DEFINED BENEFIT SAMPLE PLAN
SAMPLE FOR MULTIPLE DECREMENT SUPPORT

Case: D28:0012
February 11, 2025 (15:06:32)

Compensations and Benefits (PPA) - Employee_9

Age	Plan Comp	Minimum Comp	Maximum Comp	Cov Comp/ PIA	415 Limit	Projected Benefit	Service Accr Bnft	Service 415 $	Service 415 %	Service Flat Bnft	Service Unit Bnft
33[1]	0.00	0.00	0.00	8,172.00	0.00	0.00					
34[2]	0.00	0.00	0.00	8,172.00	0.00	0.00					
35	0.00	0.00	0.00	8,172.00	0.00	0.00					
36	0.00	0.00	0.00	8,172.00	0.00	0.00					
37	0.00	0.00	0.00	8,172.00	0.00	0.00					
38	0.00	0.00	0.00	8,172.00	0.00	0.00					
39	0.00	0.00	0.00	8,172.00	0.00	0.00					
40	12,189.17	12,189.17	12,189.17	8,172.00	9,751.34	2,271.64					
41	12,189.17	12,189.17	12,189.17	8,172.00	10,970.25	2,555.60					
42	12,189.17	12,189.17	12,189.17	8,172.00	12,189.17	2,839.55					
43	12,189.17	12,189.17	12,189.17	8,172.00	12,189.17	3,123.51					
44	12,189.17	12,189.17	12,189.17	8,172.00	12,189.17	3,407.46					
45	12,189.17	12,189.17	12,189.17	8,172.00	12,189.17	3,691.42					
46	12,189.17	12,189.17	12,189.17	8,172.00	12,189.17	3,975.37					
47	12,189.17	12,189.17	12,189.17	8,172.00	12,189.17	4,259.33					
48	12,189.17	12,189.17	12,189.17	8,172.00	12,189.17	4,543.28					
49	6,094.58	6,094.58	6,094.58	8,172.00	6,094.58	4,543.28					
50	7,226.52	7,226.52	7,226.52	8,172.00	7,226.52	4,543.28					
51	8,404.02	8,404.02	11,205.36	8,172.00	11,205.36	4,543.28					
52	9,344.88	9,344.88	12,032.39	8,172.00	12,032.39	4,543.28					
53	12,002.38	12,002.38	12,777.45	8,172.00	12,777.45	5,845.38					
54	12,565.27	12,565.27	13,279.17	8,172.00	13,279.17	6,495.24					
55	13,071.47	13,071.47	13,437.50	8,172.00	13,437.50	7,139.75					
56	13,455.17	13,455.17	13,626.67	8,172.00	13,626.67	7,726.44					
57	13,715.33	13,715.33	13,949.17	8,172.00	13,949.17	8,243.50					
58	13,971.37	13,971.37	14,277.28	8,172.00	14,277.28	8,772.95					
59	14,283.97	14,283.97	14,660.51	8,172.00	14,660.51	9,363.58					
60	14,568.25	14,568.25	14,859.02	8,172.00	14,859.02	9,949.17					
61	15,137.29	15,137.29	15,569.87	8,172.00	15,569.87	10,833.49					
62[3]	15,695.71	15,695.71	16,302.05	8,172.00	16,302.05	11,674.54	30.00	29.00	30.00	30.00	30.00
63	16,291.42	16,291.42	17,149.24	8,172.00	17,149.24	12,617.70					
64	16,869.83	16,869.83	17,548.07	8,172.00	17,548.07	13,580.00					
65[4]	17,097.78	17,097.78	17,548.07	8,172.00	17,548.07	14,230.04	33.00	32.00	33.00	33.00	33.00

[1] Entry age for EAN
[2] Entry age
[3] Current age
[4] Normal retirement age

SAMPLE

DEFINED BENEFIT SAMPLE PLAN
SAMPLE FOR MULTIPLE DECREMENT SUPPORT

Case: D28:0012
February 11, 2025 (15:06:32)

Present Values (PPA) - Employee_9

	Description @ Age	62 [3]	63	64	65 [4]
1.	Segment rate	5.01%	5.01%	5.01%	5.01%
2.	Mortality	0.004554	0.004918	0.005294	0.000000
3.	Turnover	0.000000	0.000000	0.000000	0.000000
4.	Disability	0.018650	0.019980	0.021300	0.000000
5.	Early retirement	0.000000	0.000000	0.000000	0.000000
6.	Vested percent	100.00%	100.00%	100.00%	100.00%
7.	Probability of survival (all decs)	1.000000	0.976881	0.952655	0.927427
8.	Probability of survival (mort only)	0.985306	0.989814	0.994705	1.000000
9.	Interest discount	1.000000	0.952290	0.906857	0.863591
10.	Present value factor	123.312	123.312	123.312	123.312
11.	Actuarial equivalence APR	152.157	148.650	145.106	141.529
	Normal Retirement				
12.	Accrued benefit	11,674.54	12,617.70	13,580.00	14,230.04
13.	Present value factor	0.00000	0.00000	0.00000	114.36300
14.	Present value EOY benefit	0.00	0.00	0.00	1,442,998.05
	Employee Mandatory				
15.	Contribution	0.00	0.00	0.00	0.00
16.	Accumulated contribs	0.00	0.00	0.00	0.00
17.	Benefit by contribs	0.00	0.00	0.00	0.00
18.	Expected contrib	0.00	0.00	0.00	0.00
19.	Present value EOY contrib	0.00	0.00	0.00	0.00
	Early Retirement				
20.	Reduction	0.820000	0.880000	0.940000	1.000000
21.	Benefit [12x20]	9,573.12	11,103.58	12,765.20	14,230.04
22.	Pres val factor ERA to val	152.811	142.474	132.647	123.312
23.	Present value factor [5x6x7x20x22]	0.00000	0.00000	0.00000	0.00000
24.	Present value EOY benefit [12x23]	0.00	0.00	0.00	0.00
	Termination				
25.	Present value factor [3x6x7x8x10]	0.00000	0.00000	0.00000	0.00000
26.	Present value EOY benefit [12x25]	0.00	0.00	0.00	0.00
	Pre-retirement Death (Annuity)				
27.	Reduction	0.374073	0.399919	0.425561	0.451000
28.	Benefit [6x12x27]	4,367.14	5,046.06	5,779.12	6,417.75
29.	Spouse's PVF	166.608	155.839	145.630	135.956
30.	Present value factor [2x7x27x29]	0.28383	0.29940	0.31259	0.00000
31.	Present value EOY benefit [12x30]	3,581.28	3,777.73	3,944.14	0.00
	Pre-retirement Death (Lump Sum)				
32.	Benefit	0.00	0.00	0.00	0.00
33.	Present value factor [2x7x9x32/12]	0.00000	0.00000	0.00000	0.00000
34.	Present value EOY benefit [12x33]	0.00	0.00	0.00	0.00
	Disability				
35.	Reduction	1.000000	1.000000	1.000000	1.000000
36.	Benefit [12x35]	11,674.54	12,617.70	13,580.00	14,230.04
37.	Present value factor	126.460	116.791	107.706	99.187
38.	Pres val factor [4x7x8x37/(1^(Calc-Eoy))]	2.35848	4.63802	6.82355	6.82355
39.	Present value EOY benefit [12x38]	29,758.56	58,521.12	86,097.49	86,097.49
	Compensations				
40.	Compensation	206,414.88	210,555.00	214,760.76	0.00
41.	PVComp	206,414.88	377,858.04	524,822.98	524,822.98
42.	PVComp @ entry	1,013,627.76	1,024,978.37	1,034,708.36	1,034,708.36
43.	PV $10K/year	10,000.00	18,142.44	24,985.63	24,985.63
44.	PV $10K/year @ entry	95,603.77	96,142.85	96,595.91	96,595.91

SAMPLE

DEFINED BENEFIT SAMPLE PLAN
SAMPLE FOR MULTIPLE DECREMENT SUPPORT

Case: D28:0012
February 11, 2025 (15:07:23)

Compensations and Benefits (FAS) - Employee_9

							Service				
Age	**Plan Comp**	**Minimum Comp**	**Maximum Comp**	**Cov Comp/ PIA**	**415 Limit**	**Projected Benefit**	**Accr Bnft**	**415 $**	**415 %**	**Flat Bnft**	**Unit Bnft**
33[1]	0.00	0.00	0.00	0.00	0.00	0.00					
34[2]	0.00	0.00	0.00	0.00	0.00	0.00					
35	0.00	0.00	0.00	0.00	0.00	0.00					
36	0.00	0.00	0.00	0.00	0.00	0.00					
37	0.00	0.00	0.00	0.00	0.00	0.00					
38	0.00	0.00	0.00	0.00	0.00	0.00					
39	0.00	0.00	0.00	0.00	0.00	0.00					
40	12,189.17	12,189.17	12,189.17	0.00	9,751.34	0.00					
41	12,189.17	12,189.17	12,189.17	0.00	10,970.25	0.00					
42	12,189.17	12,189.17	12,189.17	0.00	12,189.17	0.00					
43	12,189.17	12,189.17	12,189.17	0.00	12,189.17	0.00					
44	12,189.17	12,189.17	12,189.17	0.00	12,189.17	0.00					
45	12,189.17	12,189.17	12,189.17	0.00	12,189.17	0.00					
46	12,189.17	12,189.17	12,189.17	0.00	12,189.17	0.00					
47	12,189.17	12,189.17	12,189.17	0.00	12,189.17	0.00					
48	12,189.17	12,189.17	12,189.17	0.00	12,189.17	0.00					
49	6,094.58	6,094.58	6,094.58	0.00	6,094.58	0.00					
50	7,226.52	7,226.52	7,226.52	0.00	7,226.52	0.00					
51	8,404.02	8,404.02	11,205.36	0.00	11,205.36	0.00					
52	9,344.88	9,344.88	12,032.39	0.00	12,032.39	0.00					
53	12,002.38	12,002.38	12,777.45	0.00	12,777.45	0.00					
54	12,565.27	12,565.27	13,279.17	0.00	13,279.17	0.00					
55	13,071.47	13,071.47	13,437.50	0.00	13,437.50	0.00					
56	13,455.17	13,455.17	13,626.67	0.00	13,626.67	0.00					
57	13,715.33	13,715.33	13,949.17	0.00	13,949.17	0.00					
58	13,971.37	13,971.37	14,277.28	0.00	14,277.28	0.00					
59	14,283.97	14,283.97	14,660.51	0.00	14,660.51	0.00					
60	14,568.25	14,568.25	14,859.02	0.00	14,859.02	0.00					
61	15,137.29	15,137.29	15,569.87	0.00	15,569.87	0.00					
62[3]	15,695.71	15,695.71	16,302.05	0.00	16,302.05	11,674.54	30.00	29.00	30.00	30.00	30.00
63	16,222.42	16,222.42	17,034.23	0.00	17,034.23	12,553.53					
64	16,661.73	16,661.73	17,201.24	0.00	17,201.24	13,380.22					
65[4]	16,703.37	16,703.37	17,201.24	0.00	17,201.24	13,839.58	33.00	32.00	33.00	33.00	33.00

SAMPLE

[1] Entry age for EAN
[2] Entry age
[3] Current age
[4] Normal retirement age

The information reflected in this report is for illustrative purposes only.

DEFINED BENEFIT SAMPLE PLAN
SAMPLE FOR MULTIPLE DECREMENT SUPPORT

Case: D28:0012
February 11, 2025 (15:07:23)

Present Values (FAS) - Employee_9

	Description @ Age	62 [3]	63	64	65 [4]
1.	Segment rate	5.00%	5.00%	5.00%	5.00%
2.	Mortality	0.004464	0.004824	0.005193	0.000000
3.	Turnover	0.000000	0.000000	0.000000	0.000000
4.	Disability	0.018650	0.019980	0.021300	0.000000
5.	Early retirement	0.130000	0.100000	0.080000	0.000000
6.	Vested percent	100.00%	100.00%	100.00%	100.00%
7.	Probability of survival (all decs)	1.000000	0.849963	0.746066	0.668272
8.	Probability of survival (mort only)	0.985588	0.990007	0.994807	1.000000
9.	Interest discount	1.000000	0.952381	0.907029	0.863838
10.	Present value factor	139.003	146.608	154.685	0.000
	Normal Retirement				
11.	Accrued benefit	11,674.54	12,553.53	13,380.22	13,839.58
12.	Present value of benefit (ABO)	0.00	0.00	0.00	1,100,329.95
13.	Present value of benefit (PBO)	0.00	0.00	0.00	1,185,804.97
14.	Service cost	0.00	0.00	0.00	39,526.79
	Employee Mandatory				
15.	Contribution	0.00	0.00	0.00	0.00
16.	Accumulated contribs	0.00	0.00	0.00	0.00
17.	Benefit by contribs	0.00	0.00	0.00	0.00
18.	Present value of contrib	0.00	0.00	0.00	0.00
19.	Expected contrib	0.00	0.00	0.00	0.00
	Early Retirement				
20.	Reduction	0.820000	0.880000	0.940000	1.000000
21.	Benefit	9,573.12	11,103.58	12,765.20	14,230.04
22.	Pres val factor ERA to val	174.567	170.922	167.154	163.267
23.	Present value of benefit (ABO)	217,249.72	359,394.62	458,700.30	0.00
24.	Present value of benefit (PBO)	217,249.72	359,394.62	458,700.30	0.00
25.	Service cost	217,249.72	222,180.27	225,736.97	0.00
	Termination				
26.	Present value of benefit (ABO)	0.00	0.00	0.00	0.00
27.	Present value of benefit (PBO)	0.00	0.00	0.00	0.00
28.	Service cost	0.00	0.00	0.00	0.00
	Pre-retirement Death (Annuity)				
29.	Reduction	0.374073	0.399919	0.425561	0.451000
30.	Benefit	4,367.14	5,046.06	5,779.12	6,417.75
31.	Present value of benefit (ABO)	3,804.49	3,496.03	3,287.11	0.00
32.	Present value of benefit (PBO)	3,804.49	3,637.99	3,531.90	0.00
33.	Service cost	3,804.49	121.27	117.73	0.00
	Pre-retirement Death (Lump Sum)				
34.	Benefit	0.00	0.00	0.00	0.00
35.	Present value of benefit (ABO)	0.00	0.00	0.00	0.00
36.	Present value of benefit (PBO)	0.00	0.00	0.00	0.00
37.	Service cost	0.00	0.00	0.00	0.00
	Disability				
38.	Reduction	1.000000	1.000000	1.000000	1.000000
39.	Benefit	0.00	0.00	0.00	0.00
40.	Pres val factor NRA to val	0.000	0.000	0.000	0.000
41.	Present value of benefit (ABO)	35,783.54	66,131.57	92,548.50	0.00
42.	Present value of benefit (PBO)	35,783.54	67,363.83	95,748.07	0.00
43.	Service cost	35,783.54	36,836.21	37,782.35	0.00
	Compensations				
44.	Compensation	206,414.88	210,555.00	214,760.76	0.00

SAMPLE

DEFINED BENEFIT SAMPLE PLAN
SAMPLE FOR MULTIPLE DECREMENT SUPPORT

PPA Actuarial Data
Val Date: 01/01/2025 | 2/11/2025 3:09:55 PM

Employee_1

xxx-xx-0001 | EE#: | Loc: 2

Personal Information

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

History

Plan Year	Elig Comp	Tot Comp	Hours
12/31/1999	15,087.51	15,087.51	1,000
12/31/2000	33,627.22	33,627.22	1,000
12/31/2001	34,753.04	34,753.04	1,000
12/31/2002	38,608.00	38,608.00	1,000
12/31/2003	0.00	0.00	0
12/31/2004	0.00	0.00	0
12/31/2005	0.00	0.00	0
12/31/2006	0.00	0.00	0
12/31/2007	0.00	0.00	0
12/31/2008	0.00	0.00	0
12/31/2009	0.00	0.00	0
12/31/2011	33,627.22	33,627.22	1,000
12/31/2012	34,972.31	34,972.31	1,000
12/31/2013	37,770.09	37,770.09	1,000
12/31/2014	43,500.00	43,500.00	1,000
12/31/2015	46,850.00	46,850.00	1,000
12/31/2016	49,600.00	49,600.00	1,000
12/31/2017	51,000.00	51,000.00	1,000
12/31/2018	52,020.00	52,020.00	1,000
12/31/2019	54,101.00	54,101.00	1,000
12/31/2020	54,696.11	54,696.11	1,000
12/31/2021	56,336.99	56,336.99	1,000
12/31/2022	56,336.99	56,336.99	1,000
12/31/2023	62,703.07	62,703.07	1,000
12/31/2024	64,584.16	64,584.16	0

Dates and Values

	Date	Age	Years		----415----	
DOB	08/01/1955	69	Acc Yr	25.41	VD-prt	25.00
DOH	08/02/1999	44	Max Acc	25.41	VD-svc	25.00
DOE	09/01/2000	45	Vest Yr	25.00	RD-prt	25.00
NRD	01/02/2025	69	Vest Pct	100.00	RD-svc	25.00
ERD	08/01/2010	55	Vst Strt	01/01/2000	VD-$	31,543.69
SSRA		67	Acc Strt	08/02/1999	VD-%	5,100.67
DOT			Exp Fut Svc	0.000	VD-LS	647,276.00
REH					End/Yr	5,100.67

	--------Average Comp for--------				
	Benefits	Top Heavy	415	Benefits	415 $
Projected	4,910.96	4,910.96	5,100.67	2,619.87	31,543.69
Funding	4,910.96	4,910.96	5,100.67	2,619.87	31,543.69
Accrued	4,910.96	4,910.96	5,100.67	2,619.87	31,543.69
Prior	4,736.24		4,871.58	2,386.09	
End/Yr	4,910.96	4,910.96	5,100.67	2,619.87	

	-------- Benefit Adjustments -------				-----APRs-----	
	Forced Max	Offsets	Add ons	Int Lvl	AEQ	126.900
Projected	0.00	0.00	0.00	7,222	TH	117.944
Funding	0.00	0.00	0.00	7,222	417e	132.954
Accrued	0.00	0.00	0.00	7,222	PBGC	135.352

---- PVABs for ----		--------430 MIN---------		----PV MIN EOY----	
AEQ	332,462	FT	337,549.00	PVNR	337,549.35
TH	308,997	TNC	0.00	PVER	0.00
417(e)	348,323	FT Pr	322,994.00	PVTerm	0.00
PBGC	338,128	TNC Pr	0.00	PVDis	0.00
		PVFund	128.84196	PVDth	0.00

------404 MAX------		----PV Max EOY----		------- Ins. Policy -------	
FT	338128.00	PVNR	338,127.80	Face Amount	0
TNC	0.00	PVER	0.00	Curr CSV	0
FT Pr	328,035.00	PV Term	0.00	CSV @ NRD	0
TNC Pr	0.00	PVDis	0.00	Premium	0.00
PVFund	129.06275	PV Dth	0.00	-- FASB dx 5.00% ---	
				ABO	376,994
-------------------OTHER--------------------------				PBO	376,994
Lump Sum	N	EIR	5.30%	PBO SC	0
Ret Year	2	ExAccSvc			
Assumed RA	N	ExSvc			

SAMPLE

CASH BALANCE PLAN
SAMPLE FOR PPA REPORTS

PPA Actuarial Data - EOY Cash Balance
Val Date: 12/31/2024 2/11/2025 3:11:49 PM

Employee_1

xxx-xx-7800 EE#: Loc: 0

Personal Information

Officer: Y	Key: Y	HCE: Y	Spouse's DOB: None	Formula Group: 1
Sex: M	Stat Code: A		Primary beneficiary: None	
Form: 0	#YrsCC 0	J&S%: 0		Elig Unitized? Y

History

Plan Year	Elig Comp	Tot Comp	Hours
12/31/2013	255,469.31	255,469.31	1,000
12/31/2014	265,000.00	265,000.00	1,000
12/31/2015	265,000.00	265,000.00	1,000
12/31/2016	265,000.00	265,000.00	1,000
12/31/2017	270,000.00	270,000.00	1,000
12/31/2018	278,100.00	278,100.00	1,000
12/31/2019	294,786.00	294,786.00	1,000
12/31/2020	297,733.86	297,733.86	1,000
12/31/2021	306,665.88	306,665.88	1,000
12/31/2022	321,999.17	321,999.17	1,000
12/31/2023	338,099.13	338,099.13	1,000
12/31/2024	348,242.10	348,242.10	0

Dates and Values

	Date	Age	Years		----415 Years----	
DOB	10/20/1963	61	Acc Yr	12.00	VD-prt	12.00
DOH	01/01/2005	41	Max Acc	13.00	VD-svc	20.00
DOE	01/01/2013	49	Vest Yr	12.00	RD-prt	13.00
NRD	10/20/2025	62	Vest Pct	100.00	RD-svc	21.00
ERD	10/20/2025	62	Vst Strt	01/01/2013		
SSRA		67	Acc Strt	01/01/2013		
DOT			Exp Fut Svc	1.000		
REH						

	--------Average Comp for--------				
	Benefits	Top Heavy	415	Benefits	415 $
Projected	23,325.36	25,916.67	27,222.22	11,887.11	22,916.66
Funding	23,325.36	25,916.67	27,222.22	11,887.11	22,916.66
Accrued	28,750.00	25,916.67	27,222.22	11,029.76	22,916.66
Prior			25,694.44	9,954.33	22,083.33
Cert PIA	3,855.30	End of Yr Accrued		11,029.76	

	-------- Benefit Adjustments -------				-----APRs-----	
	Forced Max	Offsets	Add ons	Int Lvl		
					AEQ	160.961
Projected	0.00	0.00	0.00	0	TH	160.961
Funding	0.00	0.00	0.00	0	417e	148.442
Accrued	0.00	0.00	0.00	0	PBGC	151.252

---- PVABs for ----		------- 430 MIN -------		------- 404 MAX -------	
AEQ	1,690,823	Fdg Tgt	1,549,730.00	Fdg Tgt	1,550,243.00
TH	1,690,822	Tgt NC	136,299.00	Tgt NC	136,344.00
417(e)	1,637,276	PVFund	153.28159	PVFund	153.28159
PBGC	1,551,341	EIR %	5.27%		

---EOY Cash Bal---		-------- PVFBs --------		------- Ins. Policy -------	
Beg B	1,494,361.95	PVFB	1,467,491.75	Face Amount	0
Int Cred	74,718.10	PVER	0.00	Curr CSV	0
Exp Ctb	138,000.00	PV Term	0.00	CSV @ NRD	0
Dst Dt		PV Dis	0.00	Premium	0.00
Distrib	0.00	PV Dth	0.00	-- FASB dx	5.00% ---
Dst Int	0.00	PVFComp	611,550.15	ABO	1,690,823
Curr B	1,707,080.05			PBO	1,525,963
Basis	1,213,640.00			PBO SC	164,860

---------------ASSUMPTIONS-------------------					
				PVFAS	153.29640
Lump Sum	Y	Curr Int	5.00%		
Disregard Prior	Y	Future Int	4.00%		
Ctb Input	N	Unitized	1		

SAMPLE

CASH BALANCE PLAN
SAMPLE FOR PPA REPORTS

PPA Fund to Lump Sum Limited by 415
Val Date: 12/31/2024
Plan Year: 01/01/2024 to 12/31/2024

Employee_1 — Parameters

xxx-xx-7800

2/11/2025 3:14:16 PM
EE#: 1 Loc: 0

Related Plan Specifications Settings:

Begin of Year Val: N

ID \ Cash Balance Plan: Y

PPAFASMP \ PPA Min Segment Rates:
Segment 1: 5.01% for the first 5 years
Segment 2: 5.26% for the next 15 years
Segment 3: 5.59% for years thereafter

PPAFASMP \ PPA Max Segment Rates:
Segment 1: 5.01% for the first 5 years
Segment 2: 5.26% for the next 15 years
Segment 3: 5.36% for years thereafter

ACTEQUIV \
Post-Retirement Interest: 5.00%
Post-Retirement Mortality: RP24C U

417E \ Act Equiv rates equal 417(e) rates: N

MAXBNADJ \
Age Reduction Method: Completed Months
Post-Retirement Mortality: RP24C U
417(e)(3) Applies to Lump Sums: N
105% 417(e)(3) Limit Applies: N

CASHBAL \
Disregard Prior Accrued Benefit: Y

FUNDMETH \
Use BOY accrued benefit for funding target: Y

Participant Data:

Age:61
NRA: 62
NRA for 415 purposes: 62y, 0m
PPA Min Applicable Segment Rate: 5.01%
PPA Max Applicable Segment Rate: 5.01%

Step 1 Benefits
ACCRBENF \ Begin of Yr. Accrued Benefit: 10,138.11
LIABILTY \ EOY Accrued Benefit: 11,029.76

Step 2 415 Benefits
ACCRBENF \ BOY 415 Accrued Benefit: 22,916.66
LIABILTY \ EOY 415 Accrued Benefit: 22,916.66

Step 1 Factors
Normal Form: Single Life
ACCRBENF \ AEQ APR (5.00, RP24C U, 62): 160.961

VALPPA \ Min tab \
PPA Min Discount Factor: 1.0501^(61-62) = 0.95229

VALPPA \ Max tab \
PPA Max Discount Factor: 1.0501^(61-62) = 0.95229

Step 2 Factors
VALPPA \ 415 tab \
STAT 415 LS APR (5.50%, RP24C U, 62y, 0m): 153.563
AEQ 415 APR (5.00%, RP24C U, 62y, 0m): 160.961

SAMPLE

CASH BALANCE PLAN
SAMPLE FOR PPA REPORTS

PPA Fund to Lump Sum Limited by 415
Val Date: 12/31/2024
Plan Year: 01/01/2024 to 12/31/2024

Employee_1 xxx-xx-7800

PPA Min Results

2/11/2025 3:14:16 PM
EE#: 1 Loc: 0

PPA Min Funding Target is the minimum of Steps 1 and 2:

Step 1 – Plan Funding to Lump Sum
(Annuity Substitution): Max of a) and b)
a) Discounted AEQ LS:
Begin of Yr Accr Ben x AEQ APR x PPA Disc Ft.
10,138.11 x 160.961 x 0.95229 = 1,553,986

b) PPA Min Deferred LS:
Begin of Yr Accrued Benefit x PPA PVF
N/A because Disregard Prior Accrued Benefit: Yes
Maximum of a) and b): 1,553,986

Step 2 – Limited by 415 Maximum Lump Sum
Minimum of a), b), and c):
a) Discounted 415 Plan's LS – Maximum of i) and ii)
i) Discounted 415 AEQ LS:
BOY 415 Accr Ben x AEQ 415 APR x PPA Disc Ft
22,916.66 x 160.961 x 0.95229 = 3,512,701

ii) PPA 415 Deferred LS
BOY 415 Accrued Benefit x PPA 415 PVF
N/A because 417(e)(3) Applies to Lump Sums: No

b) Discounted Statutory 5.50% 415 LS
BOY 415 Accr Ben x STAT APR x PPA Disc Ft
22,916.66 x 153.563 x 0.95229 = 3,351,248

c) 105% PPA 415 Deferred LS
BOY 415 Accr Ben x PPA 415 PVF x 105%
N/A because 105% 417(e)(3) Limit Applies: No

Minimum of a), b), and c): 3,351,248

PPA Min Funding Target: Minimum of Steps 1 and 2:
Minimum of 1,553,986 and 3,351,248 = 1,553,986

PPA Min Target Normal Cost is the minimum of Steps 1 and 2 based on benefits at EOY minus PPA Min Funding Target:

Step 1 – Plan Funding to Lump Sum
(Annuity Substitution): Max of a) and b)
a) Discounted AEQ LS:
EOY Accrued Benefit x AEQ APR x PPA Disc Ft.
11,029.76 x 160.961 x 0.95229 = 1,690,659

b) PPA Min Deferred LS:
EOY Accrued Benefit x PPA PVF
N/A because Disregard Prior Accrued Benefit: Yes
Maximum of a) and b): 1,690,659

Step 2 – Limited by 415 Maximum Lump Sum
Minimum of a), b), and c):
a) Discounted 415 Plan's LS – Maximum of i) and ii)
i) Discounted 415 AEQ LS:
EOY 415 Accr Ben x AEQ 415 APR x PPA Disc Ft
22,916.66 x 160.961 x 0.95229 = 3,512,701

ii) PPA 415 Deferred LS
EOY 415 Accrued Benefit x PPA 415 PVF
N/A because 417(e)(3) Applies to Lump Sums: No

b) Discounted Statutory 5.50% 415 LS
EOY 415 Accr Ben x STAT APR x PPA Disc Ft
22,916.66 x 153.563 x 0.95229 = 3,351,248

c) 105% PPA 415 Deferred LS
EOY 415 Accr Ben x PPA 415 PVF x 105%
N/A because 105% 417(e)(3) Limit Applies: No

Minimum of a), b), and c):3,351,248

Minimum of Steps 1 and 2: 1,690,659

PPA Min Target Normal Cost is 1,690,659 minus PPA Min Funding Target:
1,690,659 minus 1,553,986 = 136,673

SAMPLE

CASH BALANCE PLAN
SAMPLE FOR PPA REPORTS

PPA Fund to Lump Sum Limited by 415
Val Date: 12/31/2024
Plan Year: 01/01/2024 to 12/31/2024

Employee_1 — **PPA Max Results** — 2/11/2025 3:14:16 PM
xxx-xx-7800 — EE#: 1 — Loc: 0

PPA Max Funding Target is the minimum of Steps 1 and 2:

Step 1 – Plan Funding to Lump Sum
(Annuity Substitution): Max of a) and b)
a) Discounted AEQ LS:
Begin of Yr Accr Ben x AEQ APR x PPA Disc Ft.
10,138.11 x 160.961 x 0.95229 = 1,553,986

b) PPA Max Deferred LS:
Begin of Yr Accrued Benefit x PPA PVF
N/A because Disregard Prior Accrued Benefit: Yes
Maximum of a) and b): 1,553,986

Step 2 – Limited by 415 Maximum Lump Sum
Minimum of a), b), and c):
a) Discounted 415 Plan's LS – Maximum of i) and ii)
i) Discounted 415 AEQ LS:
BOY 415 Accr Ben x AEQ 415 APR x PPA Disc Ft
22,916.66 x 160.961 x 0.95229 = 3,512,701

ii) PPA 415 Deferred LS
BOY 415 Accrued Benefit x PPA 415 PVF
N/A because 417(e)(3) Applies to Lump Sums: No

b) Discounted Statutory 5.50% 415 LS
BOY 415 Accr Ben x STAT APR x PPA Disc Ft
22,916.66 x 153.563 x 0.95229 = 3,351,248

c) 105% PPA 415 Deferred LS
BOY 415 Accr Ben x PPA 415 PVF x 105%
N/A because 105% 417(e)(3) Limit Applies: No

Minimum of a), b), and c): 3,351,248

PPA Max Funding Target: Minimum of Steps 1 and 2:
Minimum of 1,553,986 and 3,351,248 = 1,553,986

PPA Max Target Normal Cost is the minimum of Steps 1 and 2 based on benefits at EOY minus PPA Max Funding Target:

Step 1 – Plan Funding to Lump Sum
(Annuity Substitution): Max of a) and b)
a) Discounted AEQ LS:
EOY Accrued Benefit x AEQ APR x PPA Disc Ft.
11,029.76 x 160.961 x 0.95229 = 1,690,659

b) PPA Max Deferred LS:
EOY Accrued Benefit x PPA PVF
N/A because Disregard Prior Accrued Benefit: Yes
Maximum of a) and b): 1,690,659

Step 2 – Limited by 415 Maximum Lump Sum
Minimum of a), b), and c):
a) Discounted 415 Plan's LS – Maximum of i) and ii)
i) Discounted 415 AEQ LS:
EOY 415 Accr Ben x AEQ 415 APR x PPA Disc Ft
22,916.66 x 160.961 x 0.95229 = 3,512,701

ii) PPA 415 Deferred LS
EOY 415 Accrued Benefit x PPA 415 PVF
N/A because 417(e)(3) Applies to Lump Sums: No

b) Discounted Statutory 5.50% 415 LS
EOY 415 Accr Ben x STAT APR x PPA Disc Ft
22,916.66 x 153.563 x 0.95229 = 3,351,248

c) 105% PPA 415 Deferred LS
EOY 415 Accr Ben x PPA 415 PVF x 105%
N/A because 105% 417(e)(3) Limit Applies: No

Minimum of a), b), and c):3,351,248

Minimum of Steps 1 and 2: 1,690,659

PPA Max Target Normal Cost is 1,690,659 minus PPA Max Funding Target:
1,690,659 minus 1,553,986 = 136,673

SAMPLE