



TAX EXEMPT AND  
GOVERNMENT ENTITIES  
DIVISION

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

201830026

MAY 04 2018

T:EP:RA:A2

Re:

(Plan No.      ) ("Plan")  
EIN:      -

Plan Sponsor =

Dear      :

This letter constitutes notice that approval has been granted for your request for an automatic extension for amortizing the unfunded liabilities as of July 1,      , for the above-named Plan. This approval applies to such unfunded liabilities which are described in sections 431(b)(2)(B) and 431(b)(4) of the Internal Revenue Code ("Code"), and sections 304(b)(2)(B) and 304(b)(4) of the Employee Retirement Income Security Act of 1974 ("ERISA"). This extension is effective with the plan year beginning July 1,      , and applies to the eligible amortization charge bases as identified in your application submission that are established as of July 1,      , as shown below. This approval will extend the amortization periods for      years.

**Amortization Base Table**

| Description       | Date<br>Established | As of July 1, |                     |         |
|-------------------|---------------------|---------------|---------------------|---------|
|                   |                     | Balance       | Remaining<br>Period | Payment |
| Plan Amendment    | 7/1/                |               |                     |         |
| Plan Amendment    | 7/1/                |               |                     |         |
| Plan Amendment    | 7/1/                |               |                     |         |
| Plan Amendment    | 7/1/                |               |                     |         |
| Plan Amendment    | 7/1/                |               |                     |         |
| Assumption Change | 7/1/                |               |                     |         |
| Actuarial Loss    | 7/1/                |               |                     |         |
| Actuarial Loss    | 7/1/                |               |                     |         |
| Plan Amendment    | 7/1/                |               |                     |         |

**Amortization Base Table (continued)**

| Description       | Date Established | As of July 1, |                  |         |
|-------------------|------------------|---------------|------------------|---------|
|                   |                  | Balance       | Remaining Period | Payment |
| Plan Amendment    | 7/1/             |               |                  |         |
| Plan Amendment    | 7/1/             |               |                  |         |
| Plan Amendment    | 7/1/             |               |                  |         |
| Assumption Change | 7/1/             |               |                  |         |
| Plan Amendment    | 7/1/             |               |                  |         |
| Plan Amendment    | 7/1/             |               |                  |         |
| Actuarial Loss    | 7/1/             |               |                  |         |
| Actuarial Loss    | 7/1/             |               |                  |         |
| Plan Amendment    | 7/1/             |               |                  |         |
| Actuarial Loss    | 7/1/             |               |                  |         |
| Plan Amendment    | 7/1/             |               |                  |         |
| Assumption Change | 7/1/             |               |                  |         |
| Actuarial Loss    | 7/1/             |               |                  |         |
| Plan Amendment    | 7/1/             |               |                  |         |
| Actuarial Loss    | 7/1/             |               |                  |         |
| Plan Amendment    | 7/1/             |               |                  |         |
| Actuarial Loss    | 7/1/             |               |                  |         |
| Plan Amendment    | 7/1/             |               |                  |         |
| Actuarial Loss    | 7/1/             |               |                  |         |
| Plan Amendment    | 7/1/             |               |                  |         |
| Actuarial Loss    | 7/1/             |               |                  |         |
| Actuarial Loss    | 7/1/             |               |                  |         |
| Assumption Change | 7/1/             |               |                  |         |
| Actuarial Loss    | 7/1/             |               |                  |         |
| Actuarial Loss    | 7/1/             |               |                  |         |
| Assumption Change | 7/1/             |               |                  |         |

The extension of the amortization periods of the unfunded liabilities of the Plan was granted in accordance with section 431(d)(1) of the Code. Section 431(d)(1)(A) of the Code requires the Secretary to extend the period of time required to amortize any unfunded liability of a plan for a period of time (not in excess of 5 years) if the plan submits an application meeting the criteria stated in section 431(d)(1)(B). The Plan has submitted the required information to meet the criteria in section 431(d)(1)(B), including a certification from the plan's actuary that:

- (i) absent the extension under subparagraph (A), the Plan would have an accumulated funding deficiency in the current plan year or any of the succeeding plan years,
- (ii) the Plan Sponsor has adopted a plan to improve the Plan's funding status,

- (iii) the Plan is projected to have sufficient assets to timely pay expected benefits and anticipated expenditures over the amortization period as extended, and
- (iv) the notice required under paragraph (3)(A) has been provided, in accordance with Section 3.05 of Rev. Proc. 2010-52.

In granting this ruling, it is expected that:

- (i) the Plan's assumptions and methods will be reviewed and updated as appropriate so that each prescribed assumption is applied in accordance with applicable law and regulations,
- (ii) each other assumption is reasonable (taking into account the experience of the Plan and reasonable expectations) and such other assumptions, in combination, offer the best estimate of anticipated experience under the Plan, and
- (iii) the plan sponsor obtained the appropriate approvals for any changes in assumptions or funding methods (whether through an individual private letter ruling or by qualifying for automatic approvals available in the Code, Treasury regulations or other generally applicable guidance).

Furthermore, we are not expressing any opinion as to the accuracy of any material submitted with your request.

Your attention is called to section 412(c)(7) of the Code and section 302(c)(7) of ERISA which describe the consequences that would result in the event the Plan is amended to increase benefits, change the rate in the accrual of benefits or to change the rate of vesting while the amortization extension remains in place. Please note that any amendment that increases liabilities for a profit sharing plan or any other retirement plans (whether qualified or unqualified) maintained by the Trustees of the Plan and covering participants of the Plan to which this ruling applies, would be considered an amendment for purposes of section 412(c)(7) of the Code and section 302(c)(7) of ERISA.

We have sent a copy of this letter to the Manager, EP Classification in Baltimore, Maryland, to the Manager, EP Compliance Unit in Chicago, Illinois, and to your authorized representatives pursuant to a power of attorney on file in this office.

This ruling is directed only to the taxpayer that requested it. Section 6110(k)(3) of the Internal Revenue Code provides that it may not be used or cited by others as precedent.

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If you require further assistance concerning this matter, please contact  
(ID#            ) at (    ) -    .

Sincerely yours,

David M. Ziegler, Manager  
Employee Plans Actuarial Group 2

cc:    Manager, EP Classification  
      Baltimore, Maryland

      Manager, EP Compliance Unit  
      Chicago, Illinois