	0.8935	0.8912	0.8889	0.8866
77	0.9218	0.9202	0.9185	0.9168	0.9151	0.9133	0.9115	0.9096	0.9077	0.9057	0.9036	0.9015	0.8994	0.8973	0.8951	0.8929	0.8906
78	0.9248	0.9232	0.9216	0.9199	0.9182	0.9165	0.9147	0.9129	0.9111	0.9092	0.9072	0.9052	0.9031	0.9010	0.8989	0.8968	0.8946
79	0.9277	0.9261	0.9246	0.9230	0.9214	0.9197	0.9180	0.9163	0.9145	0.9126	0.9107	0.9088	0.9068	0.9048	0.9027	0.9006	0.8985
80	0.9305	0.9291	0.9276	0.9260	0.924												

Appendix A

IUOE Stationary Engineers Local 39 Pension Plan

Table 4 - Factors to convert from Regular Pension to 50% Joint & Survivor Annuity with Pop-Up Option for Disability Pension

EMPLOYEE'S AGE NEAREST BIRTHDAY																	
Age of Beneficiary	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58
20	0.7450	0.7410	0.7370	0.7330	0.7289	0.7248	0.7207	0.7166	0.7125	0.7083	0.7041	0.6999	0.6956	0.6912	0.6867	0.6822	0.6774
21	0.7456	0.7416	0.7376	0.7336	0.7295	0.7255	0.7214	0.7173	0.7131	0.7090	0.7048	0.7005	0.6962	0.6918	0.6874	0.6828	0.6781
22	0.7463	0.7423	0.7383	0.7342	0.7302	0.7261	0.7220	0.7179	0.7138	0.7096	0.7054	0.7012	0.6969	0.6925	0.6880	0.6835	0.6787
23	0.7470	0.7430	0.7390	0.7349	0.7309	0.7268	0.7227	0.7186	0.7145	0.7103	0.7061	0.7019	0.6976	0.6932	0.6887	0.6842	0.6795
24	0.7477	0.7437	0.7397	0.7357	0.7316	0.7276	0.7235	0.7194	0.7153	0.7111	0.7069	0.7026	0.6983	0.6940	0.6895	0.6849	0.6802
25	0.7485	0.7445	0.7405	0.7365	0.7324	0.7284	0.7243	0.7202	0.7160	0.7119	0.7077	0.7034	0.6991	0.6948	0.6903	0.6857	0.6810
26	0.7493	0.7453	0.7413	0.7373	0.7333	0.7292	0.7251	0.7210	0.7169	0.7127	0.7085	0.7043	0.7000	0.6956	0.6911	0.6866	0.6818
27	0.7502	0.7462	0.7422	0.7382	0.7341	0.7301	0.7260	0.7219	0.7178	0.7136	0.7094	0.7052	0.7009	0.6965	0.6920	0.6875	0.6827
28	0.7511	0.7471	0.7431	0.7391	0.7351	0.7310	0.7269	0.7228	0.7187	0.7145	0.7104	0.7061	0.7018	0.6974	0.6930	0.6884	0.6837
29	0.7521	0.7481	0.7441	0.7401	0.7360	0.7320	0.7279	0.7238	0.7197	0.7155	0.7114	0.7071	0.7028	0.6984	0.6940	0.6894	0.6847
30	0.7531	0.7491	0.7451	0.7411	0.7371	0.7330	0.7290	0.7249	0.7207	0.7166	0.7124	0.7082	0.7039	0.6995	0.6951	0.6905	0.6858
31	0.7542	0.7502	0.7462	0.7422	0.7382	0.7341	0.7301	0.7260	0.7219	0.7177	0.7135	0.7093	0.7050	0.7006	0.6962	0.6916	0.6869
32	0.7553	0.7513	0.7474	0.7434	0.7393	0.7353	0.7312	0.7271	0.7230	0.7189	0.7147	0.7105	0.7062	0.7018	0.6974	0.6928	0.6881
33	0.7565	0.7525	0.7486	0.7446	0.7405	0.7365	0.7324	0.7284	0.7243	0.7201	0.7159	0.7117	0.7074	0.7031	0.6986	0.6941	0.6894
34	0.7578	0.7538	0.7498	0.7458	0.7418	0.7378	0.7337	0.7297	0.7256	0.7214	0.7173	0.7130	0.7087	0.7044	0.7000	0.6954	0.6907
35	0.7591	0.7551	0.7512	0.7472	0.7432	0.7391	0.7351	0.7310	0.7269	0.7228	0.7186	0.7144	0.7101	0.7058	0.7014	0.6968	0.6921
36	0.7605	0.7565	0.7526	0.7486	0.7446	0.7406	0.7365	0.7325	0.7284	0.7243	0.7201	0.7159	0.7116	0.7073	0.7028	0.6983	0.6936
37	0.7619	0.7580	0.7540	0.7501	0.7461	0.7421	0.7380	0.7340	0.7299	0.7258	0.7216	0.7174	0.7132	0.7088	0.7044	0.6999	0.6952
38	0.7635	0.7595	0.7556	0.7516	0.7477	0.7437	0.7396	0.7356	0.7315	0.7274	0.7233	0.7191	0.7148	0.7105	0.7061	0.7015	0.6968
39	0.7651	0.7612	0.7572	0.7533	0.7493	0.7453	0.7413	0.7373	0.7332	0.7291	0.7250	0.7208	0.7165	0.7122	0.7078	0.7033	0.6986
40	0.7667	0.7628	0.7589	0.7550	0.7510	0.7471	0.7431	0.7390	0.7350	0.7309	0.7268	0.7226	0.7183	0.7140	0.7096	0.7051	0.7004
41	0.7685	0.7646	0.7607	0.7568	0.7529	0.7489	0.7449	0.7409	0.7368	0.7328	0.7286	0.7245	0.7203	0.7159	0.7116	0.7071	0.7024
42	0.7704	0.7665	0.7626	0.7587	0.7548	0.7508	0.7468	0.7428	0.7388	0.7347	0.7306	0.7265	0.7223	0.7180	0.7136	0.7091	0.7044
43	0.7723	0.7684	0.7646	0.7607	0.7567	0.7528	0.7489	0.7449	0.7409	0.7368	0.7327	0.7286	0.7244	0.7201	0.7157	0.7112	0.7066
44	0.7743	0.7705	0.7666	0.7627	0.7588	0.7549	0.7510	0.7470	0.7430	0.7390	0.7349	0.7308	0.7266	0.7223	0.7180	0.7135	0.7089
45	0.7764	0.7726	0.7688	0.7649	0.7610	0.7571	0.7532	0.7492	0.7453	0.7412	0.7372	0.7331	0.7289	0.7247	0.7203	0.7159	0.7113
46	0.7786	0.7748	0.7710	0.7672	0.7633	0.7594	0.7555	0.7516	0.7476	0.7436	0.7396	0.7355	0.7313	0.7271	0.7228	0.7184	0.7138
47	0.7809	0.7771	0.7733	0.7695	0.7657	0.7618	0.7579	0.7540	0.7501	0.7461	0.7421	0.7380	0.7339	0.7297	0.7254	0.7210	0.7164
48	0.7833	0.7795	0.7758	0.7720	0.7682	0.7643	0.7605	0.7566	0.7527	0.7487	0.7447	0.7407	0.7366	0.7324	0.7281	0.7237	0.7191
49	0.7858	0.7820	0.7783	0.7745	0.7707	0.7669	0.7631	0.7592	0.7553	0.7514	0.7474	0.7434	0.7393	0.7352	0.7309	0.7266	0.7220
50	0.7884	0.7847	0.7809	0.7772	0.7734	0.7696	0.7658	0.7620	0.7581	0.7542	0.7503	0.7463	0.7423	0.7381	0.7339	0.7296	0.7251
51	0.7910	0.7874	0.7837	0.7800	0.7762	0.7725	0.7687	0.7649	0.7611	0.7572	0.7533	0.7493	0.7453	0.7412	0.7370	0.7327	0.7282
52	0.7938	0.7902	0.7865	0.7828	0.7791	0.7754	0.7717	0.7679	0.7641	0.7602	0.7564	0.7524	0.7485	0.7444	0.7402	0.7360	0.7315
53	0.7967	0.7931	0.7895	0.7858	0.7821	0.7785	0.7747	0.7710	0.7672	0.7634	0.7596	0.7557	0.7517	0.7477	0.7436	0.7394	0.7349
54	0.7997	0.7961	0.7925	0.7889	0.7853	0.7816	0.7779	0.7742	0.7705	0.7667	0.7629	0.7591	0.7552	0.7512	0.7471	0.7429	0.7385
55	0.8028	0.7992	0.7957	0.7921	0.7885	0.7849	0.7812	0.7776	0.7739	0.7702	0.7664	0.7626	0.7587	0.7548	0.7507	0.7466	0.7422
56	0.8060	0.8025	0.7989	0.7954	0.7918	0.7883	0.7847	0.7810	0.7774	0.7737	0.7700	0.7662	0.7624	0.7585	0.7545	0.7504	0.7461
57	0.8092	0.8058	0.8023	0.7988	0.7953	0.7917	0.7882	0.7846	0.7810	0.7774	0.7737	0.7700	0.7662	0.7623	0.7584	0.7543	0.7501
58	0.8126	0.8092	0.8058	0.8023	0.7988	0.7953	0.7918	0.7883	0.7847	0.7811	0.7775	0.7738	0.7701	0.7663	0.7624	0.7584	0.7542
59	0.8161	0.8127	0.8093	0.8059	0.8025	0.7990	0.7956	0.7921	0.7886	0.7850	0.7814	0.7778	0.7741	0.7704	0.7665	0.7626	0.7585
60	0.8197	0.8163	0.8130	0.8096	0.8062	0.8028	0.7994	0.7960	0.7925	0.7890	0.7855	0.7819	0.7783	0.7746	0.7708	0.7669	0.7629
61	0.8233	0.8200	0.8167	0.8134	0.8101	0.8067	0.8033	0.7999	0.7965	0.7931	0.7896	0.7861	0.7826	0.7789	0.7752	0.7714	0.7674
62	0.8270	0.8238	0.8205	0.8173	0.8140	0.8107	0.8074	0.8040	0.8007	0.7973	0.7939	0.7904	0.7869	0.7834	0.7797	0.7760	0.7721
63	0.8309	0.8277	0.8245	0.8212	0.8180	0.8148	0.8115	0.8082	0.8049	0.8016	0.7983	0.7949	0.7914	0.7879	0.7844	0.7807	0.7768
64	0.8347	0.8316	0.8285	0.8253	0.8221	0.8189	0.8157	0.8125	0.8093	0.8060	0.8027	0.7994	0.7960	0.7926	0.7891	0.7855	0.7817
65	0.8387	0.8356	0.8325	0.8294	0.8263	0.8232	0.8200	0.8169	0.8137	0.8105	0.8073	0.8040	0.8007	0.7974	0.7939	0.7904	0.7867
66	0.8427	0.8397	0.8367	0.8336	0.8306	0.8275	0.8244	0.8213	0.8182	0.8151	0.8119	0.8087	0.8055	0.8022	0.7989	0.7954	0.7918
67	0.8468	0.8439	0.8409	0.8379	0.8349	0.8319	0.8289	0.8258	0.8228	0.8197	0.8166	0.8135	0.8104	0.8071	0.8039	0.8005	0.7970
68	0.8510	0.8481	0.8452	0.8422	0.8393	0.8364	0.8334	0.8304	0.8274	0.8244	0.8214	0.8184	0.8153	0.8122	0.8090	0.8057	0.8023
69	0.8551	0.8523	0.8495	0.8466	0.8437	0.8408	0.8379	0.8350	0.8321	0.8292	0.8262	0.8233	0.8203	0.8172	0.8141	0.8109	0.8076
70	0.8593	0.8566	0.8538	0.8510	0.8482	0.8453	0.8425	0.8397	0.8368	0.8340	0.8311	0.8282	0.8253	0.8223	0.8193	0.8162	0.8129
71	0.8635	0.8608	0.8581	0.8554	0.8526	0.8499	0.8471	0.8443	0.8416	0.8388	0.8360	0.8331	0.8303	0.8274	0.8245	0.8214	0.8183
72	0.8677	0.8651	0.8624	0.8597	0.8571	0.8544	0.8517	0.8490	0.8463	0.8436	0.8408	0.8381	0.8353	0.8325	0.8296	0.8267	0.8237
73	0.8719	0.8693	0.8667	0.8641	0.8615	0.8589	0.8563	0.8536	0.8510	0.8484	0.8457	0.8430	0.8403	0.8376	0.8348	0.8320	0.8290
74	0.8760	0.8735	0.8710	0.8685	0.8659	0.8634	0.8608	0.8583	0.8557	0.8531	0.8505	0.8479	0.8453	0.8427	0.8400	0.8372	0.8344
75	0.8802	0.8777	0.8753	0.8728	0.8703	0.8679	0.8654	0.8629	0.8604	0.8579	0.8554	0.8528	0.8503	0.8477	0.8451	0.8425	0.8397
76	0.8843	0.8819	0.8795	0.8771	0.8747	0.8723	0.8699	0.8675	0.8650	0.8626	0.8602	0.8577	0.8553	0.8528	0.8503	0.8477	0.8450
77	0.8883	0.8860	0.8837	0.8814	0.8791	0.8767	0.8744	0.8720	0.8697	0.8673	0.8649	0.8626	0.8602	0.8578	0.8554	0.8529	0.8503
78	0.8924	0.8902	0.8879	0.8857	0.8834	0.8811	0.8789	0.8766	0.8743	0.8720	0.8697	0.8674	0.8651	0.8628	0.8604	0.8580	0.8555
79	0.8964	0.8942	0.8921	0.8899	0.8877	0.8855	0.8833	0.8811	0.8789	0.8766	0.8744	0.8722	0.8700	0.8677	0.8655	0.8632	0.8608
80	0.9004	0.8983	0.8962	0.8941	0.892												

Appendix A

IUOE Stationary Engineers Local 39 Pension Plan

Table 4 - Factors to convert from Regular Pension to 50% Joint & Survivor Annuity with Pop-Up Option for Disability Pension

EMPLOYEE'S AGE NEAREST BIRTHDAY																
Age of Beneficiary	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74
20	0.6725	0.6674	0.6621	0.6565	0.6506	0.6444	0.6377	0.6307	0.6232	0.6154	0.6072	0.5988	0.5901	0.5813	0.5722	0.5631
21	0.6732	0.6680	0.6627	0.6571	0.6512	0.6450	0.6384	0.6313	0.6239	0.6160	0.6079	0.5994	0.5907	0.5819	0.5729	0.5637
22	0.6738	0.6687	0.6634	0.6578	0.6519	0.6457	0.6390	0.6320	0.6245	0.6167	0.6085	0.6001	0.5914	0.5825	0.5735	0.5644
23	0.6745	0.6694	0.6641	0.6585	0.6526	0.6464	0.6397	0.6327	0.6252	0.6174	0.6092	0.6007	0.5921	0.5832	0.5742	0.5650
24	0.6753	0.6702	0.6648	0.6593	0.6534	0.6471	0.6405	0.6334	0.6260	0.6181	0.6099	0.6015	0.5928	0.5839	0.5749	0.5658
25	0.6761	0.6710	0.6656	0.6601	0.6542	0.6479	0.6413	0.6342	0.6267	0.6189	0.6107	0.6023	0.5936	0.5847	0.5757	0.5665
26	0.6769	0.6718	0.6665	0.6609	0.6550	0.6488	0.6421	0.6351	0.6276	0.6197	0.6116	0.6031	0.5944	0.5855	0.5765	0.5673
27	0.6778	0.6727	0.6674	0.6618	0.6559	0.6496	0.6430	0.6359	0.6285	0.6206	0.6124	0.6040	0.5953	0.5864	0.5773	0.5682
28	0.6788	0.6737	0.6683	0.6627	0.6568	0.6506	0.6440	0.6369	0.6294	0.6216	0.6134	0.6049	0.5962	0.5873	0.5782	0.5691
29	0.6798	0.6747	0.6693	0.6638	0.6579	0.6516	0.6450	0.6379	0.6304	0.6226	0.6144	0.6059	0.5972	0.5883	0.5792	0.5701
30	0.6809	0.6757	0.6704	0.6648	0.6589	0.6527	0.6460	0.6390	0.6315	0.6236	0.6154	0.6069	0.5982	0.5893	0.5803	0.5711
31	0.6820	0.6769	0.6715	0.6660	0.6601	0.6538	0.6471	0.6401	0.6326	0.6247	0.6165	0.6081	0.5993	0.5904	0.5813	0.5722
32	0.6832	0.6781	0.6727	0.6672	0.6613	0.6550	0.6483	0.6413	0.6338	0.6259	0.6177	0.6092	0.6005	0.5916	0.5825	0.5733
33	0.6844	0.6793	0.6740	0.6684	0.6625	0.6563	0.6496	0.6425	0.6351	0.6272	0.6190	0.6105	0.6018	0.5928	0.5837	0.5746
34	0.6858	0.6807	0.6754	0.6698	0.6639	0.6576	0.6510	0.6439	0.6364	0.6285	0.6203	0.6118	0.6031	0.5941	0.5851	0.5759
35	0.6872	0.6821	0.6768	0.6712	0.6653	0.6590	0.6524	0.6453	0.6378	0.6299	0.6217	0.6132	0.6045	0.5955	0.5864	0.5772
36	0.6887	0.6836	0.6783	0.6727	0.6668	0.6605	0.6539	0.6468	0.6393	0.6314	0.6232	0.6147	0.6060	0.5970	0.5879	0.5787
37	0.6903	0.6852	0.6799	0.6743	0.6684	0.6621	0.6555	0.6484	0.6409	0.6330	0.6248	0.6163	0.6075	0.5986	0.5895	0.5803
38	0.6919	0.6869	0.6815	0.6760	0.6701	0.6638	0.6572	0.6501	0.6426	0.6347	0.6265	0.6180	0.6092	0.6003	0.5911	0.5819
39	0.6937	0.6886	0.6833	0.6777	0.6718	0.6656	0.6589	0.6519	0.6444	0.6365	0.6283	0.6197	0.6110	0.6020	0.5929	0.5837
40	0.6956	0.6905	0.6852	0.6796	0.6737	0.6675	0.6608	0.6538	0.6463	0.6384	0.6301	0.6216	0.6129	0.6039	0.5948	0.5855
41	0.6975	0.6924	0.6872	0.6816	0.6757	0.6695	0.6628	0.6558	0.6483	0.6404	0.6321	0.6236	0.6148	0.6059	0.5967	0.5875
42	0.6996	0.6945	0.6892	0.6837	0.6778	0.6716	0.6649	0.6579	0.6504	0.6425	0.6342	0.6257	0.6169	0.6080	0.5988	0.5896
43	0.7018	0.6967	0.6914	0.6859	0.6800	0.6738	0.6672	0.6601	0.6526	0.6447	0.6365	0.6279	0.6192	0.6102	0.6010	0.5918
44	0.7040	0.6990	0.6937	0.6882	0.6823	0.6761	0.6695	0.6624	0.6550	0.6471	0.6388	0.6303	0.6215	0.6125	0.6034	0.5941
45	0.7064	0.7014	0.6962	0.6906	0.6848	0.6786	0.6720	0.6649	0.6574	0.6496	0.6413	0.6328	0.6240	0.6150	0.6058	0.5966
46	0.7090	0.7040	0.6987	0.6932	0.6874	0.6812	0.6746	0.6675	0.6601	0.6522	0.6439	0.6354	0.6266	0.6176	0.6085	0.5992
47	0.7116	0.7066	0.7014	0.6959	0.6901	0.6839	0.6773	0.6703	0.6628	0.6549	0.6467	0.6382	0.6294	0.6204	0.6112	0.6019
48	0.7144	0.7094	0.7042	0.6988	0.6930	0.6868	0.6802	0.6732	0.6657	0.6579	0.6496	0.6411	0.6323	0.6233	0.6142	0.6049
49	0.7173	0.7124	0.7072	0.7017	0.6960	0.6898	0.6832	0.6762	0.6688	0.6609	0.6527	0.6442	0.6354	0.6264	0.6173	0.6080
50	0.7204	0.7154	0.7103	0.7049	0.6991	0.6930	0.6864	0.6794	0.6720	0.6642	0.6560	0.6475	0.6387	0.6297	0.6205	0.6112
51	0.7235	0.7187	0.7135	0.7081	0.7024	0.6963	0.6898	0.6828	0.6754	0.6676	0.6594	0.6509	0.6421	0.6331	0.6240	0.6147
52	0.7269	0.7220	0.7169	0.7116	0.7059	0.6998	0.6933	0.6864	0.6790	0.6712	0.6630	0.6545	0.6458	0.6368	0.6276	0.6183
53	0.7303	0.7255	0.7205	0.7151	0.7095	0.7034	0.6970	0.6901	0.6827	0.6749	0.6668	0.6583	0.6496	0.6406	0.6314	0.6222
54	0.7340	0.7292	0.7242	0.7189	0.7132	0.7072	0.7008	0.6939	0.6866	0.6789	0.6707	0.6623	0.6536	0.6446	0.6355	0.6262
55	0.7377	0.7330	0.7280	0.7228	0.7172	0.7112	0.7048	0.6980	0.6907	0.6830	0.6749	0.6665	0.6578	0.6488	0.6397	0.6305
56	0.7416	0.7369	0.7320	0.7268	0.7213	0.7154	0.7090	0.7022	0.6950	0.6873	0.6792	0.6708	0.6622	0.6533	0.6442	0.6349
57	0.7457	0.7410	0.7362	0.7310	0.7255	0.7197	0.7134	0.7066	0.6994	0.6918	0.6837	0.6754	0.6668	0.6579	0.6488	0.6396
58	0.7499	0.7453	0.7405	0.7354	0.7299	0.7241	0.7179	0.7112	0.7040	0.6964	0.6885	0.6802	0.6716	0.6627	0.6537	0.6445
59	0.7542	0.7497	0.7449	0.7399	0.7345	0.7288	0.7226	0.7159	0.7088	0.7013	0.6934	0.6851	0.6766	0.6678	0.6588	0.6496
60	0.7586	0.7542	0.7495	0.7445	0.7392	0.7336	0.7274	0.7209	0.7138	0.7063	0.6985	0.6903	0.6818	0.6730	0.6641	0.6549
61	0.7632	0.7589	0.7542	0.7493	0.7441	0.7385	0.7325	0.7260	0.7190	0.7116	0.7038	0.6956	0.6872	0.6785	0.6696	0.6605
62	0.7680	0.7636	0.7591	0.7543	0.7491	0.7436	0.7376	0.7312	0.7243	0.7170	0.7092	0.7012	0.6928	0.6842	0.6753	0.6663
63	0.7728	0.7686	0.7641	0.7594	0.7543	0.7489	0.7430	0.7366	0.7298	0.7226	0.7149	0.7069	0.6986	0.6900	0.6812	0.6723
64	0.7778	0.7736	0.7692	0.7646	0.7596	0.7543	0.7485	0.7422	0.7355	0.7283	0.7207	0.7128	0.7046	0.6961	0.6874	0.6785
65	0.7828	0.7788	0.7745	0.7699	0.7651	0.7598	0.7541	0.7479	0.7413	0.7342	0.7268	0.7189	0.7108	0.7024	0.6938	0.6850
66	0.7880	0.7841	0.7799	0.7754	0.7706	0.7655	0.7599	0.7538	0.7473	0.7403	0.7329	0.7252	0.7172	0.7089	0.7003	0.6916
67	0.7933	0.7894	0.7853	0.7810	0.7763	0.7712	0.7658	0.7598	0.7534	0.7465	0.7393	0.7316	0.7237	0.7155	0.7071	0.6985
68	0.7987	0.7949	0.7909	0.7866	0.7821	0.7771	0.7717	0.7659	0.7596	0.7529	0.7457	0.7382	0.7304	0.7223	0.7140	0.7055
69	0.8041	0.8004	0.7965	0.7923	0.7879	0.7831	0.7778	0.7721	0.7659	0.7593	0.7523	0.7449	0.7372	0.7293	0.7211	0.7127
70	0.8095	0.8059	0.8022	0.7981	0.7938	0.7891	0.7840	0.7784	0.7723	0.7658	0.7590	0.7517	0.7441	0.7363	0.7282	0.7200
71	0.8150	0.8115	0.8078	0.8039	0.7997	0.7951	0.7901	0.7847	0.7788	0.7724	0.7657	0.7585	0.7511	0.7434	0.7355	0.7274
72	0.8205	0.8171	0.8135	0.8097	0.8056	0.8012	0.7963	0.7910	0.7852	0.7790	0.7724	0.7654	0.7581	0.7506	0.7428	0.7348
73	0.8259	0.8227	0.8192	0.8155	0.8115	0.8072	0.8025	0.7973	0.7917	0.7856	0.7792	0.7723	0.7652	0.7578	0.7501	0.7423
74	0.8314	0.8282	0.8249	0.8213	0.8175	0.8133	0.8087	0.8036	0.7982	0.7922	0.7859	0.7793	0.7723	0.7650	0.7575	0.7499
75	0.8368	0.8338	0.8305	0.8271	0.8234	0.8193	0.8148	0.8100	0.8046	0.7989	0.7927	0.7862	0.7794	0.7723	0.7649	0.7574
76	0.8422	0.8393	0.8362	0.8328	0.8292	0.8253	0.8210	0.8163	0.8111	0.8055	0.7995	0.7931	0.7865	0.7795	0.7724	0.7650
77	0.8476	0.8448	0.8418	0.8386	0.8351	0.8313	0.8271	0.8225	0.8175	0.8121	0.8062	0.8000	0.7935	0.7868	0.7798	0.7726
78	0.8529	0.8502	0.8473	0.8442	0.8409	0.8373	0.8332	0.8288	0.8239	0.8186	0.8130	0.8069	0.8006	0.7940	0.7872	0.7802
79	0.8583	0.8556	0.8529	0.8499	0.8467	0.8432	0.8393	0.8350	0.8303	0.8252	0.8197	0.8138	0.8077	0.8013	0.7946	0.7878
80	0.8635	0.8610	0.8583	0.8555	0.8524	0.8491	0.8453	0.8412	0.8366	0.8317	0.8263	0.8207	0.8147	0.8085	0.8020	0.7954
81	0.8688	0.8663	0.8638	0.8611	0.8581	0.8549	0.8513	0.8473	0.8429	0.8382	0.8330	0.8275	0.8217	0.8157	0.8094	0.8029
82	0.8740	0.8716	0.8692	0.8666	0.8638	0.8607	0.8573	0.8534	0.8492	0.8446	0.8396	0.8343	0.8287	0.8228	0.8167	0.8105
83	0.8791	0.8769	0.8746	0.8721	0.8694	0.8664	0.8632	0.8595	0.8554	0.8510	0.8462	0.8411	0.8356	0.8300		

Appendix A

IUOE Stationary Engineers Local 39 Pension Plan

Table 5 - Factors to convert from Regular Pension to Qualified 75% Joint & Survivor Annuity

EMPLOYEE'S AGE NEAREST BIRTHDAY													
Age of Beneficiary	55	56	57	58	59	60	61	62	63	64	65	66	67
20	0.7971	0.7861	0.7747	0.7628	0.7504	0.7374	0.7241	0.7102	0.6960	0.6812	0.6660	0.6505	0.6348
21	0.7980	0.7870	0.7756	0.7637	0.7512	0.7383	0.7249	0.7111	0.6968	0.6820	0.6669	0.6513	0.6356
22	0.7989	0.7880	0.7765	0.7646	0.7522	0.7392	0.7258	0.7120	0.6977	0.6829	0.6677	0.6522	0.6364
23	0.7999	0.7889	0.7775	0.7656	0.7531	0.7402	0.7268	0.7129	0.6986	0.6839	0.6687	0.6531	0.6373
24	0.8009	0.7900	0.7786	0.7666	0.7542	0.7412	0.7278	0.7140	0.6996	0.6848	0.6696	0.6541	0.6383
25	0.8020	0.7911	0.7797	0.7677	0.7553	0.7423	0.7289	0.7150	0.7007	0.6859	0.6707	0.6551	0.6393
26	0.8032	0.7923	0.7808	0.7689	0.7564	0.7435	0.7300	0.7162	0.7018	0.6870	0.6718	0.6562	0.6404
27	0.8044	0.7935	0.7821	0.7701	0.7577	0.7447	0.7313	0.7174	0.7030	0.6882	0.6730	0.6574	0.6415
28	0.8058	0.7948	0.7834	0.7715	0.7590	0.7460	0.7326	0.7187	0.7043	0.6895	0.6742	0.6586	0.6427
29	0.8071	0.7962	0.7848	0.7728	0.7604	0.7474	0.7339	0.7200	0.7057	0.6908	0.6755	0.6599	0.6440
30	0.8086	0.7977	0.7863	0.7743	0.7618	0.7488	0.7354	0.7215	0.7071	0.6922	0.6769	0.6613	0.6454
31	0.8102	0.7992	0.7878	0.7759	0.7634	0.7504	0.7369	0.7230	0.7086	0.6937	0.6784	0.6628	0.6468
32	0.8118	0.8009	0.7895	0.7775	0.7650	0.7520	0.7386	0.7246	0.7102	0.6953	0.6800	0.6643	0.6484
33	0.8135	0.8026	0.7912	0.7793	0.7668	0.7538	0.7403	0.7263	0.7119	0.6970	0.6817	0.6660	0.6500
34	0.8153	0.8044	0.7930	0.7811	0.7686	0.7556	0.7421	0.7282	0.7137	0.6988	0.6835	0.6678	0.6518
35	0.8173	0.8064	0.7950	0.7830	0.7705	0.7575	0.7441	0.7301	0.7157	0.7007	0.6854	0.6696	0.6536
36	0.8193	0.8084	0.7970	0.7851	0.7726	0.7596	0.7461	0.7321	0.7177	0.7028	0.6874	0.6716	0.6556
37	0.8214	0.8105	0.7992	0.7872	0.7748	0.7618	0.7483	0.7343	0.7198	0.7049	0.6895	0.6737	0.6577
38	0.8236	0.8128	0.8014	0.7895	0.7770	0.7640	0.7506	0.7366	0.7221	0.7072	0.6917	0.6759	0.6599
39	0.8260	0.8152	0.8038	0.7919	0.7795	0.7665	0.7530	0.7390	0.7245	0.7096	0.6941	0.6783	0.6622
40	0.8285	0.8177	0.8063	0.7945	0.7820	0.7690	0.7555	0.7416	0.7271	0.7121	0.6966	0.6808	0.6647
41	0.8310	0.8203	0.8090	0.7971	0.7847	0.7717	0.7582	0.7443	0.7298	0.7148	0.6993	0.6835	0.6673
42	0.8337	0.8230	0.8118	0.7999	0.7875	0.7746	0.7611	0.7471	0.7326	0.7176	0.7021	0.6863	0.6701
43	0.8366	0.8259	0.8147	0.8029	0.7905	0.7775	0.7641	0.7501	0.7356	0.7206	0.7051	0.6893	0.6731
44	0.8395	0.8289	0.8177	0.8059	0.7936	0.7807	0.7672	0.7533	0.7388	0.7238	0.7083	0.6924	0.6762
45	0.8426	0.8320	0.8209	0.8092	0.7969	0.7840	0.7706	0.7566	0.7422	0.7271	0.7116	0.6957	0.6795
46	0.8458	0.8353	0.8242	0.8126	0.8003	0.7874	0.7740	0.7601	0.7457	0.7307	0.7152	0.6992	0.6830
47	0.8491	0.8387	0.8277	0.8161	0.8039	0.7911	0.7777	0.7638	0.7494	0.7344	0.7189	0.7030	0.6867
48	0.8526	0.8422	0.8313	0.8198	0.8076	0.7948	0.7815	0.7677	0.7533	0.7383	0.7228	0.7069	0.6906
49	0.8561	0.8459	0.8350	0.8236	0.8115	0.7988	0.7856	0.7718	0.7574	0.7424	0.7269	0.7110	0.6947
50	0.8598	0.8497	0.8389	0.8276	0.8156	0.8029	0.7898	0.7760	0.7617	0.7468	0.7313	0.7154	0.6991
51	0.8636	0.8536	0.8430	0.8317	0.8198	0.8073	0.7941	0.7805	0.7662	0.7513	0.7359	0.7200	0.7037
52	0.8675	0.8576	0.8471	0.8360	0.8242	0.8117	0.7987	0.7851	0.7709	0.7561	0.7407	0.7248	0.7085
53	0.8715	0.8618	0.8514	0.8404	0.8287	0.8164	0.8035	0.7900	0.7758	0.7610	0.7457	0.7299	0.7136
54	0.8757	0.8661	0.8559	0.8450	0.8334	0.8212	0.8084	0.7950	0.7810	0.7663	0.7510	0.7352	0.7190
55	0.8799	0.8704	0.8604	0.8497	0.8383	0.8262	0.8136	0.8003	0.7863	0.7717	0.7565	0.7408	0.7246
56	0.8842	0.8749	0.8651	0.8545	0.8433	0.8314	0.8189	0.8057	0.7919	0.7774	0.7622	0.7466	0.7305
57	0.8885	0.8795	0.8698	0.8595	0.8484	0.8367	0.8243	0.8113	0.7976	0.7833	0.7682	0.7527	0.7366
58	0.8929	0.8841	0.8747	0.8645	0.8537	0.8422	0.8300	0.8171	0.8036	0.7894	0.7745	0.7590	0.7431
59	0.8974	0.8888	0.8796	0.8697	0.8591	0.8477	0.8358	0.8231	0.8097	0.7957	0.7809	0.7656	0.7498
60	0.9019	0.8935	0.8846	0.8749	0.8645	0.8534	0.8417	0.8292	0.8161	0.8022	0.7876	0.7724	0.7567
61	0.9064	0.8983	0.8896	0.8802	0.8700	0.8592	0.8477	0.8355	0.8226	0.8089	0.7945	0.7795	0.7639
62	0.9109	0.9031	0.8946	0.8855	0.8756	0.8651	0.8538	0.8419	0.8292	0.8157	0.8015	0.7867	0.7713
63	0.9154	0.9078	0.8997	0.8908	0.8813	0.8710	0.8600	0.8483	0.8359	0.8227	0.8088	0.7942	0.7790
64	0.9198	0.9126	0.9047	0.8962	0.8869	0.8770	0.8663	0.8549	0.8428	0.8299	0.8162	0.8018	0.7869
65	0.9243	0.9173	0.9098	0.9015	0.8926	0.8830	0.8726	0.8615	0.8497	0.8371	0.8237	0.8096	0.7949
66	0.9286	0.9220	0.9148	0.9069	0.8983	0.8890	0.8790	0.8682	0.8567	0.8444	0.8314	0.8176	0.8032
67	0.9329	0.9266	0.9197	0.9121	0.9039	0.8949	0.8853	0.8749	0.8638	0.8519	0.8391	0.8257	0.8116
68	0.9371	0.9311	0.9246	0.9174	0.9095	0.9009	0.8917	0.8817	0.8709	0.8594	0.8470	0.8339	0.8202
69	0.9413	0.9356	0.9294	0.9225	0.9150	0.9068	0.8980	0.8884	0.8780	0.8669	0.8549	0.8422	0.8288
70	0.9453	0.9399	0.9341	0.9276	0.9204	0.9126	0.9042	0.8950	0.8851	0.8744	0.8628	0.8505	0.8376
71	0.9491	0.9441	0.9386	0.9325	0.9257	0.9183	0.9103	0.9015	0.8920	0.8818	0.8707	0.8588	0.8463
72	0.9528	0.9482	0.9430	0.9372	0.9308	0.9238	0.9162	0.9079	0.8988	0.8890	0.8784	0.8670	0.8549
73	0.9564	0.9520	0.9471	0.9417	0.9357	0.9291	0.9219	0.9141	0.9055	0.8961	0.8859	0.8750	0.8634
74	0.9597	0.9556	0.9511	0.9461	0.9404	0.9342	0.9274	0.9200	0.9118	0.9029	0.8933	0.8828	0.8717
75	0.9629	0.9591	0.9549	0.9502	0.9449	0.9391	0.9327	0.9257	0.9180	0.9096	0.9004	0.8904	0.8798
76	0.9659	0.9624	0.9585	0.9541	0.9492	0.9438	0.9378	0.9312	0.9239	0.9160	0.9072	0.8978	0.8877
77	0.9687	0.9655	0.9619	0.9578	0.9532	0.9482	0.9426	0.9364	0.9296	0.9221	0.9139	0.9049	0.8953
78	0.9714	0.9684	0.9650	0.9613	0.9571	0.9524	0.9472	0.9414	0.9350	0.9280	0.9202	0.9118	0.9027

Actuarial Assumptions:
 Interest Rate: 7.00%
 Participant's Mortality: 1971 GAM (100% male)
 Spouse's Mortality: 1971 GAM (100% female)

Appendix A

IUOE Stationary Engineers Local 39 Pension Plan

Table 5 - Factors to convert from Regular Pension to Qualified 75% Joint & Survivor Annuity

EMPLOYEE'S AGE NEAREST BIRTHDAY														
Age of Beneficiary	68	69	70	71	72	73	74	75	76	77	78	79	80	81
20	0.6189	0.6028	0.5866	0.5706	0.5546	0.5386	0.5224	0.5058	0.4889	0.4719	0.4549	0.4384	0.4223	0.4067
21	0.6196	0.6035	0.5874	0.5713	0.5553	0.5393	0.5231	0.5065	0.4896	0.4725	0.4556	0.4390	0.4228	0.4072
22	0.6205	0.6044	0.5882	0.5721	0.5561	0.5401	0.5238	0.5072	0.4903	0.4732	0.4562	0.4396	0.4235	0.4078
23	0.6214	0.6052	0.5890	0.5729	0.5569	0.5409	0.5246	0.5080	0.4910	0.4739	0.4569	0.4403	0.4241	0.4085
24	0.6223	0.6061	0.5899	0.5738	0.5578	0.5417	0.5254	0.5088	0.4918	0.4747	0.4577	0.4411	0.4248	0.4092
25	0.6233	0.6071	0.5909	0.5748	0.5587	0.5426	0.5263	0.5097	0.4927	0.4755	0.4585	0.4418	0.4256	0.4099
26	0.6244	0.6082	0.5919	0.5758	0.5597	0.5436	0.5272	0.5106	0.4936	0.4764	0.4593	0.4426	0.4264	0.4107
27	0.6255	0.6093	0.5930	0.5768	0.5607	0.5446	0.5282	0.5115	0.4945	0.4773	0.4602	0.4435	0.4272	0.4115
28	0.6267	0.6105	0.5942	0.5780	0.5618	0.5457	0.5293	0.5126	0.4955	0.4783	0.4612	0.4445	0.4281	0.4123
29	0.6279	0.6117	0.5954	0.5792	0.5630	0.5469	0.5304	0.5137	0.4966	0.4793	0.4622	0.4454	0.4291	0.4133
30	0.6293	0.6130	0.5967	0.5804	0.5643	0.5481	0.5317	0.5149	0.4978	0.4804	0.4633	0.4465	0.4301	0.4143
31	0.6307	0.6144	0.5981	0.5818	0.5656	0.5494	0.5329	0.5161	0.4990	0.4816	0.4644	0.4476	0.4312	0.4153
32	0.6323	0.6159	0.5996	0.5833	0.5670	0.5508	0.5343	0.5175	0.5003	0.4829	0.4657	0.4488	0.4323	0.4164
33	0.6339	0.6175	0.6011	0.5848	0.5686	0.5523	0.5357	0.5189	0.5017	0.4842	0.4670	0.4501	0.4336	0.4176
34	0.6356	0.6192	0.6028	0.5864	0.5702	0.5538	0.5373	0.5204	0.5031	0.4857	0.4684	0.4514	0.4349	0.4189
35	0.6374	0.6210	0.6046	0.5882	0.5719	0.5555	0.5389	0.5220	0.5047	0.4872	0.4699	0.4529	0.4363	0.4203
36	0.6393	0.6229	0.6064	0.5900	0.5737	0.5573	0.5407	0.5237	0.5063	0.4888	0.4714	0.4544	0.4378	0.4217
37	0.6414	0.6250	0.6084	0.5920	0.5756	0.5592	0.5425	0.5255	0.5081	0.4905	0.4731	0.4560	0.4394	0.4232
38	0.6436	0.6271	0.6106	0.5941	0.5777	0.5612	0.5445	0.5274	0.5100	0.4924	0.4749	0.4578	0.4410	0.4249
39	0.6459	0.6294	0.6128	0.5963	0.5798	0.5634	0.5466	0.5295	0.5120	0.4943	0.4768	0.4596	0.4428	0.4266
40	0.6484	0.6318	0.6152	0.5986	0.5822	0.5656	0.5488	0.5317	0.5141	0.4964	0.4788	0.4616	0.4447	0.4285
41	0.6510	0.6344	0.6177	0.6011	0.5846	0.5680	0.5512	0.5340	0.5164	0.4986	0.4810	0.4637	0.4468	0.4304
42	0.6537	0.6371	0.6204	0.6038	0.5872	0.5706	0.5537	0.5365	0.5188	0.5010	0.4833	0.4659	0.4489	0.4325
43	0.6566	0.6400	0.6233	0.6066	0.5900	0.5733	0.5564	0.5391	0.5214	0.5035	0.4857	0.4683	0.4513	0.4348
44	0.6597	0.6431	0.6263	0.6096	0.5930	0.5762	0.5593	0.5419	0.5241	0.5061	0.4883	0.4708	0.4537	0.4372
45	0.6630	0.6463	0.6295	0.6128	0.5961	0.5793	0.5623	0.5448	0.5270	0.5090	0.4911	0.4735	0.4563	0.4397
46	0.6665	0.6498	0.6330	0.6162	0.5994	0.5826	0.5655	0.5480	0.5301	0.5120	0.4940	0.4764	0.4591	0.4424
47	0.6702	0.6534	0.6366	0.6197	0.6030	0.5861	0.5689	0.5514	0.5334	0.5152	0.4971	0.4794	0.4621	0.4453
48	0.6741	0.6573	0.6404	0.6235	0.6067	0.5898	0.5726	0.5549	0.5369	0.5186	0.5005	0.4827	0.4653	0.4484
49	0.6782	0.6614	0.6445	0.6275	0.6107	0.5937	0.5764	0.5587	0.5406	0.5223	0.5040	0.4861	0.4686	0.4517
50	0.6825	0.6657	0.6488	0.6318	0.6149	0.5979	0.5805	0.5628	0.5446	0.5261	0.5078	0.4898	0.4722	0.4552
51	0.6871	0.6703	0.6533	0.6363	0.6193	0.6023	0.5849	0.5670	0.5488	0.5303	0.5118	0.4938	0.4761	0.4589
52	0.6920	0.6751	0.6581	0.6411	0.6241	0.6070	0.5895	0.5716	0.5533	0.5347	0.5161	0.4979	0.4802	0.4629
53	0.6971	0.6802	0.6632	0.6461	0.6291	0.6119	0.5944	0.5765	0.5580	0.5393	0.5207	0.5024	0.4845	0.4672
54	0.7024	0.6856	0.6686	0.6515	0.6344	0.6172	0.5996	0.5816	0.5631	0.5443	0.5256	0.5072	0.4892	0.4717
55	0.7081	0.6913	0.6742	0.6571	0.6400	0.6228	0.6052	0.5871	0.5685	0.5496	0.5308	0.5123	0.4942	0.4766
56	0.7140	0.6972	0.6802	0.6631	0.6460	0.6287	0.6110	0.5929	0.5742	0.5552	0.5363	0.5177	0.4995	0.4818
57	0.7202	0.7035	0.6865	0.6694	0.6523	0.6350	0.6172	0.5990	0.5803	0.5612	0.5422	0.5235	0.5051	0.4873
58	0.7267	0.7100	0.6931	0.6760	0.6589	0.6415	0.6238	0.6055	0.5867	0.5676	0.5484	0.5296	0.5111	0.4932
59	0.7335	0.7169	0.7000	0.6829	0.6658	0.6485	0.6307	0.6124	0.5935	0.5743	0.5551	0.5361	0.5175	0.4994
60	0.7406	0.7240	0.7072	0.6902	0.6731	0.6558	0.6380	0.6196	0.6007	0.5814	0.5621	0.5430	0.5243	0.5061
61	0.7479	0.7315	0.7147	0.6978	0.6807	0.6634	0.6456	0.6273	0.6083	0.5889	0.5695	0.5503	0.5315	0.5131
62	0.7555	0.7392	0.7225	0.7057	0.6887	0.6714	0.6537	0.6353	0.6163	0.5968	0.5773	0.5581	0.5391	0.5206
63	0.7633	0.7472	0.7306	0.7139	0.6970	0.6798	0.6621	0.6437	0.6247	0.6052	0.5856	0.5662	0.5472	0.5286
64	0.7714	0.7554	0.7390	0.7224	0.7056	0.6885	0.6708	0.6525	0.6335	0.6139	0.5943	0.5749	0.5557	0.5370
65	0.7797	0.7639	0.7477	0.7313	0.7146	0.6976	0.6800	0.6617	0.6427	0.6231	0.6035	0.5840	0.5647	0.5459
66	0.7882	0.7727	0.7567	0.7404	0.7239	0.7071	0.6896	0.6713	0.6524	0.6328	0.6131	0.5936	0.5742	0.5553
67	0.7969	0.7816	0.7659	0.7499	0.7336	0.7169	0.6995	0.6814	0.6625	0.6430	0.6233	0.6037	0.5843	0.5652
68	0.8058	0.7908	0.7754	0.7596	0.7436	0.7270	0.7099	0.6919	0.6730	0.6536	0.6339	0.6143	0.5949	0.5758
69	0.8148	0.8002	0.7851	0.7696	0.7538	0.7375	0.7206	0.7027	0.6841	0.6647	0.6451	0.6255	0.6060	0.5869
70	0.8240	0.8097	0.7949	0.7798	0.7643	0.7483	0.7315	0.7139	0.6954	0.6762	0.6567	0.6371	0.6177	0.5985
71	0.8331	0.8193	0.8049	0.7901	0.7749	0.7592	0.7428	0.7254	0.7071	0.6880	0.6686	0.6492	0.6298	0.6106
72	0.8422	0.8287	0.8148	0.8004	0.7856	0.7702	0.7541	0.7370	0.7190	0.7001	0.6809	0.6615	0.6422	0.6231
73	0.8511	0.8381	0.8246	0.8106	0.7962	0.7812	0.7655	0.7487	0.7309	0.7123	0.6933	0.6741	0.6549	0.6358
74	0.8599	0.8474	0.8343	0.8208	0.8068	0.7922	0.7768	0.7604	0.7430	0.7247	0.7059	0.6869	0.6678	0.6489
75	0.8685	0.8565	0.8439	0.8308	0.8173	0.8032	0.7882	0.7722	0.7551	0.7371	0.7186	0.6998	0.6809	0.6621
76	0.8769	0.8654	0.8533	0.8407	0.8277	0.8140	0.7995	0.7839	0.7672	0.7496	0.7314	0.7129	0.6942	0.6756
77	0.8850	0.8741	0.8625	0.8504	0.8379	0.8247	0.8107	0.7955	0.7793	0.7621	0.7442	0.7260	0.7076	0.6892
78	0.8929	0.8825	0.8715	0.8599	0.8479	0.8353	0.8217	0.8071	0.7913	0.7745	0.7571	0.7393	0.7212	0.7030

Actuarial Assumptions:
 Interest Rate: 7.00%
 Participant's Mortality: 1971 GAM (100% male)
 Spouse's Mortality: 1971 GAM (100% female)

Appendix A

IUOE Stationary Engineers Local 39 Pension Plan

Table 6 - Factors to convert from Regular Pension to 75% Joint & Survivor Annuity for Disability Pension

EMPLOYEE'S AGE NEAREST BIRTHDAY																	
Age of Beneficiary	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41
20	0.7378	0.7337	0.7295	0.7253	0.7210	0.7167	0.7123	0.7079	0.7034	0.6989	0.6943	0.6897	0.6851	0.6804	0.6757	0.6710	0.6663
21	0.7386	0.7345	0.7303	0.7261	0.7218	0.7175	0.7131	0.7087	0.7042	0.6997	0.6951	0.6905	0.6859	0.6812	0.6765	0.6718	0.6671
22	0.7395	0.7353	0.7311	0.7269	0.7226	0.7183	0.7140	0.7096	0.7051	0.7006	0.6960	0.6914	0.6867	0.6820	0.6774	0.6727	0.6679
23	0.7404	0.7362	0.7320	0.7278	0.7235	0.7192	0.7149	0.7105	0.7060	0.7015	0.6969	0.6922	0.6876	0.6829	0.6782	0.6735	0.6688
24	0.7413	0.7372	0.7330	0.7288	0.7245	0.7202	0.7158	0.7114	0.7069	0.7024	0.6978	0.6932	0.6886	0.6839	0.6792	0.6745	0.6698
25	0.7423	0.7382	0.7340	0.7298	0.7255	0.7212	0.7168	0.7124	0.7079	0.7034	0.6988	0.6942	0.6896	0.6849	0.6802	0.6755	0.6708
26	0.7434	0.7392	0.7350	0.7308	0.7265	0.7222	0.7179	0.7135	0.7090	0.7045	0.6999	0.6953	0.6906	0.6859	0.6813	0.6766	0.6718
27	0.7445	0.7403	0.7362	0.7319	0.7277	0.7234	0.7190	0.7146	0.7101	0.7056	0.7010	0.6964	0.6917	0.6871	0.6824	0.6777	0.6729
28	0.7457	0.7415	0.7373	0.7331	0.7288	0.7245	0.7202	0.7158	0.7113	0.7068	0.7022	0.6976	0.6929	0.6883	0.6836	0.6789	0.6741
29	0.7469	0.7428	0.7386	0.7344	0.7301	0.7258	0.7214	0.7170	0.7126	0.7080	0.7035	0.6988	0.6942	0.6895	0.6848	0.6801	0.6754
30	0.7482	0.7441	0.7399	0.7357	0.7314	0.7271	0.7228	0.7184	0.7139	0.7094	0.7048	0.7002	0.6955	0.6909	0.6862	0.6814	0.6767
31	0.7496	0.7455	0.7413	0.7371	0.7328	0.7285	0.7242	0.7198	0.7153	0.7108	0.7062	0.7016	0.6969	0.6923	0.6876	0.6829	0.6781
32	0.7510	0.7469	0.7427	0.7385	0.7343	0.7300	0.7256	0.7212	0.7168	0.7123	0.7077	0.7031	0.6984	0.6938	0.6891	0.6843	0.6796
33	0.7526	0.7484	0.7443	0.7401	0.7358	0.7315	0.7272	0.7228	0.7184	0.7138	0.7093	0.7046	0.7000	0.6953	0.6906	0.6859	0.6812
34	0.7542	0.7501	0.7459	0.7417	0.7375	0.7332	0.7288	0.7245	0.7200	0.7155	0.7109	0.7063	0.7017	0.6970	0.6923	0.6876	0.6829
35	0.7559	0.7518	0.7476	0.7434	0.7392	0.7349	0.7306	0.7262	0.7218	0.7172	0.7127	0.7081	0.7034	0.6988	0.6941	0.6894	0.6846
36	0.7577	0.7536	0.7494	0.7452	0.7410	0.7367	0.7324	0.7280	0.7236	0.7191	0.7145	0.7099	0.7053	0.7006	0.6959	0.6912	0.6865
37	0.7595	0.7555	0.7513	0.7472	0.7429	0.7387	0.7343	0.7300	0.7255	0.7210	0.7165	0.7119	0.7072	0.7026	0.6979	0.6932	0.6885
38	0.7615	0.7574	0.7533	0.7492	0.7449	0.7407	0.7364	0.7320	0.7276	0.7231	0.7185	0.7139	0.7093	0.7046	0.7000	0.6953	0.6905
39	0.7636	0.7595	0.7554	0.7513	0.7471	0.7428	0.7385	0.7342	0.7297	0.7252	0.7207	0.7161	0.7115	0.7068	0.7022	0.6975	0.6927
40	0.7658	0.7617	0.7576	0.7535	0.7493	0.7451	0.7408	0.7364	0.7320	0.7275	0.7230	0.7184	0.7138	0.7091	0.7045	0.6998	0.6951
41	0.7681	0.7640	0.7600	0.7558	0.7516	0.7474	0.7431	0.7388	0.7344	0.7299	0.7254	0.7208	0.7162	0.7116	0.7069	0.7022	0.6975
42	0.7705	0.7665	0.7624	0.7583	0.7541	0.7499	0.7456	0.7413	0.7369	0.7324	0.7279	0.7233	0.7187	0.7141	0.7095	0.7048	0.7001
43	0.7730	0.7690	0.7649	0.7608	0.7567	0.7525	0.7482	0.7439	0.7395	0.7351	0.7306	0.7260	0.7214	0.7168	0.7121	0.7075	0.7028
44	0.7757	0.7717	0.7676	0.7635	0.7594	0.7552	0.7510	0.7467	0.7423	0.7379	0.7334	0.7288	0.7242	0.7196	0.7150	0.7103	0.7056
45	0.7784	0.7745	0.7704	0.7664	0.7622	0.7581	0.7538	0.7496	0.7452	0.7408	0.7363	0.7318	0.7272	0.7226	0.7180	0.7133	0.7086
46	0.7813	0.7774	0.7734	0.7693	0.7652	0.7611	0.7569	0.7526	0.7483	0.7438	0.7394	0.7349	0.7303	0.7257	0.7211	0.7165	0.7118
47	0.7844	0.7804	0.7764	0.7724	0.7683	0.7642	0.7600	0.7558	0.7515	0.7471	0.7426	0.7381	0.7336	0.7290	0.7244	0.7198	0.7151
48	0.7875	0.7836	0.7797	0.7757	0.7716	0.7675	0.7633	0.7591	0.7548	0.7504	0.7460	0.7415	0.7370	0.7324	0.7279	0.7233	0.7186
49	0.7908	0.7869	0.7830	0.7790	0.7750	0.7709	0.7668	0.7626	0.7583	0.7540	0.7495	0.7451	0.7406	0.7361	0.7315	0.7269	0.7223
50	0.7943	0.7904	0.7865	0.7826	0.7786	0.7745	0.7704	0.7662	0.7620	0.7576	0.7533	0.7488	0.7443	0.7398	0.7353	0.7307	0.7261
51	0.7979	0.7940	0.7902	0.7863	0.7823	0.7783	0.7742	0.7700	0.7658	0.7615	0.7571	0.7527	0.7483	0.7438	0.7393	0.7347	0.7302
52	0.8016	0.7978	0.7940	0.7901	0.7862	0.7822	0.7781	0.7740	0.7698	0.7655	0.7612	0.7568	0.7524	0.7479	0.7435	0.7389	0.7344
53	0.8055	0.8017	0.7980	0.7941	0.7902	0.7862	0.7822	0.7781	0.7740	0.7698	0.7655	0.7611	0.7567	0.7523	0.7478	0.7433	0.7388
54	0.8095	0.8058	0.8021	0.7983	0.7944	0.7905	0.7865	0.7825	0.7784	0.7742	0.7699	0.7656	0.7612	0.7568	0.7524	0.7479	0.7434
55	0.8137	0.8101	0.8064	0.8026	0.7988	0.7949	0.7910	0.7870	0.7829	0.7787	0.7745	0.7702	0.7659	0.7616	0.7572	0.7527	0.7483
56	0.8181	0.8145	0.8108	0.8071	0.8033	0.7995	0.7956	0.7917	0.7876	0.7835	0.7793	0.7751	0.7708	0.7665	0.7621	0.7577	0.7533
57	0.8226	0.8190	0.8154	0.8118	0.8080	0.8043	0.8004	0.7965	0.7925	0.7885	0.7843	0.7801	0.7759	0.7716	0.7673	0.7630	0.7586
58	0.8272	0.8237	0.8202	0.8166	0.8129	0.8092	0.8054	0.8016	0.7976	0.7936	0.7895	0.7854	0.7812	0.7770	0.7727	0.7684	0.7641
59	0.8320	0.8286	0.8251	0.8215	0.8179	0.8143	0.8106	0.8068	0.8029	0.7989	0.7949	0.7908	0.7867	0.7825	0.7783	0.7740	0.7697
60	0.8369	0.8336	0.8301	0.8267	0.8231	0.8195	0.8159	0.8121	0.8083	0.8044	0.8004	0.7964	0.7923	0.7882	0.7840	0.7798	0.7756
61	0.8420	0.8387	0.8353	0.8319	0.8284	0.8249	0.8213	0.8176	0.8139	0.8101	0.8061	0.8022	0.7982	0.7941	0.7900	0.7859	0.7817
62	0.8471	0.8439	0.8406	0.8373	0.8339	0.8304	0.8269	0.8233	0.8196	0.8159	0.8120	0.8081	0.8042	0.8002	0.7961	0.7921	0.7880
63	0.8524	0.8493	0.8460	0.8428	0.8395	0.8361	0.8326	0.8291	0.8255	0.8218	0.8180	0.8142	0.8103	0.8064	0.8025	0.7985	0.7944
64	0.8578	0.8547	0.8516	0.8484	0.8451	0.8418	0.8385	0.8350	0.8315	0.8279	0.8242	0.8205	0.8167	0.8128	0.8089	0.8050	0.8010
65	0.8632	0.8602	0.8572	0.8541	0.8509	0.8477	0.8444	0.8411	0.8376	0.8341	0.8305	0.8269	0.8231	0.8194	0.8156	0.8117	0.8078
66	0.8688	0.8659	0.8629	0.8599	0.8568	0.8537	0.8505	0.8472	0.8439	0.8405	0.8370	0.8334	0.8298	0.8261	0.8224	0.8186	0.8148
67	0.8744	0.8716	0.8687	0.8658	0.8628	0.8598	0.8567	0.8535	0.8503	0.8469	0.8435	0.8400	0.8365	0.8329	0.8293	0.8256	0.8219
68	0.8801	0.8774	0.8746	0.8718	0.8689	0.8660	0.8630	0.8599	0.8567	0.8535	0.8502	0.8468	0.8434	0.8399	0.8364	0.8328	0.8292
69	0.8858	0.8832	0.8805	0.8778	0.8750	0.8722	0.8693	0.8663	0.8633	0.8602	0.8570	0.8537	0.8504	0.8470	0.8436	0.8401	0.8366
70	0.8915	0.8890	0.8865	0.8839	0.8812	0.8785	0.8757	0.8728	0.8699	0.8669	0.8638	0.8606	0.8574	0.8541	0.8508	0.8475	0.8441
71	0.8972	0.8948	0.8924	0.8899	0.8873	0.8847	0.8820	0.8793	0.8765	0.8736	0.8706	0.8675	0.8644	0.8613	0.8581	0.8549	0.8516
72	0.9028	0.9005	0.8982	0.8958	0.8934	0.8909	0.8883	0.8857	0.8830	0.8802	0.8773	0.8744	0.8714	0.8684	0.8653	0.8622	0.8590
73	0.9083	0.9061	0.9039	0.9016	0.8993	0.8969	0.8944	0.8919	0.8894	0.8867	0.8839	0.8811	0.8783	0.8754	0.8724	0.8694	0.8664
74	0.9137	0.9116	0.9095	0.9073	0.9051	0.9028	0.9005	0.8981	0.8956	0.8931	0.8904	0.8878	0.8850	0.8822	0.8794	0.8765	0.8736
75	0.9189	0.9169	0.9149	0.9129	0.9107	0.9086	0.9064	0.9041	0.9017	0.8993	0.8968	0.8942	0.8916	0.8890	0.8863	0.8835	0.8807
76	0.9240	0.9221	0.9202	0.9182	0.9162	0.9142	0.9121	0.9099	0.9077	0.9054	0.9030	0.9006	0.8981	0.8956	0.8930	0.8903	0.8877
77	0.9289	0.9271	0.9253	0.9235	0.9216	0.9197	0.9177	0.9156	0.9135	0.9113	0.9091	0.9067	0.9044	0.9020	0.8995	0.8970	0.8945
78	0.9336	0.9320	0.9303	0.9285	0.9268	0.9249	0.9231	0.9211	0.9191	0.9171	0.9149	0.9127	0.9105	0.9082	0.9059	0.9035	0.9011
79	0.9382	0.9367	0.9351	0.9334	0.9317	0.9300	0.9283	0.9264	0.9246	0.9226	0.9206	0.9185	0.9164	0.9143	0.9121	0.9098	0.9075
80	0.9426	0.9411	0.9397	0.9381	0.9365												

Appendix A

IUOE Stationary Engineers Local 39 Pension Plan

Table 6 - Factors to convert from Regular Pension to 75% Joint & Survivor Annuity for Disability Pension

EMPLOYEE'S AGE NEAREST BIRTHDAY																	
Age of Beneficiary	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58
20	0.6616	0.6569	0.6521	0.6474	0.6427	0.6379	0.6332	0.6284	0.6237	0.6189	0.6141	0.6092	0.6044	0.5994	0.5944	0.5893	0.5840
21	0.6624	0.6577	0.6529	0.6482	0.6434	0.6387	0.6340	0.6292	0.6244	0.6197	0.6149	0.6100	0.6051	0.6002	0.5951	0.5900	0.5847
22	0.6632	0.6585	0.6538	0.6490	0.6443	0.6395	0.6348	0.6300	0.6253	0.6205	0.6157	0.6108	0.6059	0.6010	0.5959	0.5908	0.5855
23	0.6641	0.6594	0.6546	0.6499	0.6452	0.6404	0.6357	0.6309	0.6261	0.6213	0.6165	0.6117	0.6068	0.6018	0.5968	0.5917	0.5864
24	0.6650	0.6603	0.6556	0.6508	0.6461	0.6413	0.6366	0.6318	0.6270	0.6223	0.6174	0.6126	0.6077	0.6027	0.5977	0.5926	0.5872
25	0.6660	0.6613	0.6566	0.6518	0.6471	0.6423	0.6376	0.6328	0.6280	0.6232	0.6184	0.6136	0.6086	0.6037	0.5986	0.5935	0.5882
26	0.6671	0.6624	0.6576	0.6529	0.6481	0.6434	0.6386	0.6338	0.6291	0.6243	0.6194	0.6146	0.6097	0.6047	0.5997	0.5945	0.5892
27	0.6682	0.6635	0.6587	0.6540	0.6492	0.6445	0.6397	0.6349	0.6302	0.6254	0.6205	0.6157	0.6108	0.6058	0.6007	0.5956	0.5903
28	0.6694	0.6647	0.6599	0.6552	0.6504	0.6457	0.6409	0.6361	0.6313	0.6265	0.6217	0.6168	0.6119	0.6069	0.6019	0.5967	0.5914
29	0.6707	0.6659	0.6612	0.6564	0.6517	0.6469	0.6421	0.6374	0.6326	0.6278	0.6229	0.6181	0.6131	0.6082	0.6031	0.5979	0.5926
30	0.6720	0.6672	0.6625	0.6577	0.6530	0.6482	0.6435	0.6387	0.6339	0.6291	0.6242	0.6194	0.6144	0.6094	0.6044	0.5992	0.5939
31	0.6734	0.6686	0.6639	0.6591	0.6544	0.6496	0.6448	0.6401	0.6353	0.6305	0.6256	0.6207	0.6158	0.6108	0.6058	0.6006	0.5952
32	0.6749	0.6701	0.6654	0.6606	0.6559	0.6511	0.6463	0.6415	0.6367	0.6319	0.6271	0.6222	0.6173	0.6123	0.6072	0.6020	0.5967
33	0.6765	0.6717	0.6670	0.6622	0.6574	0.6527	0.6479	0.6431	0.6383	0.6335	0.6286	0.6238	0.6188	0.6138	0.6087	0.6036	0.5982
34	0.6781	0.6734	0.6686	0.6639	0.6591	0.6543	0.6496	0.6448	0.6400	0.6351	0.6303	0.6254	0.6205	0.6155	0.6104	0.6052	0.5998
35	0.6799	0.6751	0.6704	0.6656	0.6609	0.6561	0.6513	0.6465	0.6417	0.6369	0.6320	0.6272	0.6222	0.6172	0.6121	0.6069	0.6016
36	0.6818	0.6770	0.6723	0.6675	0.6627	0.6580	0.6532	0.6484	0.6436	0.6388	0.6339	0.6290	0.6241	0.6190	0.6140	0.6088	0.6034
37	0.6837	0.6790	0.6742	0.6695	0.6647	0.6599	0.6552	0.6504	0.6456	0.6407	0.6359	0.6310	0.6260	0.6210	0.6159	0.6107	0.6053
38	0.6858	0.6811	0.6763	0.6716	0.6668	0.6620	0.6573	0.6525	0.6476	0.6428	0.6380	0.6331	0.6281	0.6231	0.6180	0.6128	0.6074
39	0.6880	0.6833	0.6785	0.6738	0.6690	0.6642	0.6595	0.6547	0.6499	0.6450	0.6402	0.6353	0.6303	0.6253	0.6202	0.6150	0.6096
40	0.6903	0.6856	0.6809	0.6761	0.6713	0.6666	0.6618	0.6570	0.6522	0.6474	0.6425	0.6376	0.6326	0.6276	0.6225	0.6173	0.6119
41	0.6928	0.6881	0.6833	0.6786	0.6738	0.6690	0.6643	0.6595	0.6547	0.6498	0.6450	0.6401	0.6351	0.6301	0.6250	0.6197	0.6143
42	0.6954	0.6906	0.6859	0.6812	0.6764	0.6716	0.6669	0.6621	0.6573	0.6524	0.6476	0.6427	0.6377	0.6327	0.6276	0.6223	0.6169
43	0.6981	0.6934	0.6886	0.6839	0.6791	0.6744	0.6696	0.6648	0.6600	0.6552	0.6503	0.6454	0.6405	0.6354	0.6303	0.6251	0.6197
44	0.7009	0.6962	0.6915	0.6868	0.6820	0.6773	0.6725	0.6677	0.6629	0.6581	0.6532	0.6483	0.6434	0.6384	0.6332	0.6280	0.6226
45	0.7040	0.6993	0.6945	0.6898	0.6851	0.6803	0.6756	0.6708	0.6660	0.6612	0.6563	0.6514	0.6465	0.6414	0.6363	0.6311	0.6257
46	0.7071	0.7024	0.6977	0.6930	0.6883	0.6836	0.6788	0.6740	0.6692	0.6644	0.6596	0.6547	0.6497	0.6447	0.6396	0.6344	0.6290
47	0.7105	0.7058	0.7011	0.6964	0.6917	0.6870	0.6822	0.6774	0.6727	0.6679	0.6630	0.6581	0.6532	0.6482	0.6430	0.6378	0.6324
48	0.7140	0.7093	0.7046	0.6999	0.6952	0.6905	0.6858	0.6810	0.6763	0.6715	0.6666	0.6617	0.6568	0.6518	0.6467	0.6415	0.6361
49	0.7177	0.7130	0.7083	0.7037	0.6990	0.6943	0.6896	0.6848	0.6801	0.6753	0.6704	0.6656	0.6606	0.6556	0.6505	0.6453	0.6399
50	0.7215	0.7169	0.7122	0.7076	0.7029	0.6982	0.6935	0.6888	0.6840	0.6793	0.6745	0.6696	0.6647	0.6597	0.6546	0.6494	0.6440
51	0.7256	0.7210	0.7163	0.7117	0.7070	0.7024	0.6977	0.6930	0.6882	0.6835	0.6787	0.6738	0.6689	0.6639	0.6589	0.6537	0.6483
52	0.7298	0.7252	0.7206	0.7160	0.7114	0.7067	0.7020	0.6974	0.6926	0.6879	0.6831	0.6783	0.6734	0.6684	0.6634	0.6582	0.6528
53	0.7343	0.7297	0.7251	0.7205	0.7159	0.7113	0.7066	0.7020	0.6973	0.6926	0.6878	0.6830	0.6781	0.6732	0.6681	0.6629	0.6576
54	0.7389	0.7344	0.7298	0.7253	0.7207	0.7161	0.7115	0.7068	0.7022	0.6975	0.6927	0.6879	0.6831	0.6781	0.6731	0.6680	0.6626
55	0.7438	0.7393	0.7348	0.7302	0.7257	0.7211	0.7165	0.7119	0.7073	0.7026	0.6979	0.6931	0.6883	0.6834	0.6784	0.6732	0.6679
56	0.7489	0.7444	0.7399	0.7354	0.7309	0.7264	0.7218	0.7172	0.7126	0.7080	0.7033	0.6986	0.6938	0.6889	0.6839	0.6788	0.6735
57	0.7542	0.7498	0.7453	0.7408	0.7364	0.7319	0.7273	0.7228	0.7182	0.7136	0.7090	0.7043	0.6995	0.6946	0.6897	0.6846	0.6794
58	0.7597	0.7553	0.7509	0.7465	0.7420	0.7376	0.7331	0.7286	0.7241	0.7195	0.7149	0.7102	0.7055	0.7007	0.6958	0.6907	0.6855
59	0.7654	0.7611	0.7567	0.7524	0.7480	0.7435	0.7391	0.7346	0.7301	0.7256	0.7210	0.7164	0.7117	0.7070	0.7021	0.6971	0.6919
60	0.7714	0.7671	0.7628	0.7584	0.7541	0.7497	0.7453	0.7409	0.7365	0.7320	0.7275	0.7229	0.7183	0.7135	0.7087	0.7038	0.6986
61	0.7775	0.7733	0.7690	0.7647	0.7604	0.7561	0.7518	0.7474	0.7430	0.7386	0.7341	0.7296	0.7250	0.7204	0.7156	0.7107	0.7056
62	0.7838	0.7797	0.7755	0.7713	0.7670	0.7628	0.7585	0.7542	0.7498	0.7455	0.7411	0.7366	0.7321	0.7275	0.7227	0.7179	0.7129
63	0.7903	0.7862	0.7821	0.7780	0.7738	0.7696	0.7654	0.7611	0.7569	0.7526	0.7482	0.7438	0.7393	0.7348	0.7301	0.7254	0.7204
64	0.7970	0.7930	0.7890	0.7849	0.7808	0.7767	0.7725	0.7683	0.7641	0.7599	0.7556	0.7513	0.7469	0.7424	0.7378	0.7331	0.7282
65	0.8039	0.8000	0.7960	0.7920	0.7880	0.7839	0.7798	0.7757	0.7716	0.7674	0.7632	0.7590	0.7546	0.7502	0.7457	0.7411	0.7363
66	0.8110	0.8071	0.8032	0.7993	0.7953	0.7914	0.7874	0.7833	0.7793	0.7752	0.7711	0.7669	0.7627	0.7583	0.7539	0.7494	0.7446
67	0.8182	0.8144	0.8106	0.8068	0.8029	0.7990	0.7951	0.7912	0.7872	0.7832	0.7792	0.7751	0.7709	0.7667	0.7624	0.7579	0.7533
68	0.8256	0.8219	0.8182	0.8144	0.8107	0.8069	0.8030	0.7992	0.7953	0.7914	0.7875	0.7835	0.7794	0.7753	0.7711	0.7667	0.7622
69	0.8331	0.8295	0.8259	0.8222	0.8186	0.8149	0.8112	0.8074	0.8036	0.7998	0.7960	0.7921	0.7881	0.7841	0.7800	0.7757	0.7713
70	0.8406	0.8372	0.8337	0.8301	0.8266	0.8230	0.8194	0.8157	0.8121	0.8084	0.8046	0.8008	0.7970	0.7931	0.7890	0.7849	0.7806
71	0.8482	0.8449	0.8415	0.8381	0.8346	0.8311	0.8276	0.8241	0.8206	0.8170	0.8133	0.8097	0.8059	0.8021	0.7982	0.7942	0.7900
72	0.8558	0.8526	0.8493	0.8460	0.8426	0.8393	0.8359	0.8325	0.8290	0.8256	0.8220	0.8185	0.8149	0.8112	0.8074	0.8035	0.7995
73	0.8633	0.8602	0.8570	0.8538	0.8506	0.8474	0.8441	0.8408	0.8375	0.8341	0.8307	0.8273	0.8238	0.8202	0.8166	0.8128	0.8089
74	0.8706	0.8676	0.8646	0.8615	0.8585	0.8553	0.8522	0.8490	0.8458	0.8426	0.8393	0.8360	0.8326	0.8292	0.8257	0.8221	0.8183
75	0.8779	0.8750	0.8721	0.8692	0.8662	0.8632	0.8602	0.8571	0.8540	0.8509	0.8478	0.8446	0.8413	0.8381	0.8347	0.8312	0.8276
76	0.8850	0.8822	0.8794	0.8766	0.8738	0.8709	0.8680	0.8651	0.8621	0.8591	0.8561	0.8531	0.8500	0.8468	0.8436	0.8402	0.8368
77	0.8919	0.8893	0.8866	0.8839	0.8812	0.8785	0.8757	0.8729	0.8701	0.8672	0.8643	0.8614	0.8584	0.8554	0.8523	0.8491	0.8458
78	0.8986	0.8961	0.8936	0.8911	0.8885	0.8858	0.8832	0.8805	0.8778	0.8751	0.8724	0.8696	0.8667	0.8638	0.8609	0.8579	0.8547
79	0.9052	0.9028	0.9004	0.8980	0.8955	0.8930	0.8905	0.8880	0.8854	0.8828	0.8802	0.8775	0.8749	0.8721	0.8693	0.8664	0.8634
80	0.9115	0.9093	0.9070	0.9047	0.9024												

Appendix A

IUOE Stationary Engineers Local 39 Pension Plan

Table 6 - Factors to convert from Regular Pension to 75% Joint & Survivor Annuity for Disability Pension

EMPLOYEE'S AGE NEAREST BIRTHDAY																
Age of Beneficiary	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74
20	0.5785	0.5729	0.5670	0.5608	0.5544	0.5476	0.5405	0.5329	0.5249	0.5166	0.5080	0.4992	0.4902	0.4811	0.4718	0.4626
21	0.5793	0.5736	0.5677	0.5616	0.5551	0.5483	0.5412	0.5336	0.5256	0.5173	0.5087	0.4999	0.4909	0.4817	0.4725	0.4632
22	0.5800	0.5744	0.5685	0.5623	0.5559	0.5491	0.5419	0.5343	0.5264	0.5181	0.5094	0.5006	0.4916	0.4824	0.4732	0.4639
23	0.5809	0.5752	0.5693	0.5632	0.5567	0.5499	0.5427	0.5351	0.5272	0.5188	0.5102	0.5013	0.4923	0.4831	0.4739	0.4646
24	0.5818	0.5761	0.5702	0.5640	0.5576	0.5508	0.5436	0.5360	0.5280	0.5197	0.5110	0.5021	0.4931	0.4839	0.4747	0.4654
25	0.5827	0.5770	0.5711	0.5650	0.5585	0.5517	0.5445	0.5369	0.5289	0.5205	0.5119	0.5030	0.4939	0.4848	0.4755	0.4662
26	0.5837	0.5780	0.5721	0.5659	0.5595	0.5526	0.5454	0.5378	0.5298	0.5215	0.5128	0.5039	0.4948	0.4856	0.4763	0.4670
27	0.5848	0.5791	0.5732	0.5670	0.5605	0.5537	0.5465	0.5388	0.5308	0.5224	0.5138	0.5049	0.4958	0.4866	0.4773	0.4679
28	0.5859	0.5802	0.5743	0.5681	0.5616	0.5548	0.5475	0.5399	0.5319	0.5235	0.5148	0.5059	0.4968	0.4876	0.4783	0.4689
29	0.5871	0.5814	0.5755	0.5693	0.5628	0.5559	0.5487	0.5410	0.5330	0.5246	0.5159	0.5070	0.4979	0.4886	0.4793	0.4699
30	0.5884	0.5827	0.5767	0.5705	0.5640	0.5572	0.5499	0.5423	0.5342	0.5258	0.5171	0.5081	0.4990	0.4898	0.4804	0.4710
31	0.5897	0.5840	0.5781	0.5718	0.5653	0.5585	0.5512	0.5435	0.5355	0.5271	0.5183	0.5094	0.5002	0.4910	0.4816	0.4722
32	0.5912	0.5854	0.5795	0.5733	0.5667	0.5599	0.5526	0.5449	0.5368	0.5284	0.5197	0.5107	0.5015	0.4922	0.4828	0.4734
33	0.5927	0.5869	0.5810	0.5748	0.5682	0.5613	0.5541	0.5464	0.5383	0.5298	0.5211	0.5121	0.5029	0.4936	0.4842	0.4747
34	0.5943	0.5886	0.5826	0.5764	0.5698	0.5629	0.5556	0.5479	0.5398	0.5313	0.5226	0.5136	0.5044	0.4950	0.4856	0.4761
35	0.5960	0.5903	0.5843	0.5781	0.5715	0.5646	0.5573	0.5496	0.5414	0.5330	0.5242	0.5151	0.5059	0.4966	0.4871	0.4776
36	0.5978	0.5921	0.5861	0.5798	0.5733	0.5664	0.5591	0.5513	0.5432	0.5347	0.5259	0.5168	0.5076	0.4982	0.4887	0.4792
37	0.5998	0.5940	0.5880	0.5818	0.5752	0.5683	0.5609	0.5532	0.5450	0.5365	0.5277	0.5186	0.5093	0.4999	0.4905	0.4809
38	0.6018	0.5961	0.5901	0.5838	0.5772	0.5703	0.5629	0.5551	0.5470	0.5384	0.5296	0.5205	0.5112	0.5018	0.4923	0.4827
39	0.6040	0.5982	0.5922	0.5859	0.5793	0.5724	0.5650	0.5572	0.5491	0.5405	0.5316	0.5225	0.5132	0.5038	0.4942	0.4846
40	0.6063	0.6005	0.5945	0.5882	0.5816	0.5746	0.5673	0.5595	0.5513	0.5427	0.5338	0.5247	0.5153	0.5059	0.4963	0.4867
41	0.6088	0.6030	0.5969	0.5906	0.5840	0.5770	0.5697	0.5618	0.5536	0.5450	0.5361	0.5269	0.5176	0.5081	0.4985	0.4888
42	0.6114	0.6056	0.5995	0.5932	0.5866	0.5796	0.5722	0.5644	0.5561	0.5475	0.5386	0.5294	0.5200	0.5104	0.5008	0.4911
43	0.6141	0.6083	0.6023	0.5959	0.5893	0.5823	0.5749	0.5670	0.5588	0.5501	0.5412	0.5319	0.5225	0.5130	0.5033	0.4936
44	0.6170	0.6112	0.6052	0.5988	0.5922	0.5852	0.5777	0.5699	0.5616	0.5529	0.5439	0.5347	0.5252	0.5156	0.5060	0.4962
45	0.6201	0.6143	0.6082	0.6019	0.5952	0.5882	0.5808	0.5729	0.5646	0.5559	0.5469	0.5376	0.5281	0.5185	0.5088	0.4990
46	0.6234	0.6175	0.6115	0.6051	0.5985	0.5914	0.5840	0.5761	0.5677	0.5590	0.5500	0.5407	0.5312	0.5215	0.5118	0.5019
47	0.6268	0.6210	0.6149	0.6086	0.6019	0.5948	0.5874	0.5794	0.5711	0.5624	0.5533	0.5440	0.5344	0.5247	0.5149	0.5051
48	0.6305	0.6246	0.6186	0.6122	0.6055	0.5985	0.5910	0.5830	0.5747	0.5659	0.5568	0.5475	0.5379	0.5282	0.5183	0.5084
49	0.6343	0.6285	0.6224	0.6161	0.6094	0.6023	0.5948	0.5868	0.5785	0.5697	0.5606	0.5512	0.5416	0.5318	0.5219	0.5120
50	0.6384	0.6326	0.6265	0.6201	0.6135	0.6064	0.5989	0.5909	0.5825	0.5737	0.5645	0.5551	0.5455	0.5357	0.5258	0.5158
51	0.6427	0.6369	0.6308	0.6244	0.6178	0.6107	0.6031	0.5952	0.5867	0.5779	0.5687	0.5593	0.5496	0.5398	0.5298	0.5198
52	0.6472	0.6414	0.6354	0.6290	0.6223	0.6152	0.6077	0.5997	0.5912	0.5824	0.5732	0.5637	0.5540	0.5442	0.5342	0.5241
53	0.6520	0.6462	0.6402	0.6338	0.6271	0.6200	0.6125	0.6045	0.5960	0.5872	0.5779	0.5684	0.5587	0.5488	0.5388	0.5287
54	0.6571	0.6513	0.6452	0.6389	0.6322	0.6251	0.6176	0.6096	0.6011	0.5922	0.5830	0.5735	0.5637	0.5537	0.5437	0.5335
55	0.6624	0.6566	0.6506	0.6443	0.6376	0.6305	0.6230	0.6150	0.6065	0.5976	0.5883	0.5788	0.5690	0.5590	0.5489	0.5387
56	0.6680	0.6623	0.6562	0.6499	0.6433	0.6362	0.6287	0.6207	0.6122	0.6033	0.5940	0.5844	0.5746	0.5646	0.5544	0.5442
57	0.6739	0.6682	0.6622	0.6559	0.6493	0.6422	0.6347	0.6267	0.6182	0.6093	0.6000	0.5904	0.5805	0.5705	0.5603	0.5500
58	0.6801	0.6744	0.6684	0.6622	0.6555	0.6485	0.6410	0.6330	0.6245	0.6156	0.6063	0.5967	0.5868	0.5767	0.5665	0.5562
59	0.6865	0.6809	0.6749	0.6687	0.6621	0.6551	0.6476	0.6396	0.6312	0.6223	0.6130	0.6033	0.5934	0.5834	0.5731	0.5628
60	0.6933	0.6877	0.6818	0.6756	0.6690	0.6620	0.6546	0.6466	0.6382	0.6293	0.6200	0.6103	0.6004	0.5903	0.5801	0.5697
61	0.7003	0.6947	0.6889	0.6828	0.6762	0.6693	0.6619	0.6539	0.6455	0.6366	0.6273	0.6177	0.6078	0.5977	0.5874	0.5770
62	0.7076	0.7021	0.6963	0.6902	0.6838	0.6769	0.6695	0.6616	0.6532	0.6443	0.6351	0.6254	0.6156	0.6054	0.5951	0.5847
63	0.7152	0.7098	0.7041	0.6980	0.6916	0.6848	0.6775	0.6696	0.6612	0.6524	0.6432	0.6336	0.6237	0.6136	0.6033	0.5928
64	0.7231	0.7177	0.7121	0.7061	0.6998	0.6930	0.6857	0.6779	0.6696	0.6609	0.6516	0.6421	0.6322	0.6221	0.6118	0.6014
65	0.7312	0.7260	0.7204	0.7145	0.7083	0.7016	0.6944	0.6866	0.6784	0.6697	0.6605	0.6510	0.6411	0.6310	0.6207	0.6103
66	0.7397	0.7345	0.7290	0.7232	0.7171	0.7104	0.7033	0.6957	0.6875	0.6788	0.6697	0.6603	0.6505	0.6404	0.6302	0.6197
67	0.7484	0.7433	0.7379	0.7322	0.7262	0.7197	0.7126	0.7051	0.6970	0.6884	0.6794	0.6700	0.6602	0.6502	0.6400	0.6296
68	0.7574	0.7524	0.7471	0.7416	0.7356	0.7292	0.7223	0.7148	0.7069	0.6984	0.6894	0.6801	0.6704	0.6605	0.6503	0.6400
69	0.7667	0.7618	0.7566	0.7512	0.7453	0.7390	0.7323	0.7249	0.7171	0.7087	0.6999	0.6906	0.6811	0.6712	0.6611	0.6508
70	0.7761	0.7713	0.7663	0.7610	0.7553	0.7491	0.7425	0.7353	0.7276	0.7193	0.7106	0.7015	0.6921	0.6823	0.6723	0.6621
71	0.7856	0.7810	0.7761	0.7710	0.7654	0.7594	0.7529	0.7459	0.7383	0.7302	0.7216	0.7127	0.7033	0.6937	0.6838	0.6737
72	0.7952	0.7908	0.7860	0.7810	0.7756	0.7698	0.7634	0.7565	0.7491	0.7412	0.7328	0.7240	0.7148	0.7053	0.6955	0.6855
73	0.8048	0.8005	0.7959	0.7910	0.7858	0.7801	0.7740	0.7673	0.7600	0.7523	0.7440	0.7354	0.7264	0.7170	0.7074	0.6976
74	0.8143	0.8102	0.8057	0.8010	0.7960	0.7905	0.7845	0.7780	0.7709	0.7634	0.7553	0.7469	0.7380	0.7288	0.7194	0.7097
75	0.8238	0.8198	0.8155	0.8110	0.8061	0.8008	0.7950	0.7887	0.7818	0.7745	0.7666	0.7584	0.7497	0.7407	0.7315	0.7220
76	0.8331	0.8292	0.8252	0.8208	0.8161	0.8110	0.8054	0.7993	0.7927	0.7855	0.7779	0.7699	0.7614	0.7527	0.7436	0.7343
77	0.8423	0.8386	0.8347	0.8305	0.8260	0.8211	0.8157	0.8099	0.8035	0.7965	0.7892	0.7813	0.7731	0.7646	0.7557	0.7466
78	0.8514	0.8478	0.8441	0.8401	0.8358	0.8311	0.8259	0.8203	0.8141	0.8075	0.8003	0.7927	0.7848	0.7765	0.7679	0.7590
79	0.8602	0.8567	0.8533	0.8495	0.8454	0.8409	0.8360	0.8306	0.8247	0.8182	0.8114	0.8040	0.7964	0.7883	0.7800	0.7713
80	0.8689	0.8657	0.8623	0.8587	0.8548	0.8505	0.8459	0.8407	0.8350	0.8289	0.8222	0.8152	0.8078	0.8000	0.7919	0.7836
81	0.8773	0.8743	0.8711	0.8677	0.8640	0.8600	0.8555	0.8506	0.8452	0.8393	0.8330	0.8262	0.8191	0.8116	0.8038	0.7957
82	0.8855	0.8827	0.8797	0.8765	0.8730	0.8692	0.8649	0.8603	0.8551	0.8495	0.8435	0.8370	0.8302	0.8230	0.8155	0.8078
83	0.8935	0.8909	0.8881	0.8850	0.8817	0.8781	0.8742	0.8697	0.8649	0.8596	0.8538	0.8477	0.8411	0.8343	0.8	

Appendix A

IUOE Stationary Engineers Local 39 Pension Plan

Table 7 - Factors to convert from Life Annuity to 75% Joint & Survivor Annuity with Pop-Up Option

EMPLOYEE'S AGE NEAREST BIRTHDAY													
Age of Beneficiary	55	56	57	58	59	60	61	62	63	64	65	66	67
20	0.7965	0.7855	0.7741	0.7622	0.7497	0.7368	0.7234	0.7096	0.6954	0.6806	0.6655	0.6500	0.6342
21	0.7973	0.7864	0.7749	0.7630	0.7506	0.7376	0.7243	0.7104	0.6962	0.6814	0.6662	0.6507	0.6350
22	0.7982	0.7872	0.7758	0.7639	0.7515	0.7385	0.7251	0.7113	0.6970	0.6822	0.6671	0.6516	0.6358
23	0.7991	0.7882	0.7768	0.7648	0.7524	0.7394	0.7260	0.7122	0.6979	0.6831	0.6679	0.6524	0.6367
24	0.8001	0.7892	0.7778	0.7658	0.7534	0.7404	0.7270	0.7132	0.6989	0.6841	0.6689	0.6533	0.6376
25	0.8012	0.7902	0.7788	0.7669	0.7544	0.7415	0.7280	0.7142	0.6999	0.6851	0.6699	0.6543	0.6385
26	0.8023	0.7913	0.7799	0.7680	0.7555	0.7426	0.7291	0.7153	0.7009	0.6862	0.6709	0.6554	0.6396
27	0.8035	0.7925	0.7811	0.7692	0.7567	0.7437	0.7303	0.7164	0.7021	0.6873	0.6720	0.6565	0.6406
28	0.8047	0.7938	0.7823	0.7704	0.7579	0.7449	0.7315	0.7176	0.7033	0.6885	0.6732	0.6576	0.6418
29	0.8060	0.7951	0.7837	0.7717	0.7592	0.7463	0.7328	0.7189	0.7046	0.6897	0.6745	0.6589	0.6430
30	0.8074	0.7965	0.7850	0.7731	0.7606	0.7476	0.7342	0.7203	0.7059	0.6911	0.6758	0.6602	0.6443
31	0.8089	0.7979	0.7865	0.7746	0.7621	0.7491	0.7356	0.7217	0.7074	0.6925	0.6772	0.6616	0.6457
32	0.8104	0.7995	0.7881	0.7761	0.7636	0.7506	0.7372	0.7233	0.7089	0.6940	0.6787	0.6631	0.6471
33	0.8120	0.8011	0.7897	0.7777	0.7653	0.7523	0.7388	0.7249	0.7105	0.6956	0.6803	0.6646	0.6487
34	0.8137	0.8028	0.7914	0.7795	0.7670	0.7540	0.7405	0.7266	0.7122	0.6973	0.6820	0.6663	0.6503
35	0.8155	0.8046	0.7932	0.7813	0.7688	0.7558	0.7423	0.7284	0.7140	0.6991	0.6837	0.6680	0.6521
36	0.8174	0.8065	0.7951	0.7832	0.7707	0.7577	0.7442	0.7303	0.7159	0.7010	0.6856	0.6699	0.6539
37	0.8194	0.8085	0.7971	0.7852	0.7727	0.7597	0.7463	0.7323	0.7179	0.7030	0.6876	0.6719	0.6559
38	0.8214	0.8106	0.7992	0.7873	0.7748	0.7619	0.7484	0.7345	0.7200	0.7051	0.6897	0.6739	0.6579
39	0.8236	0.8128	0.8014	0.7895	0.7771	0.7641	0.7506	0.7367	0.7223	0.7073	0.6919	0.6761	0.6601
40	0.8259	0.8151	0.8038	0.7919	0.7794	0.7665	0.7530	0.7391	0.7246	0.7097	0.6942	0.6785	0.6624
41	0.8282	0.8175	0.8062	0.7943	0.7819	0.7689	0.7555	0.7415	0.7271	0.7121	0.6967	0.6809	0.6648
42	0.8307	0.8200	0.8087	0.7969	0.7845	0.7715	0.7581	0.7442	0.7297	0.7148	0.6993	0.6835	0.6674
43	0.8333	0.8226	0.8114	0.7996	0.7872	0.7743	0.7608	0.7469	0.7325	0.7175	0.7021	0.6862	0.6701
44	0.8360	0.8253	0.8141	0.8024	0.7900	0.7771	0.7637	0.7498	0.7354	0.7204	0.7050	0.6891	0.6730
45	0.8388	0.8282	0.8170	0.8053	0.7930	0.7801	0.7667	0.7528	0.7384	0.7235	0.7080	0.6922	0.6760
46	0.8416	0.8311	0.8200	0.8084	0.7961	0.7833	0.7699	0.7560	0.7416	0.7267	0.7112	0.6954	0.6792
47	0.8446	0.8342	0.8231	0.8115	0.7993	0.7865	0.7732	0.7594	0.7450	0.7300	0.7146	0.6987	0.6826
48	0.8477	0.8373	0.8264	0.8148	0.8027	0.7899	0.7766	0.7628	0.7485	0.7336	0.7181	0.7023	0.6861
49	0.8509	0.8406	0.8297	0.8182	0.8061	0.7935	0.7802	0.7665	0.7521	0.7372	0.7218	0.7060	0.6898
50	0.8541	0.8439	0.8332	0.8218	0.8097	0.7971	0.7840	0.7702	0.7560	0.7411	0.7257	0.7099	0.6937
51	0.8575	0.8474	0.8367	0.8254	0.8135	0.8009	0.7878	0.7742	0.7599	0.7451	0.7298	0.7140	0.6978
52	0.8609	0.8509	0.8404	0.8292	0.8173	0.8049	0.7919	0.7783	0.7641	0.7493	0.7340	0.7182	0.7021
53	0.8644	0.8546	0.8441	0.8330	0.8213	0.8090	0.7960	0.7825	0.7684	0.7537	0.7384	0.7227	0.7066
54	0.8680	0.8583	0.8480	0.8370	0.8254	0.8131	0.8003	0.7869	0.7729	0.7582	0.7430	0.7273	0.7113
55	0.8717	0.8621	0.8519	0.8411	0.8296	0.8175	0.8047	0.7914	0.7775	0.7629	0.7478	0.7322	0.7161
56	0.8753	0.8659	0.8559	0.8452	0.8339	0.8219	0.8093	0.7961	0.7823	0.7678	0.7527	0.7372	0.7212
57	0.8791	0.8698	0.8600	0.8494	0.8382	0.8264	0.8139	0.8009	0.7872	0.7728	0.7579	0.7424	0.7265
58	0.8828	0.8738	0.8641	0.8537	0.8427	0.8310	0.8187	0.8058	0.7922	0.7780	0.7631	0.7477	0.7319
59	0.8866	0.8777	0.8682	0.8581	0.8472	0.8357	0.8236	0.8108	0.7974	0.7833	0.7685	0.7533	0.7375
60	0.8904	0.8817	0.8724	0.8625	0.8518	0.8405	0.8285	0.8159	0.8027	0.7887	0.7741	0.7590	0.7434
61	0.8943	0.8858	0.8767	0.8669	0.8564	0.8453	0.8336	0.8211	0.8080	0.7943	0.7798	0.7648	0.7493
62	0.8981	0.8898	0.8809	0.8714	0.8611	0.8502	0.8386	0.8264	0.8135	0.7999	0.7857	0.7708	0.7555
63	0.9019	0.8938	0.8852	0.8758	0.8658	0.8551	0.8438	0.8318	0.8191	0.8057	0.7916	0.7769	0.7617
64	0.9056	0.8978	0.8894	0.8803	0.8705	0.8601	0.8490	0.8372	0.8247	0.8115	0.7977	0.7832	0.7682
65	0.9094	0.9018	0.8936	0.8848	0.8753	0.8650	0.8542	0.8427	0.8304	0.8175	0.8038	0.7895	0.7747
66	0.9131	0.9057	0.8978	0.8892	0.8800	0.8700	0.8594	0.8481	0.8361	0.8234	0.8100	0.7959	0.7813
67	0.9167	0.9096	0.9020	0.8937	0.8846	0.8750	0.8646	0.8536	0.8419	0.8294	0.8163	0.8024	0.7881
68	0.9203	0.9135	0.9061	0.8980	0.8893	0.8799	0.8698	0.8591	0.8476	0.8355	0.8225	0.8090	0.7949
69	0.9238	0.9173	0.9101	0.9023	0.8939	0.8847	0.8750	0.8645	0.8534	0.8415	0.8288	0.8155	0.8017
70	0.9273	0.9209	0.9141	0.9066	0.8984	0.8895	0.8801	0.8699	0.8591	0.8475	0.8351	0.8221	0.8085
71	0.9306	0.9246	0.9179	0.9107	0.9028	0.8943	0.8851	0.8752	0.8647	0.8534	0.8413	0.8286	0.8153
72	0.9339	0.9281	0.9217	0.9147	0.9071	0.8989	0.8900	0.8805	0.8702	0.8592	0.8475	0.8351	0.8221
73	0.9370	0.9315	0.9254	0.9187	0.9114	0.9034	0.8948	0.8856	0.8757	0.8650	0.8536	0.8415	0.8289
74	0.9401	0.9348	0.9289	0.9225	0.9155	0.9078	0.8996	0.8907	0.8811	0.8707	0.8596	0.8479	0.8355
75	0.9431	0.9380	0.9324	0.9263	0.9195	0.9122	0.9042	0.8956	0.8863	0.8763	0.8656	0.8542	0.8421
76	0.9459	0.9411	0.9358	0.9299	0.9234	0.9164	0.9087	0.9005	0.8915	0.8818	0.8714	0.8603	0.8487
77	0.9487	0.9441	0.9390	0.9334	0.9272	0.9205	0.9131	0.9052	0.8966	0.8872	0.8771	0.8664	0.8551
78	0.9514	0.9470	0.9422	0.9368	0.9309	0.9244	0.9174	0.9098	0.9015	0.8925	0.8828	0.8724	0.8614

Actuarial Assumptions:
 Interest Rate: 7.00%
 Participant's Mortality: 1971 GAM (100% male)
 Spouse's Mortality: 1971 GAM (100% female)

Appendix A

IUOE Stationary Engineers Local 39 Pension Plan

Table 7 - Factors to convert from Life Annuity to 75% Joint & Survivor Annuity with Pop-Up Option

EMPLOYEE'S AGE NEAREST BIRTHDAY														
Age of Beneficiary	68	69	70	71	72	73	74	75	76	77	78	79	80	81
20	0.6183	0.6022	0.5861	0.5701	0.5541	0.5381	0.5219	0.5054	0.4885	0.4715	0.4546	0.4381	0.4219	0.4064
21	0.6191	0.6030	0.5868	0.5708	0.5548	0.5388	0.5226	0.5060	0.4892	0.4721	0.4552	0.4386	0.4225	0.4069
22	0.6199	0.6038	0.5876	0.5715	0.5555	0.5395	0.5233	0.5067	0.4898	0.4727	0.4558	0.4393	0.4231	0.4075
23	0.6207	0.6046	0.5884	0.5723	0.5563	0.5403	0.5241	0.5075	0.4905	0.4734	0.4565	0.4399	0.4237	0.4081
24	0.6216	0.6055	0.5893	0.5732	0.5572	0.5411	0.5249	0.5082	0.4913	0.4742	0.4572	0.4406	0.4244	0.4088
25	0.6225	0.6064	0.5902	0.5741	0.5580	0.5420	0.5257	0.5091	0.4921	0.4750	0.4580	0.4414	0.4251	0.4095
26	0.6236	0.6074	0.5912	0.5750	0.5590	0.5429	0.5266	0.5100	0.4930	0.4758	0.4588	0.4421	0.4259	0.4102
27	0.6246	0.6084	0.5922	0.5760	0.5600	0.5439	0.5276	0.5109	0.4939	0.4767	0.4597	0.4430	0.4267	0.4110
28	0.6258	0.6096	0.5933	0.5771	0.5610	0.5449	0.5286	0.5119	0.4949	0.4776	0.4606	0.4439	0.4276	0.4118
29	0.6270	0.6108	0.5945	0.5783	0.5622	0.5460	0.5297	0.5129	0.4959	0.4787	0.4616	0.4448	0.4285	0.4127
30	0.6282	0.6120	0.5957	0.5795	0.5634	0.5472	0.5308	0.5141	0.4970	0.4797	0.4626	0.4458	0.4295	0.4137
31	0.6296	0.6134	0.5970	0.5808	0.5646	0.5485	0.5320	0.5153	0.4982	0.4809	0.4637	0.4469	0.4305	0.4147
32	0.6310	0.6148	0.5984	0.5822	0.5660	0.5498	0.5333	0.5165	0.4994	0.4821	0.4649	0.4481	0.4316	0.4158
33	0.6326	0.6163	0.5999	0.5836	0.5674	0.5512	0.5347	0.5179	0.5007	0.4833	0.4661	0.4493	0.4328	0.4169
34	0.6342	0.6179	0.6015	0.5852	0.5689	0.5527	0.5362	0.5193	0.5021	0.4847	0.4674	0.4506	0.4341	0.4181
35	0.6359	0.6196	0.6032	0.5868	0.5706	0.5543	0.5377	0.5208	0.5036	0.4862	0.4689	0.4519	0.4354	0.4194
36	0.6377	0.6214	0.6049	0.5885	0.5723	0.5559	0.5394	0.5224	0.5052	0.4877	0.4704	0.4534	0.4368	0.4208
37	0.6396	0.6233	0.6068	0.5904	0.5741	0.5577	0.5411	0.5242	0.5068	0.4893	0.4719	0.4549	0.4383	0.4223
38	0.6417	0.6253	0.6088	0.5923	0.5760	0.5596	0.5430	0.5260	0.5086	0.4911	0.4736	0.4566	0.4399	0.4238
39	0.6438	0.6274	0.6109	0.5944	0.5780	0.5616	0.5449	0.5279	0.5105	0.4929	0.4754	0.4583	0.4416	0.4255
40	0.6461	0.6297	0.6131	0.5966	0.5802	0.5638	0.5470	0.5300	0.5125	0.4949	0.4773	0.4602	0.4434	0.4272
41	0.6485	0.6320	0.6155	0.5989	0.5825	0.5660	0.5493	0.5321	0.5146	0.4969	0.4794	0.4622	0.4454	0.4291
42	0.6511	0.6346	0.6180	0.6014	0.5849	0.5684	0.5516	0.5344	0.5169	0.4991	0.4815	0.4643	0.4474	0.4311
43	0.6538	0.6372	0.6206	0.6040	0.5875	0.5709	0.5541	0.5369	0.5193	0.5015	0.4838	0.4665	0.4496	0.4332
44	0.6566	0.6401	0.6234	0.6068	0.5902	0.5736	0.5567	0.5395	0.5218	0.5040	0.4862	0.4688	0.4519	0.4354
45	0.6596	0.6431	0.6264	0.6097	0.5931	0.5765	0.5596	0.5422	0.5245	0.5066	0.4888	0.4714	0.4543	0.4378
46	0.6628	0.6462	0.6295	0.6128	0.5962	0.5795	0.5625	0.5452	0.5274	0.5094	0.4916	0.4740	0.4569	0.4404
47	0.6662	0.6495	0.6328	0.6161	0.5994	0.5827	0.5657	0.5483	0.5304	0.5124	0.4945	0.4769	0.4597	0.4431
48	0.6697	0.6530	0.6363	0.6195	0.6028	0.5861	0.5690	0.5515	0.5337	0.5155	0.4975	0.4799	0.4626	0.4459
49	0.6734	0.6567	0.6399	0.6232	0.6065	0.5896	0.5725	0.5550	0.5371	0.5189	0.5008	0.4831	0.4658	0.4490
50	0.6773	0.6606	0.6438	0.6270	0.6103	0.5934	0.5763	0.5587	0.5407	0.5224	0.5043	0.4865	0.4691	0.4522
51	0.6814	0.6647	0.6479	0.6311	0.6143	0.5974	0.5802	0.5626	0.5445	0.5262	0.5080	0.4901	0.4726	0.4557
52	0.6857	0.6690	0.6522	0.6353	0.6185	0.6016	0.5844	0.5667	0.5486	0.5302	0.5119	0.4939	0.4764	0.4593
53	0.6902	0.6735	0.6567	0.6398	0.6230	0.6061	0.5888	0.5711	0.5529	0.5344	0.5161	0.4980	0.4804	0.4632
54	0.6949	0.6782	0.6614	0.6445	0.6277	0.6107	0.5934	0.5757	0.5574	0.5389	0.5204	0.5023	0.4846	0.4674
55	0.6998	0.6832	0.6663	0.6495	0.6326	0.6157	0.5983	0.5805	0.5622	0.5436	0.5251	0.5069	0.4891	0.4718
56	0.7049	0.6883	0.6715	0.6547	0.6378	0.6208	0.6034	0.5856	0.5672	0.5486	0.5300	0.5117	0.4938	0.4764
57	0.7102	0.6937	0.6769	0.6601	0.6432	0.6262	0.6088	0.5910	0.5726	0.5538	0.5352	0.5168	0.4988	0.4813
58	0.7157	0.6992	0.6825	0.6657	0.6489	0.6319	0.6145	0.5966	0.5781	0.5594	0.5406	0.5222	0.5041	0.4865
59	0.7215	0.7050	0.6883	0.6716	0.6548	0.6378	0.6204	0.6025	0.5840	0.5652	0.5464	0.5278	0.5097	0.4920
60	0.7274	0.7110	0.6944	0.6777	0.6609	0.6440	0.6266	0.6086	0.5901	0.5713	0.5524	0.5338	0.5155	0.4978
61	0.7334	0.7172	0.7007	0.6840	0.6673	0.6504	0.6330	0.6151	0.5966	0.5777	0.5587	0.5401	0.5217	0.5039
62	0.7397	0.7236	0.7071	0.6906	0.6739	0.6571	0.6397	0.6218	0.6033	0.5843	0.5654	0.5467	0.5282	0.5103
63	0.7461	0.7301	0.7138	0.6973	0.6808	0.6640	0.6467	0.6288	0.6103	0.5913	0.5723	0.5536	0.5351	0.5171
64	0.7527	0.7368	0.7207	0.7043	0.6879	0.6712	0.6540	0.6361	0.6176	0.5986	0.5796	0.5608	0.5423	0.5242
65	0.7594	0.7437	0.7277	0.7115	0.6952	0.6786	0.6614	0.6436	0.6252	0.6062	0.5872	0.5683	0.5498	0.5316
66	0.7663	0.7507	0.7349	0.7189	0.7027	0.6862	0.6692	0.6514	0.6330	0.6141	0.5951	0.5762	0.5576	0.5394
67	0.7732	0.7579	0.7422	0.7264	0.7104	0.6940	0.6771	0.6595	0.6412	0.6223	0.6033	0.5844	0.5658	0.5476
68	0.7802	0.7652	0.7497	0.7340	0.7182	0.7020	0.6853	0.6678	0.6495	0.6307	0.6117	0.5929	0.5743	0.5560
69	0.7873	0.7725	0.7572	0.7418	0.7262	0.7102	0.6936	0.6762	0.6581	0.6394	0.6205	0.6017	0.5830	0.5648
70	0.7944	0.7798	0.7648	0.7496	0.7342	0.7184	0.7020	0.6848	0.6668	0.6482	0.6294	0.6106	0.5921	0.5738
71	0.8015	0.7872	0.7725	0.7575	0.7423	0.7268	0.7106	0.6936	0.6757	0.6572	0.6385	0.6198	0.6013	0.5831
72	0.8086	0.7946	0.7801	0.7654	0.7505	0.7352	0.7192	0.7024	0.6847	0.6664	0.6477	0.6292	0.6107	0.5926
73	0.8157	0.8019	0.7878	0.7733	0.7587	0.7436	0.7279	0.7113	0.6938	0.6756	0.6571	0.6387	0.6203	0.6022
74	0.8227	0.8092	0.7954	0.7812	0.7669	0.7521	0.7366	0.7202	0.7030	0.6850	0.6666	0.6483	0.6300	0.6120
75	0.8296	0.8165	0.8029	0.7891	0.7750	0.7606	0.7453	0.7292	0.7122	0.6944	0.6763	0.6581	0.6399	0.6220
76	0.8364	0.8237	0.8105	0.7970	0.7832	0.7690	0.7541	0.7383	0.7215	0.7039	0.6860	0.6680	0.6499	0.6322
77	0.8432	0.8308	0.8179	0.8048	0.7913	0.7775	0.7629	0.7474	0.7308	0.7135	0.6958	0.6780	0.6601	0.6425
78	0.8499	0.8378	0.8253	0.8125	0.7994	0.7859	0.7716	0.7564	0.7402	0.7232	0.7057	0.6880	0.6704	0.6529

Actuarial Assumptions:
 Interest Rate: 7.00%
 Participant's Mortality: 1971 GAM (100% male)
 Spouse's Mortality: 1971 GAM (100% female)

Appendix A

IUOE Stationary Engineers Local 39 Pension Plan

Table 8 - Factors to convert from Regular Pension to 75% Joint & Survivor Annuity with Pop-Up for Disability Pension

EMPLOYEE'S AGE NEAREST BIRTHDAY																	
Age of Beneficiary	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41
20	0.7369	0.7327	0.7286	0.7243	0.7201	0.7158	0.7114	0.7070	0.7026	0.6980	0.6935	0.6888	0.6842	0.6796	0.6749	0.6702	0.6655
21	0.7376	0.7335	0.7293	0.7251	0.7208	0.7165	0.7121	0.7077	0.7033	0.6988	0.6942	0.6896	0.6850	0.6803	0.6756	0.6709	0.6662
22	0.7384	0.7342	0.7301	0.7258	0.7216	0.7173	0.7129	0.7085	0.7041	0.6995	0.6950	0.6904	0.6857	0.6811	0.6764	0.6717	0.6670
23	0.7392	0.7351	0.7309	0.7267	0.7224	0.7181	0.7137	0.7093	0.7049	0.7004	0.6958	0.6912	0.6866	0.6819	0.6772	0.6725	0.6678
24	0.7400	0.7359	0.7317	0.7275	0.7233	0.7190	0.7146	0.7102	0.7058	0.7012	0.6967	0.6921	0.6874	0.6828	0.6781	0.6734	0.6687
25	0.7409	0.7368	0.7326	0.7284	0.7242	0.7199	0.7155	0.7111	0.7067	0.7022	0.6976	0.6930	0.6883	0.6837	0.6790	0.6743	0.6696
26	0.7419	0.7378	0.7336	0.7294	0.7251	0.7208	0.7165	0.7121	0.7076	0.7031	0.6986	0.6939	0.6893	0.6847	0.6800	0.6753	0.6706
27	0.7429	0.7388	0.7346	0.7304	0.7261	0.7218	0.7175	0.7131	0.7087	0.7041	0.6996	0.6950	0.6903	0.6857	0.6810	0.6763	0.6716
28	0.7439	0.7398	0.7356	0.7314	0.7272	0.7229	0.7186	0.7142	0.7097	0.7052	0.7007	0.6961	0.6914	0.6868	0.6821	0.6774	0.6727
29	0.7450	0.7409	0.7368	0.7326	0.7283	0.7240	0.7197	0.7153	0.7109	0.7064	0.7018	0.6972	0.6926	0.6879	0.6832	0.6786	0.6739
30	0.7462	0.7421	0.7379	0.7337	0.7295	0.7252	0.7209	0.7165	0.7121	0.7076	0.7030	0.6984	0.6938	0.6891	0.6845	0.6798	0.6751
31	0.7474	0.7433	0.7392	0.7350	0.7307	0.7265	0.7221	0.7178	0.7133	0.7088	0.7043	0.6997	0.6950	0.6904	0.6857	0.6810	0.6763
32	0.7487	0.7446	0.7404	0.7363	0.7320	0.7278	0.7234	0.7191	0.7146	0.7101	0.7056	0.7010	0.6964	0.6917	0.6871	0.6824	0.6777
33	0.7500	0.7459	0.7418	0.7376	0.7334	0.7291	0.7248	0.7205	0.7160	0.7115	0.7070	0.7024	0.6978	0.6931	0.6885	0.6838	0.6791
34	0.7514	0.7474	0.7432	0.7391	0.7348	0.7306	0.7263	0.7219	0.7175	0.7130	0.7085	0.7039	0.6993	0.6946	0.6900	0.6853	0.6806
35	0.7529	0.7488	0.7447	0.7406	0.7363	0.7321	0.7278	0.7234	0.7190	0.7145	0.7100	0.7054	0.7008	0.6962	0.6915	0.6869	0.6822
36	0.7545	0.7504	0.7463	0.7421	0.7379	0.7337	0.7294	0.7250	0.7206	0.7162	0.7116	0.7071	0.7025	0.6978	0.6932	0.6885	0.6838
37	0.7561	0.7520	0.7479	0.7438	0.7396	0.7353	0.7311	0.7267	0.7223	0.7179	0.7133	0.7088	0.7042	0.6996	0.6949	0.6902	0.6856
38	0.7578	0.7537	0.7496	0.7455	0.7413	0.7371	0.7328	0.7285	0.7241	0.7196	0.7151	0.7106	0.7060	0.7014	0.6967	0.6921	0.6874
39	0.7595	0.7555	0.7514	0.7473	0.7431	0.7389	0.7346	0.7303	0.7259	0.7215	0.7170	0.7124	0.7079	0.7033	0.6986	0.6940	0.6893
40	0.7614	0.7574	0.7533	0.7492	0.7450	0.7408	0.7366	0.7323	0.7279	0.7234	0.7189	0.7144	0.7098	0.7053	0.7006	0.6960	0.6913
41	0.7633	0.7593	0.7552	0.7511	0.7470	0.7428	0.7386	0.7343	0.7299	0.7255	0.7210	0.7165	0.7119	0.7073	0.7027	0.6981	0.6934
42	0.7653	0.7613	0.7573	0.7532	0.7491	0.7449	0.7407	0.7364	0.7320	0.7276	0.7232	0.7186	0.7141	0.7095	0.7049	0.7003	0.6957
43	0.7674	0.7634	0.7594	0.7554	0.7512	0.7471	0.7429	0.7386	0.7343	0.7299	0.7254	0.7209	0.7164	0.7118	0.7072	0.7026	0.6980
44	0.7696	0.7656	0.7616	0.7576	0.7535	0.7493	0.7452	0.7409	0.7366	0.7322	0.7277	0.7233	0.7187	0.7142	0.7096	0.7050	0.7004
45	0.7719	0.7679	0.7640	0.7599	0.7558	0.7517	0.7475	0.7433	0.7390	0.7346	0.7302	0.7257	0.7212	0.7167	0.7121	0.7076	0.7030
46	0.7742	0.7703	0.7664	0.7623	0.7583	0.7542	0.7500	0.7458	0.7415	0.7372	0.7328	0.7283	0.7238	0.7193	0.7148	0.7102	0.7056
47	0.7767	0.7728	0.7689	0.7649	0.7608	0.7568	0.7526	0.7484	0.7442	0.7398	0.7354	0.7310	0.7265	0.7220	0.7175	0.7130	0.7084
48	0.7793	0.7754	0.7715	0.7675	0.7635	0.7594	0.7553	0.7511	0.7469	0.7426	0.7382	0.7338	0.7293	0.7249	0.7204	0.7158	0.7113
49	0.7819	0.7781	0.7742	0.7702	0.7662	0.7622	0.7581	0.7540	0.7497	0.7454	0.7411	0.7367	0.7323	0.7278	0.7233	0.7188	0.7143
50	0.7847	0.7808	0.7770	0.7731	0.7691	0.7651	0.7610	0.7569	0.7527	0.7484	0.7441	0.7397	0.7353	0.7309	0.7264	0.7219	0.7174
51	0.7875	0.7837	0.7799	0.7760	0.7720	0.7681	0.7640	0.7599	0.7558	0.7515	0.7472	0.7429	0.7385	0.7341	0.7297	0.7252	0.7207
52	0.7904	0.7867	0.7829	0.7790	0.7751	0.7712	0.7672	0.7631	0.7590	0.7547	0.7505	0.7461	0.7418	0.7374	0.7330	0.7286	0.7241
53	0.7935	0.7898	0.7860	0.7822	0.7783	0.7744	0.7704	0.7664	0.7623	0.7581	0.7538	0.7495	0.7452	0.7409	0.7365	0.7321	0.7276
54	0.7966	0.7929	0.7892	0.7854	0.7816	0.7777	0.7737	0.7697	0.7657	0.7615	0.7573	0.7531	0.7488	0.7444	0.7401	0.7357	0.7313
55	0.7998	0.7962	0.7925	0.7887	0.7850	0.7811	0.7772	0.7732	0.7692	0.7651	0.7609	0.7567	0.7524	0.7481	0.7438	0.7395	0.7351
56	0.8032	0.7996	0.7959	0.7922	0.7884	0.7846	0.7808	0.7768	0.7728	0.7688	0.7646	0.7604	0.7562	0.7520	0.7477	0.7434	0.7390
57	0.8066	0.8030	0.7994	0.7957	0.7920	0.7883	0.7844	0.7806	0.7766	0.7726	0.7685	0.7643	0.7601	0.7559	0.7517	0.7474	0.7431
58	0.8101	0.8066	0.8030	0.7994	0.7957	0.7920	0.7882	0.7844	0.7805	0.7765	0.7724	0.7683	0.7642	0.7600	0.7558	0.7515	0.7473
59	0.8137	0.8102	0.8067	0.8031	0.7995	0.7958	0.7921	0.7883	0.7844	0.7805	0.7765	0.7724	0.7683	0.7642	0.7600	0.7558	0.7516
60	0.8174	0.8140	0.8105	0.8070	0.8034	0.7998	0.7961	0.7923	0.7885	0.7846	0.7806	0.7766	0.7726	0.7685	0.7644	0.7602	0.7560
61	0.8211	0.8178	0.8144	0.8109	0.8074	0.8038	0.8002	0.7965	0.7927	0.7888	0.7849	0.7810	0.7769	0.7729	0.7688	0.7647	0.7606
62	0.8250	0.8217	0.8183	0.8149	0.8114	0.8079	0.8043	0.8007	0.7970	0.7932	0.7893	0.7854	0.7814	0.7774	0.7734	0.7694	0.7653
63	0.8289	0.8256	0.8223	0.8190	0.8156	0.8121	0.8086	0.8050	0.8013	0.7976	0.7938	0.7899	0.7860	0.7821	0.7781	0.7741	0.7701
64	0.8329	0.8297	0.8264	0.8231	0.8198	0.8164	0.8129	0.8094	0.8058	0.8021	0.7984	0.7946	0.7907	0.7868	0.7829	0.7790	0.7750
65	0.8369	0.8338	0.8306	0.8274	0.8241	0.8208	0.8174	0.8139	0.8104	0.8067	0.8030	0.7993	0.7955	0.7917	0.7878	0.7840	0.7800
66	0.8410	0.8380	0.8349	0.8317	0.8285	0.8252	0.8219	0.8185	0.8150	0.8114	0.8078	0.8041	0.8004	0.7966	0.7928	0.7890	0.7852
67	0.8452	0.8422	0.8391	0.8360	0.8329	0.8297	0.8264	0.8231	0.8197	0.8162	0.8126	0.8090	0.8054	0.8017	0.7979	0.7942	0.7904
68	0.8494	0.8465	0.8435	0.8404	0.8374	0.8342	0.8310	0.8278	0.8244	0.8210	0.8175	0.8140	0.8104	0.8068	0.8031	0.7994	0.7957
69	0.8536	0.8508	0.8478	0.8449	0.8419	0.8388	0.8357	0.8325	0.8292	0.8259	0.8225	0.8190	0.8155	0.8119	0.8083	0.8047	0.8011
70	0.8579	0.8551	0.8522	0.8493	0.8464	0.8434	0.8403	0.8372	0.8340	0.8308	0.8274	0.8240	0.8206	0.8171	0.8136	0.8100	0.8065
71	0.8621	0.8594	0.8566	0.8538	0.8509	0.8480	0.8450	0.8420	0.8389	0.8357	0.8324	0.8291	0.8257	0.8223	0.8189	0.8154	0.8119
72	0.8664	0.8637	0.8610	0.8582	0.8554	0.8526	0.8497	0.8467	0.8437	0.8406	0.8374	0.8341	0.8308	0.8275	0.8241	0.8207	0.8173
73	0.8706	0.8680	0.8654	0.8627	0.8600	0.8572	0.8544	0.8515	0.8485	0.8455	0.8424	0.8392	0.8360	0.8327	0.8294	0.8261	0.8228
74	0.8748	0.8722	0.8697	0.8671	0.8645	0.8618	0.8590	0.8562	0.8533	0.8504	0.8473	0.8442	0.8411	0.8379	0.8347	0.8315	0.8282
75	0.8789	0.8765	0.8740	0.8715	0.8689	0.8663	0.8636	0.8609	0.8581	0.8552	0.8523	0.8493	0.8462	0.8431	0.8400	0.8368	0.8336
76	0.8831	0.8807	0.8783	0.8759	0.8734	0.8708	0.8682	0.8656	0.8629	0.8601	0.8572	0.8543	0.8513	0.8483	0.8452	0.8421	0.8390
77	0.8872	0.8849	0.8826	0.8802	0.8778	0.8753	0.8728	0.8702	0.8676	0.8649	0.8621	0.8592	0.8564	0.8534	0.8505	0.8475	0.8444
78	0.8913	0.8890	0.8868	0.8845	0.8822	0.8798	0.8773	0.8749	0.8723	0.8697	0.8670	0.8642	0.8614	0.8586	0.8557	0.8527	0.8498
79	0.8953	0.8932	0.8910	0.8888	0.8865	0.8842	0.8819	0.8794	0.8770	0.8744	0.8718	0.8691	0.8664	0.8636	0.8608	0.8580	0.8551
80	0.8993	0.8972	0.8951	0.8930	0.8908</												

Appendix A

IUOE Stationary Engineers Local 39 Pension Plan

Table 8 - Factors to convert from Regular Pension to 75% Joint & Survivor Annuity with Pop-Up for Disability Pension

Age of Beneficiary	EMPLOYEE'S AGE NEAREST BIRTHDAY																
	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58
20	0.6608	0.6561	0.6513	0.6466	0.6419	0.6372	0.6324	0.6277	0.6230	0.6182	0.6134	0.6086	0.6037	0.5987	0.5937	0.5886	0.5834
21	0.6615	0.6568	0.6521	0.6474	0.6426	0.6379	0.6332	0.6284	0.6237	0.6189	0.6141	0.6093	0.6044	0.5995	0.5944	0.5893	0.5841
22	0.6623	0.6576	0.6529	0.6481	0.6434	0.6387	0.6339	0.6292	0.6244	0.6197	0.6149	0.6100	0.6052	0.6002	0.5952	0.5901	0.5848
23	0.6631	0.6584	0.6537	0.6489	0.6442	0.6395	0.6348	0.6300	0.6252	0.6205	0.6157	0.6108	0.6060	0.6010	0.5960	0.5909	0.5856
24	0.6640	0.6593	0.6545	0.6498	0.6451	0.6404	0.6356	0.6309	0.6261	0.6213	0.6165	0.6117	0.6068	0.6019	0.5968	0.5917	0.5864
25	0.6649	0.6602	0.6555	0.6507	0.6460	0.6413	0.6365	0.6318	0.6270	0.6222	0.6174	0.6126	0.6077	0.6028	0.5977	0.5926	0.5873
26	0.6659	0.6612	0.6564	0.6517	0.6470	0.6422	0.6375	0.6327	0.6280	0.6232	0.6184	0.6136	0.6087	0.6037	0.5987	0.5936	0.5883
27	0.6669	0.6622	0.6575	0.6527	0.6480	0.6433	0.6385	0.6338	0.6290	0.6242	0.6194	0.6146	0.6097	0.6047	0.5997	0.5946	0.5893
28	0.6680	0.6633	0.6585	0.6538	0.6491	0.6443	0.6396	0.6349	0.6301	0.6253	0.6205	0.6156	0.6108	0.6058	0.6008	0.5956	0.5903
29	0.6691	0.6644	0.6597	0.6550	0.6502	0.6455	0.6407	0.6360	0.6312	0.6264	0.6216	0.6168	0.6119	0.6069	0.6019	0.5968	0.5915
30	0.6703	0.6656	0.6609	0.6562	0.6514	0.6467	0.6420	0.6372	0.6324	0.6277	0.6228	0.6180	0.6131	0.6081	0.6031	0.5980	0.5927
31	0.6716	0.6669	0.6622	0.6575	0.6527	0.6480	0.6432	0.6385	0.6337	0.6289	0.6241	0.6193	0.6144	0.6094	0.6044	0.5992	0.5939
32	0.6730	0.6683	0.6635	0.6588	0.6541	0.6493	0.6446	0.6398	0.6351	0.6303	0.6255	0.6206	0.6157	0.6108	0.6057	0.6006	0.5953
33	0.6744	0.6697	0.6650	0.6602	0.6555	0.6508	0.6460	0.6413	0.6365	0.6317	0.6269	0.6220	0.6171	0.6122	0.6071	0.6020	0.5967
34	0.6759	0.6712	0.6665	0.6617	0.6570	0.6523	0.6475	0.6428	0.6380	0.6332	0.6284	0.6236	0.6187	0.6137	0.6086	0.6035	0.5982
35	0.6775	0.6728	0.6680	0.6633	0.6586	0.6539	0.6491	0.6444	0.6396	0.6348	0.6300	0.6252	0.6202	0.6153	0.6102	0.6051	0.5998
36	0.6791	0.6744	0.6697	0.6650	0.6603	0.6555	0.6508	0.6461	0.6413	0.6365	0.6317	0.6268	0.6219	0.6170	0.6119	0.6068	0.6014
37	0.6809	0.6762	0.6715	0.6668	0.6620	0.6573	0.6526	0.6478	0.6431	0.6383	0.6335	0.6286	0.6237	0.6187	0.6137	0.6085	0.6032
38	0.6827	0.6780	0.6733	0.6686	0.6639	0.6592	0.6544	0.6497	0.6449	0.6402	0.6353	0.6305	0.6256	0.6206	0.6156	0.6104	0.6051
39	0.6846	0.6800	0.6753	0.6706	0.6658	0.6611	0.6564	0.6517	0.6469	0.6421	0.6373	0.6325	0.6276	0.6226	0.6176	0.6124	0.6071
40	0.6867	0.6820	0.6773	0.6726	0.6679	0.6632	0.6585	0.6537	0.6490	0.6442	0.6394	0.6346	0.6297	0.6247	0.6197	0.6145	0.6092
41	0.6888	0.6841	0.6794	0.6747	0.6701	0.6653	0.6606	0.6559	0.6512	0.6464	0.6416	0.6368	0.6319	0.6269	0.6219	0.6167	0.6114
42	0.6910	0.6864	0.6817	0.6770	0.6723	0.6676	0.6629	0.6582	0.6535	0.6487	0.6439	0.6391	0.6342	0.6292	0.6242	0.6191	0.6137
43	0.6933	0.6887	0.6840	0.6794	0.6747	0.6700	0.6653	0.6606	0.6559	0.6511	0.6463	0.6415	0.6366	0.6317	0.6267	0.6215	0.6162
44	0.6958	0.6912	0.6865	0.6818	0.6772	0.6725	0.6678	0.6631	0.6584	0.6537	0.6489	0.6441	0.6392	0.6343	0.6292	0.6241	0.6188
45	0.6983	0.6937	0.6891	0.6844	0.6798	0.6751	0.6705	0.6658	0.6611	0.6563	0.6516	0.6468	0.6419	0.6370	0.6320	0.6268	0.6215
46	0.7010	0.6964	0.6918	0.6872	0.6825	0.6779	0.6732	0.6685	0.6638	0.6591	0.6544	0.6496	0.6447	0.6398	0.6348	0.6297	0.6244
47	0.7038	0.6992	0.6946	0.6900	0.6854	0.6807	0.6761	0.6714	0.6668	0.6621	0.6573	0.6525	0.6477	0.6428	0.6378	0.6327	0.6274
48	0.7067	0.7021	0.6976	0.6930	0.6884	0.6837	0.6791	0.6745	0.6698	0.6651	0.6604	0.6556	0.6508	0.6459	0.6410	0.6359	0.6306
49	0.7098	0.7052	0.7006	0.6961	0.6915	0.6869	0.6823	0.6777	0.6730	0.6683	0.6636	0.6589	0.6541	0.6492	0.6443	0.6392	0.6339
50	0.7129	0.7084	0.7038	0.6993	0.6947	0.6902	0.6856	0.6810	0.6763	0.6717	0.6670	0.6623	0.6575	0.6527	0.6477	0.6427	0.6374
51	0.7162	0.7117	0.7072	0.7027	0.6981	0.6936	0.6890	0.6844	0.6798	0.6752	0.6706	0.6659	0.6611	0.6563	0.6513	0.6463	0.6411
52	0.7196	0.7152	0.7107	0.7062	0.7016	0.6971	0.6926	0.6880	0.6835	0.6789	0.6742	0.6696	0.6648	0.6600	0.6551	0.6501	0.6449
53	0.7232	0.7187	0.7143	0.7098	0.7053	0.7008	0.6963	0.6918	0.6873	0.6827	0.6781	0.6734	0.6687	0.6640	0.6591	0.6541	0.6489
54	0.7269	0.7225	0.7180	0.7136	0.7091	0.7047	0.7002	0.6957	0.6912	0.6866	0.6821	0.6775	0.6728	0.6681	0.6632	0.6583	0.6531
55	0.7307	0.7263	0.7219	0.7175	0.7131	0.7087	0.7042	0.6998	0.6953	0.6908	0.6862	0.6817	0.6770	0.6723	0.6675	0.6626	0.6575
56	0.7347	0.7303	0.7260	0.7216	0.7172	0.7128	0.7084	0.7040	0.6995	0.6951	0.6906	0.6860	0.6814	0.6767	0.6720	0.6671	0.6620
57	0.7388	0.7345	0.7301	0.7258	0.7214	0.7171	0.7127	0.7083	0.7039	0.6995	0.6950	0.6905	0.6860	0.6813	0.6766	0.6718	0.6668
58	0.7430	0.7387	0.7344	0.7301	0.7258	0.7215	0.7172	0.7128	0.7085	0.7041	0.6997	0.6952	0.6907	0.6861	0.6814	0.6767	0.6717
59	0.7474	0.7431	0.7389	0.7346	0.7303	0.7261	0.7218	0.7175	0.7132	0.7088	0.7044	0.7000	0.6956	0.6910	0.6864	0.6817	0.6768
60	0.7519	0.7477	0.7434	0.7392	0.7350	0.7308	0.7265	0.7223	0.7180	0.7137	0.7094	0.7050	0.7006	0.6961	0.6916	0.6869	0.6820
61	0.7565	0.7523	0.7482	0.7440	0.7398	0.7356	0.7314	0.7272	0.7230	0.7187	0.7145	0.7102	0.7058	0.7014	0.6969	0.6923	0.6875
62	0.7612	0.7571	0.7530	0.7489	0.7447	0.7406	0.7364	0.7323	0.7281	0.7239	0.7197	0.7155	0.7112	0.7068	0.7024	0.6978	0.6931
63	0.7661	0.7620	0.7579	0.7539	0.7498	0.7457	0.7416	0.7375	0.7334	0.7293	0.7251	0.7209	0.7167	0.7124	0.7080	0.7035	0.6989
64	0.7710	0.7670	0.7630	0.7590	0.7550	0.7510	0.7469	0.7429	0.7388	0.7347	0.7307	0.7265	0.7224	0.7181	0.7138	0.7094	0.7048
65	0.7761	0.7722	0.7682	0.7643	0.7603	0.7563	0.7523	0.7484	0.7444	0.7404	0.7363	0.7323	0.7282	0.7240	0.7198	0.7154	0.7109
66	0.7813	0.7774	0.7735	0.7696	0.7657	0.7618	0.7579	0.7540	0.7500	0.7461	0.7421	0.7381	0.7341	0.7300	0.7259	0.7216	0.7172
67	0.7866	0.7828	0.7789	0.7751	0.7713	0.7674	0.7635	0.7597	0.7558	0.7519	0.7481	0.7441	0.7402	0.7362	0.7321	0.7279	0.7235
68	0.7920	0.7882	0.7844	0.7807	0.7769	0.7731	0.7693	0.7655	0.7617	0.7579	0.7541	0.7502	0.7464	0.7424	0.7384	0.7343	0.7301
69	0.7974	0.7937	0.7900	0.7863	0.7826	0.7789	0.7751	0.7714	0.7677	0.7639	0.7602	0.7564	0.7526	0.7488	0.7449	0.7409	0.7367
70	0.8029	0.7992	0.7956	0.7920	0.7883	0.7847	0.7810	0.7774	0.7737	0.7700	0.7664	0.7627	0.7590	0.7552	0.7514	0.7475	0.7434
71	0.8083	0.8048	0.8012	0.7977	0.7941	0.7905	0.7869	0.7834	0.7798	0.7762	0.7726	0.7690	0.7653	0.7617	0.7579	0.7541	0.7501
72	0.8139	0.8104	0.8069	0.8034	0.7999	0.7964	0.7929	0.7894	0.7859	0.7824	0.7788	0.7753	0.7718	0.7682	0.7645	0.7608	0.7569
73	0.8194	0.8160	0.8126	0.8091	0.8057	0.8023	0.7989	0.7954	0.7920	0.7886	0.7851	0.7817	0.7782	0.7747	0.7711	0.7675	0.7637
74	0.8249	0.8216	0.8182	0.8149	0.8115	0.8082	0.8048	0.8015	0.7981	0.7948	0.7914	0.7880	0.7846	0.7812	0.7778	0.7742	0.7706
75	0.8304	0.8272	0.8239	0.8206	0.8174	0.8141	0.8108	0.8075	0.8042	0.8010	0.7977	0.7944	0.7911	0.7878	0.7844	0.7810	0.7774
76	0.8359	0.8327	0.8295	0.8264	0.8232	0.8200	0.8168	0.8136	0.8104	0.8072	0.8040	0.8008	0.7975	0.7943	0.7910	0.7877	0.7842
77	0.8414	0.8383	0.8352	0.8321	0.8290	0.8258	0.8227	0.8196	0.8165	0.8134	0.8102	0.8071	0.8040	0.8008	0.7977	0.7944	0.7911
78	0.8468	0.8438	0.8408	0.8378	0.8347	0.8317	0.8287	0.8256	0.8226	0.8195	0.8165	0.8135	0.8104	0.8074	0.8043	0.8012	0.7979
79	0.8522	0.8493	0.8464	0.8435	0.8405	0.8375	0.8346	0.8316	0.8287	0.8257	0.8228	0.8198	0.8169	0.8139	0.8109	0.8079	0.8047
80	0.8576	0.8548	0.8520	0.8491	0.												

Appendix A

IUOE Stationary Engineers Local 39 Pension Plan

Table 8 - Factors to convert from Regular Pension to 75% Joint & Survivor Annuity with Pop-Up for Disability Pension

	EMPLOYEE'S AGE NEAREST BIRTHDAY															
Age of Beneficiary	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74
20	0.5779	0.5723	0.5664	0.5603	0.5539	0.5471	0.5399	0.5324	0.5244	0.5161	0.5076	0.4987	0.4898	0.4806	0.4714	0.4622
21	0.5786	0.5730	0.5671	0.5610	0.5545	0.5478	0.5406	0.5330	0.5251	0.5168	0.5082	0.4994	0.4904	0.4813	0.4720	0.4628
22	0.5793	0.5737	0.5678	0.5617	0.5553	0.5485	0.5413	0.5338	0.5258	0.5175	0.5089	0.5001	0.4911	0.4819	0.4727	0.4634
23	0.5801	0.5745	0.5686	0.5625	0.5560	0.5492	0.5421	0.5345	0.5265	0.5182	0.5096	0.5008	0.4918	0.4826	0.4734	0.4641
24	0.5810	0.5753	0.5694	0.5633	0.5568	0.5501	0.5429	0.5353	0.5273	0.5190	0.5104	0.5015	0.4925	0.4834	0.4741	0.4648
25	0.5819	0.5762	0.5703	0.5642	0.5577	0.5509	0.5437	0.5362	0.5282	0.5198	0.5112	0.5024	0.4933	0.4842	0.4749	0.4656
26	0.5828	0.5771	0.5712	0.5651	0.5586	0.5518	0.5446	0.5371	0.5291	0.5207	0.5121	0.5032	0.4942	0.4850	0.4757	0.4664
27	0.5838	0.5781	0.5722	0.5661	0.5596	0.5528	0.5456	0.5380	0.5300	0.5217	0.5130	0.5041	0.4951	0.4859	0.4766	0.4673
28	0.5849	0.5792	0.5733	0.5671	0.5607	0.5538	0.5466	0.5390	0.5310	0.5227	0.5140	0.5051	0.4960	0.4868	0.4775	0.4682
29	0.5860	0.5803	0.5744	0.5682	0.5618	0.5549	0.5477	0.5401	0.5321	0.5237	0.5151	0.5061	0.4971	0.4878	0.4785	0.4692
30	0.5872	0.5815	0.5756	0.5694	0.5629	0.5561	0.5489	0.5412	0.5332	0.5248	0.5162	0.5072	0.4981	0.4889	0.4796	0.4702
31	0.5884	0.5827	0.5768	0.5706	0.5642	0.5573	0.5501	0.5425	0.5344	0.5260	0.5173	0.5084	0.4993	0.4901	0.4807	0.4714
32	0.5898	0.5841	0.5781	0.5720	0.5655	0.5586	0.5514	0.5437	0.5357	0.5273	0.5186	0.5097	0.5005	0.4913	0.4819	0.4725
33	0.5912	0.5855	0.5795	0.5734	0.5669	0.5600	0.5528	0.5451	0.5371	0.5286	0.5199	0.5110	0.5018	0.4925	0.4832	0.4738
34	0.5927	0.5870	0.5810	0.5748	0.5683	0.5615	0.5542	0.5466	0.5385	0.5301	0.5213	0.5124	0.5032	0.4939	0.4845	0.4751
35	0.5943	0.5885	0.5826	0.5764	0.5699	0.5630	0.5558	0.5481	0.5400	0.5316	0.5228	0.5138	0.5047	0.4954	0.4860	0.4765
36	0.5959	0.5902	0.5843	0.5781	0.5716	0.5647	0.5574	0.5497	0.5416	0.5332	0.5244	0.5154	0.5062	0.4969	0.4875	0.4780
37	0.5977	0.5920	0.5861	0.5798	0.5733	0.5664	0.5592	0.5515	0.5434	0.5349	0.5261	0.5171	0.5079	0.4985	0.4891	0.4796
38	0.5996	0.5939	0.5879	0.5817	0.5752	0.5683	0.5610	0.5533	0.5452	0.5367	0.5279	0.5189	0.5096	0.5003	0.4908	0.4813
39	0.6016	0.5959	0.5899	0.5837	0.5772	0.5703	0.5630	0.5552	0.5471	0.5386	0.5298	0.5207	0.5115	0.5021	0.4926	0.4831
40	0.6037	0.5979	0.5920	0.5858	0.5792	0.5723	0.5650	0.5573	0.5491	0.5406	0.5318	0.5227	0.5135	0.5041	0.4945	0.4850
41	0.6059	0.6002	0.5942	0.5880	0.5814	0.5745	0.5672	0.5595	0.5513	0.5428	0.5339	0.5248	0.5155	0.5061	0.4966	0.4870
42	0.6082	0.6025	0.5965	0.5903	0.5838	0.5768	0.5695	0.5618	0.5536	0.5450	0.5362	0.5271	0.5178	0.5083	0.4988	0.4892
43	0.6107	0.6050	0.5990	0.5928	0.5862	0.5793	0.5720	0.5642	0.5560	0.5475	0.5386	0.5294	0.5201	0.5106	0.5011	0.4914
44	0.6133	0.6076	0.6016	0.5954	0.5888	0.5819	0.5746	0.5668	0.5586	0.5500	0.5411	0.5320	0.5226	0.5131	0.5035	0.4939
45	0.6160	0.6103	0.6044	0.5981	0.5916	0.5846	0.5773	0.5695	0.5613	0.5527	0.5438	0.5346	0.5252	0.5157	0.5061	0.4964
46	0.6189	0.6132	0.6072	0.6010	0.5945	0.5875	0.5802	0.5724	0.5642	0.5556	0.5466	0.5374	0.5280	0.5185	0.5088	0.4991
47	0.6219	0.6162	0.6103	0.6041	0.5975	0.5906	0.5832	0.5754	0.5672	0.5586	0.5496	0.5404	0.5310	0.5214	0.5118	0.5020
48	0.6251	0.6194	0.6135	0.6073	0.6007	0.5938	0.5864	0.5786	0.5704	0.5618	0.5528	0.5436	0.5341	0.5245	0.5148	0.5051
49	0.6285	0.6228	0.6169	0.6107	0.6041	0.5972	0.5898	0.5820	0.5738	0.5651	0.5562	0.5469	0.5375	0.5278	0.5181	0.5083
50	0.6320	0.6263	0.6204	0.6142	0.6077	0.6008	0.5934	0.5856	0.5773	0.5687	0.5597	0.5504	0.5410	0.5313	0.5216	0.5118
51	0.6357	0.6300	0.6241	0.6179	0.6114	0.6045	0.5972	0.5893	0.5811	0.5724	0.5634	0.5542	0.5447	0.5350	0.5252	0.5154
52	0.6395	0.6339	0.6280	0.6219	0.6154	0.6085	0.6011	0.5933	0.5851	0.5764	0.5674	0.5581	0.5486	0.5389	0.5291	0.5192
53	0.6436	0.6380	0.6321	0.6260	0.6195	0.6126	0.6053	0.5975	0.5892	0.5806	0.5715	0.5622	0.5527	0.5430	0.5332	0.5233
54	0.6478	0.6422	0.6364	0.6303	0.6238	0.6169	0.6096	0.6018	0.5936	0.5849	0.5759	0.5666	0.5571	0.5474	0.5375	0.5276
55	0.6522	0.6467	0.6409	0.6348	0.6283	0.6215	0.6142	0.6064	0.5982	0.5895	0.5805	0.5712	0.5617	0.5519	0.5421	0.5321
56	0.6568	0.6513	0.6455	0.6395	0.6331	0.6262	0.6190	0.6112	0.6030	0.5943	0.5853	0.5760	0.5665	0.5567	0.5469	0.5369
57	0.6615	0.6561	0.6504	0.6443	0.6380	0.6312	0.6239	0.6162	0.6080	0.5994	0.5904	0.5811	0.5715	0.5618	0.5519	0.5419
58	0.6665	0.6611	0.6554	0.6494	0.6431	0.6364	0.6291	0.6215	0.6133	0.6047	0.5957	0.5864	0.5768	0.5671	0.5572	0.5472
59	0.6716	0.6663	0.6606	0.6547	0.6484	0.6417	0.6346	0.6269	0.6188	0.6102	0.6012	0.5919	0.5824	0.5726	0.5627	0.5528
60	0.6770	0.6716	0.6661	0.6602	0.6540	0.6473	0.6402	0.6326	0.6245	0.6159	0.6070	0.5977	0.5882	0.5784	0.5686	0.5586
61	0.6824	0.6772	0.6717	0.6659	0.6597	0.6531	0.6460	0.6385	0.6304	0.6219	0.6130	0.6037	0.5942	0.5845	0.5746	0.5647
62	0.6881	0.6829	0.6775	0.6718	0.6656	0.6591	0.6521	0.6446	0.6366	0.6281	0.6192	0.6100	0.6005	0.5908	0.5810	0.5710
63	0.6940	0.6889	0.6835	0.6778	0.6718	0.6653	0.6584	0.6509	0.6430	0.6345	0.6257	0.6165	0.6071	0.5974	0.5876	0.5777
64	0.7000	0.6950	0.6897	0.6841	0.6781	0.6717	0.6648	0.6575	0.6496	0.6412	0.6324	0.6233	0.6139	0.6043	0.5945	0.5846
65	0.7062	0.7012	0.6960	0.6905	0.6846	0.6783	0.6715	0.6642	0.6564	0.6481	0.6394	0.6303	0.6210	0.6114	0.6017	0.5918
66	0.7125	0.7076	0.7025	0.6971	0.6913	0.6851	0.6784	0.6712	0.6635	0.6552	0.6466	0.6376	0.6283	0.6188	0.6091	0.5992
67	0.7190	0.7142	0.7092	0.7039	0.6982	0.6921	0.6855	0.6783	0.6707	0.6626	0.6540	0.6451	0.6359	0.6264	0.6168	0.6070
68	0.7256	0.7209	0.7160	0.7108	0.7052	0.6992	0.6927	0.6857	0.6781	0.6701	0.6616	0.6528	0.6437	0.6343	0.6247	0.6150
69	0.7323	0.7278	0.7229	0.7178	0.7123	0.7064	0.7001	0.6931	0.6857	0.6778	0.6694	0.6607	0.6516	0.6423	0.6328	0.6232
70	0.7391	0.7347	0.7299	0.7249	0.7196	0.7138	0.7075	0.7007	0.6934	0.6856	0.6773	0.6687	0.6597	0.6505	0.6411	0.6316
71	0.7460	0.7416	0.7370	0.7321	0.7269	0.7212	0.7151	0.7084	0.7012	0.6935	0.6854	0.6768	0.6680	0.6589	0.6496	0.6401
72	0.7529	0.7486	0.7441	0.7394	0.7343	0.7287	0.7227	0.7162	0.7091	0.7015	0.6935	0.6851	0.6764	0.6674	0.6582	0.6488
73	0.7598	0.7556	0.7513	0.7466	0.7417	0.7363	0.7304	0.7240	0.7170	0.7096	0.7017	0.6934	0.6848	0.6759	0.6668	0.6576
74	0.7667	0.7627	0.7585	0.7539	0.7491	0.7438	0.7381	0.7318	0.7250	0.7177	0.7099	0.7018	0.6933	0.6846	0.6756	0.6665
75	0.7737	0.7698	0.7656	0.7613	0.7565	0.7514	0.7458	0.7397	0.7330	0.7259	0.7183	0.7103	0.7019	0.6933	0.6845	0.6755
76	0.7806	0.7768	0.7728	0.7686	0.7640	0.7590	0.7536	0.7476	0.7411	0.7341	0.7266	0.7188	0.7106	0.7021	0.6934	0.6846
77	0.7876	0.7839	0.7800	0.7759	0.7715	0.7666	0.7613	0.7555	0.7492	0.7423	0.7350	0.7273	0.7193	0.7110	0.7024	0.6937
78	0.7945	0.7910	0.7872	0.7832	0.7789	0.7743	0.7691	0.7634	0.7573	0.7506	0.7434	0.7359	0.7280	0.7199	0.7115	0.7030
79	0.8015	0.7980	0.7944	0.7906	0.7864	0.7819	0.7769	0.7714	0.7654	0.7588	0.7519	0.7445	0.7368	0.7288	0.7206	0.7122
80	0.8084	0.8051	0.8016	0.7979	0.7939	0.7895	0.7846	0.7793	0.7735	0.7671	0.7603	0.7531	0.7456	0.7378	0.7298	0.7216
81	0.8153	0.8121	0.8087	0.8051	0.8013	0.7971	0.7924	0.7872	0.7816	0.7754	0.7688	0.7618	0.7545	0.7468	0.7390	0.7309
82	0.8221	0.8191	0.8158	0.8124	0.8087	0.8046	0.8001	0.7952	0.7897	0.7837	0.7773	0.7705	0.7633	0.7559	0.7482	0.7404
83	0.8290	0.8261	0.8230	0.8197	0.8161	0.8122	0.8079	0.8031	0.7978	0.7920	0.7858	0.7791	0.7722	0.7649</		

**AMENDMENT NO. 2
TO
I.U.O.E. STATIONARY ENGINEERS LOCAL 39 PENSION PLAN**

The I.U.O.E. Stationary Engineers Local 39 Pension Plan (the “Plan”) was adopted June 1, 1955, and most recently restated January 1, 2015.

WHEREAS, Article 12 of the Plan provides that the Board of Trustees reserves the right to amend the Plan;

NOW, THEREFORE, BE IT RESOLVED, that the Plan is amended as follows:

1. Effective January 1, 2018, the following new Section 9.04(f) is added to Article 9 of the Plan:

f. Claims and Appeal Procedures for Disability Pension Benefit Claims

Notice of Denial of Disability Pension Benefits

A person whose claim for a Disability Pension benefits is wholly or partially denied shall be given written notice of such action within a reasonable period of time after receipt of the claim by the Board of Trustees. This includes cancellation or discontinuance of disability coverage that has a retroactive effect.

A notice of denial of Disability Pension will indicate:

- The specific reason or reasons for the denial;
- The pertinent provisions of this Plan on which the denial is based;
- A description of any additional material or information necessary to perfect the claim and an explanation of why such material or information is necessary;
- A statement that you may receive, upon request and free of charge, reasonable access to and copies of any documents, records or other information in the Fund’s possession that are relevant to your claim;
- A statement that if you are not proficient in English and have questions about a claim denial, you should contact the Fund Office to find out if assistance is available;
- A copy of any internal rule, guideline or protocol that was relied on to decide your claim (or a statement that a copy is available upon request at no charge). Alternatively if no internal rule, guideline or protocol exists with respect to your claim, you will be advised of this fact;

- If the determination was based on medical necessity, or because the treatment was experimental or investigational, or other similar exclusion, a statement that an explanation of the scientific or clinical judgment for the determination is available upon request at no charge;
- An explanation of the Plan's appeal procedures and time limits; and
- An explanation of:
 - Why the Plan disagreed with, or did not follow any views you provided the Plan from any health care professional(s) or vocational expert(s) who evaluated you;
 - Why the Plan disagreed with, or did not follow any disability determination made by Social Security Administration;

If your claim for Disability Pension benefits as submitted is complete, you will be notified of the decision concerning your claim within 45 days of receipt, but the Fund can extend that deadline by an additional 30 days if more time is needed. If more time is needed, you will be notified before the end of the initial 45 days why the Plan needs additional time and when you can expect to receive a decision on your claim. If more time is needed because you need to submit additional information, you will have 45 days from receipt of the Plan notice to supply the requested information. If you do not provide the requested information within 45 days, your claim will be denied. After receipt of the requested information, the Fund will render a decision on your disability claim within thirty (30) days.

To ensure that the persons involved with adjudicating disability claims and disability appeals (such as claim adjudicators and medical or vocational experts) act independently and impartially, decisions regarding hiring, compensation, promotion, termination or retention or other similar matters with respect to those individuals, will not be made based upon the likelihood that the individual will support the denial of benefits.

Disability Claims Appeals

A person whose claim for Disability Pension benefits is denied or deemed denied in whole or in part, may request in writing review by the Board of Trustees. The request for review is made by personally delivering or mailing a written request for review, prepared by either the claimant or the claimant's authorized representative, to the Board of Trustees. The claimant's request for review must be made within a reasonable period of time, taking into consideration the nature of the benefit that is the subject of the claim and other attendant circumstances. In no event shall the period for requesting review expire less than 180 days after the claimant's receipt of written notification of the denial or after the date on which the claim is deemed denied. If the written

request for review is not made on a timely basis, the claimant shall waive any right to review.

The claimant or the claimant's duly authorized representative may, at or after the time of making the request, review all pertinent documents and submit issues and comments in writing. The Plan will provide a claimant or claimant's authorized representative with copies (free of charge) of any new or additional evidence regarding the claimant's disability claim (or disability claim appeal) that has been considered, relied upon or generated by the Fund. The Plan will also provide the claimant with any new or additional rationale for denying his or her claim. This information will be provided in advance of the due date for any decision on the claimant's disability claim (or disability claim appeal). The Fund will provide the claimant with a reasonable opportunity to review and respond to this new or additional information before the Plan provides a determination on his or her disability claim (or disability claim appeal). The Plan will also disclose any medical or vocation experts consulted in the course of determining the appeal.

The determination of an appeal will be provided to the claimant or claimant's authorized representative in writing within 45 days. If special circumstances require an extension of time for processing (such as the need to hold a hearing) a decision shall be made and furnished to the claimant not later than 90 days.

Content of Appeal Determination Notices

The notice of a denial of an appeal will include:

- The specific reason(s) for the determination;
- Reference to the specific Plan provision(s) on which the determination is based;
- A statement that you are entitled to automatically receive reasonable access to and copies of all documents relevant to your claim, upon request, free of charge;
- A statement of your right to bring a civil action under ERISA Section 502(a) following an adverse benefit determination on appeal;
- A copy of any internal rule, guideline or protocol that was relied on to decide your claim (or a statement that a copy is available upon request at no charge). Alternatively if no internal rule, guideline or protocol exists with respect to your claim, you will be advised of this fact;
- If the determination was based on medical necessity, or because the treatment was experimental or investigational, or other similar

exclusion, a statement that an explanation of the scientific or clinical judgment for the determination is available upon request at no charge;

- A discussion of the decision, including the basis for disagreeing with or not following:
 - Why the Plan disagreed with, or did not follow any views you provided the Fund from of any health care professional(s) or vocational expert(s) who evaluated you;
 - Why the Plan disagreed with, or did not follow any disability determination made by Social Security Administration;
- A statement when the claim is denied that the claimant is entitled to receive relevant documents upon request; and to respond to new information by presenting written evidence and testimony.
- A statement that if you are not proficient in English and have questions about a claim denial, you should contact the Fund Office to find out if assistance is available.

Exhaustion of Administrative Remedies and Two Year Time Limitation for Bringing a Lawsuit for Plan Benefits Under ERISA

If the claimant is dissatisfied with the written decision of the Trustees, he or she shall have the right to request the appointment of an impartial arbitrator under the procedure set out in subsection Section 9.04(d) above or file a lawsuit to claim benefits under ERISA Section 502(a).

A claimant may not file a lawsuit to claim Plan benefits under ERISA Section 502(a) until the claimant has exhausted all of the Plan's administrative remedies, including all of the Plan's Claims and Appeals Procedures. No legal action may be commenced or maintained against the Pension Plan, the Board of Trustees or Trust Fund more than two (2) years after a claim's appeal has been denied.

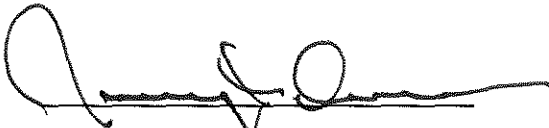
If the Plan fails to provide a timely written decision on an appeal, a claimant will not be deemed to have exhausted administrative procedures if the Plan's violation:


- Was de minimis and did not cause and is not likely to cause, prejudice or harm to you;
- Was for good cause or due to matters beyond the control of the Plan;
- Occurred in the context of an ongoing, good faith exchange of information with you; and

- Was not part of a pattern or practice of violations.


The Plan must provide a written explanation of the violation with 10 days or receipt of a request.

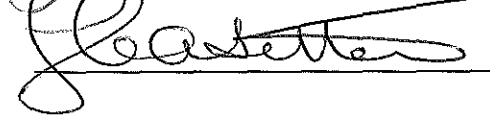
In WITNESS WHEREOF, this Amendment Number 2 has been duly adopted and executed by the Board of Trustees as of this 18th day of October 2017.





Bart Shu





1\938085

**AMENDMENT NO. 3
TO
I.U.O.E. STATIONARY ENGINEERS LOCAL 39 PENSION PLAN**

The I.U.O.E. Stationary Engineers Local 39 Pension Plan (the "Plan") was adopted June 1, 1955, and most recently restated January 1, 2015.

WHEREAS, Article 12 of the Plan provides that the Board of Trustees reserves the right to amend the Plan;

NOW, THEREFORE, BE IT RESOLVED, that the Plan is amended, effective November 15, 2019, as follows:

1. Effective November 15, 2019, the new Section 9.04(g) is added to Article 9 of the Plan to read as follows:

g. Waiver of Class, Collective, and Representative Actions

By participating in the Plan, to the fullest extent permitted by law, whether in court or otherwise, Participants and alternate payees under a qualified domestic relations order waive any right to commence, be a party to in any way, or be an actual or putative class member of any class, collective, or representative action arising out of or relating to any dispute, claim or controversy, and Participants and alternate payees under a qualified domestic relations order agree that any dispute, claim or controversy may only be initiated or maintained and decided on an individual basis.

In WITNESS WHEREOF, this Amendment Number 3 has been duly adopted and executed by the Board of Trustees as of this 10th day of October 2019.

By: Bart Zlu

By: [Signature]

By: [Signature]
11959056

By: [Signature]

AMENDMENT NO. 4
TO
I.U.O.E. STATIONARY ENGINEERS LOCAL 39 PENSION PLAN

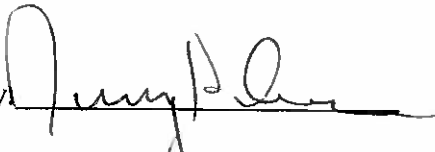
The I.U.O.E. Stationary Engineers Local 39 Pension Plan (the "Plan") was adopted June 1, 1955, and most recently restated January 1, 2015.


WHEREAS, Article 12 of the Plan provides that the Board of Trustees reserves the right to amend the Plan;

NOW, THEREFORE, BE IT RESOLVED, that the Plan is amended for clarity as follows:

1. Effective April 15, 2020, a clarifying sentence is added as the first sentence to Article 9, Section 9.04(e) to amend and clarify Article 9, Section 9.04(e) as follows:
 - (e) A claimant may not file a lawsuit to claim Plan benefits under ERISA Section 502(a) until the claimant has exhausted all of the Plan's administrative remedies, including all of the Plan's Claims and Appeals Procedures. No legal action may be commenced or maintained against the Pension Plan, the Board of Trustees of the Trust Fund more than two (2) years after a claim's appeal has been denied.

In WITNESS WHEREOF, this Amendment Number 4 has been duly adopted and executed by the Board of Trustees as of this 5th day of March 2020.

By: 

By: 

11072625

By: 

By: 

**AMENDMENT NO. 5 to the
IUOE STATIONARY ENGINEERS LOCAL 39 PENSION PLAN
(January 1, 2015 Restatement)**

Pursuant to Section 12.01 of the IUOE Stationary Engineers Local 39 Pension Plan, restated effective January 1, 2015 ("the Plan"), the Board of Trustees hereby adopt this Amendment No. 5 to the Plan to be effective as of the dates set forth herein:

1. Section 1.19 of the Plan is restated in its entirety to read as follows:

““Required Beginning Date”, with respect to a Participant who attains age 70 1/2 before 1996 and with respect to a Participant who is a 5% owner who attains age 70 1/2 before January 1, 2020 (born before July 1, 1949), means the April 1 following the calendar year in which the Participant attains age 70 1/2. The "Required Beginning Date" can be no earlier than April 1, 1990. With respect to a Participant who is a 5% owner and who attains age 70 1/2 after December 31, 2019 (born after June 30, 1949), the "Required Beginning Date" means the April 1 following the calendar year in which the Participant attains age 72.

With respect to a Participant who is not a 5% owner and who attains age 70 1/2 after 1995 and before January 1, 2020 (born before July 1, 1949), the "Required Beginning Date" means the April 1 following the calendar year in which the Participant attains age 70 1/2 or if later, the calendar year in which the Participant stops working in Covered Employment, whichever the Participant chooses. With respect to a Participant who is not a 5% owner and who attains age 70 1/2 after December 31, 2019 (born after June 30, 1949), the "Required Beginning Date" means the April 1 following the calendar year in which the Participant attains age 72 or if later, the calendar year in which the Participant stops working in Covered Employment.

A Participant is a "five percent owner" if he is a five percent owner, as defined in Code Section 416(i) and determined in accordance with Code Section 416, but without regard to whether the Plan is top-heavy, for the Plan Year ending with or within the calendar year in which the Participant attains age 72 (age 70 1/2 for distributions required to be made before January 1, 2020, with respect to Participants who attain age 70 1/2 before January 1, 2020.) The Required Beginning Date of a Participant who is a "five percent owner" hereunder shall not be redetermined if the Participant ceases to be a five percent owner as defined in Code Section 416(i) with respect to any subsequent Plan Year.”

2. Subsection 7.03 (b)(3) of the Plan is restated in its entirety to read as follows:

“(3) Payment of the Spouse's Benefit must start by no later than December 1 of the calendar year in which the Participant would have reached age 72 (age 70 1/2 for distributions required to be made before January 1, 2020, with respect to Participants who attain age 70 1/2 before January 1, 2020) or, if later, December 1 of the calendar year following the year of the Participant's death. If the Board confirms the identity and whereabouts of a surviving Spouse who has not applied for benefits by that time,

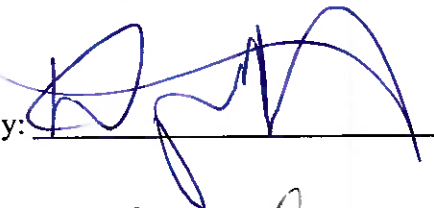
payments to the surviving Spouse in the form of a single life annuity (subject to the provisions of paragraph 1 of this Subsection 7.03b.) will begin automatically as of that date.”

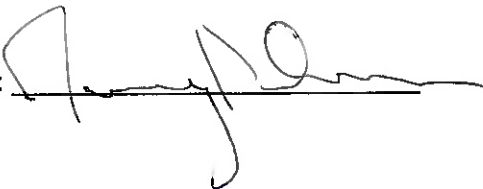
3. Subsection 14.02(b)(1) of the Plan is restated in its entirety to read as follows:

“(1) If the Participant's surviving Spouse is the Participant's sole Designated Beneficiary, then the surviving Spouse may elect to have distributions begin by December 31 of the calendar year immediately following the calendar year in which the Participant died, or by December 31 of the calendar year in which the Participant would have attained age 72 (age 70 1/2 for distributions required to be made before January 1, 2020, with respect to Participants who attain age 70 1/2 before January 1, 2020), if later.”

In WITNESS WHEREOF, this Amendment Number 5 has been duly adopted and executed by the Board of Trustees as of this ____ day of July 2021.

By: 

By: 

By: 

By: 